



GOLDEvent Letters

User's Guide

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GOLD EventLetters User's Guide

GOLD EventLetters™ is a user-friendly software application that merges a data file of information with pre-defined letter templates. The letters are sent out to your clients when certain events take place, such as late notices, loan payoffs, renewing a deposit account, interest posting, and many more.

To use this program, you will need GOLD EventLetters™ software. This is a 32-bit program that requires Windows® 7 or higher. You also need Microsoft® Word® 2010 or higher to compose the letters.

GOLD EventLetters allows you flexibility and control when processing event letters. It is tailored to meet both the deposit and loan sides of your financing needs. For more detailed information concerning the Deposit and Loan systems, see [Loan Event Processing Procedures](#), and [Deposit Event Processing Procedures](#), respectively.

GOLDPoint Systems Only—Loans

1. Institution option EVNT must be set for each event.
2. For institution option 7 MDYS, enter the number of days before the maturity date to create the letter ([Event 25](#)). Default is 120 days.
3. For institution option FHAD, enter the date the FHA Payoff letter is to be created ([Events 35](#) and [36](#)).
4. For institution option FHAF, enter the extra fee to be added to the FHA Payoff Letter ([Events 35](#) and [36](#)).
5. For institution option T EV29, enter a “Y” to stop [sold loan letters \(Event 29\)](#) from creating letters for disbursement types 10-19.
6. The [Event Letter Report \(FPSRP175\)](#) must be set to run daily. Refer to the GOLDPoint Systems Only section in the Event Letter Report for the sort field options.
7. For [Balloon Loans \(Event 27\)](#), the first two characters of the Miscellaneous Parameters on the report setup are used for the number of days (1-99) before the balloon date to automatically produce a balloon letter. If the first two digits of the Miscellaneous Parameters are left blank, the balloon letter will generate on the balloon date.
8. To print the first 20 characters of the name instead of the short name, check the Miscellaneous Options 1 box of the [Event Letter Report \(FPSRP175\)](#).
9. For [Insurance Letter \(before expiration date\) \(Event 32\)](#), the second two characters (positions 3 and 4) of the Miscellaneous Parameters on the report setup are used for the number of days (1-99) before the expiration date to automatically produce a letter. If the letter is automatically generated, institution options RDEX and RDE2 (below) must be used.
10. Institution options RDEX and RDE2 are used to control which reserve types will generate an expiration letter for [Event 32](#). Only reserve types entered in the institution option will automatically generate a letter.
11. To create a follow-up date for [Events 44](#), [45](#), and [46](#), enter the number of days to add to the run date (0 to 99) in positions 5–6 of the Miscellaneous Parameters used.



12. To display the servicing officer instead of the origination officer on the report, check the Miscellaneous Options 2 box on the Report Setup screen. (Must have "ML" in the Input Records to use this option.)
13. To stop a [Delinquency Event letter \(23\)](#) from generating on a bankrupt account, check the Miscellaneous Options 3 box on the Report Setup screen.
14. For [event 24. Special Request Letter](#), if the institution includes the <<PAYOFF_AMOUNT>> merge field in the letter, you must check Miscellaneous Options 4 on the Loan Reports setup screen for the [Event Letter Report \(FPSRP175\)](#). If this option is not checked and the <<PAYOFF_AMOUT>> field is included on letters, nothing will print in that field when the letter is merged with actual data.
15. For [event 23. Delinquency Event Letter](#), if the institution includes the <<PAYOFF_AMOUNT>> merge field in the letter, you must check Miscellaneous Options 5 on the Loan Reports setup screen for the [Event Letter Report \(FPSRP175\)](#). If this option is not checked and the <<PAYOFF_AMOUT>> field is included on letters, nothing will print in that field when the letter is merged with actual data.



Overview

This manual is designed to give you a well-rounded understanding of the GOLD EventLetters™ program. It will guide you step-by-step through the event letter processing procedures, including downloading, printing, and saving the letters, as well as setting up the event letters, tying them to data source files, and finally assigning merge letters to specific events.

This chapter gives you a brief overview of the GOLD EventLetters program and how it works. It also provides you with a summarized description of the events available and a list of the event merge fields.

GOLD EventLetters first requires that you set up merge letter templates on your PC using the Microsoft Word® "Mail Merge" function and linking the letters to a data source file. This is described in detail in [GOLD EventLetters Setup Procedures](#).

The data file is created in the afterhours process using the host computer. The data file is created as a result of either automatic "events" occurring on one or several accounts, or a result of user-requested events. Examples of events could be new accounts, late payments, interest rate changes, deposit account maturity, etc. You can also have different letters for each event, such as a letter for new accounts opened with more than \$25,000, or another letter for new accounts opened with less than \$1,000. Each event has a possibility of 255 letters that can be created. The event information is explained in further detail in [Loan Event Processing](#) and [Deposit Event Processing](#).

After the letters have been merged, you can preview a sample letter before you print the batch. You can either print all of the letters at once, print selected letters, or save the merged letter. This is described in [Printing and Saving Event Letters](#).

GOLD EventLetters saves the data for the letters to the "Have Been Printed" folder on your PC. The data will stay there until you either move them to the "Archived Events" folder, you back them up to a diskette, or you delete them.

Before anyone at your institution can use GOLD EventLetters, they must first be set up with the proper security clearance. See [Setting Up GOLD EventLetters Security](#) for more information.

Additionally, you may want to set up files and other options where you can easily find your letters and data source files. See [Setting Up the GOLD EventLetters System](#) for more information.

See [Loan Event Description](#) and [Deposit Event Description](#) for more information about the different types of event records.



Setup Tip: Your GOLDPoint Systems account manager must set up each event in institution option EVNT. Additionally, your institution's security administrator needs to flag each event letter your institution wants to use. To do this, they need to checkmark the **Add** box for each event letter on the Loans > System Setup Screens > Client Code Setup > CSLNEVNT - Loan Event Letter Codes screen, as shown below:



Setup Screen Client Code Setup -

Highlight the codes you wish to use in CIM GOLD and press the <Save> button.

Data to choose selections for
CSLNEVNT - Loan Event Letter Codes

Add	Code	Description
<input type="checkbox"/>		
<input checked="" type="checkbox"/>	1	Accrual Rate Chage Up
<input checked="" type="checkbox"/>	2	Accrual Rate Change Down
<input checked="" type="checkbox"/>	3	AML Payment Change and Accrual Rate Change Up
<input checked="" type="checkbox"/>	4	AML Payment Change and Accrual Rate Change Down
<input checked="" type="checkbox"/>	5	Rate Sensitive
<input checked="" type="checkbox"/>	6	Accrual Rate Change Down
<input checked="" type="checkbox"/>	7	AML Payment Change and Accrual Rate Change Down
<input checked="" type="checkbox"/>	10	Accrual Rate Change Up
<input checked="" type="checkbox"/>	11	Accrual Rate Change Up - No Rate Caps or Subsidy
<input type="checkbox"/>	13	Reserve Tax Payment Letter
<input checked="" type="checkbox"/>	14	Loan Payoff Letter
<input checked="" type="checkbox"/>	15	LIP Billing Letter
<input type="checkbox"/>	16	LIP Reminder Letter
<input type="checkbox"/>	17	Subsidy Letter Accrual Rage Change Up
<input type="checkbox"/>	18	Subsidy Letter Accrual Rate Down Both P/L and Lifetime Rate

Save Re-Mark Select All Unselect All Test

Loans > System Setup Screens > Client Code Setup > CSLNEVNT - Loan Event Letter Codes Screen

Once the event is checked, it is included in the **Event** list on the Action/Holds/Events tab, as shown below:

Event Letters, Numbers & Dates

Event	Letter/Date	Event	Description	Code
			Accrual Rate Chage Up	1
			Accrual Rate Change Down	2
			Accrual Rate Change Down	6
			Accrual Rate Change Up	10
			Accrual Rate Change Up - No Rate Caps or Subsidy	11
			AML Payment Change and Accrual Rate Change Down	7
			AML Payment Change and Accrual Rate Change Up	3
			Loan Payoff Letter	14
			New Loan Letter	21
			Rate Sensitive	5
			Reserve Tax Payment Letter	13

Special Comment:

Loans > Marketing and Collections Screen, Actions/Holds/Events Tab



List of Loan System Events

The following is a list of Loan system events. For more detailed information concerning the loan side of GOLD EventLetters, see [Loan Event Processing](#). *Remember:* Institution option EVNT must contain the event numbers your institution wants generated. Your [GOLDPoint Systems account manager](#) can set that option up for you.

Event	Description	How the Record is Generated
1	ARM (adjustable rate mortgage)	automatic
2	ARM (adjustable rate mortgage)	automatic
3	ARM (adjustable rate mortgage)	automatic
4	ARM (adjustable rate mortgage)	automatic
5	Rate Sensitive	automatic
6	ARM (adjustable rate mortgage)	automatic
7	ARM (adjustable rate mortgage)	automatic
10	ARM (adjustable rate mortgage)	automatic
11	ARM (adjustable rate mortgage)	automatic
13	Reserve Tax Payment Letter	automatic
14	Payoff	requested
15	LIP Billing	automatic
16	LIP Billing reminder	requested
17	ARM (adjustable rate mortgage)	automatic
18	ARM (adjustable rate mortgage)	automatic
19	ARM (adjustable rate mortgage)	automatic
20	ARM (adjustable rate mortgage)	automatic
21*	New Loan	automatic/requested
22*	Closed Loan	automatic/requested
23*	Delinquent Event	requested
24*	Special Request	requested
25*	Maturity (institution-defined days before maturity date)	automatic
26	Maturity (at maturity)	automatic/requested
27	Balloon Payment	automatic
28	Beneficiary Statement	requested
29	Loan Sold	requested
30	Buydown Payment Change (subsidy)	automatic/requested
31	Buydown Expiration (subsidy)	automatic/requested
32*	Insurance Letter (before expiration date)	automatic/requested



Event	Description	How the Record is Generated
33	Over-Credit-Limit Notification (LOC)	automatic/requested
34	ARM (adjustable rate mortgage)	automatic
35	FHA Payoff Letter (insured prior to August 2, 1985)	automatic/requested
36	FHA Payoff letter (on or after August 2, 1985)	automatic/requested
40	ARM (adjustable rate mortgage)	automatic
41	Payment Change when LIP	automatic
42	LIP Rate Change	automatic
43	Charge Interest on Negative Reserves Billing	requested
44*	First Late Notice	automatic/requested
45*	Second Late Notice	automatic/requested
46*	Third Late Notice	automatic/requested
47*	Consumer Insurance Event	automatic
48	Loan Miscellaneous Fee Assessment Notice	automatic
49	Loan Miscellaneous Fee Reminder	requested
50	PMI	requested
51	Late Charge Assessment	automatic
60	One-time Electronic Payment	automatic
61	Cancelled Event Letter	automatic

* Most commonly used events.



Note:

Additional events can be identified and merged with user-created databases. See [Copying events](#) for more information.



Note:

For more information concerning the setup of GOLD EventLetters, see the following sections:

- [Loan Event Processing](#)
- [Deposit Event Processing](#)
- [GOLD EventLetters Setup Procedures](#)
- [Working with GOLD EventLetters](#)

The system creates merge fields that pulls in information from different fields in CIM GOLD. The three main areas where fields are pulled are explained in the following links:

- [CIF Fields \(All Events\)](#)



- [Common Loan Event Fields \(All Loan Events\)](#)
- [Basic Loan Fields](#)
- [ARM Fields](#)

List of Deposit System Events

Currently, the following events have been defined and are available for deposits in the GOLD EventLetters program (see [Deposit Event Descriptions](#) for a full description of each event). Following this list is a list of applicable event fields you can use to create the event letter. For more detailed information concerning the Deposit side of GOLD EventLetters, see [Deposit Event Processing](#).

Remember: Institution option EVNT must contain the event numbers your institution wants generated. Your [GOLDPoint Systems account manager](#) can set that option up for you.

Event #	Description
1010	Interest Postings
1020	Dormant Accounts
1030	Inactive Accounts
1040	Account Renewals
1050-1052	Safe Deposit Box Billing (Daily)
1051	Safe Deposit Box Billing (Monthly)
1060	Safe Deposit Box Past Due
1070	Account Holds Expiration Dates (Daily, Monthly)
1080	MMDA Limit Exceeded
1090	W-8 Form Expiration
2010	W-4P Notification
2020	Required Minimum Distribution
2030	Club Account Payouts
2040	Address Change
2050	Check Stop Payment
2090	70 ½ During Current Year
3010-3019	Account Hold Effective Dates
4010	Account Maturities
4020	Account Escheatment
4030	Safe Deposit Box Escheatment
5010-5019	Negative Balance Accounts
5030-5039	New Accounts
5050-5059	Closed Accounts
5070-5079	Excessive Returns



Note:

Additional events can be identified and merged with user-created databases. See [Copying events](#) for more information.



OPTION

An [option](#) is available that will split out the "No Mail" letters to their own event. The system will add 100 to the original event number, and all "No Mail" letters (mail codes: 20 = Do Not Mail, 30 = Bad Address, 40 = Institution Attention, 50 = Earnings Ck Top Sort) will appear for that event (for example, no mail 1040 events will become 1140). These new events will need to be attached to a letter before they can be printed. If your institution would like to use this feature, you will need to tie the appropriate event numbers to your event letters.

If this option is not used, the "No Mail" letters will be intermingled with the letters to be mailed, but will still indicate the "No Mail" status.

The following event fields are currently available for use:

Event Date	Club Payout Freq	No WD Cycle
Event Number	Club Payout Holdback	No Xfer Cycle
Event Letter	Current Balance	Nxt Cycle Start Date
Account Office	Cycle High Balance	OD Fee Pcnt Of Xfer
Account Number	Cycle Low Balance	Officer Code
Amount Due	Cycle Start Date	Old Account Number
Box Branch Number	Date Acct Went Neg	Opening Balance
Box Number	Date Closed	OTC Checks in Cycle
Check Digit	Date Int Last Paid	Overdraft Fee Code
Due Date	Date Last Return	Overdraft Amt Code
Formatted Account	Date Last W4 Notif	Overdraft Inc Amt
IRS Owner Title	Date of Last ACH	Payout Date
IRS Owner Name	Date of Last ATM	Plan Number
IRS Owner Suffix	Date of Last Deposit	Product Code
IRS Owner SSN	Date of Last WD	Product Code Desc
Mail Address Line 1	Date Opened	Rate Offset
Mail Address Line 2	Deposit Type	Reason Charge Waived
Mail Address City	Dormancy Date	Returned ACH Cyc
Mail Address ZIP	End of YR Balance	Returned Chks Cycle
Mail Address ZIP 4	Escheatment Date	Secured Account (This will print
Label Line 1	Federal WH Amount	X's based on your institution's
Label Line 2	Fed WH Fixed Amount	account number option. The last
Label Line 3	Fed WH Percentage	four digits of the account number
Label Line 4	General Category	will display, as will the check
Label Line 5	Grace End Date	digit.)
Label Line 6	Hold Action Code	Source of Funds
Last Activity Date	Hold Action Eff Date	Srvc Chrg Eff Date
IRS Owner First Name	Hold Action Exp Date	State WH Amount
IRS Owner Middle Name	Inactive Date	State WH Fixed Amnt
IRS Owner Last Name	Interest Rate	State WH Min Amount
1st Owner First Name	Last Activity Date	State WH Percentage
1st Owner Middle Name	Last Cust Contact Date	Sub Category
1st Owner Last Name	Last Mat Roll Date	Term
2nd Owner First Name	Last Overdraft Date	Term Type



2nd Owner Middle Name	Last Srvc Chrg Date	Transaction Amount
2nd Owner Last Name	Last Tran Date	Transaction Date
3rd Owner First Name	Limit Checks in Cyc	Transaction Desc
3rd Owner Middle Name	Ltd Returned ACH	Transfers in Last Yr
3rd Owner Last Name	Ltd Returned Checks	Transfers Out Lst Yr
Amt of Last Deposit	Ltd Returned Items	Uncollected Funds
Amt of Last Withdrawal	Maturity Date	W8 Expiration Date
APY	Maximum Rate	YTD Interest
Anticipated Balance	Minimum Balance	YTD Int Prior Yr
Base Rate	Minimum Rate	YTD Returned ACH
Bonus Expiration Date	Monthend Balance	YTD Returned Checks
Bonus Rate	Negative Bal Limit	YTD Penalty
Book Balance	Next Maturity Date	YTD Service Chrgs
Closing Reason Club	Next Product Code	YTD Transfers In
	No Checks This Cyc	YTD Transfers Out



Setting Up GOLDEventLetters Security

Setting up security for [GOLD EventLetters](#) is specific to the [Loans](#) and [Deposits](#) systems. However, general security for the GOLD EventLetters program is set up as follows:

1. In CIM GOLD, access the Security > Setup screen from the left tree navigation.
2. Select the employee you are setting up in the employee list view, and then access the System tab.
3. Expand the **FPS PC Applications** menu, and scroll to the GOLDEventLetters Access option.
4. Select the **Maintain** radio button if this person should have access to GOLD EventLetters (as shown below).
5. Click <Save Changes>.

The screenshot shows the 'System' tab in the 'Security > Setup' screen. The 'Employee' list on the left includes BUDDY, CINDF, DKKAUO, JASON, JEAN, JEFFBARR, JENNYB, JJTEST, and LOANSLIM. The 'GOLDEventLetters Access' option is selected, and the 'Maintain' radio button is chosen. A red arrow points to the 'Maintain' radio button.

User Name	Full Name	Emp #	Enhanced Username
BUDDY	buddy@2	1111	BUDDY
CINDF	Cindy Fisher	1907	Cindy Fisher
DKKAUO	Employee #9920	9920	dkkauo
JASON	Jason	1817	JASON
JEAN	Jean Carter	1540	Jean Carter
JEFFBARR	Jeff Burr	1649	JeffBurr
JENNYB	Employee #2240	2240	jennyb
JJTEST	12Winter	1403	jjtest
LOANSLIM	Employee #7777	7777	Loanlim Teller

Security > Setup Screen, System Tab in CIM GOLD

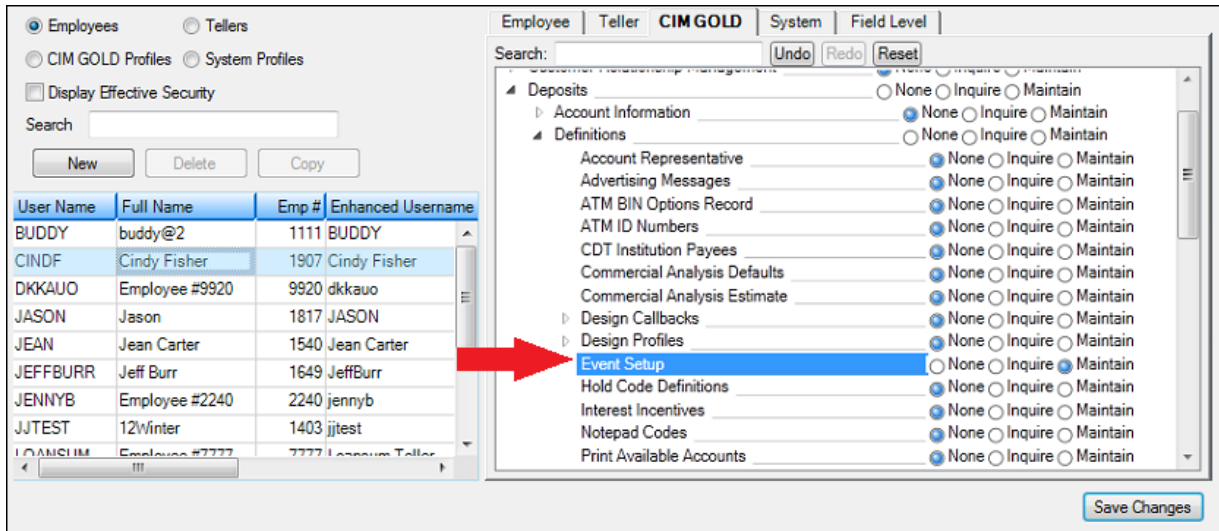
▼ Deposits:

In order for employees to be able to request event letters on accounts, the employee must have screen-level access to the [Deposits > Definitions > Event Setup screen](#) in CIM GOLD.

 **GOLDPoint Systems Only:** In order for deposit event to generate, JCI FPSAHN.N must include FPSDEPEV and EVNTSRT.

1. On the [Security > Setup screen](#) in CIM GOLD, access the CIM GOLD tab.
2. Expand the Deposits > Definitions menu, and scroll until you see **Event Setup**.
3. Select the **Maintain** button to the right of **Event Setup** (as shown below).

4. Click <Save Changes>. This employee now has access to the [Deposit Event Setup screen](#).



CIM GOLD > Security > Setup, CIM GOLD Tab

▼ **Loans:**

In order for employees to be able to request event letters on loan accounts, the employee must not be restricted from field-level access to the event fields found on the Actions/Holds/Event Letters tab found on various screens in the CIM GOLD Loans system. (See [Event Descriptions](#) for more information.)

To see if field-level access is restricted:

1. Access the Security > Setup screen for the employee who you are setting up security, and then access the Field Level tab.
2. In the **Record Type** field in the All Fields field group, select "CFLN - Loan Master."
3. Click on the Field Description column heading to sort the fields alphabetically.
4. Scroll to the **Event Date 1** field (LNEVDT).
5. If those fields are checkmarked (as shown below), the employee is restricted from making changes to those fields on the Loans > Marketing and Collections screen > Actions/Holds/Event Letters tab. Uncheck the fields and that employee should then have access to make changes to those fields.
6. Click <Save Changes>.



Employee | Teller | CIM GOLD | System | **Field Level**


Restricted Fields

Record	Field	Field Description
CFLN	LNEVDT	Event Date 1
CFLN	LNEVD2	Event Date 2
CFLN	LNEVD3	Event Date 3
CFLN	LNEVD4	Event Date 4
CFLN	LNEVD5	Event Date 5
CFLN	LNELN0	Event Letter 1
CFLN	LNELN2	Event Letter 2
CFLN	LNELN3	Event Letter 3
CFLN	LNELN4	Event Letter 4
CFLN	LNELN5	Event Letter 5
CFLN	LNEVNT	Event Number 1
CFLN	LNEVN2	Event Number 2
CFLN	LNEVN3	Event Number 3
CFLN	LNEVN4	Event Number 4
CFLN	LNEVN5	Event Number 5

All Fields

Record Type: CFLN - Loan Master

Restrict	Field	Field Description
<input type="checkbox"/>	LN4FD4	Escrow Variance
<input checked="" type="checkbox"/>	LNEVDT	Event Date 1
<input checked="" type="checkbox"/>	LNEVD2	Event Date 2
<input checked="" type="checkbox"/>	LNEVD3	Event Date 3
<input checked="" type="checkbox"/>	LNEVD4	Event Date 4
<input checked="" type="checkbox"/>	LNEVD5	Event Date 5
<input checked="" type="checkbox"/>	LNELN0	Event Letter 1
<input checked="" type="checkbox"/>	LNELN2	Event Letter 2
<input checked="" type="checkbox"/>	LNELN3	Event Letter 3
<input checked="" type="checkbox"/>	LNELN4	Event Letter 4
<input checked="" type="checkbox"/>	LNELN5	Event Letter 5
<input checked="" type="checkbox"/>	LNEVNT	Event Number 1
<input checked="" type="checkbox"/>	LNEVN2	Event Number 2
<input checked="" type="checkbox"/>	LNEVN3	Event Number 3
<input checked="" type="checkbox"/>	LNEVN4	Event Number 4
<input checked="" type="checkbox"/>	LNEVN5	Event Number 5
<input type="checkbox"/>	LNEXPY	Exception to Underwriti...



CIM GOLD > Security > Setup, Field Level Tab



Loan Event Processing

This chapter guides you step-by-step through the loan event processing procedures.

- The [Event Description](#) section explains what an event is and how loan event letters are generated.
- The [Requesting Loan Events Letters](#) topic describes how to request a letter using the [Actions/Holds/Events tab](#) found on various screens in the Loan system in CIM GOLD.
- The [Event Letter Descriptions](#) screen gives a detailed description of each loan event record available for your use.
- See [Appendix A](#) for which fields in the Loans system are used in creating specific event letters.

Note: Additional events can be identified and merged with user-created databases. See [Copying to Event File](#) for more information concerning this process.

Note: For more information concerning the setup of GOLD EventLetters, please refer to [GOLD EventLetters Setup Procedures](#) and [Working with GOLD EventLetters](#).

Event Description

An *event* occurs when a pre-defined event affects a loan or when you manually request an event letter. Some examples are when a loan rolls a rate, when it is delinquent, or when a loan account is opened or closed (see [List of Loan System Events](#) for information on when an event record is automatically generated as opposed to when an event record is requested).

Each pre-defined event has an assigned event number. When an event occurs, the system automatically generates an event data file. The next day your institution will then [download](#) the events data file and [merge](#) this data file into letter templates stored on your PC. This is done through GOLD EventLetters. When an event letter is generated, it is written in history.

WARNING

Customers are wholly responsible for the format and wording of event letters. GOLDPoint Systems does not guarantee that sample letters comply with regulatory agencies. See [Setup Procedures](#) for detailed instructions on how to create the letter in Microsoft® Word and use the Mail Merge function to merge GOLD EventLetters-generated data with the letter.

The [Actions/Holds/Events tab](#) in CIM GOLD is used to [manually request](#) a letter or change the letter being created from the default (0) to a specific letter number. GOLDEvent Letters does *not* allow two of the same event (even with differing letter numbers) to be ordered on the same night. Only the first event will be created.



NOTE

Unless you have manually requested the letter on the Actions/Holds/Events tab, the letter number assigned by the system will *always* be 0 (default).

For example, if the system automatically generated a "closed loan letter," GOLD EventLetters would automatically assign it event 22, letter 0. However, perhaps you have different letters you want for different loan accounts when they are closed, such as a closed-loan letter for mortgage loans versus a closed-loan letter for precomputed loans. You would need to complete the following steps:

1. [Set up the letter](#) with the appropriate wording and the appropriate merge fields in Microsoft® Word. Make sure to name the document including the letter number. For example, if creating a closing event letter based on loan types, you could name letter number 1 "Closed Loan Loan Type 1."
2. Set up the letter numbers on the [Event Letter Descriptions screen](#).
3. Assign the letter number and the Closed Loan Event (event 22) to the applicable accounts using the [Actions/Holds/Events tab](#), as shown below:

The screenshot shows the 'Event Letters, Numbers & Dates' screen. It contains a table with columns for 'Event' and 'Letter/Date'. The 'Event' column has entries: '23 - Delinquency Letter', '32 - Insurance Letter', '22 - Closed Loan Letter', and three empty rows. The 'Letter/Date' column has dropdown menus with dates: '07/19/2016', '10/26/2017', '10/26/2017', and two empty dropdowns. A modal window titled 'Event Letter' is open, showing a table with columns 'Description' and 'Letter'. The table contains three rows: 'Closed Loan Letter for Loan Type 1' with letter '1', 'Closed Loan Letter for Loan Type 2' with letter '2', and 'Closed Loan Letter for Loan Type 3' with letter '3'. A red arrow points from the '22 - Closed Loan Letter' row in the main table to the modal window.

Event	Letter/Date
23 - Delinquency Letter	07/19/2016
32 - Insurance Letter	10/26/2017
22 - Closed Loan Letter	10/26/2017











Description	Letter
Closed Loan Letter for Loan Type 1	1
Closed Loan Letter for Loan Type 2	2
Closed Loan Letter for Loan Type 3	3


Actions, Holds, Event Letters Screen

If you want a letter to be created on a specific date, such as tonight, you would enter **1** the event number, **2** the letter number if other than letter 0 (default), and **3** the date you want the letter created, as shown below.



Event Letters, Numbers & Dates

Event	24 - Specialty Request Letter	
Letter/Date	2 - Payoff Amount Due	
Event		
Letter/Date		
Event		
Letter/Date		
Event		
Letter/Date		
Event		
Letter/Date		

01/31/2014 

During the night of the letter date, the system will generate the letter and it will be ready for [download](#) in GOLD EventLetters. Once you download the letter, you can [assign the event](#) to a letter, then [print the letter](#) accordingly in GOLD EventLetters, as shown below:

Print Event Letters

Events To Be Printed:

Event	Office	Date	Description	Pg	Merge Letter
0045 0000		08/12/2019	Past Due Notice	7	Past Due Notice.docx
0021 0002		08/11/2019	Event 21 New Loan	1	Event 21 New Loan.docx
0045 0000		08/11/2019	Past Due Notice	8	Past Due Notice.docx
0045 0000		08/10/2019	Past Due Notice	10	Past Due Notice.docx
0051 0000		08/10/2019	Late Charge Assessm...	62	Late Charge Assessment Ev...
0045 0000		08/09/2019	Past Due Notice	11	Past Due Notice.docx
0051 0000		08/09/2019	Late Charge Assessm...	33	Late Charge Assessment Ev...

Events that Have Been Printed:

Event	Office	Date	Description
0021 0002		08/12/2019	Event 21 N...
0051 0000		08/12/2019	Late Charg...

Archived Events:

Event	Office	Date	Description
-------	--------	------	-------------


Print Event Letters screen in GOLD EventLetters

See the [Working with GOLD EventLetters](#) chapter for more information on the steps involved in printing the event letters.





NOTE

An option is available that blocks specific event letters from generating when certain action codes are placed on an account. If you would like to block certain events based on action codes, complete the following steps:

1. Access the Loans > System Setup Screens.
2. Click the Setup Screen list icon  and select "Action Code Descriptions" from the pop-up menu.

See the following example:

Setup Screen Action Code Descriptions - 

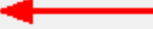
All Action Codes 

User Defined Action Codes 220 - 255

Action Code	Description	Report	Block Event Letter	Last Changed	Employee
220	Contact Customer Prospect	Yes	Yes	02/28/2013	1907
221	Contact Customer FB	No	No	02/28/2013	1907
222	Taxes Due	No	Yes	02/28/2013	1907
224	Collect by Branch	No	No	02/28/2013	1907
225	Magistrate Court Hearing	No	Yes	02/28/2013	1907
226	Promise to Pay	Yes	Yes	02/28/2013	1907
227	Statement of Claims	No	No	02/28/2013	1907
228	Garnishments	Yes	Yes	02/28/2013	1907
229	Consent Payments	No	Yes	02/28/2013	1907
230	Employment Verified?	Yes	Yes	02/28/2013	1907

Action Code: 226 Description: Promise to Pay

Report

Block Event Letter Requests 

Delete Create New Save Changes

3. Select the action code for which you want to block event letters from the list view.
4. Check the Block Event Letter Requests box.
5. Click <Save Changes>.

Now when that action code is set up on accounts, an event letter will *not* be generated. Additionally, the Event Letters, Numbers & Dates field group will be grayed out.



Why didn't the system generate the event letter for this account?

Certain activity on an account will prevent the account from generating an event letter record, even though you request an event letter. Under the following circumstances, the system will *not* create an event letter record for accounts:

- Loans with a [General Category](#) of 80 and above.
- Loans with an [Origination Code](#) of 3, 15, or 16 (loans purchased/serviced by others).
- [Hold Codes](#) 1, 2, 4, 5, 6, 27, 92, or 93.
- **Hold Code** 7 (legal) and 90 (judgment awarded) *will* create an event letter record. However, if a charge-off is also involved with the loan, the event letter record will *not* be created.

Where do I set up event letters in CIM GOLD?

Information entered on the [Actions/Holds/Events tab](#) from anywhere in the Loan system is saved, and the information appears on the tab wherever it exists in CIM GOLD. The Actions/Holds/Events tab can be found on the following screens:

Loans > [Marketing and Collections screen](#)

- Loans > [Misc Secured F/M Data screen](#)
- Loans > Transactions > [CP2 screen](#)
- Loans > Transactions > [Payment Reversal](#)

Note: If you want an event to generate that is not currently defined, please submit a work order to your [GOLDPoint Systems account manager](#) to have the event programmed. You can see the complete list of all possible event letters currently programmed on the Loans > System Setup Screen > Client Code Setup > [Loan Event Letter Codes](#). See the [Overview](#) section for more information.

Also see [Appendix A](#) for a listing of fields pulled from the Loans system available for each event letter.

Event Letter Types

The following chart lists the event numbers currently defined when an ARM loan (payment method 7 or payment method 6 ARM) rolls a rate.

Event Number	Subsidy Constant Change	Next Accrual Rate Change	Next P/I Payment Change	Periodic Rate Cap Used	Lifetime Rate Cap Used
1	no	up	no	yes	no
2	no	down	no	yes	no
3	no	up	yes	yes	no
4	no	down	yes	yes	no
6	no	down	no	no	no
7	no	down	yes	no	no
10	no	up	no	no	no
11	no	up	yes	no	no
17	no	up	yes	yes	yes



Event Number	Subsidy Constant Change	Next Accrual Rate Change	Next P/I Payment Change	Periodic Rate Cap Used	Lifetime Rate Cap Used
18	no	down	yes	yes	yes
19	no	up	yes	no	yes
20	no	down	yes	no	yes
34	no	down	yes	no	no
40	no	up/down	yes	yes/no	yes/no

Other events that do not pertain to ARM loan rate rolls are listed here with their event numbers.

Event	Event Number	Description
Rate Sensitive Event	5	This event automatically produces an event letter when the loan rate changes on a payment method 5 or a payment method 6 (non-ARM loan).
Reserve Tax Payment Letter	13	This event record is generated when the system encounters tran codes 440 (reserve 1 disbursement), 448 (reserve 1 disbursement correction), 640 (reserve 2 disbursement), and 648 (reserve 2 disbursement correction) for a single, family-owned (collateral code 1-4), owner-occupied loan (LNOWNR is checked) for reserve disbursement codes.
Loan Payoff Event	14	This event record is not generated automatically. It must be requested. This letter can also be requested by using the Letter Date and Letter Number fields on the Loans > Payoff screen. Only event letter number 14 can be requested from that screen.
LIP Billing Event	15	This event record is automatically generated when the Prior Unpaid Charges field is changed.
LIP Reminder Event	16	This event record is not generated automatically. It must be requested.
New Loan Event	21	This event record is generated when the system encounters tran code 680 (new loan). The origination officer's name and number are available for this letter.
Closed Loan Event	22	This event record is generated when the system encounters tran code 580 (close loan).
Delinquency Event	23	This event record is not generated automatically. It must be requested. The loan must be delinquent when this event is ordered or the letters will not generate. (The due date must be in the past.) Date and time of appointment can be set up in Action Code 210 and 211 on the Actions/Holds/Events tab.
Specialty Request Letter	24	This is reserved for letters that are a special request of the institution. This is the same as event 23, except the loan does not have to be delinquent. Note: If you want to use the <<PAYOFF_AMOUNT>> merge field on this event, the following needs to take place:



Event	Event Number	Description
		<ol style="list-style-type: none"> 1. You must contact GOLDPoint Systems and have your account manager set the fourth Miscellaneous Option for the Event Letter Report (FPSRP175). If this option is not set, nothing will print in the <<PAYOFF_AMOUNT>> field when the letter is merged with real data. 2. The Include Payoff box must be checked on the Loans > System Setup Screens > Event Letter Descriptions screen.
Prenotification of Loan Maturity Letter	25	<p>This letter can be generated any number of days before the maturity date. You must inform GOLDPoint Systems of the number of days prior to maturity the letters should be generated. The system defaults to 120 days.</p> <p>GOLDPoint Systems Only: Set OPT7-MDYS to the desired number of days.</p>
Loan Maturity Event Letter	26	<p>This letter will be generated on the maturity date.</p>
Loan Balloon Payment Letter	27	<p>This letter will print when there is an action code 1 (Balloon Payment Due) on the loan. Action code 1 stops all activity on the loan. This letter can be generated from 1 to 99 days before the balloon date. You must inform GOLDPoint Systems of the number of days (01–99) prior to the balloon date the letters should be generated.</p> <p>GOLDPoint Systems Only: The first two positions of the Miscellaneous Parameters field should contain the number of days (01-30) prior to the balloon date that event 27 should be generated. If left blank, then the letter will generate on the balloon date. The parameters are set up on the GOLDPoint Systems > Report Setups > Loan Reports screen for the GOLD EventLetters Report (FPSRP175).</p>
Beneficiary Statement	28	<p>This letter is generated upon request from this screen; however, if no payoff record exists it will not be created. If you attempt to set up this letter, the system will first check to see if a payoff record exists. If it doesn't, you will receive the message "MUST CREATE PAYOFF RECORD FIRST." If it does, the letter will be created. You must lock in payoff, then unlock it (that creates the payoff record), then order event letter 28 on the Actions/Holds/Events tab. Use the same date you used in the Letter Date field on the Loans > Payoff screen, Balances tab.</p>
Loan Sold Letter	29	<p>This letter is generated when a loan is sold to allow you to inform all associated with the loan that it was sold. All information found on the Loans > Payee Information screen can be used to build this event letter. This event can be created with information regarding the company that reserve disbursements are sent to. This event creates multiple letters; e.g., if you have three insurance companies set up, you will receive three separate letters. Institution option T EV29 will stop letters from being created for Reserve Disbursement Types 10 through 19 (taxes). If you would like this option, submit a work order.</p>



Event	Event Number	Description
		This event must be requested through a work order and set up manually.
Buydown Payment Change Letter	30	This letter is generated one month prior to the new subsidy effective date pulled from the Loans > Account Information > Reserves > Account Reserves Detail screen. Tracking subsidies is not currently available in CIM GOLD. Contact your GOLDPoint Systems customer service representative for more information.
Buydown Expiration Letter	31	This letter is generated one month prior to the subsidy expiration date.
Insurance Letter (before expiration date)	32	<p>This letter can be automatically generated or you can manually request it.</p> <p>This event will generate a letter to inform the customer that a reserve disbursement item is about to expire. The letter will generate a specific number of days before the expiration date.</p> <p>Automatically generated: If you would like the letters to be automatically generated, the following options must be set up:</p> <ol style="list-style-type: none"> 1. A report option is available which indicates how many days prior to the expiration date a letter will automatically be generated. 2. Institution options RDEX and RDE2 store the reserve disbursement types for which the finance company would like letters to be automatically generated. <p>This event must be requested through a work order.</p> <p>Manually requested: This letter can be manually requested for reserve types 20-28 and 30-49 that will expire within 75 days. However, on closed accounts, only letters ordered within 60 days of the date closed will be created. (Example: This would be used to notify an insurance company to delete the institution's name from the policy, etc.)</p>
Over Credit Limit Notification for Line-of-Credit Loans	33	<p>This letter is generated when the credit limit for line-of-credit loans has been exceeded. This is for line-of-credit loans (payment method 5) only. Commercial line-of-credit loans (payment methods 9 and 10) will not generate this event. The letter will automatically be created when the date of the last transaction is today and the principal balance exceeds the credit limit.</p> <p>Note: A letter will be created each time the date of the last transaction changes; this may result in more than one letter being created within several days. (The date of the last transaction is for monetary activity only.) The letter can also be ordered manually.</p>



Event	Event Number	Description
P/I Payment Changes Only Letter	34	All P/I change fields are checked for a change, and any change is reported on the letter. No rate changes are included in this letter.
FHA Loan Payoff Letter (Insured Prior to August 2, 1985)	35	<p>This letter is sent once a year as required by the National Affordable Housing Act, section 329 and follows the format defined by HUD. In the afterhours on the date requested by the institution, the system automatically selects letter 35 or 36 using the Date Opened field on the Loans > Account Information > Account Detail screen. The letter prints the payoff amount, the fees pertaining to the payoff either as part of the total payoff amount or as a separate amount, and any requirements the borrower must fulfill to prevent accrual of interest on the mortgage loan after the pre-payment date.</p> <ul style="list-style-type: none"> To request this letter, submit a work order to GOLDPoint Systems indicating the telephone number of your Loan Service Department for the borrower to call, the name and title of the employee who signs the letter, and how the payoff fees are disclosed. To manually generate this letter, set up the event on the Actions/Holds/Events tab. The payoff is calculated to the end of the month following the date that the event letter is requested.
FHA Loan Payoff Letter (Insured On or After August 2, 1985)	36	<p>This letter is generated and calculated the same as event 35 with the following exceptions:</p> <ol style="list-style-type: none"> This letter is for FHA loans insured on or after August 2, 1985. One of the following sentences can be printed on the letter specified by your institution: <p>Option 1: Otherwise, your prepayment will be refused until the next installment due date and interest will be charged to that date.</p> <p>Option 2: Otherwise, you may be required to pay interest on the amount prepaid through the end of the month.</p>

GOLDPoint Systems ONLY:

FHAD Set this option (FHA Disclosure letter run date MMDD) to have the letters run every year on the same month and day.

FHAF Set this option (FHA Disclosure extra fee) to disclose the fees pertaining to the payoff.

EVNT Set this option (Event Letter Request) to include events 35 and 36.



Event	Event Number	Description
P/I Payment Change Different than Rate Changes Letter (CNE040)	40	<p>All P/I change fields are checked for a change, and any change is reported on the letter. The letter includes a summary of interest rate changes that have occurred since the last P/I change. This letter can only be generated if the Use Event Letter 40 field on the Loans > Account Information > ARM Information screen, Rate Caps & Negative Amortization tab displays a checkmark, the rate change frequency is not the same as the P/I constant change frequency, and you have requested the event letter by work order.</p> <p>For example, if the next P/I change is on April 1, the last P/I change was April 1, and the interest rate does not change on April 1, the event letter will generate showing the next P/I change date and amount and all the rate changes since April 1.</p>
Payment Change when LIP Letter	41	<p>Event 41 calculates the new P/I while the loan is still in the construction process. If the LIP method code is 1 or 101 and the loan fields on the Loans > Account Information > ARM Information screen call for a P/I change, the system will calculate the new loan accrual rate and P/I constant.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">WARNING</p> <p>While the loan is in the construction process and payments are posted, the Current Installment Number on the Loans > Account Information > Account Detail screen does not increase (it remains zero). Depending on the number of remaining months to be used in the P/I calculation, you may have to manually enter the installment number either from the pattern or prior to the system calculation.</p> <p>Example: You have a construction/permanent loan with a term of 360 months. The first 9 months is the construction period. The mortgage payments on the permanent loan are to amortize over 351 months. In order for the new P/I to be calculated correctly, the Current Installment Number should be 9.</p> </div>
LIP Rate Change	42	Event 42 will generate an LIP rate change letter if the LIP (construction) rate changes are either based on a rate change date or for rate sensitive loans. This letter will only create if the LIP method code is 1 or 101.
Charge Interest on Negative Reserves Billing	43	Event 43 will generate a billing letter for charging interest on negative reserves.
First Late Notice	44	Event 44 generates a letter for the first late notice. In order to generate late notices through the event letter system, the event number (44, 45, or 46) must be entered in the Notice 1 Type , Notice 2 Type , and Notice 3 Type fields on Loans > Account Information > Account



Event	Event Number	Description
		Detail screen, Late/NSF tab, as well as the desired number of days. See the Past Due Notices topic for more information.
Second Late Notice	45	Event 45 generates a letter for the second late notice. See the Past Due Notices topic for more information.
Third Late Notice	46	Event 46 generates a letter for the third late notice. See the Past Due Notices topic for more information.
Consumer Insurance Event	47	Event 47 will generate a letter anytime an insurance policy expires or a Force Place Insurance transaction (tran code 2870) is run. See the Force Place Screen topic in the Loans in CIM GOLD manual for more information.
Fee Assessment Notice	48	This event generates if a Miscellaneous Fee transaction or corresponding correction is processed on an account. Valid transaction codes are: Assess Misc. Fee—tran code 660/668 Waive Misc. Fee—tran code 670/678 Pay Misc. Fee—tran code 850/858
Fee Reminder Notice	49	This letter must be requested manually.
PMI Notice	50	This letter must be requested manually.
Late Charge Assessment	51	This event is created automatically any time an account is assessed a late charge (tran code 560). If you want to use this event letter, please submit a work order. We can set this event up to run for accounts from specific states.
One-time Electronic Payment	60	The One-Time Electronic Payment (event 60) record is automatically generated when your customers approve of one-time ACH loan payments. This event is created after employees click <Submit Payment> after creating a one-time payment on the Loans > Transactions > EZPay screen in CIM GOLD. Additionally, this letter is <i>not</i> included on the Event Letter Report (FPSRP175) .
Cancelled Event Letter	61	The Cancelled Event Letter (event 61) record is automatically generated when your customers cancel one-time ACH payments. This letter will not generate for same-day cancellation of ACH payments. Additionally, this letter is <i>not</i> included on the Event Letter Report (FPSRP175) .

Negative Amortizing Loans

If the loan is a negative amortizing loan (see the Loans > Account Information > ARM Information screen, [Rate Caps & Negative Amortization tab](#)), the letter number is the event number plus 200. For example, if event 1 is selected for a negative amortizing loan, the letter number is 201.

A letter from the 200 series is generated whenever the system calculates the next interest rate, the **Next P/I Constant**, or both and, because of the caps, the new calculated P/I is lower than the required **Amortized P/I** and the **Interest P/I**. For example:



New Calculated P/I	= \$490
Required Amortized P/I	= \$520
Interest P/I	= \$500

then a letter from the 200 series is generated.

If the new calculated P/I is lower than the Amortized P/I, but greater than the Interest P/I, then the 300 series letter is generated. For example:

New Calculated P/I	= \$490
Required Amortized P/I	= \$500
Interest P/I	= \$480

then a letter from the 300 series is generated.

The system will calculate the **Amortized P/I** and the **Interest Only P/I**, and show these amounts on the Loans > Account Information > ARM Information screen, [Rate Caps & Negative Amortization tab](#) (for ARM loans, payment method 7). These amounts can also be printed on 200 and 300 series AML event letters using the correct merge fields. The borrower is not required to pay the **Amortized P/I**, but if the borrower does, the loan will continue to fully amortize over the remaining term of the loan. If the borrower chooses to pay the **Interest Only P/I**, then the **Interest Only** amount will be applied to the loan.

Requesting Loan Event Letters

Event letters can either be [automatically](#) created when certain activity occurs on a loan, or you can manually request that event letters records generate in the afterhours of a specific date you assign using the [Actions/Holds/Events tab](#). For a list of all loan events and whether they are automatic or requested, see the [List of Loan System Events](#) topic.

Remember: Institution option EVNT must contain the event numbers your institution wants generated, whether requested or automatic. Your [GOLDPoint Systems account manager](#) can set that option up for you.

Requesting Event Letters

To request an event letter, users must input an event number, letter number (if desired), and event date on [Actions/Holds/Events tab](#) on either the Loans > Marketing and Collections screen (or the standalone screen). Up to five event letters can be generated on a loan per night.

For example, if you want a letter to be created on a specific date, such as tonight, you would enter the event number, letter number (if other than the default letter "0"), and today's date, as shown below:



Event Letters, Numbers & Dates		
Event	24 - Specialty Request Letter	1
Letter/Date	2 - Payoff Amount Due	2
Event		
Letter/Date		01/31/2014 3
Event		
Letter/Date		
Event		
Letter/Date		
Event		
Letter/Date		
Event		
Letter/Date		

When you use the **Letter** field to request an event letter on a specific date, the system will only generate the event record and the event letter. It does not cause the actual event to occur. GOLDEvent Letters does *not* allow two of the same event (even with differing letter numbers) to be ordered on the same night. Only the first of the same event will be created.

Letter numbers are determined by your institution. Use the Loans > System Setup Screens > [Event Letter Descriptions screen](#) to designate the different letters used by your institution.

When the system detects a pre-defined event happening, it checks to see if the number in the **Event** field is the event number that is happening. If so, the system will generate the letter number in the **Letter** field instead of using the default letter (0) as the letter number.

Note: Events 44, 45, and 46 *must* have a **Letter** number as well if requested from the Actions/Holds/Event Letters screen. If you would rather automatically generate events 44, 45, and 46, use the **Notice Type** fields on the Late/NSF tab of the Account Detail screen instead, as described in the [Past Due Notices topic](#).

Note: If you want an event to generate that is not [currently defined](#), please submit a work order to your [GOLDPoint Systems account manager](#) to have the event programmed. You can see the complete list of all possible event letters currently programmed on the Loans > System Setup Screen > Client Code Setup > Loan Event Letter Codes. See the [Overview](#) section for more information.

Automatic Event Letters

The system generates automatic event records in the afterhours of when the event took place. For example, your institution wants an event record generated each time a late charge is assessed (event 51). In the afterhours of when late charges are assessed (Update Function 32), the system will also run an event record for all accounts that were assessed a late charge.

However, before the system can do this, your GOLDPoint Systems account manager must set up institution option EVNT with the event records you want automatically generated. For a list of which events are automatically generated verses events that are generated upon request, see the [List of Loan System Events](#).

Note: Certain hold codes and account specifications may result in the account not generating an event record. See [Why didn't the system generate the event letter for this account?](#)


Event Report

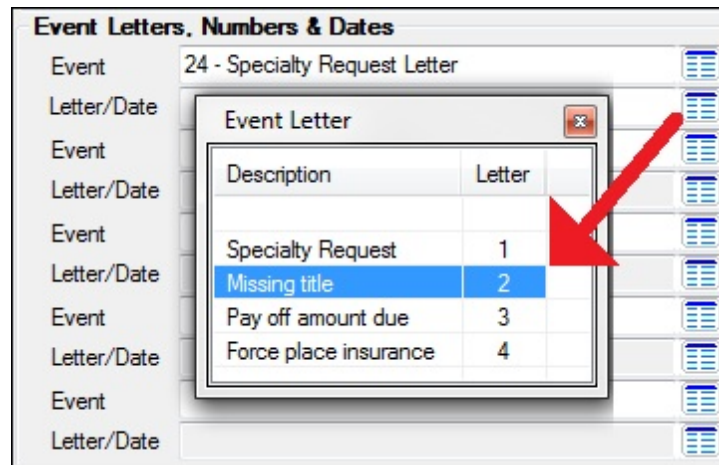


See [FPSRP175. Event Letter Report](#), to view a list of accounts where an event record was generated.

Event Letter Descriptions Screen


The Loans > System Setup Screens > Event Letter Descriptions screen is used to set up event letter options for use by your institution. All event letters are available for your institution. This screen allows you to set up specific options concerning the event letters, such as what letter number to assign to the event, a description of the event, an external letter number you want to use with this event, and whether or not you want the payoff amount included with the event.

Some event letters are processed automatically when certain events take place on a loan. Other events must be selected using the Loans > Account Information > [Actions, Holds, and Event Letters screen](#). Any event letter modifications you set up on this screen will be displayed in the **Letter** field (click the list icon ) on the Actions, Holds, and Event Letters screen, as shown below:



Once an event takes place, you can print the designated letters to those account owners notifying them of action taken on their account. Use the GOLD EventLetters program to process those event letters, print them, and send them to your customers.

Note: Institution option EVNT must be set up with the events your institution wants to use. Notify your [GOLDPoint System account manager](#) if you want events added or removed.

The Event Letter Descriptions screen is found when you access the Loans > System Setup Screens, click the list icon , and select "[Event Letter Descriptions](#)" from the list that appears, as shown below.

Setup Screen Event Letter Descriptions -

Event	Letter	Description	External	Changed By	Date Changed	Include Payoff
22 - Closed Loan Letter	1	Closed Loan Letter for Mortgages	1	CINDY FISHER	01/30/2014	<input checked="" type="checkbox"/>
22 - Closed Loan Letter	2	Closed Loan Letter for Line-of-Cred	2	CINDY FISHER	01/30/2014	<input type="checkbox"/>
22 - Closed Loan Letter	3	Closed Loan Letter for Promotional	3	CINDY FISHER	01/30/2014	<input type="checkbox"/>
24 - Specialty Request	1	Missing titles	1	CINDY FISHER	01/30/2014	<input checked="" type="checkbox"/>
24 - Specialty Request	2	Payoff Amount Due	2	CINDY FISHER	01/30/2014	<input checked="" type="checkbox"/>
24 - Specialty Request	3	Force place insurance	3	CINDY FISHER	01/30/2014	<input checked="" type="checkbox"/>

Event: 22 - Closed Loan Letter Letter Number: 1 Include Payoff


Description: Closed Loan Letter for Mortgages

External Letter Number: 1 Modified By: 1907 CINDY FISHER Modified Date: 01/30/2014

Buttons: Delete Create New Save Changes

Loans > System Setup Screens > Event Letter Descriptions Screen

To set up event options:

1. Click <Create New> at the bottom of the screen. The other fields on this screen become file maintainable.
2. Click the list icon  in the **Event** field and select the event you want to set up.
3. In the **Letter Number** field, enter a number that you and everyone at your institution will use for this event letter.
4. In the **Description** field, enter an additional description (besides the **Event** description) for this event letter. For example, if this letter is for loans over \$5,000, you could enter "Loans Over \$5,000" in this field. Use a description that will be understandable by all employees creating event letters for customers.
5. Enter the **External Letter Number** connected to this event letter, if any. This field is for use by your institution however you need it. It can reference a letter that you include with the event letters, such as an advertisement flyer; it could be a company-wide policy change letter; or anything else you want included with this event letter.
6. If you want the payoff amount to be calculated on the night after the date this event is set up for this account (on the Loans > Account Information > Actions/Holds/Events tab, **Date** field), check the **Include Payoff** checkbox (BLINPO). This checkbox is only used for [event 24 \(Specialty Request Letter\)](#). The payoff amount will be available in the SQL database to use in reports.
7. Click <Save Changes>. This event letter will now be available for this event in the **Letter** field on the [Actions/Holds/Events tab](#).



Deposit Event Processing

Before your institution can use GOLD EventLetters for the Deposit system, several features must be set up on the Security System, as well as in the GOLDVision/WinTerm environment. These screens will not be moving over to CIM GOLD. This section will explain the process of setting up events so GOLD EventLetters will function properly for deposit events.

1. First, you must set up [security](#) to be able to access the Deposit Event Setup screen (through GOLDVision > GOLD Services, function 35/36).
2. Second, use the [Event Setup screen](#) to set up which event letters you want generated for your institution.
3. Last, use the [features in GOLD EventLetters and Microsoft Word](#) to create your event letter and generate accounts where the event letter will be sent.

Deposit Event Descriptions

This section describes the events available for set up on the Deposit Event Setup screen (through GOLDVision > GOLD Services, function 35/36). Deposit Event Letters can be used to notify your customers of a variety of events that can occur on deposit accounts, such as certificate maturities, new accounts, interest postings, retirement distributions, and address changes.

Features and options must be set up on this screen before any event letters can be processed through GOLD EventLetters™.

To make changes to the options on this screen, you must first give your employees the appropriate access and [security](#).

You can print event letters using GOLD EventLetters and Microsoft® Word® and following these steps:

1. [Download the day's events from GOLD EventLetters.](#)
2. [Create your letter using Microsoft Word, and insert merge fields from the file created by GOLD EventLetters.](#) (This step may only have to be done once or updated periodically.) Also see [Setting Up GOLD EventLetters \(Deposits\)](#) for a list of merge fields available.
3. [Assign the letter you created in Microsoft Word to data files in GOLD EventLetters.](#)
4. [Print the letters using GOLD EventLetters.](#)

The following is an example of the Deposit Event Setup screen in GOLDVision.



015857026766 8343

Deposit Event Setup

Next Function

Event	Run Options	Event	Run Options
<input checked="" type="checkbox"/> Account Maturities	Run Days <input style="width: 40px;" type="text" value="26"/>	<input checked="" type="checkbox"/> Neg Balance Accounts	<input type="text" value="21"/> <input type="text" value="999"/> <input type="text" value="999"/> <input type="text" value="9"/> <input type="text" value="999"/>
Run Option <input type="text" value="1 = Monthly"/>		<input type="text" value="999"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text" value="100.00"/>
<input checked="" type="checkbox"/> Deposit Account Escheatment	ESCH Months <input type="text" value="99"/> ESCH Date <input type="text" value="801"/>	<input checked="" type="checkbox"/> New Accounts	<input type="text" value="10"/> <input type="text" value="15"/> <input type="text" value="1"/> <input type="text" value="2"/> <input type="text" value="3"/>
Run Dates <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Cutoff Date <input type="text"/>	<input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="6"/> <input type="text" value="7"/> <input type="text" value="999"/>	
Run Parameter <input style="width: 150px;" type="text"/>		<input checked="" type="checkbox"/> Closed Accounts	<input type="text" value="1"/> <input type="text" value="3"/> <input type="text" value="7"/> <input type="text"/>
<input type="checkbox"/> Safe Deposit Box Escheatment	ESCH Months <input type="text"/> ESCH Date <input type="text"/>	<input checked="" type="checkbox"/> Excessive Returns	<input type="text" value="1"/> <input type="text" value="15"/> <input type="text"/> <input type="text"/>
Run Dates <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Cutoff Date <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Run Parameter <input style="width: 150px;" type="text"/>			
		<input type="checkbox"/> Interest Posting	Daily
		<input type="checkbox"/> Dormant Accounts	Monthly
		<input type="checkbox"/> Inactive Accounts	Monthly
		<input checked="" type="checkbox"/> Account Renewal	Daily
		<input type="checkbox"/> Deposit Box Billing	Daily
		<input type="checkbox"/> Deposit Box Billing	Monthly
		<input type="checkbox"/> Deposit Box Past Due	Monthly
		<input type="checkbox"/> Sort All Box Letters by Box Office	
		<input checked="" type="checkbox"/> Account Holds	Monthly
		<input type="checkbox"/> Account Holds	Daily
		<input type="checkbox"/> MMDA Limit Exceeded	Daily
		<input type="checkbox"/> W-8 Form Expiration	Monthly
		<input type="checkbox"/> W-4P Notification	<input style="width: 50px;" type="text"/>
		<input type="checkbox"/> Required Minimum Dist.	Annually
		<input type="checkbox"/> Club Account Payouts	Monthly
		<input checked="" type="checkbox"/> 70 1/2 During Current Year	<input type="text" value="1"/>
		<input checked="" type="checkbox"/> Address Change	Daily

F-P Enter

Deposit Event Setup Screen in GOLDVision (GOLD Services, then function 36)

Each event is preceded by a checkbox enabling your institution to mark whether you want to use the event or not. Enter a checkmark in the box if you want it, or leave it blank if you don't. Only the events marked with a checkmark will create letters. For events marked with a checkmark, run options must also be entered. Run options tell the system when to run events. Depending on the events, they can be run daily, weekly, monthly, yearly, or whenever your institution specifies as permitted.

Each event also has a system-defined event number. If different options are available based on account criteria, a four-digit event letter number is also listed. When there are different event letter numbers available, you can create different event letters in your Microsoft Word file. The numbers and letters are listed under the event in the following event descriptions. The following event descriptions specify what run options to use for each event.

"No Mail" Option

An option is available that will separate the "No Mail" letters to their own event. The system will add 100 to the original event number, and all "No Mail" letters will be generated for that event (for example, no mail 1040 events will become 1140). These new events will need to be attached to a letter before they can be printed. If your institution would like to use this feature, you will need to tie the appropriate event numbers to your event letters, then submit a work order to have the option turned on



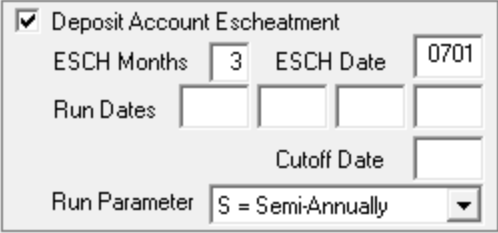
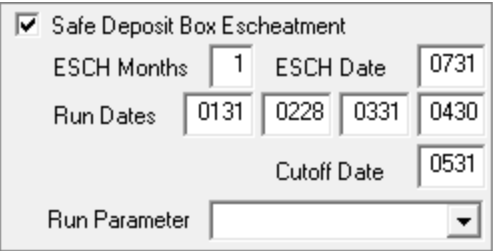
for the [Event Letter Generation Report \(FPSDR500\)](#). If this option is not used, the “No Mail” letters will be intermingled with the letters to be mailed, but will still indicate the “No Mail” status.

Event	Event Number	Event Letter	Description						
Account Maturities	4010 4110 (No Mail - see Option box above)	Four-digit Product Code Or If the Sort by Office field under the Account Maturities field is checked, then the letter number will be the account's office number.	<p>This event will run based on three different run options, with up to two different monthly run days, as shown below.</p> <div data-bbox="771 678 1279 827" style="border: 1px solid gray; padding: 5px; margin: 10px 0;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Event</td> <td style="width: 50%;">Run Options</td> </tr> <tr> <td><input checked="" type="checkbox"/> Account Maturities</td> <td>Run Days <input type="text" value="2"/> <input type="text" value="17"/></td> </tr> <tr> <td colspan="2">Run Option <input type="text" value="2"/> = Two Different Run Dates <input type="button" value="v"/></td> </tr> </table> </div> <p>An anticipated balance and next maturity date are calculated and available for use with this event. For Interest Destination 1 (pay interest by check) and 2 (transfer interest by Customer Directed Transfers), the anticipated balance will be the current balance. For Interest Destination 0 (pay interest to the account), the anticipated balance will be the interest for the coming term added to the current balance. (Interest Destination is found on the Deposits > Account Information > Interest Fields screen in CIM GOLD.)</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Run option 1 runs monthly. If you want all certificates with a maturity date in the next month to generate an event record, select “1=Monthly” from the Run Option field. The event will process each month on the day entered in the Run Days field. • Run option 2 allows you to generate up to two different monthly run days. To use two run days, select “2=Two Different Run Days” from the Run Option field. For accounts maturing on days 1 through 15 of the <i>next</i> month, type any number between 1 and 15 in the first Run Days field. You must generate account maturity events for all accounts maturing from day 16 to the end of the current month. To do this, type a number between 16 and 31 in the second Run Days field. • Run option 3 runs weekly. Select “3=Weekly” in the Run Option field to use this option. It adds 28 days to the run date and generates records for accounts maturing between that day and the same day the 	Event	Run Options	<input checked="" type="checkbox"/> Account Maturities	Run Days <input type="text" value="2"/> <input type="text" value="17"/>	Run Option <input type="text" value="2"/> = Two Different Run Dates <input type="button" value="v"/>	
Event	Run Options								
<input checked="" type="checkbox"/> Account Maturities	Run Days <input type="text" value="2"/> <input type="text" value="17"/>								
Run Option <input type="text" value="2"/> = Two Different Run Dates <input type="button" value="v"/>									



Event	Event Number	Event Letter	Description
			<p>following week. Type a number indicating the day of the week in the Run Days field:</p> <ul style="list-style-type: none"> 2 Monday 3 Tuesday 4 Wednesday 5 Thursday 6 Friday 7 Saturday <p>Note: Once you download the Account Maturities letters from GOLD EventLetters, the merge fields applicable to that letter can be inserted using Microsoft Word. The TERM_TYPE merge field will be plural unless the TERM merge field is equal to "1" (for example, 1 month, 1 year; 3 months, 3 years). We suggest that you make sure your Maturity Event Letters are grammatically correct with this in mind. For example, if you enter "your <<TERM>> <<TERM_TYPE>> certificate" and the certificate term is for three months, the letter would print "your 3 months certificate." Instead, you can write "your certificate matures in <<TERM>> <<TERM_TYPE>>," and the letter will print "your certificate matures in 3 months" when the fields are merged with actual data.</p> <p>See Tying Data Source Files to Event Letters for detailed instructions on merge fields.</p>
<p>Deposit Account Escheatment</p>	<p>4020 4120 (No Mail - see Option box above)</p>	<p>If account is < \$25.00, then first two digits = 25. Last two digits: 01 = Checking 02 = Savings 03 = Certificate 04 = Retirement</p>	<p>To process this event, the escheatment months (ESCH Months field) and escheatment date (ESCH Date field) must also be filled in. Enter the number of escheatment months your institution is required to use in the ESCH Months field, and enter the escheatment date your institution is required to use in the ESCH Date field. The data in these fields overrides the institution options used for the notices generated during afterhours. Escheatment months are defined as the number of months from the date of last customer contact until an account becomes escheatable. The escheatment date is the month and date (MMDD) accounts escheat to the state each year. A certificate is not escheatable in its first term. An account with no dormancy term is not escheatable.</p> <p>The event can be run one of two ways:</p> <ul style="list-style-type: none"> • The first option you can use is the run dates. When using the run dates, up to four different run dates in MMDD format can be used in the Run Dates field. All accounts that become escheatable by those four



Event	Event Number	Event Letter	Description
			<p>dates will create an event record. Use the cutoff date with the run dates. The cutoff date pulls the same accounts on each run date. The Cutoff Date field is file maintainable. If used, all accounts that become escheatable by the cutoff date instead of the run date will create an event record.</p> <ul style="list-style-type: none"> The second option that can be used instead of the run dates is the run parameter. Valid data for the Run Parameter field is "M = Monthly," "Q = Quarterly," and "S = Semi-monthly." If a parameter is used, this event will run the last processing day of each month, quarter, or six months, depending on the parameter used. All accounts that become escheatable in the next month, quarter, or six months will be selected. <p>See example below with the Run Parameter option selected.</p> 
Safe Deposit Box Escheatment	4030 4130 (No Mail - see Option box above)	None, unless the Sort All Box Letters by Box Office field is checked. In which case, the safe deposit box office number will appear.	<p>This event works similarly to deposit account escheatment. This event bases the escheatment on the date of last activity. Enter the number of escheatment months your institution is required by the state to use in the Esch Months field, and enter the escheatment date your institution is required to use in the Esch Date field, as shown below.</p>  <p>Escheatment months are defined as the number of months from the date of last customer access until a safe deposit box becomes escheatable. The escheatment date is the month and day (MMDD) accounts escheat to the</p>



Event	Event Number	Event Letter	Description															
			<p>state each year. The only fields used to create the safe deposit box escheatment event letter are as follows:</p> <p>Box Branch Number Box Number Last Activity Date Amount Due Due Date Date Box Opened Escheatment Date Account Number (if there is one tied to the safe deposit box)</p>															
<p>Neg Balance Accounts</p>	<p>5010-5019 5110-5119 (No Mail - see Option box above)</p>	<p>0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement</p>	<p>This event runs daily in the afterhours. You need to choose the days negative you want letters generated on for negative accounts. Ten intervals can be entered in the provided fields, as shown below.</p> <div data-bbox="771 1045 1133 1218" style="border: 1px solid gray; padding: 5px; width: fit-content;"> <input checked="" type="checkbox"/> Neg Balance Accounts <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid gray; width: 20px; text-align: center;">2</td> <td style="border: 1px solid gray; width: 20px; text-align: center;">10</td> <td style="border: 1px solid gray; width: 20px; text-align: center;">18</td> <td style="border: 1px solid gray; width: 20px; text-align: center;">22</td> <td style="border: 1px solid gray; width: 20px;"></td> </tr> <tr> <td style="border: 1px solid gray;"></td> <td style="border: 1px solid gray;"></td> <td style="border: 1px solid gray;"></td> <td style="border: 1px solid gray;"></td> <td style="border: 1px solid gray;"></td> </tr> <tr> <td colspan="4">Limit for Event</td> <td style="border: 1px solid gray; text-align: center;">50</td> </tr> </table> </div> <p>Each interval has a separate event number. The first interval's event number is 5010, the second is 5011, third is 5012, fourth is 5013, fifth is 5014, sixth is 5015, seventh is 5016, eighth is 5017, ninth is 5018, and tenth is 5019.</p> <p>Any account that has a negative balance will create an event record. You can specify an amount for the negative balance limit you want for letter creation. Enter the negative balance limit in the Limit for Event field. Note: <i>Don't</i> enter the minus sign. The system already recognizes the number as a negative number. If this field is left at zero or blank, any account with negative balance will produce an event letter.</p> <p>You can choose to generate a record on the day an account goes negative and for nine other days. For example, if you want a letter to generate on the first day an account becomes negative and every week after, then type "1," "8," "15," "22," "29," and "30" in the fields below the checkbox. You can generate up to 10 letters a month</p>	2	10	18	22							Limit for Event				50
2	10	18	22															
Limit for Event				50														



Event	Event Number	Event Letter	Description										
			for negative accounts. If a run date falls on a non-processing day, the record will be generated the processing day <i>before</i> the run date you specified in the provided fields.										
New Accounts	5030-5039 5130-5139 (No Mail - see Option box above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	<p>This event runs daily in the afterhours. You need to choose the days you want letters generated for new accounts. Any day of the month can be used; however, only 10 days can be entered in the provided fields, as shown below.</p> <div data-bbox="771 682 1128 814" style="border: 1px solid gray; padding: 5px;"> <input checked="" type="checkbox"/> New Accounts <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20px;">1</td> <td style="width: 20px;">8</td> <td style="width: 20px;">15</td> <td style="width: 20px;">22</td> <td style="width: 20px;">29</td> </tr> <tr> <td>30</td> <td></td> <td></td> <td></td> <td></td> </tr> </table> </div> <p>Each day has a separate event number. The first day's event number is 5030, the second is 5031, third is 5032, fourth is 5033, fifth is 5034, sixth is 5035, seventh is 5036, eighth is 5037, ninth is 5038, and tenth is 5039.</p> <p>A new account will create an event record on the day you specify unless the owner of the account already has accounts with your institution. For example, if you want a letter to generate on the first day an account is opened and every week after, then type "1," "8," "15," "22," "29," and "30" in the fields below New Accounts. If an account is going to reach a specified date on a non-processing day, it will be pulled in the processing day before it reaches the date specified in the provided fields.</p>	1	8	15	22	29	30				
1	8	15	22	29									
30													
Closed Accounts	5050-5059 5150-5159 (No Mail - see Option box above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	<p>This event runs daily in the afterhours. You need to choose the days you want letters generated for closed accounts. Any day of the month can be used; however, only 10 days can be entered in the provided fields, as shown below.</p> <div data-bbox="771 1507 1128 1640" style="border: 1px solid gray; padding: 5px;"> <input checked="" type="checkbox"/> Closed Accounts <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20px;">1</td> <td style="width: 20px;">8</td> <td style="width: 20px;">15</td> <td style="width: 20px;">22</td> <td style="width: 20px;">29</td> </tr> <tr> <td>30</td> <td></td> <td></td> <td></td> <td></td> </tr> </table> </div> <p>Each day has a separate event number. The first day's event number is 5050, the second is 5051, third is 5052, fourth is 5053, fifth is 5054, sixth is 5055, seventh is 5056, eighth is 5057, ninth is 5058, and tenth is 5059.</p> <p>Any closed account will create an event record on the day you specify. For example, if you want a letter to generate</p>	1	8	15	22	29	30				
1	8	15	22	29									
30													



Event	Event Number	Event Letter	Description										
			<p>on the first day an account is closed and every week after, then type a "1," "8," "15," "22," "29," and "30" in the fields below Closed Accounts. If an account is going to reach a specified date on a non-processing day, it will be pulled in the processing day before it reaches the date specified in the provided fields.</p>										
<p>Excessive Returns</p>	<p>5070-5079 5170-5179 (No Mail - see Option box above)</p>	<p>0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement</p>	<p>This event runs in the afterhours either monthly, quarterly, or semi-annually. Select "M = Monthly," "Q = Quarterly," or "S = Semi-Annually" in the Run Parameter field, as shown below.</p> <div data-bbox="771 716 1209 915" style="border: 1px solid gray; padding: 5px; width: fit-content;"> <input checked="" type="checkbox"/> Excessive Returns <table border="1" style="margin: 5px auto;"> <tr> <td style="width: 20px; text-align: center;">5</td> <td style="width: 20px; text-align: center;">10</td> <td style="width: 20px; text-align: center;">15</td> <td style="width: 20px; text-align: center;">20</td> <td style="width: 20px; text-align: center;">25</td> </tr> <tr> <td style="width: 20px; text-align: center;">30</td> <td style="width: 20px; text-align: center;">35</td> <td style="width: 20px; text-align: center;">40</td> <td style="width: 20px; text-align: center;">45</td> <td style="width: 20px; text-align: center;">50</td> </tr> </table> <p>Run Parameter M = Monthly ▼</p> </div> <p>Any account where the date of last return is in the prior week/month will be considered. The weekly option will run on Fridays, using Saturday as the start of the week. The monthly option will run on the last processing day of the month. If Friday is a non-processing day, then this event will run before, on Thursday when using the weekly option.</p> <p>This event is based on the total life-to-date returns calculated by adding life-to-date returned checks (DMRALD) with life-to-date returned ACH items (DMRCLD). These fields are found on the Deposits > Account Information > Activity Information screen). If numbers 5, 10, and 15 are entered in the fields under Excessive Returns, then accounts with five through nine returns will be event number 5070; accounts with 10 through 14 returns will be event number 5071; accounts with 15 or more returns will be event number 5072. This continues through all 10 spaces in the provided fields (see example above).</p>	5	10	15	20	25	30	35	40	45	50
5	10	15	20	25									
30	35	40	45	50									

Event	Event Number	Event Letter	Description
			<p>These last events are easier to set up and only require you to check the box in front, as shown below:</p>



Event	Event Number	Event Letter	Description																																				
			<table border="1"> <thead> <tr> <th>Event</th> <th>Run Options</th> </tr> </thead> <tbody> <tr><td><input checked="" type="checkbox"/> Interest Posting</td><td>Daily</td></tr> <tr><td><input checked="" type="checkbox"/> Dormant Accounts</td><td>Monthly</td></tr> <tr><td><input checked="" type="checkbox"/> Inactive Accounts</td><td>Monthly</td></tr> <tr><td><input checked="" type="checkbox"/> Account Renewal</td><td>Daily</td></tr> <tr><td><input type="checkbox"/> Deposit Box Billing</td><td>Daily</td></tr> <tr><td><input type="checkbox"/> Deposit Box Billing</td><td>Monthly</td></tr> <tr><td><input type="checkbox"/> Deposit Box Past Due</td><td>Monthly</td></tr> <tr><td><input checked="" type="checkbox"/> Sort All Box Letters by Box Office</td><td></td></tr> <tr><td><input checked="" type="checkbox"/> Account Holds</td><td>Monthly</td></tr> <tr><td><input checked="" type="checkbox"/> Account Holds</td><td>Daily</td></tr> <tr><td><input checked="" type="checkbox"/> MMDA Limit Exceeded</td><td>Daily</td></tr> <tr><td><input type="checkbox"/> W-8 Form Expiration</td><td>Monthly</td></tr> <tr><td><input type="checkbox"/> W-4P Notification</td><td><input type="text"/></td></tr> <tr><td><input checked="" type="checkbox"/> Required Minimum Dist.</td><td>Annually</td></tr> <tr><td><input type="checkbox"/> Club Account Payouts</td><td>Monthly</td></tr> <tr><td><input type="checkbox"/> 70 1/2 During Current Year</td><td><input type="text"/></td></tr> <tr><td><input checked="" type="checkbox"/> Address Change</td><td>Daily</td></tr> </tbody> </table>	Event	Run Options	<input checked="" type="checkbox"/> Interest Posting	Daily	<input checked="" type="checkbox"/> Dormant Accounts	Monthly	<input checked="" type="checkbox"/> Inactive Accounts	Monthly	<input checked="" type="checkbox"/> Account Renewal	Daily	<input type="checkbox"/> Deposit Box Billing	Daily	<input type="checkbox"/> Deposit Box Billing	Monthly	<input type="checkbox"/> Deposit Box Past Due	Monthly	<input checked="" type="checkbox"/> Sort All Box Letters by Box Office		<input checked="" type="checkbox"/> Account Holds	Monthly	<input checked="" type="checkbox"/> Account Holds	Daily	<input checked="" type="checkbox"/> MMDA Limit Exceeded	Daily	<input type="checkbox"/> W-8 Form Expiration	Monthly	<input type="checkbox"/> W-4P Notification	<input type="text"/>	<input checked="" type="checkbox"/> Required Minimum Dist.	Annually	<input type="checkbox"/> Club Account Payouts	Monthly	<input type="checkbox"/> 70 1/2 During Current Year	<input type="text"/>	<input checked="" type="checkbox"/> Address Change	Daily
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Interest Posting	1010 1110 (No Mail - see Option box above)	Same as Interest Destination found on the Deposits > Account Information > Interest Fields screen.	This event runs daily in the afterhours. All accounts that pay interest in the afterhours will create an event. You are able to select events to print by letter or number. This allows you to choose between printing and not printing certain interest destinations.																																				
Dormant Accounts	1020 1120 (No Mail - see Option box above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	This event runs in the daily afterhours on the last processing day of the month. It creates an event record for all dormant accounts that became dormant during the past month.																																				
Inactive Accounts	1030 1130 (No Mail - see Option box above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	This event runs in the daily afterhours on the last processing day of the month. It creates an event record for all inactive accounts that became inactive during the past month.																																				
Account Renewal	1040 1140 (No Mail - see Option box above)	Same as product code number	This event runs daily in the afterhours. An event record is created for renewable certificates on the last day of the grace period. The Average Percentage Yield (APY) is computed, based on the number of days in the term and the interest amount that is calculated. This is a projected																																				



Event	Event Number	Event Letter	Description									
			<p>APY based on the amount of interest the CD will earn in the next year.</p> <p>Starting from the last maturity roll date (DMLMRD), the interest frequency, method, anniversary, options, and interest at maturity are all used in calculating the projected amount of interest for the next year. In leap years, institution options B366 and NOMT will also be used in the calculation. If the CD's term is for less than one year, a full year's interest will still be calculated as if the CD will be renewed to stay open for one year, and in order to analyze it for the APY.</p>									
<p>Deposit Box Billing (Daily)</p>	<p>1050 1150 (No Mail - see Option box above)</p>	<p>0001 = if no account to charge 0002 = if account is charged</p>	<p>This event runs daily. An event record is created on the night of the due date for each safe deposit box. The only fields used in creating this event letter are as follows:</p> <p>Box Branch Number Box Number Last Activity Date Amount Due Due Date Account Number (if there is one tied to deposit billing)</p> <p>You cannot select "Daily" and "Monthly" at the same time.</p> <p>Sort Letters by Box Office If the Sort Letters by Box Office field is checkmarked, the following numbers are used:</p> <p>Event Letter: The safe deposit box office number</p> <p>Event Numbers:</p> <table border="1" data-bbox="813 1360 1398 1524"> <thead> <tr> <th></th> <th>Mail</th> <th>No Mail</th> </tr> </thead> <tbody> <tr> <td>No account to charge</td> <td>1051</td> <td>1151</td> </tr> <tr> <td>Account is charged</td> <td>1052</td> <td>1152</td> </tr> </tbody> </table>		Mail	No Mail	No account to charge	1051	1151	Account is charged	1052	1152
	Mail	No Mail										
No account to charge	1051	1151										
Account is charged	1052	1152										
<p>Deposit Box Billing (Monthly)</p>	<p>1051, 1052 1151, 1152 (No Mail - see Option box above)</p>	<p>The letter number is the safe deposit box office number.</p>	<p>This event runs monthly. All boxes with a due date in the next month will be pulled. The only fields used in creating this event letter are as follows:</p> <p>Box Branch Number Box Number Last Activity Date Amount Due Due Date</p> <p>You cannot select "Daily" and "Monthly" at the same time.</p>									



Event	Event Number	Event Letter	Description									
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	Mail	No Mail										
No account to charge	1051	1151										
Account is charged	1052	1152										
Deposit Box Past Due	1060 1160 (No Mail - see Option box above)	None, unless the Sort All Letters By Box Office field is checked. In which case, the safe deposit box office number is shown.	<p>This event runs in the daily afterhours on the last processing day of the month. It creates an event record for all safe deposit boxes with billing at least one month overdue. The total amount past due will be calculated. The only fields used in creating this event letter are as follows:</p> <p>Box Branch Number Box Number Last Activity Date Amount Due Due Date Account Number (if there is one tied to the deposit box)</p>									
Sort All Box Letters by Box Office	See description .	The letter number is the safe deposit box office number.	<p>This option is used with the Safe Deposit Box events above. If the Sort All Letters by Box Office field is checkmarked, the following numbers are used:</p> <p>Event Letter: The safe deposit box office number</p> <p>Event Numbers:</p> <table border="1"> <thead> <tr> <th></th> <th>Mail</th> <th>No Mail</th> </tr> </thead> <tbody> <tr> <td>No account to charge</td> <td>1051</td> <td>1151</td> </tr> <tr> <td>Account is charged</td> <td>1052</td> <td>1152</td> </tr> </tbody> </table>		Mail	No Mail	No account to charge	1051	1151	Account is charged	1052	1152
	Mail	No Mail										
No account to charge	1051	1151										
Account is charged	1052	1152										
Account Holds (Monthly)	1070 1170 (No Mail - see Option box above)	Letter number entered on the Deposits > Account Information > Restrictions and Warnings screen.	<p>If this box is checkmarked, this event runs in the daily afterhours on the last processing day of the month. It creates an event record for hold codes expiring in the next month. An event record is only created if the hold code has a letter number in the Document field on the Deposits > Account Information > Restrictions and Warnings screen. The same account can have multiple hold event letters created if there are several holds expiring in the same month.</p>									



Event	Event Number	Event Letter	Description
Account Holds (Daily)	1070 1170 (No Mail - see Option box above)	Letter number entered on the Deposits > Account Information > Restrictions and Warnings screen.	If this box is checkmarked, this event will run in the daily afterhours. It creates an event record for hold codes expiring on the same date in the following month. An event record is only created if the hold code has a letter number in the Document field on the Deposits > Account Information > Restrictions and Warnings screen. The same account can have multiple hold event letters created if there are several holds expiring in the same month.
MMDA Limit Exceeded	1080 1180 (No Mail - see Option box above)	0005 = Savings account 0006 = Money market account	This event runs daily in the afterhours. Any money market account, general category 5 or 6, will create an event record on the last day of its cycle if it has exceeded the transaction limits. The transaction limit is six withdrawals. Checks, withdrawals, POS, transfers (DMFXCY), and GOLDPhone transfers (DMGTPN) (all on the Deposits > Account Information > Activity Information screen, Deposit Activity tab) are added together to get total withdrawals.
W-8 Form Expiration	1090 1190 (No Mail - see Option box above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	This event runs in the daily afterhours on the last processing day of the month. It creates an event for all accounts with a W-8 form on file that has an expiration date in the <i>next</i> month. You can use alternate addresses to mail the W-8 Expiration Form to addresses different from all other mailings for your accounts. Alternate addresses are set up in CIF.
W-4P Notification	2010 2110 (No Mail - see Option box above)	None	This event was designed to meet the regulations on notifying IRA owners of their right to change the withholding on their distributions. If the distributions are quarterly or more frequently, your institution needs to notify the customer annually. If the distributions are less frequently than quarterly, the customer needs to be notified with each distribution but not more than six months before the distribution. Customer-directed transfer records are read to find retirement distribution frequencies and scheduled distribution dates. This event has an annual run date determined by your institution and entered in the Run Options column next to the W-4P Notification field. On the annual date, an event record is created for all retirement accounts in distribution with a distribution of quarterly or more frequently. This event also runs at each quarter-end. At this time, an event record is created for frequencies less often than quarterly, if the scheduled distribution is from three to six months in the future.
Required Minimum	2020 2120 (No	None	This event will run the same night the required minimum distribution (RMD) update takes place, which is the last



Event	Event Number	Event Letter	Description
Distribution	Mail - see Option box above)		processing day of the year. If there are errors in calculating the RMD, or the RMD is on another plan, no event record will be created. You can refer to the Required Minimum Distribution Calc Reporting Report (FPSDR041) to determine what retirement plans had errors in calculating the RMD. Events will also be generated on the test run of the RMD update that is usually run in November of each year, as scheduled by your institution.
Club Account Payouts	2030 2130 (No Mail - see Option box above)	None	This event runs in the afterhours on the last processing day of the month. Any club account with a payout date in the next month will create an event record.
70 ½ During Current Year	2090 2190 (No Mail - see Option box above)	None	This event has an annual run date determined by your institution. Any retirement account in which the owner will be 70½ years of age during the current calendar year will create an event record. This condition will occur only in the calendar year the owner will be 70½ years of age and not in subsequent years. Note: You must notify GOLDPoint Systems if you use this letter, because an Update Function 53 must coincide with this event.
Address Change	2040 2140 (No Mail - see Option box above)	None	Check the Address Change box on the Deposit Event Setup screen in GOLDVision (GOLD Services, function 36) to generate an event record any time any part of the address mailing lines change for an open deposit or loan account, as shown below. <div style="border: 1px solid gray; padding: 2px; width: fit-content;"> <input checked="" type="checkbox"/> Address Change Daily </div> Note: Institution options OP15-ADEV and OP16-ALEV must both be set to "Y" before you can process the address change event for both deposits and loans. Contact your GOLDPoint Systems account manager to have those options turned on for your institution. If multiple accounts are tied to the <i>same</i> address, an event record will generate for the IRS owner tied to each account with that mailing address. One letter per IRS owner will be created. Letters should be sent to the "old" address (remember this when creating your mail merge document). The mnemonics are as follows: OLD_MAILING_LINE_1



Event	Event Number	Event Letter	Description
			<p>OLD_MAILING_LINE_2 OLD_MAILING_LINE_3</p> <p>The “new” address should be indicated in the body of the letter using the new mailing line mnemonics. The mnemonics are as follows:</p> <p>NEW_MAILING_LINE_1 NEW_MAILING_LINE_2 NEW_MAILING_LINE_3</p> <p>Only one account number for each IRS owner per address change will be available for the event, and all mailing address changes tied to deposit and loan accounts are included.</p> <p>For CIF clients, a letter will be created for the regular account address or the alternate address, whichever one is in effect at the time of the change.</p> <p>Note: Events generated for loan accounts are still generated in the Deposit Events system. All 2040 address change events, regardless of whether they are a deposit or loan, will be generated in the Deposit Events system. If a loan event letter is ordered, it will show on the history for the loan.</p> <p>If you are already using the address change event letter, but want to add loan accounts, please send in a work order and the minimum one-time fee will be assessed. If you want to begin using the address event letter for the first time, send in a work order and a \$450.00 one-time fee will be assessed for the use of this event. Be sure to indicate if you want loan accounts included.</p>

Setting Up GOLD EventLetters (Deposits)

To use the GOLD EventLetters system, you need to set up merge-letter templates on your PC using the Microsoft Word® Mail Merge function, and link them to a data source file. The data file is created in the afterhours process using GOLDPoint Systems’s host computer. The data file is a result of either automatic events occurring on one or several accounts, or a result of user-requested events.

An *event* occurs when a pre-defined event affects an account or when you manually request an event letter. Some examples are when a CD account matures, a change of address, or a new account opening. Up to 255 events can be created this way, with each event having a possibility of 255 letters. Currently, the following events have been defined and are available in the Deposit GOLD EventLetter Processing (see [Deposit Event Descriptions](#) for a full description of each event). See the [Tying Data Source Files to Event Letters](#) help for more information.



Event #	Description
1010	Interest Postings
1020	Dormant Accounts
1030	Inactive Accounts
1040	Account Renewals
1050-1052	Safe Deposit Box Billing (Daily)
1051	Safe Deposit Box Billing (Monthly)
1060	Safe Deposit Box Past Due
1070	Account Holds Expiration Dates (Daily, Monthly)
1080	MMDA Limit Exceeded
1090	W-8 Form Expiration
2010	W-4P Notification
2020	Required Minimum Distribution
2030	Club Account Payouts
2040	Address Change
2050	Check Stop Payment
2090	70 ½ During Current Year
3010-3019	Account Hold Effective Dates
4010	Account Maturities
4020	Account Escheatment
4030	Safe Deposit Box Escheatment
5010-5019	Negative Balance Accounts
5030-5039	New Accounts
5050-5059	Closed Accounts
5070-5079	Excessive Returns

Note: Additional events can be identified and merged with user-created databases. This process is described in the [Copying to Event Letter Files](#) help.

Once the event letter templates have been set up with merge fields that match their corresponding data file, all that is left to do is merge the data file and letter together. This is done using the GOLD EventLetters program. See [Assigning Merge Letters to Events](#) for more information.

The following event fields are currently available for use:

Event Date	Club Payout Freq	No WD Cycle
Event Number	Club Payout Holdback	No Xfer Cycle
Event Letter	Current Balance	Nxt Cycle Start Date
Account Office	Cycle High Balance	OD Fee Pcnt Of Xfer
Account Number	Cycle Low Balance	Officer Code
Amount Due	Cycle Start Date	Old Account Number
Box Branch Number	Date Acct Went Neg	Opening Balance
Box Number	Date Closed	OTC Checks in Cycle
Check Digit	Date Int Last Paid	Overdraft Fee Code
Due Date	Date Last Return	Overdraft Amt Code
Formatted Account	Date Last W4 Notif	Overdraft Inc Amt
IRS Owner Title	Date of Last ACH	Payout Date
IRS Owner Name	Date of Last ATM	Plan Number
IRS Owner Suffix	Date of Last Deposit	Product Code
IRS Owner SSN	Date of Last WD	Product Code Desc
Mail Address Line 1	Date Opened	Rate Offset
Mail Address Line 2	Deposit Type	Reason Charge Waived



Mail Address City	Dormancy Date	Returned ACH Cyc
Mail Address ZIP	End of YR Balance	Returned Chks Cycle
Mail Address ZIP 4	Escheatment Date	Secured Account (This will print X's based on your institution's account number option. The last four digits of the account number will display, as will the check digit.)
Label Line 1	Federal WH Amount	Source of Funds
Label Line 2	Fed WH Fixed Amount	Srv Chrg Eff Date
Label Line 3	Fed WH Percentage	State WH Amount
Label Line 4	General Category	State WH Fixed Amnt
Label Line 5	Grace End Date	State WH Min Amount
Label Line 6	Hold Action Code	State WH Percentage
Last Activity Date	Hold Action Eff Date	Sub Category
IRS Owner First Name	Hold Action Exp Date	Term
IRS Owner Middle Name	Inactive Date	Term Type
IRS Owner Last Name	Interest Rate	Transaction Amount
1st Owner First Name	Last Activity Date	Transaction Date
1st Owner Middle Name	Last Cust Contact Date	Transaction Desc
1st Owner Last Name	Last Mat Roll Date	Transfers in Last Yr
2nd Owner First Name	Last Overdraft Date	Transfers Out Lst Yr
2nd Owner Middle Name	Last Srv Chrg Date	Uncollected Funds
2nd Owner Last Name	Last Tran Date	W8 Expiration Date
3rd Owner First Name	Limit Checks in Cyc	YTD Interest
3rd Owner Middle Name	Ltd Returned ACH	YTD Int Prior Yr
3rd Owner Last Name	Ltd Returned Checks	YTD Returned ACH
Amt of Last Deposit	Ltd Returned Items	YTD Returned Checks
Amt of Last Withdrawal	Maturity Date	YTD Penalty
APY	Maximum Rate	YTD Service Chrgs
Anticipated Balance	Minimum Balance	YTD Transfers In
Base Rate	Minimum Rate	YTD Transfers Out
Bonus Expiration Date	Monthend Balance	
Bonus Rate	Negative Bal Limit	
Book Balance	Next Maturity Date	
Closing Reason Club	Next Product Code	
	No Checks This Cyc	

After the letters have been [merged](#), GOLD EventLetters allows you to preview the event letters before you [print](#) them. You can choose to print all the letters at once or print selected letters.

GOLD EventLetters will save the event letters to the "HAVE BEEN PRINTED" folder on your PC hard drive. The letters will stay there until you move them into the "ARCHIVED EVENTS" folder or delete them. Both folders are installed on the PC at the same time the program is installed.

Note: For more information concerning the set up of deposit event letters, please refer to the [GOLD EventLetters Setup Procedures](#) help.

Secondly, the [Deposit GOLD EventLetter Report \(FPSDR500\)](#) needs to be set up to generate the event records. Job Control Language (JCL) also needs to be added to the afterhours. A work order must be sent to GOLDPoint Systems to have the report and JCL set up for your institution.

GOLD EventLetters will automatically delete event records more than seven days old and event records created the same day when a re-run occurs, and write an account file maintenance record for each event.



GOLD EventLetters Setup Procedures

The following sections explain how to set up the GOLD EventLetters program on your PC:

- [Setup](#) guides you through some of the initial setup process.
- [Tying Data Source Files to Event Letters](#) explains what a data source file is and then how to tie data source files to your event letters, while [3-Up Notices](#) gives step-by-step instructions for setting up to three notices per page.
- [Assigning Merge Letters to Events](#) shows you how to tie your merged letter (data source file tied to event letter) to an event number. In addition, this section provides you with an example of a merged letter before and after the data is filled in.
- [Past Due Notices](#) are specific to sending out notices to customers whose payments are past due.

Setting Up the GOLD EventLetters System

Setting up the GOLD EventLetters process takes a few steps, and once you have completed the setup, there are only a few occasions when you may have to repeat some of the steps. Those occasions are:

- If you need to create a new merge letter file.
- If you need to change or add a letter-to-data file assignment.

Please see [Tying Data Source Files to Event Letters](#) for information on how to create or change your letters or their assignments.

Before using GOLD EventLetters for the first time, some options need to be set up on your PC. Once these options are set up on a PC, you do not need to set them up again on that PC.

NOTE

Your institution must have the [Event Letter Report \(FPSRP175\)](#) set up for the data file to be created for the Loan system, and the [Deposit GOLD EventLetter Report \(FPSDR500\)](#) for the Deposit system. If you do not have these reports set up, please submit a work order. For more information concerning specific needs of the Loan and Deposit systems with regards to GOLD EventLetters, see:

[Deposit System](#)

[Loan System](#)

For deposit event letters, Job Control Language (JCL) also needs to be added to the afterhours. A work order must be sent to GOLDPoint Systems to have the report and JCL set up for your institution.



GOLD EventLetters will automatically delete event records more than seven days old and event records created the same day when a re-run occurs, and write an account file maintenance record for each event.

To set up these options on your computer, follow the steps below:

1. Select "Event Letter Options" from the Options menu. The options dialog will appear as shown below.

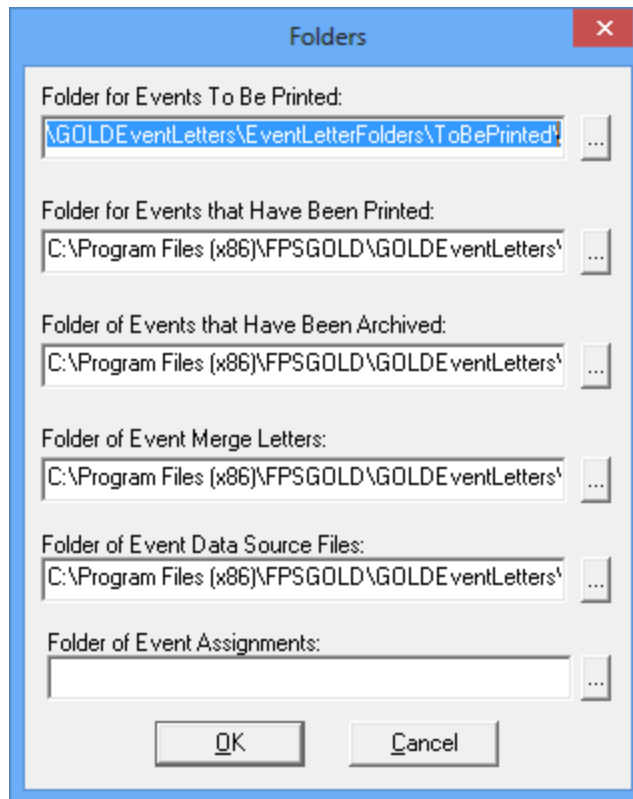


2. Verify which system you want to pull event letters from by selecting either the "Deposit," "Loan," or "GOLDTrak PC" radio buttons. Depending on which system you select, only event letters from that system will be available to [download](#) in GOLD EventLetters.
3. The **Days Back to View for Download Events** field on the Options dialog allows you to select how far back in history you want to download events. You can select a number from "1" to "7." This option resides on your computer, so it will be different for each user.
4. If you want to separate event files into their respective offices, click the **Separate Event Files for Offices** checkbox on the Options dialog.
5. Select <OK> to update GOLD Event Letters.

Now you are ready to set up where you want event letters to be downloaded. The following steps explain how to do this.

6. Select "Folders" from the Options menu and the Folders dialog will appear as shown below (see description of each of the folders following the screen example).
7. Names and paths for five folders will be displayed. These folders and paths were created during the installation process. These paths are the folders where your data source files will be sent, and where you will save your letters and log files. You may change the path, including changing the path name, to a folder found on your network. However, if you share event letter files amongst many computers at your institution, some additional setup is required. See [Sharing the Assign Event Letters List](#) for more information.
8. Verify that the paths for each folder are correct and click <OK>.





See the following descriptions of the five folders:

Folder	Description
Folder for Events to Be Printed:	This is where you will save the Microsoft® Word letter that you created and merged with data source files downloaded from GOLD EventLetters. See Printing and Saving Event Letters for more information.
Folder for Events that Have Been Printed:	Once letters have been printed for events, this folder displays a log of all the events that were printed on a given day.
Folder of Events that Have Been Archived:	If you move events from the Events that Have Been Printed list to the Archived Events list on the Print Event Letters screen , this folder displays the log that was previously in the HaveBeenPrinted folder.
Folder of Event Merge Letters:	This is the folder to where you will save event letters when you initially create them in Microsoft® Word. You need to create merge fields where the finished data will go, such as customers' names, account balances, etc. The merge fields are pulled from the data source files (see below). These letters will later be assigned to specific events in GOLD EventLetters. See Tying Data Source Files and Assigning Merge Letters to Events for more information. Any letter you create must be saved in this folder. Otherwise, the event letter process will not work.
Folder of Event Data Source Files:	This is the source directory of event letter data files that will be the default "data source" for your word processor merge letter files. This is where the data (fields) to be merged into the letters are stored. You must first download events



Folder	Description
	from GOLD EventLetters before they will be displayed in this folder. See Downloading Event Records for more information.

Tying Data Source Files

The following instructions describe how to use the Mail Merge function in Microsoft® Word 2010 to tie the data source files generated by GOLD EventLetters into letters you create in Word to be sent to your customers.

The data source file is where the loan fields are stored. The data source file is generated by GOLD EventLetters when you log on to that program and [download](#) the day's events. You must first download events in GOLD EventLetters before you can proceed with the steps outlined in this section.

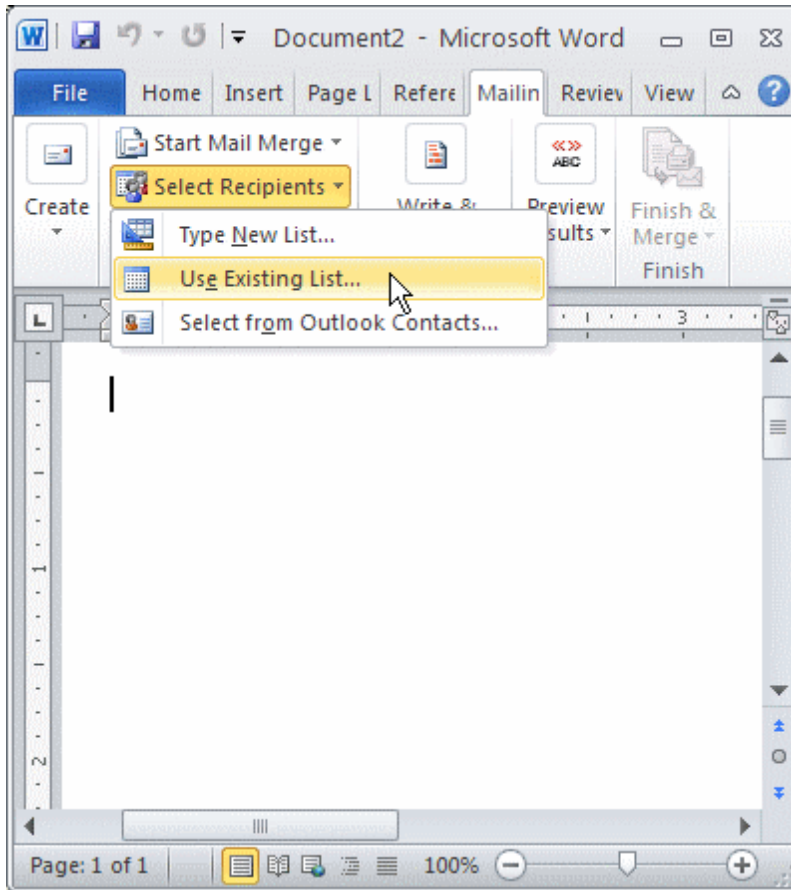
There is one data file for each event. Each file (event) has specific fields available that can be used in the event letter. For example, loan event 1 is an ARM event. The data file has fields used specifically for ARM adjustments such as the next P/I, the amortized principal balance, date of next rate change, etc. Many fields are calculated in the "afterhours" process. [Appendix A](#) lists all common fields available for each loan event, as well as each field available for each of the loan events. The [Deposit Event Descriptions section](#) lists all fields for deposit events.

You can modify existing letters already on your PC or create new letters. As you create the letter and save it, or if you modify an existing letter already on your PC, save the letter to the "Merge Letters" folder in the following location: C:\Program Files (x86)\FPSGOLD\GOLDEventLetters\EventLetterFolders\MergeLetters. Then you can [print the letters using GOLD EventLetters](#).

The following steps will explain how to tie a new or existing letter to its merge fields.

1. Open Microsoft Word from the Start menu or your desktop. Microsoft Word will open with a blank document.
2. Click the Mailings tab, then click **Select Recipients**, and then select "Use Existing List."



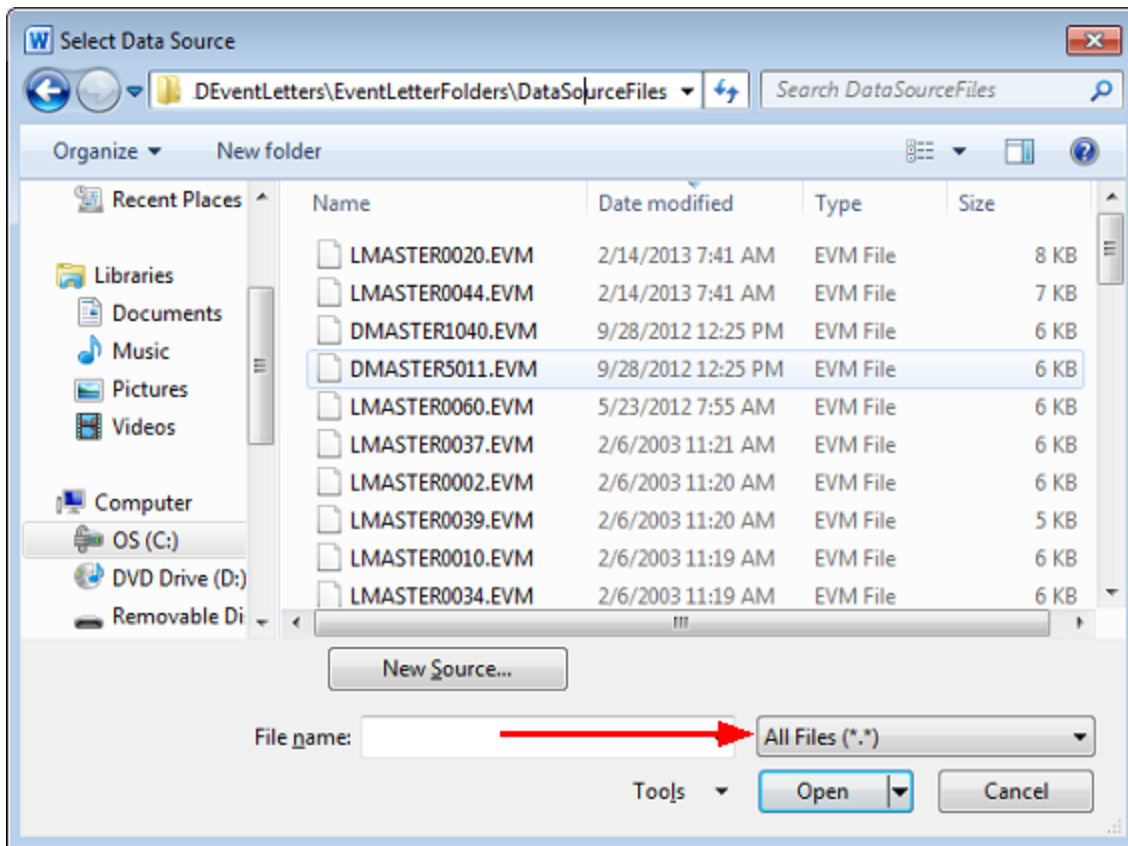


The Open Data Source screen will appear.

3. In the **Look in** field at the top of the Open Data Source screen, navigate to the following location (for Windows 7 or higher):


C:\Program Files (x86)\FPSGOLD\GOLDEventLetters\EventLetterFolders\DataSourceFiles

4. Click the down arrow in the **Files of Type** field at the bottom of the Open Data Source screen, and select "All Files." All the events generated by GOLD EventLetters will now appear (see following example).



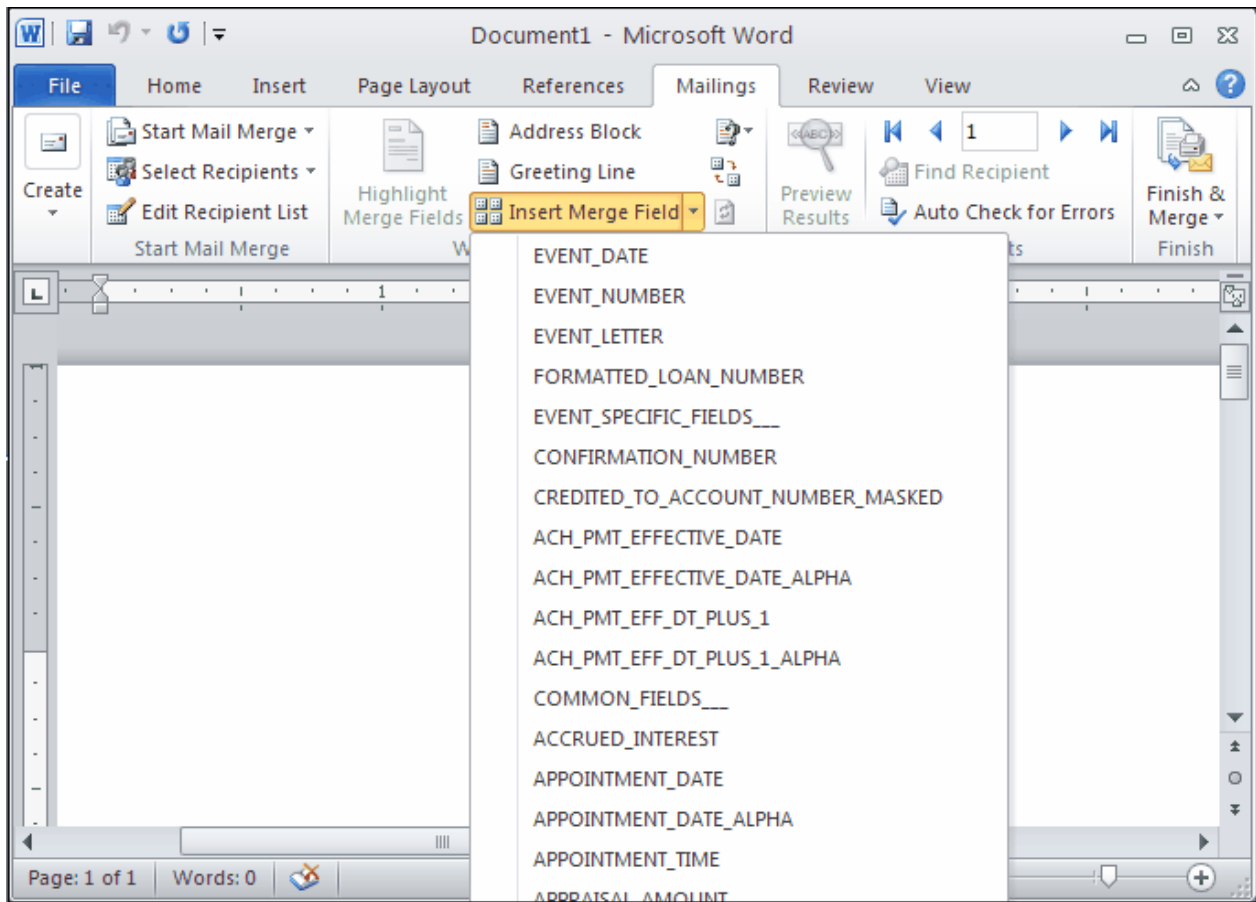
LMASTERXXXX.EVM or DMASTERXXXX.EVM

- "D" or "L" represents the event system from where you are working. "D" is for deposits, and "L" is for loans.
- Following the word "MASTER" in the file name, the next four characters represent the event number.
- The file extension, ".EVM", represents an event letter master source file.

 *Tip:* If you want to use a data source file of your own making (from an Excel file, Report Writer, GOLDWriter data files, etc.), see [Copying Events](#).

5. Double-click on the data source file (the event) you want to use. You will be returned to the blank Word document, and the **Insert Merge Fields** drop-down list will be file maintainable on the Mailings tab, as shown in the following example.





6. If you are beginning a new letter, you would begin the letter at this point. Once you are ready to insert a merge field, proceed to the next step.

If you are using an existing letter, place the cursor at the desired insertion point, and then proceed to the next step.

7. Click the **Insert Merge Field** drop-down list located on the Mailings tab. A list of fields available for that event will appear, as shown in the previous example.
8. At the desired insertion point in the letter, select the first field you want from the **Insert Merge Field** drop-down list. When you select the field, the system will automatically place the field in the letter for you. Continue inserting fields in your letter, wherever needed, until you are finished. For an example of a finished letter, see [Finished Letter](#).

Remember: Merge fields displayed in this list view are tied to [specific events](#). If a field you want to use is not listed, you will need to talk to your GOLDPoint Systems account manager and ask about programming more fields for particular events.

9. Save the finished letter that includes the merge fields in the Merge Letters folder by choosing "Save As" from the File menu.

For Windows 7 and above users, the Merge Letters folder is located at:



C:\Program Files (x86)\FPSGOLD\GOLDEventLetters\EventLetterFolders\MergeLetters

You may want to include the event record number in the drop-down **File name** field. For example, if you were finishing an event letter that welcomed new loan customers (event 21), you would enter "E21 L00 Welcome Letter" for the name of the letter.

10. Close Microsoft® Word by clicking the X in the upper-corner of the application.

Now you are ready to [assign the merge letter](#) to a specific event.

See also: [Past Due Notices](#)

3-Up Notices

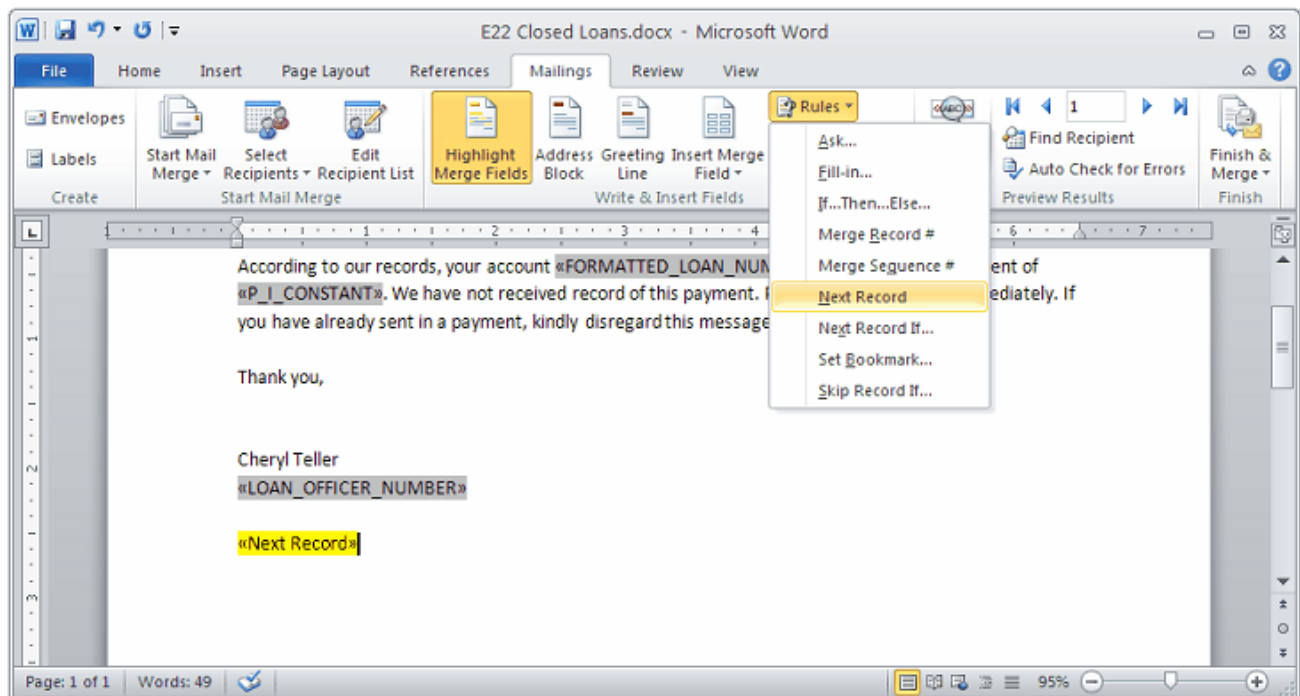
It is possible to create two or three event letters per page (commonly known as 3-up event notices) by completing the following steps.

1. Create section 1 by following steps 1-8 in [Tying Data Source Files](#).

Note: You must have version 1.1.2 or higher of GOLD EventLetters to print 3-up letters.

2. On the line above where you want the second and third sections of the 3-up notice to appear, put the <Next Record> merge field in your document in Microsoft® Word. This indicates the end of section 1 and the beginning of section 2, and the end of section 2 and the beginning of section 3.

To insert a <Next Record> field into your letter, on the Mailings tab, click **Rules**, and then select "Next Record" (as shown below).



3. Copy and paste the information from section 1 into section 2.



4. Insert another <Next Page> break from the **Rules** drop-down list, and then paste the information from section 1 into section 3.



TIP: Use perforated paper to separate the notices easier.

For an example of a finished 3-up letter, see [Example of 3-up Letter](#).

Example of 3-Up Letter

The following are examples of a 3-Up letter. The first example displays the merge fields and the second letter displays the complete letter as it will appear after being printed with your customers' actual data.

Example of 3-Up Letter with Merge Fields:

Past Due Notice
Past Due Since «DUE_DATE» Loan Number: «FORMATTED_LOAN_NUMBER»
«IRS_OWNER_FIRST_MIDDLE_LAST_NAME» «MAIL_ADDRESS_LINE1» «MAIL_ADDRESS_LINE2» «MAIL_ADDRESS_CITY_STATE_ZIP»
Your payment is now delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.
Amount past Due: «TOTAL_PAYMENTS_DUE» Late Charges: «LATE_CHARGES»
Total Amount Due : «TOTAL_PMTS_WITH_LATE_CHARGES»
«Next Record»
Past Due Notice
Past Due Since «DUE_DATE» Loan Number: <<FORMATTED_LOAN_NUMBER>>
«IRS_OWNER_FIRST_MIDDLE_LAST_NAME» «MAIL_ADDRESS_LINE1» «MAIL_ADDRESS_LINE2» «MAIL_ADDRESS_CITY_STATE_ZIP»
Your payment is now Delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.
Amount past Due: «TOTAL_PAYMENTS_DUE» Late Charges: «LATE_CHARGES»



Total Amount Due : «TOTAL_PMTS_WITH_LATE_CHARGES»

«Next Record»

Past Due Notice

Past Due Since «DUE_DATE»
Loan Number: «FORMATTED_LOAN_NUMBER»

«IRS_OWNER_FIRST_MIDDLE_LAST_NAME»
«MAIL_ADDRESS_LINE1»
«MAIL_ADDRESS_LINE2»
«MAIL_ADDRESS_CITY_STATE_ZIP»

Your payment is now Delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Amount past Due: «TOTAL_PAYMENTS_DUE»
Late Charges: «LATE_CHARGES»

Total Amount Due : «TOTAL_PMTS_WITH_LATE_CHARGES»

Example of Finished 3-Up Letter:

Past Due Notice

Past Due Since 12-01-2012
Loan Number: 0001-023455-01

MINDY MILLIONS
123 CASH STREET
PROVO UT 84608

Your payment is now Delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Amount past Due: 331.33
Late Charges: 10.57

Total Amount Due : 341.90

Past Due Notice

Past Due Since 12-01-2012
Loan Number: 0001-123456-02

GERALD GOOGLER
777 DICE WAY
PROVO UT 84604



Your payment is now Delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Amount past Due: 399.18

Late Charges: 18.51

Total Amount Due : 417.69

Past Due Notice

Past Due Since 12-01-2001

Loan Number: 0001-001122-03

BARRY BILLIONAIRE
700 MANSION 2, SUITE 4
OREM UT 84058

Your payment is now Delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Amount past Due: 191.46

Late Charges: 7.51

Total Amount Due : 198.97

Example of Finished Letter

The following examples show a letter with the merged fields followed by an example of a letter with a customers' actual data filled in. For more information on how to print event letters, see [Printing and Saving Event Letters](#).

For information on creating 3-Up letters, see [3-Up Notices](#).

Example of Letter with Merged Fields:

<<EVENT_DATE>>

<<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Dear <<IRS_OWNER_FIRST_NAME>>:

Welcome to GOLDPoint Systems Finance Company. We thank you for giving us the opportunity to serve your financial needs. If you have any questions about your account <<FORMATTED_LOAN_NUMBER>>, please feel free to call.

At this time, we would like to confirm that we have entered your information correctly. Our records show your beginning balance of <<ORIGINAL_PRINCIPAL_BALANCE>> and your Social



Security number as <<IRS_OWNER_SSN>>. If these are not correct, call one of our account representatives.

This loan opened on <<DATE_OPENED>> for a term of <<TERM>> <<TERM_TYPE>>, with an interest rate of <<INTEREST_RATE>>. This loan will mature on <<MATURITY_DATE>>.

Sincerely,

John Doe
<<OFFICER_TITLE>>

<<EVENT_NUMBER>>/<<EVENT_LETTER>>

Example of Finished Letter with Data Filled In:

03-10-2013

Polly W. Cracker
620 Pelican Drive
Provo, UT 84604

Dear Polly:

Welcome to GOLDPoint Systems Finance Company. We thank you for giving us the opportunity to serve your financial needs. If you have any questions about your account 0001 1112223 04, please feel free to call.

At this time, we would like to confirm that we have entered your information correctly. Our records show your beginning balance of \$6,000.00 and your Social Security number as 123-45-6789. If these are not correct, call one of our account representatives.

This loan opened on 02-27-2013 for a term of 12 months, with an interest rate of 8.75000. This loan will mature on 02-27-2014.

Sincerely,

John Doe
New Accounts Manager

E21/L00



Past Due Notices (Loan events 44, 45, and 46)

Past Due Notices can be generated and printed by GOLDFPoint Systems, or you can choose to generate the letters yourself and print them at your institution. GOLD EventLetters allows you to generate, create, and print past due notices to your customers from your institution.

Creating your past due notices in GOLD EventLetters eliminates any delay getting notifications to your customers; notices can be printed and mailed the *same* day (after the nightly afterhours has run). It also allows you to control the verbiage and appearance of your notices by setting up the wording in Microsoft® Word, which eliminates any delay when a form change is needed from GOLDFPoint Systems.

Note: Past Due Notices can either be automatically generated using the [Notice Type](#) fields on the Late/NSF tab of the Account Detail screen, or you can manually request late notices using the Event, Letter, and Date fields on the Actions/Holds/Event Letters screen. However, if you do set up late notices manually from the Actions/Holds/Event Letters screen, you *must* have a **Letter** number as well. See the [Events](#) field description on the Action/Holds/Event Letters screen for more information.

To automatically generate late notice records in GOLD EventLetters, you will need to do the following:

1. Create your notices in Microsoft® Word by following the steps in [Tying Data Source Files](#).
2. Request that your loan account manager *turn on* events 44, 45, and/or 46 (institution option EVNT).
3. Input the applicable event code (event codes 44, 45, 46) in the **Notice 1, 2, 3 Type** fields located on the [Late/NSF tab](#) of the Loans > Account Information > Account Detail screen in CIM GOLD (as shown below). Also include the days after the due date when the notices will be generated by entering the days in the **Notice 1, 2, 3 Days** fields. For example, the notice type displayed in **Notice 1 Type** will be generated in GOLD EventLetters in the afterhours of the 10th day after the due date if "10" is displayed in **Notice 1 Days**. The notice type displayed in **Notice 2 Type** will be generated on the 15th day after the due date if "15" is displayed in **Notice 2 Days**. The notice type displayed in **Notice 3 Type** will be generated on the 25th day after the due date if "25" is displayed in **Notice 3 Days**.



Loans > Account Information > Account Detail Screen, Late/NSF Tab

Contact your [loan account manager](#) if programming help is needed to populate these fields. You will also need to modify any loan patterns containing this information as well as GOLDTrak PC, if applicable.

- Determine if you would like a separate report reflecting late notices only and notify your loan account manager to set up [FPSRP018](#). If a separate report is not needed, any notices generated to accounts will be included in the [Event Letter Report \(FPSRP175\)](#) with other event letters generated on the same day.

Important: You can use some or all of the events, but each event is only valid in the specified field, as follows:

- Event 44 is ONLY valid in the **Notice 1 Type** field.
- Event 45 is ONLY valid in the **Notice 2 Type** field.
- Event 46 is ONLY valid in the **Notice 3 Type** field.

Note: Events 44, 45, and 46 *will not* generate for loans with the following hold codes:

Hold Code	Description
1	Foreclosure completed
2	Charge-off
4	Bankruptcy - Chapter 7, 11, or 12
5	Bankruptcy - Chapter 13
6	Deed in lieu of foreclosure
7	Legal hold, but only if accompanied with charge-off
9	Legal hold or in Foreclosure



Hold Code	Description
27	Loan in Default
90	Judgment, but only if accompanied with charge-off
92	Voluntary Surrender
93	Repossession by Grantor

If you do not want event letters 44, 45, or 46 generated for an account, make sure the **Notice Type** fields on the Account Detail > Late/NSF tab are blank.

Loans with a general category of 80 and above *or* loans with an origination code of 3, 15, or 16 (loans purchased/serviced by others) will *not* create event letters.

Past Due Notice Report Options

Past due notices generated through GOLD EventLetters will appear on the [Event Letter Report \(FPSRP175\)](#) with other event letters generated on the same day. Notify your GOLDPoint Systems loan account manager if you would like this report set up for your institution.

A separate [past-due notice only report \(FPSRP018\)](#) can be run daily identifying the accounts that had notices generated in GOLD EventLetters. Refer to the Loan Reports Manual in DocsOnWeb for examples of both reports.

GOLDPoint Systems Only:

A separate [Past Due Notice report \(FPSRP018\)](#) can be generated for notices generated through GOLD EventLetters with the following modifications to the report setup:

Pull field 12 (Late Notice Code 1) must include notice code 44.
 Pull field 13 (Late Notice Code 2) must include notice code 45.
 Pull field 14 (Late Notice Code 3) must include notice code 46.

To create a follow-up date for events, enter a number from 0 to 99 in positions 5–6 of the **Miscellaneous Parameters** field for FPSRP175.



Working with GOLD EventLetters

Use GOLD EventLetters to download the event record files needed to create the merge fields in [Microsoft® Word](#), to print the letters, and more. See the following sections.


- [Downloading event records.](#)
- [Assigning Merge Letters to Events](#)
- [Printing and saving event letters.](#)
- [Copying events.](#)
- [Blocking certain events.](#)
- [Sorting separate events into offices.](#)

Downloading Event Records

The following steps explain how to download your event letters from GOLD EventLetters.

Note: You will need to select which system you want to work with before completing these steps. If you want to download events from the Deposit system, Loan system, or GOLDTrak PC system, first select that system by accessing the Options > Event Letter Options menu. The options dialog will appear, as shown below, where you can select which system to download events.



1. From the Functions menu, select "Download Events." You can also click the Download Events icon on the toolbar .

The Download Event Files screen will appear displaying all the event records created the previous night by the overnight processing. It will also display those event records that were created on previous days. The following example shows event records created by the host.



Event Date	Event Letter	Loan Account Number
02-14-2013	0046 0000	0001-0000110586-00
02-14-2013	0046 0000	0001-0000111456-04
02-14-2013	0046 0000	0001-0000112027-08
02-14-2013	0046 0000	0001-0000113130-05
02-14-2013	0046 0000	0001-0000113156-07
02-14-2013	0046 0000	0001-0000113251-09
02-14-2013	0046 0000	0001-0000114034-00
02-14-2013	0046 0000	0001-0000114035-09
02-14-2013	0046 0000	0001-0000114235-04
02-14-2013	0046 0000	0005-0000110376-03
02-14-2013	0046 0000	0050-0000110364-09
02-14-2013	0046 0000	0050-0000510990-09
02-14-2013	0046 0000	0050-0000710975-00
02-11-2013	0044 0000	0001-0000114804-03

Information Message: Block-Events-Feature Activated

All available event records are shown.

Select specific records from the list above

Select group of records from criteria below

Event Date: 2/14/2013 | Event Number: ALL | Letter Number: ALL | Office Number: 0001

Download | Close

The Information Message field displays the progress of the download. It also displays when the download is completed and any errors that are found.

This field will also display the following message if the Block Events feature is set up on your computer: "Block-Events-Feature-Activated." See [Blocking Certain Events](#) for more information concerning blocked events.

The default sort order is by the most recent date first, with ascending event letter and ascending account number within each event.

The records will remain on the host for seven calendar days.

Note: The information downloaded to this screen will change according to whether you are downloading deposit, loan, or GOLDTrak PC events. See [Setting Up GOLD Event Letters](#) for more information.

- Once all the event records are shown, select one of the two radio buttons labeled **Select specific records from the list above** or **Select group records from criteria below**.

When selecting **Select specific records from the list above**, a single or group of records can be selected.

When selecting **Select group of records from criteria below**, a group of event records for a certain date can be selected. The **Event Date** field will accept only dates. Enter the event number or the word "ALL" in



the **Event Number** field; enter the letter number or the word "ALL" in the **Letter Number** field; and enter the office number or the word "ALL" in the **Office Number** field.

3. Click <Download> to begin downloading the event letter data files from the host.

A message box will appear if you have previously downloaded the same event and letter for that date. Press <Yes> if you want to overwrite the file event or <No> if you do not want to overwrite it.

Note: The message box will appear *only* if you have previously downloaded the same event and letter for a given date on this PC.

Once the event records are downloaded, they are saved as a data source file in the following location on your computer:

C:\Program Files (x86)\FPSGOLD\GOLDEventLetters\EventLetterFolders\DataSourceFiles


Use these data source files to include as merge fields in Microsoft® Word, as explained in the [Tying Data Source Files](#) section.

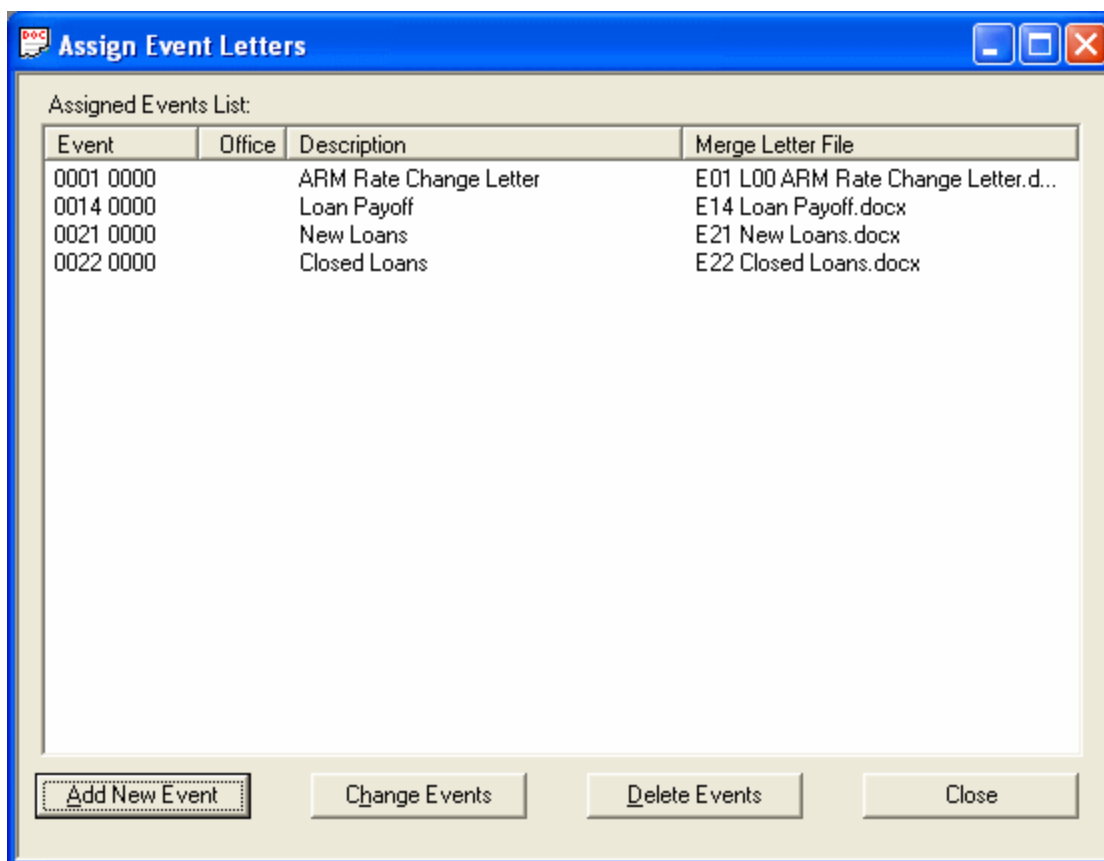


Assigning Merge Letters to Events

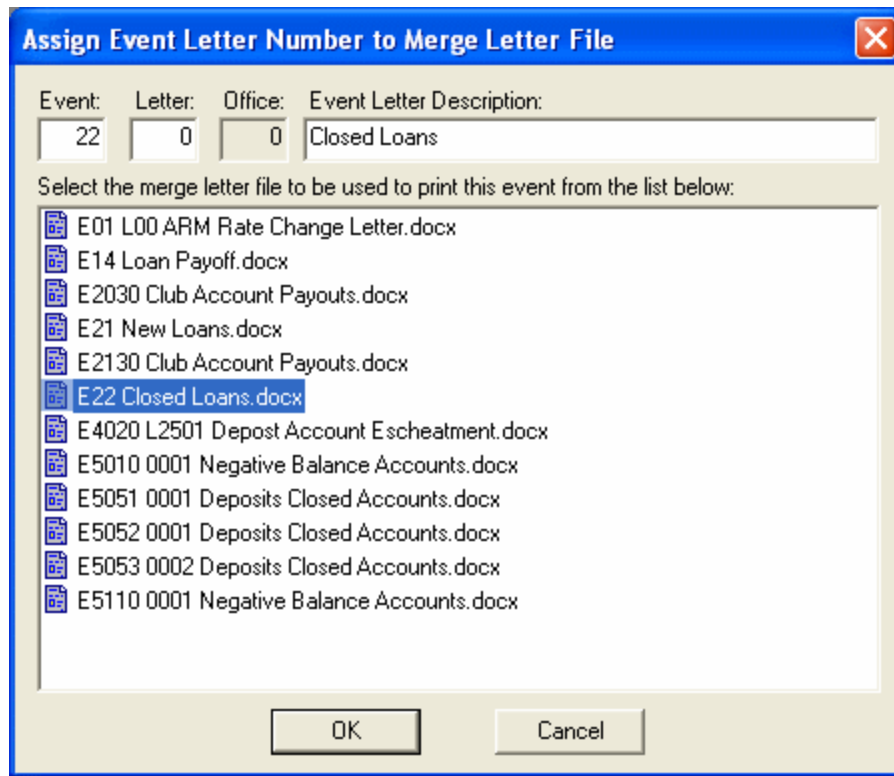
Once you have created your letter in Microsoft Word (as explained in the [Tying Data Source Files to Event Letters](#) help), you can tie a specific letter to the event number and event letter number you want using GOLD EventLetters. The following steps explain how to do this.

Note: If sharing one directory for letters amongst many computers at your institution, see [Sharing the Assign Event Letters List](#) for setup procedures to ensure all computers see the same event letters.

1. From the Functions menu in the GOLD EventLetters system, select "Assign Event." You can also click the Assign Events icon found on the toolbar . The Assign Event Letters screen will appear displaying the event and letter numbers that have already been assigned or "tied to" a specific merge letter. (If none have been assigned, the Merge Letter File column will be blank.)



2. Click <Add New Event> or <Change Events>. The Assign Event Letter Number to Merge Letter File screen will appear (as shown below).



3. Type the needed data in the **Event**, **Letter**, **Office**, **Event Letter Description** fields at the top of the screen.

Note: The **Office** field will only be file maintainable if you have the Office option set on the Options dialog (select "Event Letter Options" from the Options menu). See the [Setting Up the GOLD EventLetters System](#) help section for more information on the Options dialog.

4. From the **Select the merge letter file to be used to print this event from the list below** field, highlight a merge letter file by left-clicking on one from the list.

Note: You should have already created a letter before these steps, using Microsoft Word®, as explained in the [Tying Data Source Files to Event Letters](#) help.

5. Click <OK>. This returns you to the Assign Event Letters screen.

You can continue to add new events or change event assignments from the Assign Event Letters screen by clicking <Add New Event> or <Change Events>.

6. The next step is to print the available letters found on the Print Event Letters screen. This process is explained in the [Printing Event and Saving Event Letters](#) help.

[See the examples of a letter with the merged fields and a letter with data filled in.](#)

[See also instructions and examples of a 3-Up letter.](#)



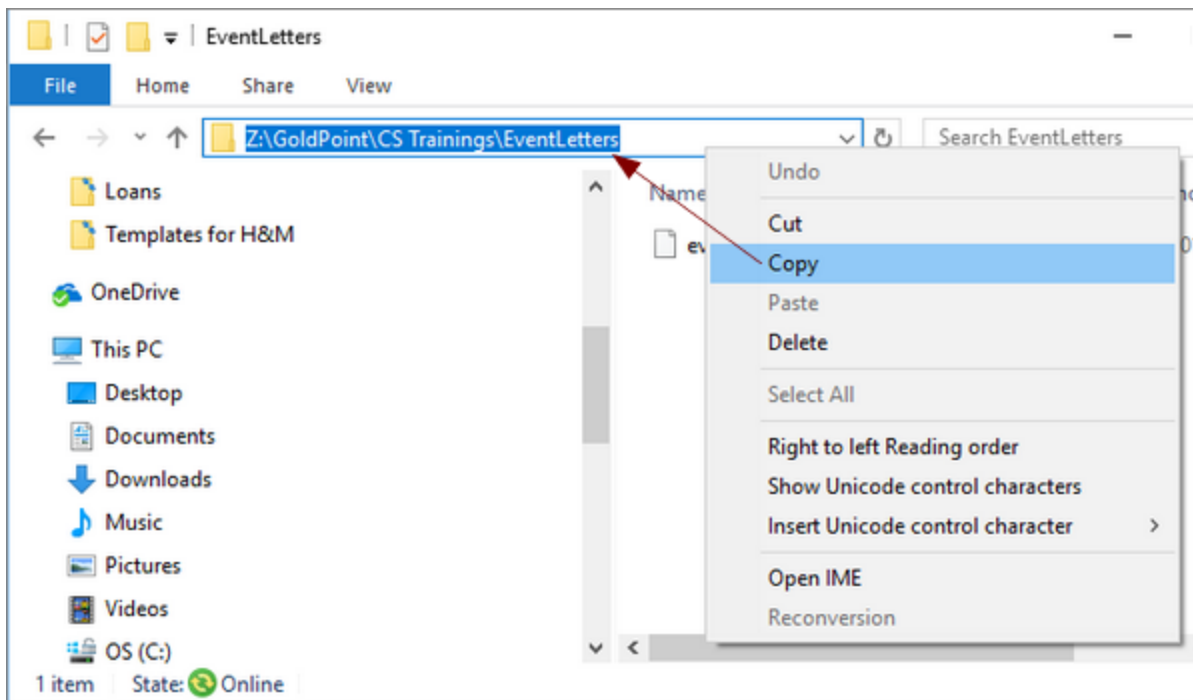
Sharing the Assign Event Letters List

When the GOLDEvent Letters software application is going to be run by an institution on more than one PC, very often it is desired that the [Assign Event Letters List](#) be the same on each PC. The following steps can be taken to standardize each machine.

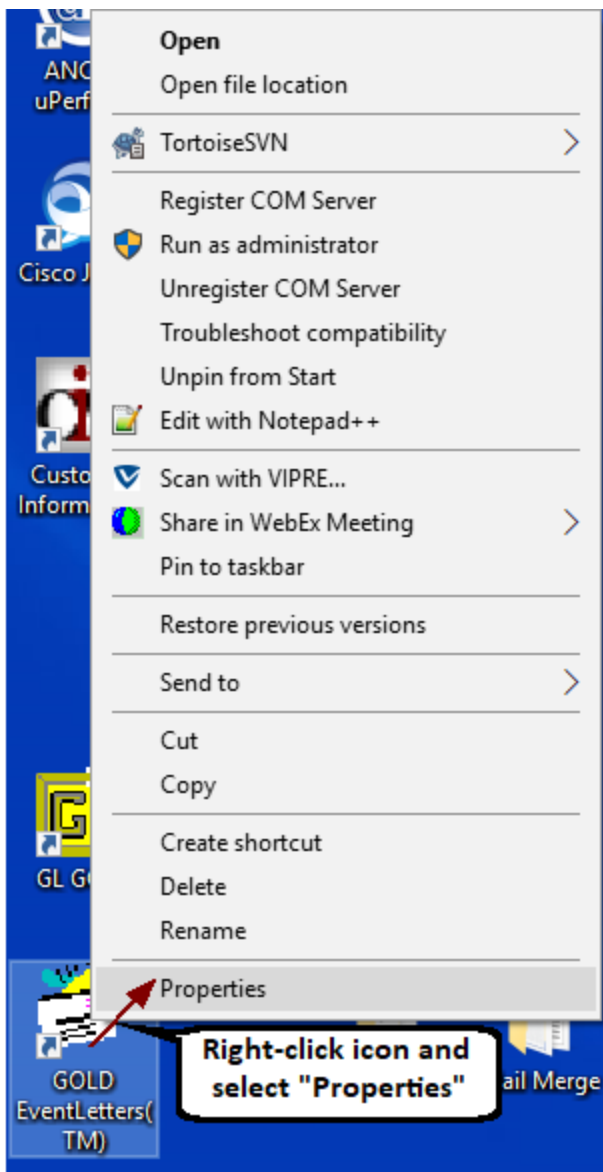
1. On one of the institution's PC's, assign the **Events**, **Offices** (if desired), and **Descriptions** to the appropriate Merge Letter File. (This is explained in the [Assigning Merge Letters to Events](#) topic.)
2. Close the GOLD EventLetters program.
3. Open Windows® Explorer and go to the following GOLDEventLetters folder:

C:\Program Files\FPSGOLD\GOLDEventLetters

4. Copy the *evntopts.ism* file and the EventLetterFolders folder to a shared network folder.
5. Once you have pasted the *evntopts.ism* file and EventLetterFolders folder into this shared network folder, highlight the network address, right-click your mouse, and select "Copy" (see below).

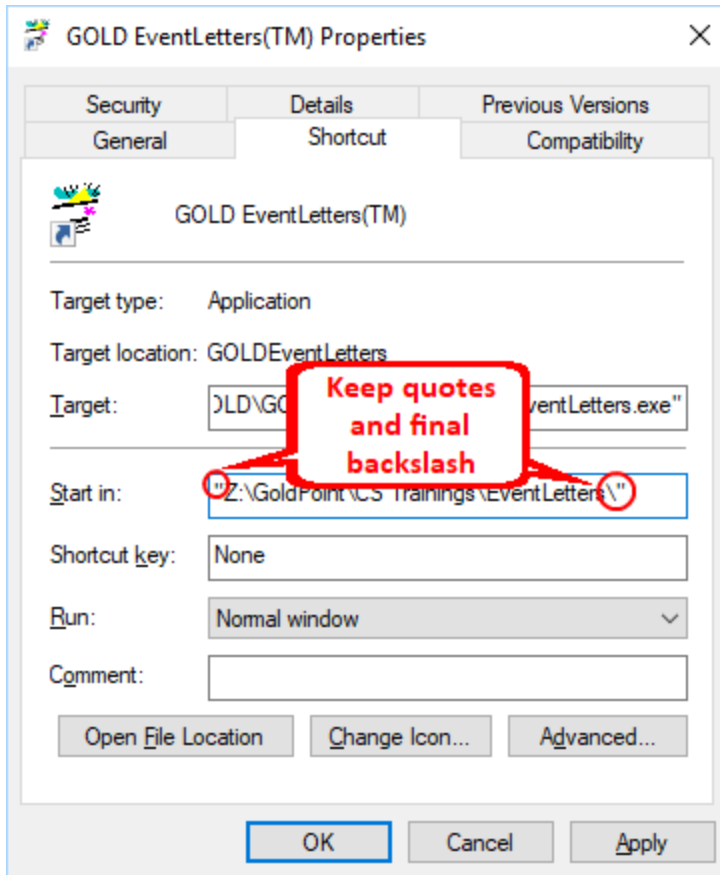


6. Find your GOLD EventLetters program icon used to open GOLD EventLetters (either through the Windows Start, icon on your desktop, or icon in your System Tray) and right-click to select "Properties" (see below).



The GOLD EventLetters Property dialog will be displayed.

7. On the Shortcut tab, paste the network address you copied above into the **Start in** field, then click <OK>. (**Important:** Keep the quotes around the location and make sure to end with a backslash, as shown below.)



8. The next time you start GOLDEvent Letters, your application will use the evtopts.ism file found in the shared network folder. All of your machines will have the same "assigned events" and will read and be updated by this file, as changes are made.

Part II: Synchronizing the Options Folders

If your institution elects to use its network server as the machine to save the GOLDEvent Letter folders to, please follow these steps. Each machine that is running the GOLDEvent Letters program needs to standardize its GOLDEvent Letter Options Folders to read the network server.


1. On one of your institution's PC's, open the GOLD EventLetters, then open the Folders dialog box by selecting "Options > Folders" from the top menu bar.
2. Click the browse icon and find the place on the network where you saved your files and folders on the network drive (this was done in steps 4-5 above. Do that for each of the folders listed, making sure to select the appropriate folder for the applicable task, as shown below:



3. Click <OK> then close GOLD EventLetters.

Printing and Saving Event Letters

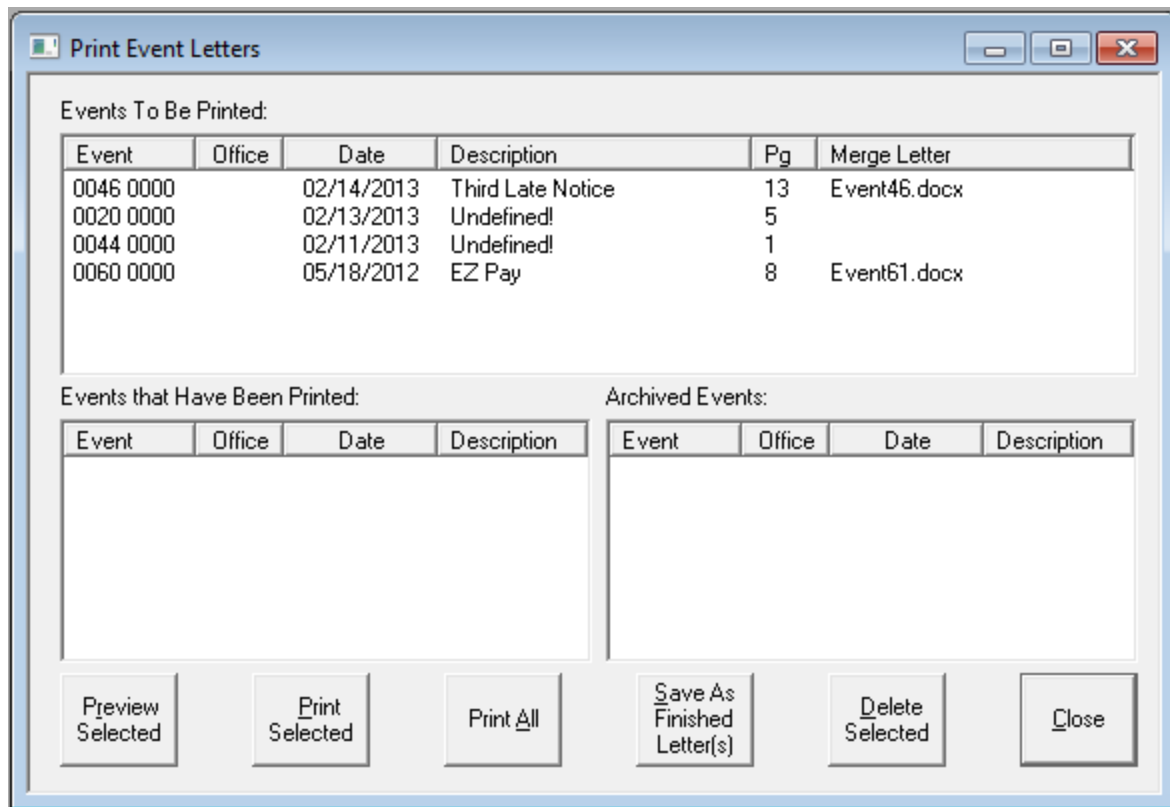
The following steps explain how to print and save your finished event letters from GOLD EventLetters.

1. Select "Print Event Letters" from the Functions menu. You can also click the Print Event Letters icon found on the toolbar. 

The Print Event Letters screen will appear displaying three windows of letters (see following example):

- Events To Be Printed
- Events that Have Been Printed
- Archived Events





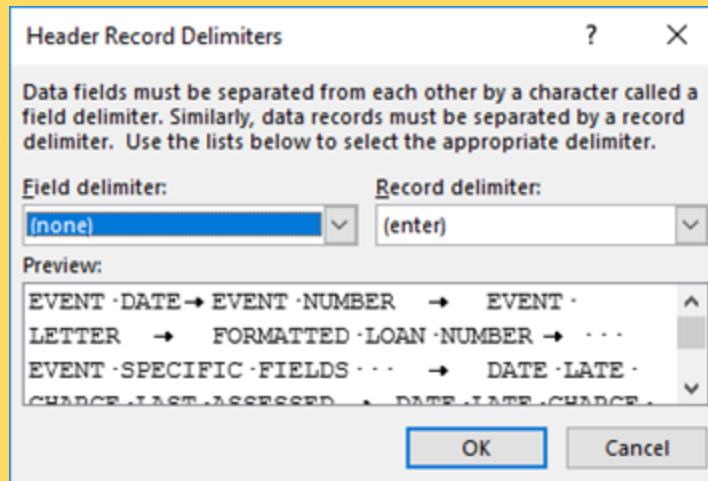
Note: In the example above, see how the **Description** for two letters is "Undefined!" That means those events have not been assigned to a merge letter. See [Assigning Merge Letters to Events](#) to complete these steps and eliminate the **Undefined!** error.

- To preview event letters, highlight the line item from the Events To Be Printed window, then click the <Preview Selected> button.

A preview of the letter in Microsoft® Word of what is to be printed will appear. (Letters can only be previewed from the Events To Be Printed list.)



Tip: If you get the following message in Word after clicking <Preview Selected>,



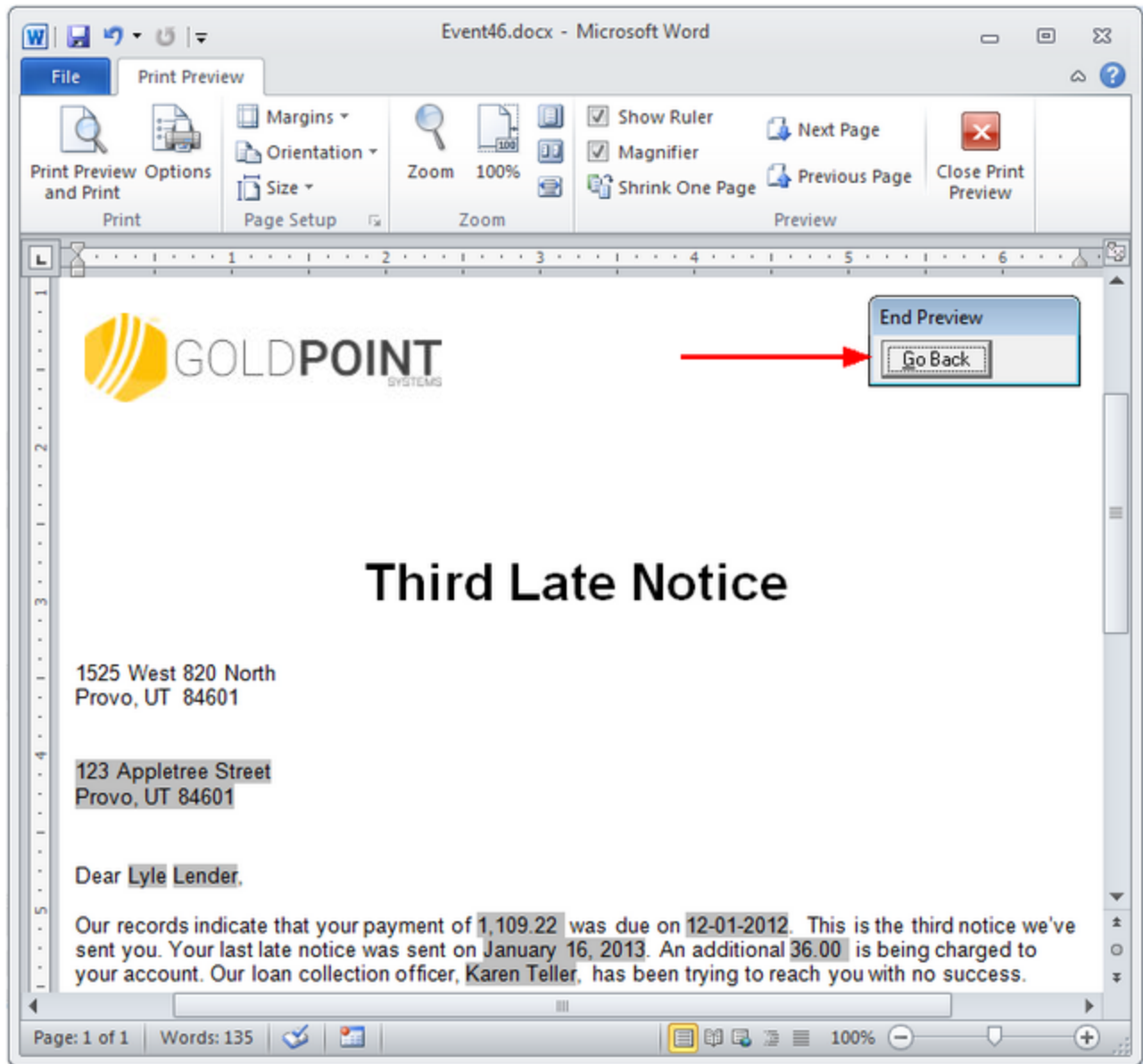
Do the following:

1. From the **Field** delimiter field, select "Tab."
2. From the **Record** delimiter field, select "(enter)."
3. Click <OK>.

This error is a Word error that usually no longer appears after designated the above fields.

WARNING: To close this window, you *must* click on the <Go Back> button located in the upper-right corner of your Preview screen, as shown below.





3. Click <Go Back> and click <Save As Finished Letter(s)> on the Print Event Letters screen. Microsoft® Word will automatically open again displaying the final merged letter.

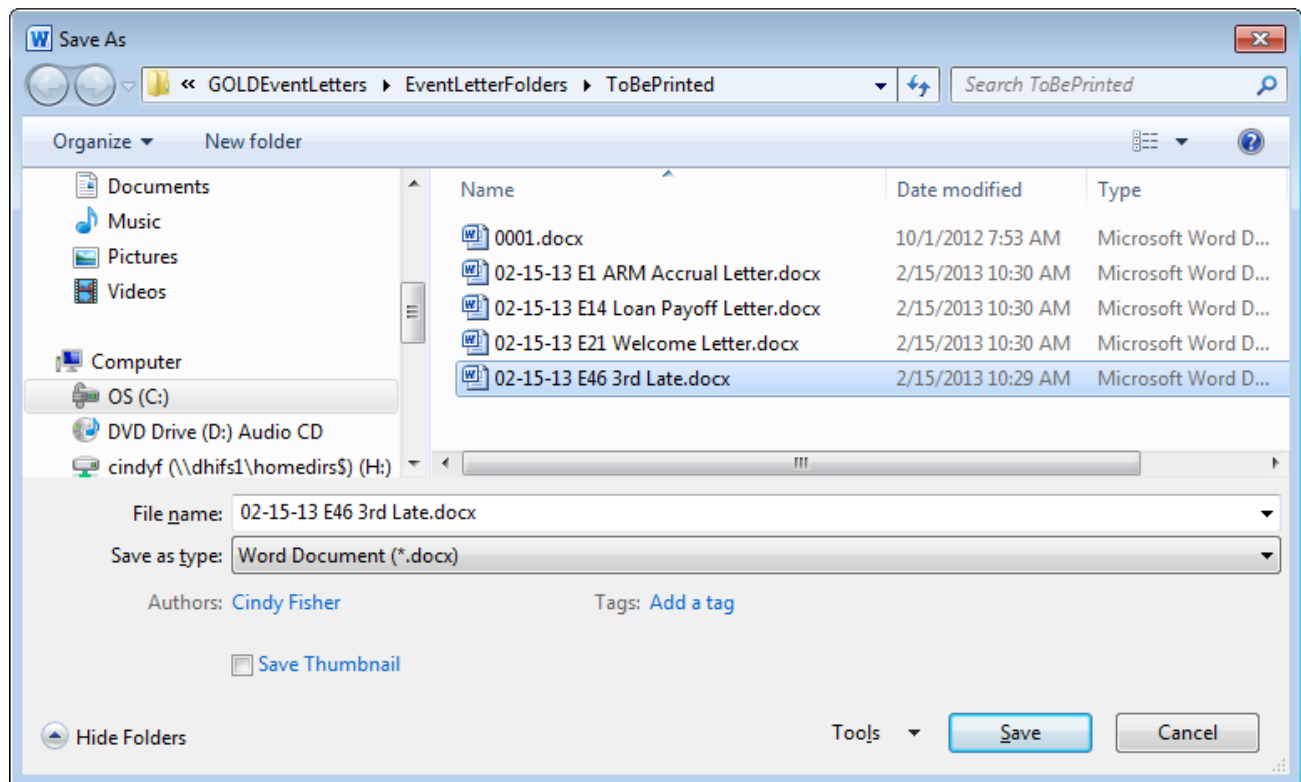
Microsoft® Word automatically merges the data from GOLD EventLetters with a letter you previously set up in Word. Refer to [Tying Data Source Files](#) for more information.

4. Save the finished *merged letters* in the [ToBePrinted folder](#) by choosing “Save As” from the File menu in Microsoft® Word. The ToBePrinted folder is located at:

C:\Program Files (x86)\FPSGOLD\GOLDEventLetters\EventLetterFolders\HaveBeenPrinted

Be sure to enter the name of the letter or group of letters in the drop-down **File name** field, as shown below. For example, you should enter “02-15-13 3rd Late” which represents the third late notice letters from February 15, 2013. We recommend that you put the date first and then the description so that the saved letters will sort in order by date within folders. See the following example:

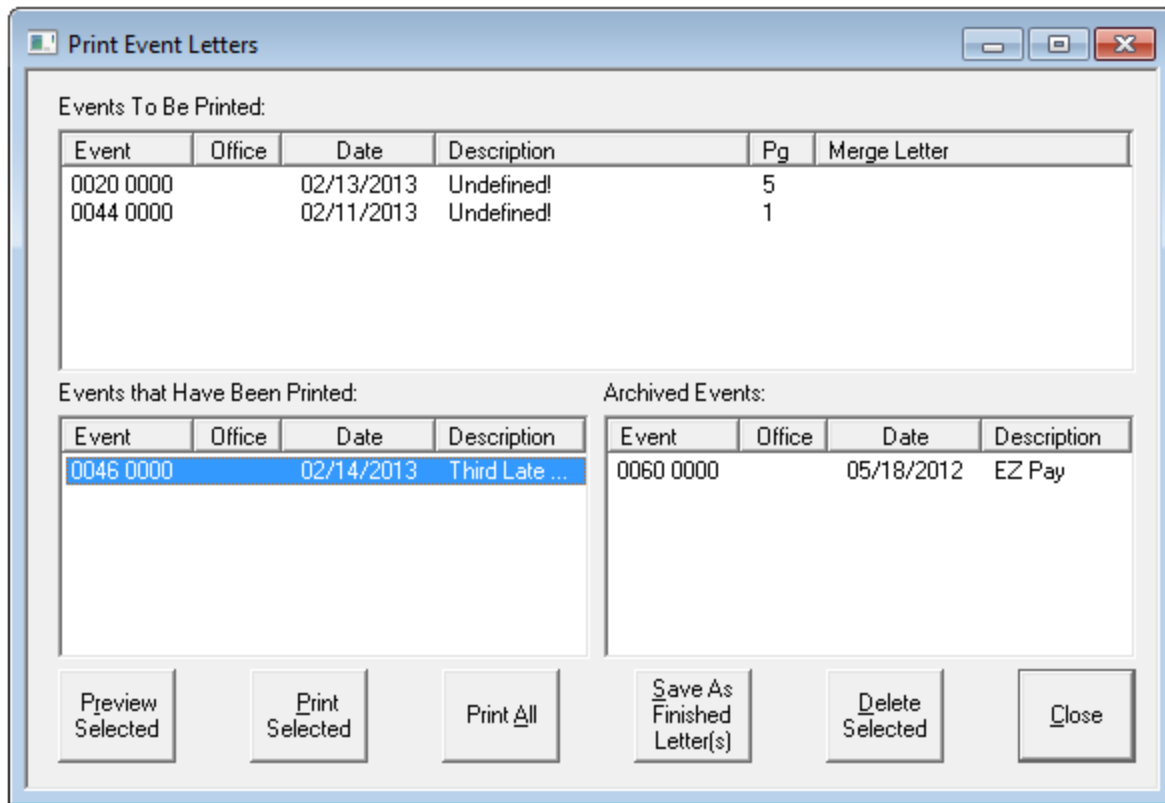




5. Click <Save> to save your entry.
6. Click <Go Back> to return to the GOLD EventLetters program.
7. Select the event(s) you want to print letters for in the Events To Be Printed list, then click <Print Selected> to print all the letters to your customers.

Once printed, the event will be displayed in the Events that Have Been Printed list, as shown below:






Any item in any of the three lists shown on the Print Event Letters screen can be moved from one list to another simply by clicking on the event and dragging it into a new list.

The system will place a log file of the printed event in the [HaveBeenPrinted folder](#) on your C: drive. If you move items to the Archived Events list, the system will move the log file to the Archived Events folder on your C: drive.

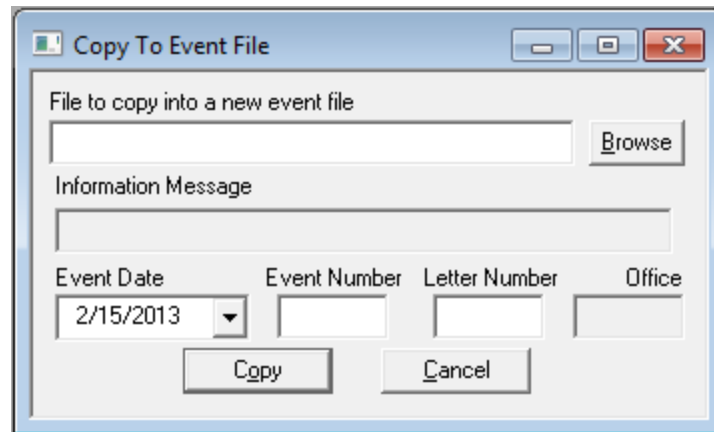


Copying events

GOLD EventLetters allows you to copy an existing data source file to a GOLD EventLetters file. This function will convert an ASCII-delimited file to an event letter data source file. For example, when you want to do a mailing and have a Report Writer file, GOLDMiner file, or GOLDWriter file already set up, you would use this function.

1. From the Functions menu, select "Copy to Event File." You can also click the "Copy to Event File" icon on the toolbar .

The Copy to event file screen will appear (as shown below).



2. In the **File to copy into a new event file** field, type the path and file name of the data source file you want to become an event letter data file. This file could have been created with Report Writer, Report Manager, GOLDWriter, or GOLDMiner. The file could also be an existing data source file that you are already using.

WARNING: The data source file must be in ASCII-delimited format for the "Copy to event file" process to work. Using a tab delimiter will work the best.


3. Type the event date in the **Event Date** field, the event number in the **Event #** field, the letter number in the **Letter Number** field, and if using the [office number option](#), enter the office number in the **Office** field.
4. Click <Copy>. The program will make a copy of the file specified in the **File to copy into a new event file** field, and save it in the To-Be-Printed Event folder. This file copy will be named based on the event date, event number, letter number, and office number (if used) entered in the fields provided. An event master source file is created in the Master Source Files directory.
5. Now either create or modify the letter, and tie it to its data source file (as explained in the [Tying Data Source Files to Event Letters](#) help section).
6. [Print](#) the letter using the GOLD EventLetters application.

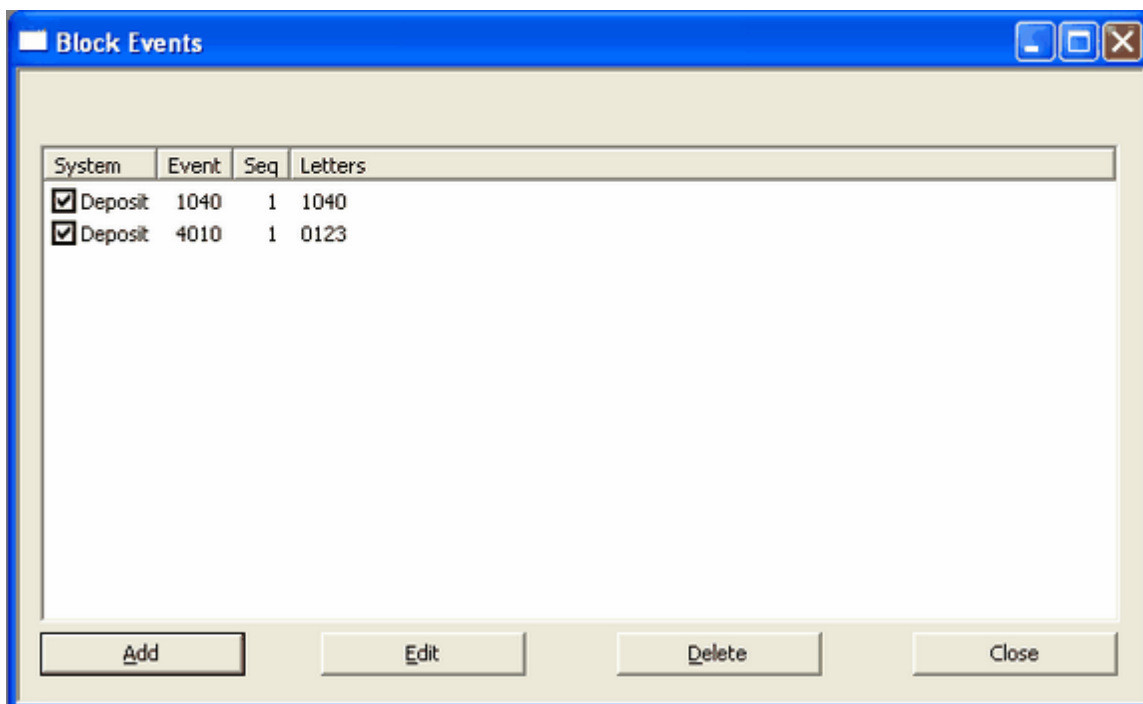


Blocking certain events

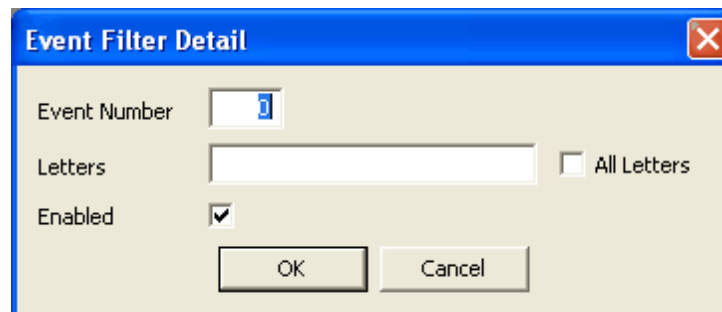
GOLD EventLetters allows you to block certain events from being downloaded into the program. These blocks that you set up reside on the host computer (GOLDPoint Systems's computer), so they will affect your entire institution. As events that are available for download are being read for display, the blocks you set up are searched. If the event letter fits the criteria set by a block, it will not display as an event available to be downloaded in the [Download Event Files](#) window.

The following steps explain how to block events from being downloaded:

1. Select "Block Events" from the Options menu, or click the Block Events icon on the toolbar . The Block Events screen will display (as shown below).



2. Click <Add> to add an event to be blocked. If you just want to change a block that has already been entered, select the block by clicking on it in the list, then click <Edit>. The Event Filter Detail dialog will appear whether you click <Add> or <Edit> (see the following example).



3. Enter the applicable information in the fields provided on the Event Filter Detail dialog. You can enter numbers, hyphens, or commas to specify letters and/or range of letters to be blocked. If you need to block all letters for a certain event, click the All Letters checkbox to display a checkmark.

You can also disable the blocked events (i.e., allow the events to be able to be downloaded again) by clicking the Enabled checkbox on the Event Filter Detail dialog, or by placing a checkmark next to the blocked event on the Block Events screen (see previous example).

4. Click <OK> to process your changes or additions. You will be returned to the Block Events screen, and your blocked events should appear in the list. From this screen you can add, edit, or delete events to be blocked, or click <Close> to exit out of the screen.

Now those events will be blocked from being downloaded. When you access the [Download Event Files](#) screen, the message "Block-Events-Feature Activated" will appear in the **Information Message** field.

Note: If you are discontinuing the use of an event, do not use the block events feature. Contact your GOLDPoint Systems account manager to have the event permanently disabled from being printed from GOLD EventLetters.



Sorting separate events into offices

GOLD EventLetters allows you to set up multiple letters for the same event. For example, you may want a separate letter for each office. Some setup is required before you can download specified events for individual offices.

To set up this feature:

1. Check the Separate Event Files for Offices checkbox field on the [Options](#) dialog (as shown below).



- If this box does not contain a checkmark, the Office field will be read-only on the [Assign Event Letter Number](#) to Merge Letter File window.
- If no office is assigned, the Office column on the Assign Event Letters window will be blank, and this merge letter assignment will be the default if no document is assigned for a particular event-letter-office combination.

2. Click <OK>.

Contact your [GOLDPoint Systems account manager](#) if you would like to use this feature and for any additional assistance.

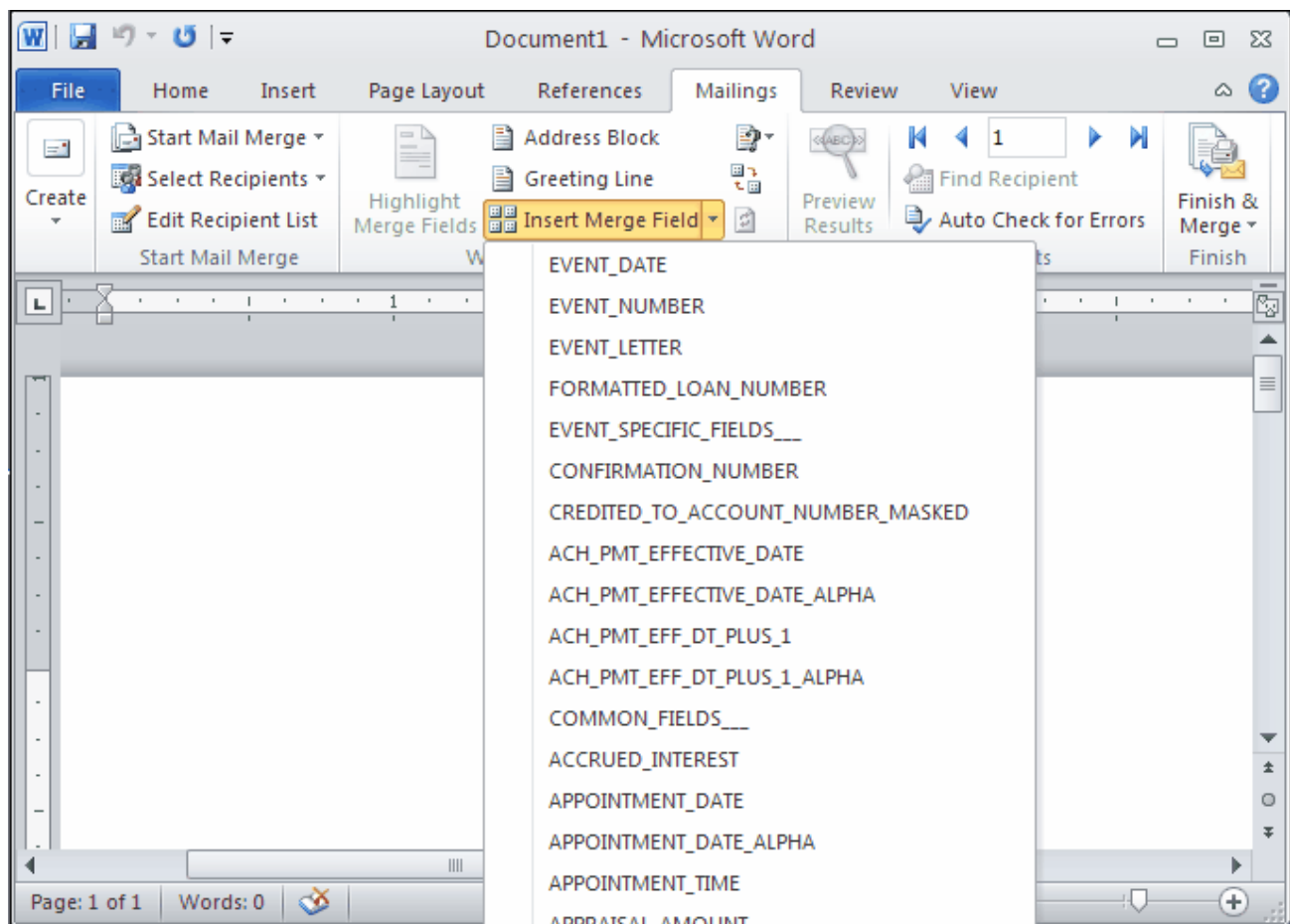


Appendix A - Merge Field Descriptions (Loans)

The data source files generated by GOLD EventLetters are merged into letters using Microsoft® Word's Mail Merge function. The data source file from GOLD EventLetters is used to create a list of fields that can be inserted into letters. See [Tying Data Source Files](#) for more information on how to use Microsoft® Word's Mail Merge function to create letters.

Each letter has specific merge fields just for that letter. For example, the Loan Maturity Event Letter (event 26), contains the merge field called <<TOTAL_DUE_AT_MATURITY>>.

This appendix lists all the available loan event letters and the merge fields available for each letter. After you perform the steps outlined in [Tying Data Source Files](#), the GOLD EventLetters merge fields will appear in Microsoft Word on the Mailings tab, then click **Insert Merge Fields**, and the available fields for that event will appear in the drop-down list (see the following example).



Every event also has [Common Fields](#), [CIF fields](#), and [Basic Loan Fields](#) available to be placed into letters.

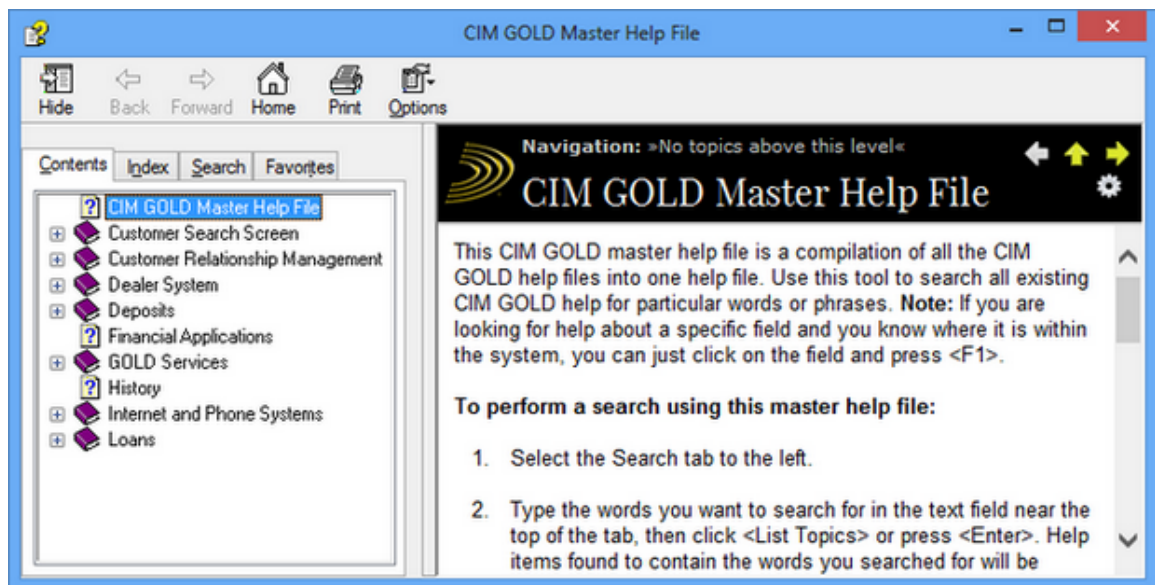


**QUICK TIP**

The field descriptions available for each event includes a mnemonic. If you want to know exactly where the information for that field is pulled from in CIM GOLD, you can search for that mnemonic in the Master Help, as described in the following steps:

1. In the CIM GOLD program, select "Master Help Search" from the Help menu at the top of the screen.

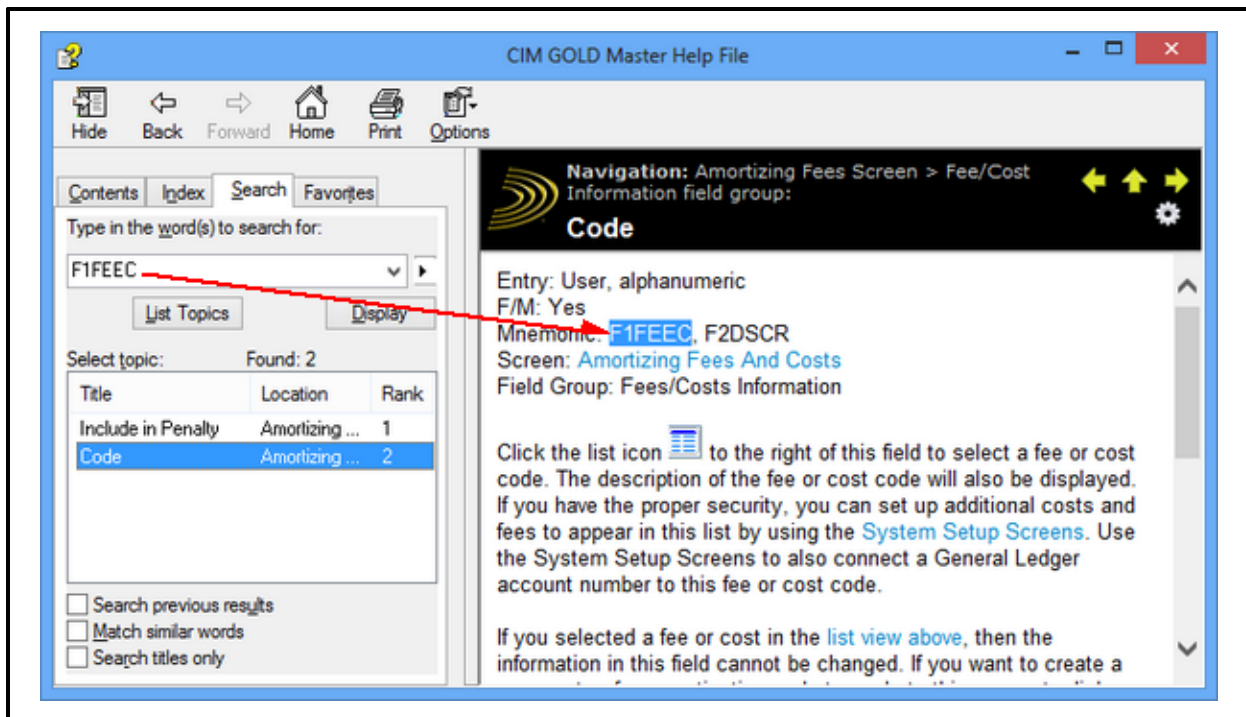
The following dialog box is displayed:



2. Click the Search tab, and in the search field, type the mnemonic, then click <List Topics>. All matching occurrences of that mnemonic will be listed.
3. Click any of the listed topics, and the help for that mnemonic will be displayed.

The screen where you can find that field (or mnemonic) is listed in the help topic, as highlighted in the example below:





The following is a summarized list of the loan event numbers and their descriptions. For information about deposit events, see [Deposit Event Processing](#).

Event #	Event Letter Description	How Created
1	ARM Accrual Rate Up, Rate Caps	automatic
2	ARM Accrual Rate Down, Rate Caps	automatic
3	ARM Accrual Rate Up, Payment Change, Rate Caps	automatic
4	ARM Accrual Rate Down, Payment Change, Rate Caps	automatic
5	Daily Simple Interest Rate Change	automatic
6	ARM Accrual Rate Down	automatic
7	ARM Accrual Rate Down, Payment Change	automatic
10	ARM Accrual Rate Up	automatic
11	ARM Accrual Rate Up, Payment Change	automatic
13	Reserve Tax Payment Letter	automatic
14	Payoff	requested from the Loans > Payoff screen
15	LIP Billing	automatic
16	LIP Billing Reminder	requested
17	ARM Accrual Rate Up, Payment Change, Rate Caps, Lifetime Caps	automatic



18	ARM Accrual Rate Down, Payment Change, Rate Caps, Lifetime Caps	automatic
19	ARM Accrual Rate Up, Payment Change, Lifetime Caps	automatic
20	ARM Accrual Rate Down, Payment Change, Lifetime Caps	automatic
21	New Loan	automatic/requested
22	Closed Loan	automatic/requested
23	Delinquency Event	requested
24	Specialty Request Letter	requested
25	Prenotification of Loan Maturity (institution defined days before automatic maturity date)	automatic/requested
26	Loan Maturity (at maturity)	automatic/requested
27	Balloon Payment	automatic
28	Beneficiary Statement	requested
29	Loan Sold	requested
30	Buydown Payment Change (subsidy)	automatic/requested
31	Buydown Expiration (subsidy)	automatic/requested
32	Insurance Letter (before expiration date)	automatic/requested
33	Over-Credit-Limit Notification (LOC)	automatic/requested
34	ARM (adjustable rate mortgage)	automatic
35	FHA Payoff letter (insured prior to August 2, 1985)	automatic/requested
36	FHA Payoff letter (on or after August 2, 1985)	automatic/requested
40	ARM (adjustable rate mortgage)	automatic
41	Payment Check when LIP Letter	automatic
42	LIP Rate Change	automatic
43	Charge Interest on Negative Reserves Billing	requested
44	First Late Notice	automatic
45	Second Late Notice	automatic
46	Third Late Notice	automatic
47	Consumer Insurance Event	automatic
48	Loan Miscellaneous Fee Assessment Notice	automatic
49	Loan Miscellaneous Fee Reminder	requested
50	PMI	requested
51	Late Charge Assessment	automatic
60	One-time Electronic Payment	automatic
61	Cancelled Event Letter	automatic



Common Fields (All Events)

The following event fields are currently available for use in generating GOLD EventLetters for the Loan system. These fields are common to all loan events.

Branch Fields:

Merge Field	Field Mnemonic/ Calculation	From Screen	Description
BRANCH ADDRESS LINE 1	OBADD1	GOLD Services > Office Information	Address line 1 where the office is located
BRANCH ADDRESS LINE 2	OBADD2	GOLD Services > Office Information	Address line 2 where the office is located
BRANCH CITY STATE ZIP	OBCITY, OBSTAB, OBZIPC, OBZIP4	GOLD Services > Office Information	City, state, ZIP, and ZIP+4 where the office is located
BRANCH MANAGER NAME	ONNAMF	GOLD Services > Office Information	Adds the name of the branch (office) manager to the event letter. A Manager/Employee Number must be entered on the GOLD Services > Office Information screen in order for it to be pulled for the event letter.
BRANCH NAME	OBFNAM	GOLD Services > Office Information	Name or description of office
BRANCH PHONE NUMBER	OBPHAC, PBPHPF, OBPHON	GOLD Services > Office Information	Phone number for the office formatted (xxx) xxx-xxxx
ORIGINATION OFFICER	LNOFCR	Loans > Account Information > Additional Loan Fields screen, Origination/Maturity tab.	Adds the name of the originating officer to the event letter
SERVICING OFFICER	MLLSOR	Loans > Actions/Holds/Event Letters screen	The loan servicing officer who last changed, added, or deleted an action code, hold code, or event letter code on the account.

Common Fields:

Merge Field	Field Mnemonic/ Calculation	From Screen	Description
EVENT DATE	LNEVDT, LNEVD2-5	Loans > Account Information > Actions/Holds	This is the date the event was generated. See Requesting Loan Event Letters .



Merge Field	Field Mnemonic/ Calculation	From Screen	Description
		Event Letters	
EVENT NUMBER	LNEVNT, LNEVN2-5	Loans > Account Information > Actions/Holds Event Letters	This is the event number that was generated. See Requesting Loan Event Letters .
EVENT LETTER	LNELNO, LNELN2-5	Loans > Account Information > Actions/Holds Event Letters	This is the letter number of the event that was generated. See Requesting Loan Event Letters .
FORMATTED LOAN NUMBER		Loans > Account Information > Actions/Holds Event Letters	This is the loan number as formatted by your institution (e.g., 11 123456 01).

CIF Fields (All Events)

The fields pulled from the CIF (Customer Relationship Management in CIM GOLD) are used in all loan events generated by GOLD EventLetters. The following is a list of available CIF fields.

Note: If a name has a mailing exception of "Do Not Mail" in CIF, the name information will not be sent to the GOLD EventLetter system.

Merge Field	Field Mnemonic/ Calculation	From Screen	Description
ACCOUNT FIRST MIDDLE LAST NAME 1		Customer Relationship Management > Customer Profile Entity Maintenance to Name	First middle last name of name 1 on account
ACCOUNT FIRST NAME 1	PNFNAM	Customer Profile or Households	First name of name 1 on acct
ACCOUNT LAST NAME 1	PNLNAM	Customer Profile or Households	Last name of name 1 on acct
ACCOUNT SUFFIX 1	PNSFFX	Customer Profile or Households	Suffix of name 1 on acct
ACCOUNT FIRST MIDDLE LAST NAME 2		Customer Profile or Households	First middle last name of name 2 on account
ACCOUNT FIRST NAME 2	PNFNAM	Customer Profile or Households	First name of name 2 on account
ACCOUNT LAST NAME 2	PNLNAM	Customer Profile or Households	Last name of name 2 on account
ACCOUNT SUFFIX 2	PNSFFX	Customer Profile or Households	Suffix of name 2 on account



Merge Field	Field Mnemonic/ Calculation	From Screen	Description
ACCOUNT FIRST MIDDLE LAST NAME 3		Customer Profile or Households	First middle last name of name 3 on account
ACCOUNT FIRST NAME 3	PNFNAM	Customer Profile or Households	First name of name 3 on account
ACCOUNT LAST NAME 3	PNLNAM	Customer Profile or Households	Last name of name 3 on account
ACCOUNT SUFFIX 3	MNSFFX	Customer Profile or Households	Suffix of name 3 on account
ACCOUNT FIRST MIDDLE LAST NAME 4		Customer Profile or Households	First middle last name of name 4 on account
ACCOUNT FIRST NAME 4	PNFNAM	Customer Profile or Households	First name of name 4 on account
ACCOUNT LAST NAME 4	PNLNAM	Customer Profile or Households	Last name of name 4 on account
ACCOUNT SUFFIX 4	PNSFFX	Customer Profile or Households	Suffix of name 4 on account
IRS OWNER FIRST MIDDLE LAST NAME		Customer Profile or Households	IRS owner's first middle last name
IRS OWNER FIRST NAME	PNFNAM	Customer Profile or Households	IRS owner's first name
IRS OWNER LAST NAME	MNLNAM	Customer Profile or Households	IRS owner's last name
IRS OWNER MIDDLE NAME	MNMNAM	Customer Profile or Households	IRS owner's middle name
IRS OWNER SSN	MNCSSN	Customer Profile or Households	IRS owner's social security number
IRS OWNER SUFFIX	MNSFFX	Customer Profile or Households	IRS owner's suffix
IRS OWNER TITLE	MNTITL	Customer Profile or Households	IRS owner's title
MAIL ADDRESS CITY	MNCITY	Customer Profile or Households	Mailing address city
MAIL ADDRESS CITY STATE ZIP		Customer Profile or Households	Mailing address city, state and ZIP
MAIL ADDRESS LINE1	MNADD1	Customer Profile or Households	Mailing address line 1



Merge Field	Field Mnemonic/ Calculation	From Screen	Description
MAIL ADDRESS LINE2	MNADD2	Customer Profile or Households	Mailing address line 2
MAIL ADDRESS STATE	MNSTAB	Customer Profile or Households	Mailing address state
MAIL ADDRESS ZIP	MNZIPC	Customer Profile or Households	Mailing address ZIP code
MAIL ADDRESS ZIP4	MNZIP4	Customer Profile or Households	Mailing address ZIP plus 4
NUMBER DWELLING UNITS	LODWEL		Number of dwelling units on the property securing the loan
LABEL LINE 1			Use Label Lines 1-6 instead of name and address lines to eliminate blank lines from appearing between the borrower names and address lines. WARNING: If Label Lines are used, then all six must be set up in the letter. Basically, the number of street address lines on the account determines how many name lines will be printed, and up to four names will be printed depending on how many address lines are used.
LABEL LINE 2			
LABEL LINE 3			
LABEL LINE 4			
LABEL LINE 5			
LABEL LINE 6			
LEGAL DESCRIPTION			Ten repetitions of this field. Displays the first nine lines of the legal description or 540 characters, whichever comes first.
PROPERTY ADDRESS CITY	MNCITY	Customer Profile or Households	City where the property is located
PROPERTY ADDRESS CITY STATE ZIP		Customer Profile or Households	Property address city, state and ZIP



Merge Field	Field Mnemonic/ Calculation	From Screen	Description
PROPERTY ADDRESS LINE1	MNADD1	Customer Profile or Households	Address line 1 where the property is located
PROPERTY ADDRESS LINE2	MNADD2	Customer Profile or Households	Address line 2 where the property is located
PROPERTY ADDRESS STATE	MNSTAB	Customer Profile or Households	State where the property is located
PROPERTY ADDRESS ZIP	MNZIPC	Customer Profile or Households	ZIP where the property is located
PROPERTY ADDRESS ZIP4	MNZIP4	Customer Profile or Households	ZIP plus 4 where the property is located

Branch Fields:

Merge Field	Field Mnemonic/ Calculation	From Screen	Description
BRANCH ADDRESS LINE 1	OBADD1	GOLD Services > Office Information	Address line 1 where the office is located
BRANCH ADDRESS LINE 2	OBADD2	GOLD Services > Office Information	Address line 2 where the office is located
BRANCH CITY STATE ZIP	OBCITY, OBSTAB, OBZIPC, OBZIP4	GOLD Services > Office Information	City, state, ZIP, and ZIP+4 where the office is located
BRANCH MANAGER NAME	ONNAMF	GOLD Services > Office Information	Adds the name of the branch (office) manager to the event letter. A Manager/Employee Number must be entered on the GOLD Services > Office Information screen in order for it to be pulled for the event letter.
BRANCH NAME	OBFNAM	GOLD Services > Office Information	Name or description of office
BRANCH PHONE NUMBER	OBPHAC, PBPHPF, OBPHON	GOLD Services > Office Information	Phone number for the office formatted (xxx) xxx-xxxx
ORIGINATION OFFICER	LNOFCR	Loans > Account Information > Additional Loan Fields screen, Origination/Maturity tab.	Adds the name of the originating officer to the event letter



Merge Field	Field Mnemonic/ Calculation	From Screen	Description
SERVICING OFFICER	MLLSOR	Loans > Actions/Holds/Event Letters screen	The loan servicing officer who last changed, added, or deleted an action code, hold code, or event letter code on the account.

Basic Loan Fields

Merge Field	Field Mnemonic/ Calculation	Description
ACCRUED INTEREST	LNACIN	Accrued interest on loan
APPOINTMENT DATE	EVACDT	Date used with action code 210; only for event 23 and 24
APPOINTMENT TIME	EVTIME	Time used with action code 211; only for event 23 and 24
APPRAISAL AMOUNT	LNAPAM	Appraisal amount
APPRAISAL DATE	LNAPSR	Appraisal date
ARM 1ST RATE CHANGE DATE	LN1ROL	Date of 1st rate roll
ARM ACCRUAL RATE	LNAMRT	Accrual rate on loan
ARM ACCRUAL RATE LIFETIME MAX	LNAMHI	Maximum rate allowed on loan
ARM ACCRUAL RATE LIFETIME MIN	LNAMLO	Minimum rate allowed on loan
ARM ACCRUAL RATE MAX PTS DOWN	LNAMRD	Maximum points per period the rate can decrease
ARM ACCRUAL RATE MAX PTS UP	LNAMRU	Maximum points per period the rate can increase
ARM ACCRUAL RATE OFFSET	LNAMOF	Accrual rate offset
ARM MAX PRINCIPAL BALANCE	LNAMMX	Maximum principal balance that the loan is allowed to reach
ARM NEXT ACCR RATE CHANGE DATE	LNAMDT	Next rate change date
ARM P/I PAYMENT CHANGE DATE	LNPIEF	Next P/I change date



Merge Field	Field Mnemonic/ Calculation	Description
ASSET CLASSIFICATION	LNACLS	Asset classification
BALLOON DATE		Date used with action code 1
BANK ROUTING NUMBER	LNABNK	Bank routing/transit number
BANK SOURCE ACCOUNT NUMBER	LNANBR	Savings or checking that will be debited for loan payment
COLLATERAL DESCRIPTION	LNCLDS	Collateral description
CURRENT LTV	$LNPBAL + LNBAL2 / LNSELLOR / LNAPAM$	Current loan-to-value ratio which is the principal balance plus the secondary balance divided by the lesser of the selling price or the appraisal amount. If the selling price or appraisal amount fields are zero, the field with a value will be used for the calculation.
DATE INTEREST PAID TO	LNPDTO	Date interest is paid to
DATE LAST ACCRUED	LNDLAC	Date of last interest accrual
DATE LAST LATE	LNLTD	Date of last late charge assessment
DATE OF LAST CHECK		Date used with action code 212
DATE OPENED	LNOPND	Date the loan was opened
DEALER NAME	DELNAM	If this loan was originated through a dealer, you can insert this field to display the dealer name, pulled from the Loans > Account Information > Dealer Information screen. Note: The dealer information must be maintained on the Dealer Setup > Dealers screen. If you need an init to place the dealer name in the letter, contact your GOLDPoint Systems client solutions specialist.
DEALER NUMBER	MLLNUM	This field displays the dealer number of the dealer who sold this loan account, pulled from the Loans > Account Information > Dealer Information screen. Note: The dealer information must be maintained on the Dealer Setup > Dealers screen. If you need an init to place the dealer name in the letter, contact your GOLDPoint Systems client solutions specialist.
DUE DATE	LNDUDT	Loan due date



Merge Field	Field Mnemonic/ Calculation	Description
EFFECTIVE RATE X	LNAMRT OR LNRATE OR LNL RAT	Loan effective rate: interest rate; accrual rate; LIP rate for LIP method code 1 or 101
EXTRA PRINCIPAL	LNOPMT	Amount of extra principal to be added to the principal
FORMATTED LOAN NUMBER		Uses a formatted loan number that includes the office, account number, and check digit (e.g. NNNN-NNNNNN-NN). Events 44 , 45 , and 46 can use the ACCOUNT NUMBER merge field, which displays the office number and account number only (not the check digit).
FIRST DUE DATE	LN1DUE	Date the first payment is due
GRACE DAYS	LNL TGR	This field contains the number of days after the due date and before a payment is made that are allowed on the loan before the late charge is assessed. Pulled from the Loans > Account Information > Account Detail screen > Late/NSF tab.
INSURER CODE	LNINSU	Insurer code
INTEREST CALCULATION CODE	LNIBAS	Base to use to calculate loan interest
INTEREST RATE	LNRATE	Annual interest rate or payment rate for payment method 7 loans
INVESTOR GROUP	LNIGRP	Investor group number
INVESTOR MASTER	LNIMST	Investor master number
INVESTOR NAME	IMNAM	Investor name
LATE CHARGES	LNLATE	Late charges on loan
LATE CHARGES AND FEES	LNLATE + LNFEES	Late charges plus total loan fees
LATE CHARGES PROJECTED	CALC LATE	Projected late charges for current payment
LATE RATE	LNLTRT	Late rate
LINE OF CREDIT LIMIT	LNRLCL	Line of credit limit
LIP ACCRUED INTEREST	LNLACC	LIP accrued interest
LIP CUSTOMER BALANCE	LNCBAL	LIP customer balance
LIP DISBURSED BALANCE	LNPBAL - LNLBAL	LIP disbursed balance



Merge Field	Field Mnemonic/ Calculation	Description
LIP INTEREST RATE	LNL RAT	LIP interest rate
LIP LIFETIME MAX	LNL MAX	LIP lifetime maximum rate
LIP LIFETIME MIN	LNL MIN	LIP lifetime minimum rate
LIP RATE OFFSET	LN LOFF	LIP rate offset
LIP UNDISBURSED BALANCE	LNL BAL	Amount of funds not yet disbursed
LOAN FEES	LN FEES	Total loan fees
LOAN OFFICER NUMBER	LNO FCR	Loan office number
MATURITY DATE	LN MATD	Loan maturity date
MISCELLANEOUS FUNDS	LN MISC	Loan miscellaneous funds
NEXT PAYMENT DUE	CALC	Next payment due on the account
NEXT PAYMENT PRINCIPAL PORTION	Calculated	Principal portion of current next payment
NEXT PAYMENT INTEREST PORTION	Calculated	Interest portion of current next payment
NEXT PMT WITH EXTRA PRINCIPAL	CALC NEXT PYMT + LN OPMT	Calculated next payment plus extra principal
NUMBER PAYMENTS DELINQUENT	$\text{RUN DATE} - \text{LNDUDT} + 1 / \text{LNFREQ}$	Month's difference between current run date and due date plus one divided by the loan frequency. Bi-weekly loans calculate the number of payments delinquent by taking the days' difference between the run date and due date divided by 14 plus one.
ORIGINAL PRINCIPAL BALANCE	LNO BAL	Original principal balance
P/I CONSTANT	LN PICN	Principal/interest constant
PARTIAL OR APPLIED TO PAYMENTS	LN PRTL	Partial or applied to payments
PAYMENT FREQUENCY	LN FREQ	Loan payment frequency
PER DIEM	PO DIEM	One day's interest calculated by taking the principal balance multiplied by the effective rate divided by the interest base. This only displays two decimal places. If you want to use three decimal places, use PER DIEM 3 DECIMALS (see below) instead.



Merge Field	Field Mnemonic/ Calculation	Description
PER DIEM 3 DECIMALS	PODIEM	Use this field if you want to display the per diem with three decimal places instead of two. If you only want to show the per diem with two decimal places, use the PER DIEM merge field above instead.
PRIME LOWER LIMIT	LNPSLO	Minimum rate allowed on loan after adding index rate plus margin
PRIME UPPER LIMIT	LNPSHI	Maximum rate allowed on loan after adding index rate plus margin
PRINCIPAL BALANCE	LNPBAL	Principal balance on loan
PROJECTED PMT PRINCIPAL PORTION (for ARM loans)	Calculated	Principal portion of the projected payment
PROJECTED PMT INTEREST PORTION (for ARM loans)	Calculated	Interest portion of the projected new payment
RATE OFFSET MARGIN	LNROFF	Interest rate offset margin
RATE ROUNDING FACTOR	LNRRND	Prints the rounded rate factor, such as 1//4th, 1/8th, 1/10th, 1/16th, or none. This information is pulled from the Round Rate To Nearest field (LNRRND) on the Loans > Account Information > Account Detail screen in CIM GOLD.
REMAIN PORTION DUE	LNRPDU	Remaining unpaid portion of payment
REMAINING TERM	LNTERM / LNFREQ - LNINNO	Remaining term on the loan Loan term divided by the loan frequency minus the installment number. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get remaining term in months.
RESERVE 1 BAL PLUS RESERVE 2 BAL	LNR1BL + LNR2BL	Sum of Reserve 1 and 2 balances
RESERVE 1 BALANCE	LNR1BL	Reserve 1 balance
RESERVE 1 CON PLUS RESERVE 2 CON	LNR1CN + LNR2CN	Sum of Reserve 1 and 2 constants
RESERVE 1 CONSTANT	LNR1CN	Reserve 1 constant



Merge Field	Field Mnemonic/ Calculation	Description
RESERVE 2 BALANCE	LNR2BL	Reserve 2 balance
RESERVE 2 CONSTANT	LNR2CN	Reserve 2 constant
SECURED ACCOUNT NUMBER		Places X's in part of the account number, e.g., XXXX-XX1234-12
SECURITY ACCOUNT	LNSECX	Deposit account that secures the loan
SUBSIDY BALANCE	LNSBAL	Subsidy balance
SUBSIDY CONSTANT	LNSCON	Subsidy constant
TERM OF LOAN	LNTERM	Term of the loan
TIMES 30 LATE LAST 12 MONTHS	BU12M	30+ days late in the last 12 months
TIMES 60 LATE LAST 24 MONTHS	BU24M	60+ days late in the last 24 months
TIMES LATE	LNLTNO	Number of times the loan has been late
TIMES LATE 10 TO 29	LNL10	Number of times over life of loan payment has been made 10-29 days after due date
TIMES LATE 30 TO 59	LNL30	Number of times over life of loan payment has been made 30-59 days after due date
TIMES LATE 60 TO 89	LNL60	Number of times over life of loan payment has been made 60-89 days after due date
TIMES LATE 90 OVER	LNL90	Number of times over life of loan payment has been made 90+ days after due date
TIMES LATE LAST 2 YEARS	LNDELQ	Times late in past 2 years
TOTAL DUE	<p>CALC PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU</p> <p>For payment method 3 or 6 loans with option OP01 ILF6 set to "Y," the total due is calculated as follows:</p> <p>PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU + LNPDU + LNVPRN</p>	All payments (principal, interest and reserves) that are due (all payments where the loan due date is less than or equal to the run date) plus late charges and loan fees minus partial plus remaining portion due; payment method 5 all payments that have been billed (total of all billings on the billing screen) plus late charges and loan fees plus remaining portion due; LIP loans use prior unpaid charges plus late charges and loan fees.
TOTAL DUE AFTER GRACE	CALC PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU	All payments (principal, interest, and reserves) where the due date plus grace days is less than or equal to the run date plus late charges and loan fees minus partial plus remaining portion due; pmth 5 all



Merge Field	Field Mnemonic/ Calculation	Description
	For payment method 3 or 6 loans with option OP01 ILF6 set to "Y," the total due is calculated as follows: PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU + LNPDU + LNVPRN	payments that are billed (total of all billings on the billing screen) where the due date plus grace days is less than or equal to the run date plus remaining portion due plus late charges and fees; LIP loans only include late charges and loan fees.
TOTAL DUE TO BALLOON OR MATURITY	LNPBAL + CALC INT + LNLATE + LNFEES - LNR1BL - LNR2BL - LNSBAL - LNR1AI - LNR2A1 - LNMISC + NIR1AC + NIR2AC - LNLBAL - LNCBAL - LNPRTL (EXCLUDING MTHD 5 OR 6)	Total due (includes all charges due) to the lesser of the balloon date or the maturity day. If no balloon date or maturity date, interest will be calculated to the run date. This uses the current principal balance. Also see TOTAL DUE AT MATURITY (LETT01) for events 25, 26, and 27. It amortizes payments to maturity date. When the payments are amortized, the system makes pseudo-payments so the principal balance used is the amortized balance instead of the current principal balance.
TOTAL INT TO BALLOON OR MATURITY	CALC INT	Total interest due to the lesser of the balloon date or the maturity date. If no balloon or maturity date, interest will be calculated to the run date.
TOTAL PAYMENTS DUE	CALC PMTS	Total payments due (principal, interest, and reserves) where the loan due date is less than or equal to the run date
TOTAL PMTS W FEES AND LATE CHGS	CALC PMTS + LNLATE + LNFEES	Total payments due (principal, interest, and reserves) where the loan due date is less than or equal to the run date plus late charges and loan fees
TOTAL PMTS W FEES AND PARTIAL	CALC PMTS + LNFEES - LNPRTL	Total payments due (principal, interest, and reserves) where the due date is less than or equal to the run date plus loan fees minus partial
TOTAL PMTS W LATE AND PARTIAL	CAL PMTS + LNLATE - LNPRTL	Total payments due (principal, interest, and reserves) where the loan due date is less than or equal to the run date plus late charges minus partial
TOTAL PMTS WITH LATE CHARGES	CAL PMTS + LNLATE	Total payments due (principal, interest, and reserves) where the loan due date is less than or equal to the run date plus late charges



Merge Field	Field Mnemonic/ Calculation	Description
TOT PMTS WITH LOAN FEES	CALC PMTS + LNFEES	Total payments due (principal, interest, and reserve) where the loan due date is less than or equal to the run date plus loan fees
TOT PMTS WITH PARTIAL	CALC PMTS - LNPRTL	Total payments due (principal, interest, and reserve) where the loan due date is less than or equal to the run date minus partial
TOTAL PRINCIPAL AND INTEREST DUE	CALC PRIN / INT	Total principal and interest due where the due date is less than or equal to the run date (does not work for payment method 5)
TRANSFER ACCOUNT	LNFRX	Account number of savings or checking account used as the transfer account
TYPE	LNTYPC	Type of loan account
USER DEFINED C17	UFC17	<p>This is a user-defined field entered on the Actions/Holds/Event Letters screen. You can enter any information in those fields on that screen, and that information can be included in event letters if you include this merge field.</p> <p>These fields are only available for events 23 and 24.</p>
USER DEFINED C34	UFC34	<p>This is a user-defined field entered on the Actions/Holds/Event Letters screen. You can enter any information in those fields on that screen, and that information can be included in event letters if you include this merge field.</p> <p>These fields are only available for events 23 and 24.</p>

ARM Fields

ARM 2ND NEXT P/I CHANGE DATE
 ARM 2ND NEXT RATE CHANGE DATE
 ARM ACCRUAL INDEX 1
 ARM ACCRUAL RATE 1
 ARM ACCRUAL RATE EFFECTIVE DATE 1
 ARM ACCRUAL INDEX 2
 ARM ACCRUAL RATE 2
 ARM ACCRUAL RATE EFFECTIVE DATE 2
 ARM ACCRUAL INDEX 3
 ARM ACCRUAL RATE 3



ARM ACCRUAL RATE EFFECTIVE DATE 3
ARM ACCRUAL INDEX 4
ARM ACCRUAL RATE 4
ARM ACCRUAL RATE EFFECTIVE DATE 4
ARM ACCRUAL INDEX 5
ARM ACCRUAL RATE 5
ARM ACCRUAL RATE EFFECTIVE DATE 5
ARM ACCRUAL INDEX 6
ARM ACCRUAL RATE 6
ARM ACCRUAL RATE EFFECTIVE DATE 6
ARM ACCRUAL INDEX 7
ARM ACCRUAL RATE 7
ARM ACCRUAL RATE EFFECTIVE DATE 7
ARM ACCRUAL INDEX 8
ARM ACCRUAL RATE 8
ARM ACCRUAL RATE EFFECTIVE DATE 8
ARM ACCRUAL INDEX 9
ARM ACCRUAL RATE 9
ARM ACCRUAL RATE EFFECTIVE DATE 9
ARM ACCRUAL INDEX 10
ARM ACCRUAL RATE 10
ARM ACCRUAL RATE EFFECTIVE DATE 10
ARM ACCRUAL INDEX 11
ARM ACCRUAL RATE 11
ARM ACCRUAL RATE EFFECTIVE DATE 11
ARM ACCRUAL INDEX 12
ARM ACCRUAL RATE 12
ARM ACCRUAL RATE EFFECTIVE DATE 12
ARM AMORTIZED P/I PAYMENT
ARM AMORTIZED PRINCIPAL BALANCE
ARM DAYS BEFORE RATE CHANGE
ARM DIFF BETWEEN NXT CURRENT INDEX
ARM DIFF BETWEEN NXT ORIGINAL RATE
ARM GRADUATED PMT INCREASE PERCENT
ARM INDEX PLUS OFFSET LESS ACCR RT
ARM INDEX PUBLISHING FREQUENCY
ARM INTEREST ACCRUAL RATE
ARM INTEREST ONLY P/I PAYMENT
ARM INTEREST RATE POINTER
ARM LENGTH OF RATE CAP PERIOD
ARM MOST RECENT P/I CHANGE DATE
ARM MOST RECENT P/I PAYMENT
ARM MOST RECENT TOTAL PAYMENT
ARM NAME OF RATE INDEX
ARM NEW INDEX
ARM NEW INDEX WITH OFFSET
ARM NEW P/I PAYMENT
ARM NEW R1 PAYMENT
ARM NEW R2 PAYMENT
ARM NEW SUBSIDY PAYMENT
ARM NEW TOTAL PAYMENT
ARM NEXT INTEREST ACCRUAL RATE
ARM NEXT RATE CHANGE DATE



ARM OLD INDEX ARM OLD P/I PAYMENT
 ARM OLD R1 PAYMENT
 ARM OLD R2 PAYMENT
 ARM OLD SUBSIDY PAYMENT
 ARM OLD TOTAL PAYMENT
 ARM ORIGINAL RATE
 ARM P/I PAYMENT BASED ON INC LIMIT
 ARM P/I PAYMENT CHANGE COUNTER
 ARM P/I PAYMENT CHANGE DATE
 ARM P/I PAYMENT CHANGE FREQUENCY
 ARM P/I PAYMENT INCREASE LIMIT
 ARM PAYMENT RATE
 ARM RATE AT PERIOD START
 ARM RATE CHANGE FREQUENCY
 ARM RATE CHANGE MINIMUM
 ARM REMAINING TERM
 ARM SOURCE OF RATE INDEX
 ARM START OF ACCRUAL PERIOD
 DEFERRED INTEREST
 PREPAYMENT PENALTY END DATE
 PROJECTED PMT PRINCIPAL PORTION
 PROJECTED PMT INTEREST PORTION
 YTD DEFERRED INTEREST

Event 1, ARM Accrual Rate Up, Rate Caps

This event record is generated automatically when the accrual rate goes up and periodic rate caps are used (**Use Rate Cap** field on the Loans > Account Information > ARM Information screen displays a checkmark).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency.
ARM AMORTIZED P/I PAYMENT	LNAPIC	The principal and interest payment required to fully amortize the loan.
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based.
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate displays a checkmark.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate.
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index.
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMEA	Difference between the next accrual rate and the original rate.



Merge Field	Field Mnemonic/ Calculation	Description
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the principal and interest payment will increase each P/I payment change frequency
ARM INDEX PUBLISHING FREQUENCY	RTPBFQ	Frequency the index is published. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM LENGTH OF RATE CAP PERIOD	LNAML P	Length of rate cap period
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR, Treasury Rate 3-4 Years, etc. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMEOF	New index plus accrual rate offset/margin
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate



Merge Field	Field Mnemonic/ Calculation	Description
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD- LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26, then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	RTPBDS	Publishing source of the index rate, such as Wall Street Journal. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period.
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty.
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 2, ARM Accrual Rate Down, Rate Caps

This event record is generated automatically when the accrual rate goes down and periodic rate caps are used (**Use Rate Cap** field on the Loans > Account Information > ARM Information screen (payment method 6 or 7 loans) displays a checkmark).



Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortized the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option is selected
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment change frequency
ARM INDEX PUBLISHING FREQUENCY	RTPBFQ	Frequency the index is published. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM LENGTH OF RATE CAP PERIOD	LNAML P	Length of rate cap period
ARM NAME OF RATE INDEX	RTCL34	Name of index, such as LIBOR. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account



Merge Field	Field Mnemonic/ Calculation	Description
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old reserve 1 payment plus old reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26, then multiply by 12 to get the remaining term in months.



Merge Field	Field Mnemonic/ Calculation	Description
ARM SOURCE OF RATE INDEX	RTPBDS	Publishing source of the index rate. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 3, ARM Accrual Rate Up, Payment Change, Rate Caps

This event record is generated automatically when the accrual rate goes up, a new P/I constant is calculated and periodic rate caps are used (**Use Rate Cap** field on the Loans > Account Information > ARM Information screen (payment method 6 or 7 loans) displays a checkmark).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based.
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option is selected
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate



Merge Field	Field Mnemonic/ Calculation	Description
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX + LNAMOF - LNAMRT	New index plus the accrual rate offset/margin minus accrual rate
ARM INDEX PUBLISHING FREQUENCY	RTPBFQ	Frequency the index is published. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM LENGTH OF RATE CAP PERIOD	LNAML P	Length of rate cap period
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates and P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates and P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates and P/I Tables tab on the ARM Information screen, plus Reserve 1 payment effective for the newest payment change date plus Reserve 2 payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I constant
ARM NEW R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment effective with the new payment



Merge Field	Field Mnemonic/ Calculation	Description
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Reserve 1 payment plus new Reserve 2 payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN* LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate



Merge Field	Field Mnemonic/ Calculation	Description
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL60	Publishing source of the index rate. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 4, ARM Accrual Rate Down, Payment Change, Rate Caps

This event record is generated automatically when the accrual rate goes down, a new P/I constant is calculated and periodic rate caps are used (**Use Rate Cap** field on the Loans > Account Information > ARM Information screen (payment method 6 or 7 loans) displays a checkmark).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan



Merge Field	Field Mnemonic/ Calculation	Description
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option displays a checkmark
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMO A	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment change frequency
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX + LNAMO F - LNAMRT	New index plus the accrual rate offset/margin minus accrual rate
ARM INDEX PUBLISHING FREQUENCY	RTPBDS	Frequency the index is published. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM LENGTH OF RATE CAP PERIOD	LNAML P	Length of rate cap period
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates and P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates and P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment in change table on the ARM Rates and P/I Tables tab on the ARM Information screen, plus Reserve 1 payment effective for the newest payment change date plus Reserve 2 payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date



Merge Field	Field Mnemonic/ Calculation	Description
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment effective with the new payment change
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment change
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Reserve 1 payment plus new Reserve 2 payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit



Merge Field	Field Mnemonic/ Calculation	Description
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	RTPBDS	Publishing source of the index rate (e.g., Wall Street Journal). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 5, Daily Simple Interest Rate Change

This event automatically produces an event letter when the loan rate changes on a payment method 5 or a payment method 6 (non-ARM loan).



Merge Field	Field Mnemonic/ Calculation	Description
NEW INDEX	LNAPIN	New index (last index)
OLD INDEX	TRLG	Old (prior) index
OLD INTEREST RATE	TRLG	Old (prior) interest rate

Event 6, ARM Accrual Rate Down

This event is generated automatically when the accrual rate goes down.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option displays a checkmark
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment change frequency
ARM INDEX PUBLISHING FREQUENCY	RTPBFQ	Frequency the index is published (e.g., daily, weekly). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index



Merge Field	Field Mnemonic/ Calculation	Description
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment in effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate of the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes



Merge Field	Field Mnemonic/ Calculation	Description
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD- LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	RTPBDS	Publishing source of the index rate (e.g., Wall Street Journal). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
DEFERRED INTEREST	LNDEFI	Deferred interest
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.
YTD DEFERRED INTEREST	LNYTDD	YTD deferred interest

Event 7, ARM Accrual Rate Down, Payment Change

This event is generated for ARM loans when the ARM accrual rate goes up and the borrower will have a principal and interest change, according to the rate tables set up on the ARM Rates & P/I Tables tab on the Loans > Account Information > ARM Information screen.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based



Merge Field	Field Mnemonic/ Calculation	Description
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option displays a checkmark
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMO	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PUBLISHING FREQUENCY	RTPBFQ	Frequency the index is published (e.g., weekly, daily). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen.
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen.
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus reserve 1 payment effective for the newest payment change date plus reserve 2 payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMO	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment



Merge Field	Field Mnemonic/ Calculation	Description
ARM NEW R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Reserve 1 payment plus new Reserve 2 payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change



Merge Field	Field Mnemonic/ Calculation	Description
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	RTPBDS	Publishing source of the index rate (e.g., Wall Street Journal). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 10, ARM Accrual Rate Up

This event record is generated automatically when the ARM accrual rate goes up.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option displays a checkmark



Merge Field	Field Mnemonic/ Calculation	Description
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMEOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PUBLISHING FREQUENCY	RTPBFQ	Frequency the index is published (e.g., daily, weekly). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMEOF	New index plus accrual rate offset/margin
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment in effect prior to the new payment change



Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	RTPBDS	Publishing source of the index rate. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
DEFERRED INTEREST	LNDEFI	Deferred interest
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.
YTD DEFERRED INTEREST	LNVTDD	YTD deferred interest



Event 11, ARM Accrual Rate Up, Payment Change

This event record is generated automatically when the ARM accrual rate goes up and a new P/I payment is calculated.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option displays a checkmark
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PUBLISHING FREQUENCY	RTPBFQ	Frequency the index is published (e.g., weekly, daily). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I constant on the ARM Rates & P/I Tables tab on the ARM Information screen



Merge Field	Field Mnemonic/ Calculation	Description
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Reserve 1 payment effective for the newest payment change date plus Reserve 2 payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Reserve 1 payment plus new Reserve 2 payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change



Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	RTPBDS	Publishing source of the index rate. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
DEFERRED INTEREST	LNDEFI	Deferred interest
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.



Merge Field	Field Mnemonic/ Calculation	Description
YTD DEFERRED INTEREST	LNYTDD	YTD deferred interest

Event 13, Reserve Tax Payment Letter

This event record is generated when the system encounters tran codes 440 (reserve 1 disbursement), 448 (reserve 1 disbursement correction), 640 (reserve 2 disbursement), and 648 (reserve 2 disbursement correction) for a single family owner-occupied loan (collateral code 1-4 and LNOWNR is checked) for any of the following Reserve Disbursement Type codes:

Code	Tax Code Description
10	Taxes paid from reserve funds
12	Additional taxes paid from reserve
16	Property taxes
17	Special assessments-property improvements
18	Special handling-taxes paid from multiple notices or on multiple properties
19	Delinquent taxes paid for prior years from reserve account
79	Property tax - town
80	Property tax - city
81	Property tax - school
82	Property tax - utility

An event letter will be generated for each separate reserve disbursement type code processed on the account. If multiple disbursements are performed for the same disbursement type code, only one event letter will be generated for the combined amount.

This event letter is automatically generated; it cannot be manually ordered.

Note: No event letter 13 will be generated if a tran code 448 or 648 is processed on the same day for the same amount as the original transaction.

Merge Field	Field Mnemonic/ Calculation	Description
TAX PAID AMOUNT	TRNLOG	Tax paid amount from reserve
TAX DESCRIPTION	TABLE	Tax code description pulled from the "Tax Code" table. These are GOLDPoint Systems-defined codes.



Event 14, Loan Payoff Event

This event record is not generated automatically. It must be requested; however, if no payoff record exists the letter will not be created. This letter can also be requested by using the **Letter Date** and **Letter Number** fields on the Loans > Payoff screen. Only event letter number 14 can be requested from that screen.

[Example Event 14 Letter](#)

Merge Field	Field Mnemonic/ Calculation	Description
PO ACCRUED INTEREST	POACIN	Accrued interest applied to payoff
PO AMOUNT	POPOFF	Payoff amount – includes all amounts applied to payoff. Refer to the TOTAL WITH FUTURE LATE CHARGE field below for more information regarding the PO AMOUNT.
PO CUSTOMER MESSAGE LINE 1	POMES1	First customer message line from payoff record
PO CUSTOMER MESSAGE LINE 2	POMES2	Second customer message line from payoff record
PO CUSTOMER MESSAGE LINE 3	POMES3	Third customer message line from payoff record
PO DATE	PODATE	Payoff date
PO EXPIRATION DATE	POEXPD	Date the payoff expires
PO FEES	POFEES	Loan fees applied to payoff
PO INTEREST CALCULATION CODE	POIBAS	Interest calculation method from the payoff record
PO INTEREST ON NEGATIVE RESERVES	POINRI	Interest on negative reserves applied to payoff
PO LATE CHARGES	POLATE	Late charges applied to payoff
PO LIP ACCRUED INTEREST	POLACC	LIP accrued interest applied to payoff
PO LIP CUSTOMER BALANCE	POCBAL	LIP customer balance applied to payoff
PO LIP UNDISBURSED BALANCE	POLBAL	LIP undisbursed balance applied to payoff
PO MISC ADJUSTMENT AMT	POAMT1	Payoff miscellaneous adjustment amount 1



Merge Field	Field Mnemonic/ Calculation	Description
1		
PO MISC ADJUSTMENT AMT 2	POAMT2	Payoff miscellaneous adjustment amount 2
PO MISC ADJUSTMENT AMT 3	POAMT3	Payoff miscellaneous adjustment amount 3
PO MISC ADJUSTMENT AMT 4	POAMT4	Payoff miscellaneous adjustment amount 4
PO MISC ADJUSTMENT AMT 5	POAMT5	Payoff miscellaneous adjustment amount 5
PO MISC ADJUSTMENT AMT 6	POAMT6	Payoff miscellaneous adjustment amount 6
PO MISC ADJUSTMENT AMT 7	POAMT7	Payoff miscellaneous adjustment amount 7
PO MISC ADJUSTMENT AMT 8	POAMT8	Payoff miscellaneous adjustment amount 8
PO MISC ADJUSTMENT AMT 9	POAMT9	Payoff miscellaneous adjustment amount 9
PO MISC ADJUSTMENT AMT 10	POAMT10	Payoff miscellaneous adjustment amount 10
PO MISC ADJUSTMENT AMT 11	POAMT11	Payoff miscellaneous adjustment amount 11
PO MISC ADJUSTMENT AMT 12	POAMT12	Payoff miscellaneous adjustment amount 12
PO MISC DESCRIPTION 1	POFLD1	Payoff miscellaneous description 1
PO MISC DESCRIPTION 2	POFLD2	Payoff miscellaneous description 2



Merge Field	Field Mnemonic/ Calculation	Description
PO MISC DESCRIPTION 3	POFLD3	Payoff miscellaneous description 3
PO MISC DESCRIPTION 4	POFLD4	Payoff miscellaneous description 4
PO MISC DESCRIPTION 5	POFLD5	Payoff miscellaneous description 5
PO MISC DESCRIPTION 6	POFLD6	Payoff miscellaneous description 6
PO MISC DESCRIPTION 7	POFLD7	Payoff miscellaneous description 7
PO MISC DESCRIPTION 8	POFLD8	Payoff miscellaneous description 8
PO MISC DESCRIPTION 9	POFLD9	Payoff miscellaneous description 9
PO MISC DESCRIPTION 10	POFLD10	Payoff miscellaneous description 10
PO MISC DESCRIPTION 11	POFLD11	Payoff miscellaneous description 11
PO MISC DESCRIPTION 12	POFLD12	Payoff miscellaneous description 12
PO MISCELLANEOUS FUNDS	POMISC	Miscellaneous funds applied to payoff
PO NAME LINE 1	PONLN1	Name line 1 from the payoff record
PO NAME LINE 2	PONLN2	Name line 2 from the payoff record
PO NAME LINE 3	PONLN3	Name line 3 from the payoff record
PO NAME LINE 4	PONLN4	Name line 4 from the payoff record
PO PARTIAL PAYMENTS	POPRTL	Partial payments applied to payoff
PO PER DIEM	PODIEM	One day's accrued interest of the principal balance plus deferred interest
PO PER DIEM CALCULATION CODE	POPDBS	Interest method used to figure payoff per diem
PO PRINCIPAL BALANCE	POPBAL + PODEFI	Principal plus deferred interest applied to payoff



Merge Field	Field Mnemonic/ Calculation	Description
PO RATE	PORATE	Payoff rate
PO RSV 1 AND RSV 2 BALANCES	POR1BL + POR2BL	Reserve 1 and 2 balances subtracted from payoff
PO RSV 1 AND RSV 2 INTEREST	POR1AI + POR2AI	Reserve 1 and 2 interest subtracted from payoff
PO SUBSIDY BALANCE	POSBAL	Subsidy balance subtracted from payoff when applied
FUTURE LATE CHARGE	Calculated late charge	The late charge is calculated in the GOLD EventLetters program. It is not included in the PO AMOUNT. You should use the TOTAL WITH FUTURE LATE CHARGE (see below) to disclose the payoff, including the future late charge. Note: To include future late charges in the payoff quote, institution option OP06 AFLC must be set.
TOTAL WITH FUTURE LATE CHARGE	POPOFF plus calculated late charge	This is the PO AMOUNT plus the future late charge. Refer to the PO AMOUNT field above for more information regarding this field. Note: To include future late charges in the payoff quote, institution option OP06 AFLC must be set.

Event 14 Sample Letter

See the following example of a loan payoff letter:

<<EVENT_DATE>>

<<PO_NAME_LINE_1>>

<<PO_NAME_LINE_2>>

<<PO_NAME_LINE_3>>

<<PO_NAME_LINE_4>>

RE: Loan Payoff Quote

Reference Number:

Loan number: <<FORMATTED_LOAN_NUMBER>>

Customer Name: <<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>

Property Address: <<PROPERTY_ADDRESS_LINE1>>
<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear <<PO_NAME_LINE_1>>,

The following information is per your request for a loan payoff on <<PO_DATE>>. An itemized breakdown of the payoff amount left on this loan is listed below.



Principal Balance \$<<PRINCIPAL_BALANCE>>
 Accrued Interest \$<<ACCRUED_INTEREST>>
 <<PO_MISC_DESCRIPTION_1>> \$<<PO_MISC_ADJUSTMENT_AMOUNT_1>>
 <<PO_MISC_DESCRIPTION_2>> \$<<PO_MISC_ADJUSTMENT_AMOUNT_2>>
 Late Charges \$<<LATE_CHARGES>>
 Future Late Charges \$<<FUTURE_LATE_CHARGE>>
 Total with Future Late Charge \$<<TOTAL_WITH_FUTURE_LATE_CHARGE>>
 Total Payoff Amount (without future late charge) \$<<PO_AMOUNT>>

The accrued interest shown above is calculated to <<PO_DATE>>. If the loan is paid off on a day other than the payoff date, the interest owed will be adjusted by a daily amount of <<PER_DIEM>>. This quote is valid until <<PO_EXPIRATION_DATE>>. Please call for an update if payoff will be received after this date. This loan must be kept current or a late charge will be assessed. This payoff is subject to a final audit.

Please deliver the payoff funds to the address below by <<PO_DATE>>. If possible, please provide us with the borrower's new address for follow-up documentation. Thank you.

Sincerely,

GOLDPoint Systems Finance Company
 E14/L##

Event 15, LIP Billing Event

This event record is automatically generated when the **Prior Unpaid Charges** field on the LIP Information Fields screen is changed. This event cannot be requested annually.

[Example Event 15 Letter](#)

Merge Field	Field Mnemonic/ Calculation	Description
LIP CAP PERIOD LENGTH	LNLPLN	Length of the LIP rate cap period
LIP CHARGE AMOUNT	LNLCGA	LIP charge amount
LIP CURRENT INTEREST DUE	TRNLOG	Current LIP interest (same as last billed amount)
LIP DATE PERIOD STARTS	LNLPSD	Starting date of the current LIP rate cap period



Merge Field	Field Mnemonic/ Calculation	Description
LIP DAYS BEFORE RATE CHANGE	LNLDYS	Days before the LIP rate change date to calc next rate
LIP INSPECTION DATE	LNLIND	LIP date of last or next inspection
LIP INTEREST RETENTION	LNLRIN	LIP interest retention amount (To be used only if you do not use the LIP budgets)
LIP NEXT BILL OR CHARGE DATE	LNLDUE	Next date LIP interest is to be charged or billed
LIP NEXT INTEREST RATE	LNLNXT	Next LIP interest rate
LIP OLD BILL OR CHARGE DATE	TRNLOG	Current LIP billing date
LIP PERIODIC RATE MAXIMUM	LNLPMX	Maximum points per period the LIP rate can increase
LIP PERIODIC RATE MINIMUM	LNLPMN	Maximum points per period the LIP rate can decrease
LIP PERIODIC START RATE	LNLPSR	Starting rate of the rate cap period
LIP PRIOR UNPAID NEW CHARGES	LNLPCG	Prior unpaid interest after current LIP billing
LIP PRIOR UNPAID OLD CHARGES	TRNLOG	Prior unpaid interest before current LIP billing
LIP RATE CHANGE DATE	LNLCHD	Next date the LIP rate will change
LIP RATE CHANGE FREQUENCY	LNLFRQ	Number of months that pass between rate rolls
LIP RETENTION AMOUNT	LNLRET	LIP retention amount (Funds to be held for miscellaneous reasons. This should not be used if you use the LIP budgets.)
LIP TOTAL DUE WITH LATE AND FEES	TRNLOG + LNLATE + LNFEES	Total unpaid (current plus prior) interest plus late charges and loan fees
LIP TOTAL DUE WITH LATE CHGS	TRNLOG + LNLATE	Total unpaid (current plus prior) interest plus late charges
LIP TOTAL INTEREST DUE	TRNLOG	Total unpaid interest due (current interest plus prior unpaid interest)



Event 15 Sample Letter

See the following example of an LIP billing letter:

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan Number: <<FORMATTED_LOAN_NUMBER>>

Loan Balance: \$<<PRINCIPAL_BALANCE>>

Property Address:

<<PROPERTY_ADDRESS_LINE1>>

<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Customer,

This letter is to inform you that the interest on your GOLDPoint Systems Finance Company construction loan is due. The following is an itemized breakdown of what you owe.

LIP Prior Unpaid Charges Due:

<<DUE_DATE_ALPHA>>

<<LIP_PRIOR_UNPAID_OLD_CHARGES>>

Total Amount Due:

<<LIP_NEXT_BILL_OR_CHARGE_DATE>> \$<<LIP_TOTAL_INTEREST_DUE>>

Grand Total Due: \$<<LIP_TOTAL_DUE_WITH_LATE_CHGS>>

Please submit your payment to the address below by <<LIP_NEXT_BILL_OR_CHARGE_DATE>>. If you have any questions regarding this payment or your construction loan, please contact the Construction Department at (555) 555-5555. Thank you.

Sincerely,

GOLDPoint Systems Finance Company

E15/L##

Event 16, LIP Reminder Event

This event record is not generated automatically. It must be requested.

[Example Event 16 Letter](#)



Merge Field	Field Mnemonic/ Calculation	Description
LIP CAP PERIOD LENGTH	LNLPLN	Length of the LIP rate cap period
LIP CHARGE AMOUNT	LNLCGA	LIP charge amount
LIP DATE PERIOD STARTS	LNLPSD	Starting date of the current LIP rate cap period
LIP DAYS BEFORE RATE CHANGE	LNLDYS	Days before the LIP rate change date to calc next rate
LIP INSPECTION DATE	LNLIND	LIP date of last or next inspection
LIP INTEREST RETENTION	LNLRIN	LIP interest retention amount (To be used only if you do not use the LIP budgets.)
LIP LAST BILLED AMOUNT	LNLSTB	Last billed amount
LIP NEXT BILL OR CHARGE DATE	LNLDUE	Next date LIP interest is to be charged or billed
LIP NEXT INTEREST RATE	LNLNXT	Next LIP interest rate
LIP PERIODIC RATE MAXIMUM	LNLPMX	Maximum points per period the LIP rate can decrease
LIP PERIODIC START RATE	LNLPMN	Maximum points per period the LIP rate can decrease
LIP PERIODIC RATE MINIMUM	LNLPSR	Starting rate of the rate cap period
LIP PRIOR UNPAID CHARGES	LNLPCG	Prior unpaid interest after current LIP billing
LIP PRIOR UNPAID W PROJECTED LATE	LNLPCG + CALC LATE	Prior unpaid interest with projected late charges
LIP RATE CHANGE DATE	LNLCHD	Next date the LIP rate will change
LIP RATE CHANGE FREQUENCY	LNLFRQ	Number of months that pass between rate rolls
LIP RETENTION AMOUNT	LNLRET	LIP retention amount (Funds to be held for miscellaneous reasons. This should not be used if you use the LIP budgets.)
LIP TOTAL DUE WITH LATE AND FEES	LNLPCG + LNLATE + LNFEES	Total unpaid interest plus late charges and loan fees
LIP TOTAL DUE WITH LATE CHGS	LNLPCG+LNLATE	Total unpaid interest plus late charges



Event 16 Sample Letter

See the following example of an LIP reminder letter:

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<<EVENT_DATE>>

<<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE:   Loan Number: <<FORMATTED_LOAN_NUMBER>>
      Loan Balance: <<PRINCIPAL_BALANCE>>
      Property Address:
          <<PROPERTY_ADDRESS_LINE1>>
          <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear <<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>

The interest on your GOLDPoint Systems Finance Company construction loan was due
<<DUE_DATE_ALPHA>>.

You still owe $<<LIP_TOTAL_DUE_WITH_LATE_CHGS>> before your account will become current.
Please submit the amount within five (5) days to avoid penalties. If you have any questions regarding this
payment, contact the Construction Department at (555) 555-5555. Thank you.

Sincerely,

GOLDPoint Systems Finance Company

E16/L##
    
```

Event 17, ARM Accrual Rate Up, Payment Change, Rate Caps, Lifetime Caps

This event record is generated automatically when the accrual rate goes up, a new P/I payment is calculated, periodic rate caps are used (**Use Rate Cap** field on the ARM Information screen (payment method 6 or 7 loans) is checked) and lifetime rate caps are used (the new rate is equal to the lifetime minimum cap or the lifetime maximum cap).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMEPC	P/I effective date plus the P/I payment change frequency



Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option displays a checkmark
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX- OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA- LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX+ LNAMOF- LNAMRT	New index plus the accrual rate offset/margin minus accrual rate
ARM INDEX PUBLISHING FREQUENCY	RTPBFQ	Frequency the index is published (e.g., weekly, daily)
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment in accrual rate and P/I change table (ARM Rates & P/I Tables tab on the ARM Information screen)
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Reserve 1 payment effective for the newest payment change date plus Reserve 2 payment effective for the newest payment



Merge Field	Field Mnemonic/ Calculation	Description
		change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Reserve 1 payment plus new Reserve 2 payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate



Merge Field	Field Mnemonic/ Calculation	Description
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on function 1 of the loan system
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	RTPBFQ	Publishing source of the index rate (e.g., Wall Street Journal). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.



Event 18, ARM Accrual Rate Down, Payment Change, Rate Caps, Lifetime Caps

This event record is generated automatically when the accrual rate goes down, a new P/I constant is calculated, periodic rate caps are used (**Use Rate Cap** field displays a checkmark on the Loans > Account Information > ARM Information screen for payment method 6 or 7 loans) and lifetime rate caps are used. (The new rate is equal to the lifetime minimum cap or lifetime maximum cap.)

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMEPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMEDT + LNAMEFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAMEPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBNIX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate displays a checkmark
ARM DAYS BEFORE RATE CHANGE	LNAMEAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMENA- LNAMEMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMEGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX + LNAMEOF - LNAMERT	New index plus the accrual rate offset/margin minus accrual rate
ARM INDEX PUBLISHING FREQUENCY	RTPBFQ	Frequency the index is published (e.g., daily, weekly). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMERT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMEPT	The accrual rate pointer that is tied to the rate index



Merge Field	Field Mnemonic/ Calculation	Description
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Reserve 1 payment effective for the newest payment change date plus Reserve 2 payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMEOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Reserve 1 payment plus new Reserve 2 payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMEA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMEDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change



Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	RTPBDS	Publishing source of the index rate (e.g., Wall Street Journal). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period



Merge Field	Field Mnemonic/ Calculation	Description
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 19, ARM Accrual Rate Up, Payment Change, Lifetime Caps

This event record is generated automatically when the ARM accrual rate goes up, a new P/I payment is calculated, and lifetime rate caps are used (the new rate is equal to the lifetime minimum cap or the lifetime maximum cap).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate field displays a checkmark
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PUBLISHING	RTPBFQ	Frequency the index is published. This information is entered on the Loans > System Setup Screens >



Merge Field	Field Mnemonic/ Calculation	Description
FREQUENCY		Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Reserve 1 payment effective for the newest payment change date plus Reserve 2 payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	The Reserve 1 payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Reserve 1 payment plus new Reserve 2 payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account



Merge Field	Field Mnemonic/ Calculation	Description
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN* LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD- LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.



Merge Field	Field Mnemonic/ Calculation	Description
ARM SOURCE OF RATE INDEX	RTPBDS	Publishing source of the index rate (e.g., Wall Street Journal). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 20, ARM Accrual Rate Down, Payment Change, Lifetime Caps

This event record is generated automatically when the ARM accrual rate goes down, a new P/I payment is calculated, and lifetime rate caps are used (the new rate is equal to the lifetime minimum cap or the lifetime maximum cap).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate field displays a checkmark
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX- OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA- LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency



Merge Field	Field Mnemonic/ Calculation	Description
ARM INDEX PUBLISHING FREQUENCY	RTPBFQ	Frequency the index is published (e.g., weekly, daily). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Reserve 1 payment effective for the newest payment change date plus Reserve 2 payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Reserve 1 payment plus new Reserve 2 payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account



Merge Field	Field Mnemonic/ Calculation	Description
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment in effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD- LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.



Merge Field	Field Mnemonic/ Calculation	Description
ARM SOURCE OF RATE INDEX	RTPBDS	Publishing source of the index rate (e.g., Wall Street Journal). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 21, New Loan Event

This event record is generated when the system encounters tran code 680 (new loan) for ARM loans.

[Example Event 21 Letter](#)

Merge Field	Field Mnemonic/ Calculation	Description
AUTO MAKE FIRST, SECOND, THIRD	CFMAKE	Make (Loans > Collateral Detail screen)
AUTO MODEL FIRST, SECOND, THIRD	CFMODL	Model (Loans > Collateral Detail screen)
AUTO YEAR FIRST, SECOND, THIRD	CFYEAR	Year (Loans > Collateral Detail screen)
DAYS BEFORE PAYMENT CHANGE	LNAMID	Days prior to next P/I change date to calculate payment
DAYS BEFORE RATE CHANGE	LNAMAD	Days prior to next rate change date to calculate rate
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth, or quarter
VIN NUMBER FIRST, SECOND, THIRD	CFVIN1	VIN (Loans > Collateral Detail screen)

The following merge fields are also available if you would like, but you will need to contact your GOLDPoint Systems account manager to have these fields programmed for your institution.

Merge Field	Field Mnemonic/ Calculation	Description
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DATE DUE DATE ROLLED	LNROLL	Date Due Last Rolled (Loans > Account Information > Payment Information screen)
DATE LAST PAID	LNDTLP	Last Payment Date (Loans > Account Information > Account Detail screen, Payment Detail tab)
EMAIL	E0EMEL	Email Address (Customer Relationship Management > Households screen)
FEES REMAINING AMOUNT	LNFRM	Remaining Fees (Loans > Account Information > Deferred Fees screen)
FORCE NEXT FOLLOW-UP DATE	QAFDTE	Follow-up Date (Loans > Marketing and Collections screen, Contact tab)
INTEREST START DATE	OTINDT	Interest Start Date (Loans > Cards and Promotions screen, Disclosure Information tab)
LAST ACTIVITY	LNACTV	Last Activity (Loans > Account Information > Account Detail screen, Account tab)
LAST PAID AMOUNT	LNLPMA	Last Payment Amount (Loans > Account Information > Account Detail screen, Payment Detail tab)
PAYOFF	LNCLAT	Payoff Amount (Loans > Account Information > Additional Loan Fields screen, Origination/Maturity tab)

Event 21 Sample Letters

See the following examples of new loan event letters:

Example 1: New Loan Account

```

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Account number <<FORMATTED_LOAN_NUMBER>>

Dear Borrower:
    
```



I would like to take this opportunity to thank you for allowing us to assist you in meeting your financial needs. Your first payment will be due on <<DUE_DATE_ALPHA>>.

For your convenience we also have a pre-authorized payment plan which can be automatically withdrawn from your checking account on a special date each month and applied to your loan.

Should you have any questions regarding this information, please feel free to call us at (555) 555-5555.

Sincerely,

Loan Servicing

E21/L##

Example 2: Welcome Letter

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan No.: <<FORMATTED_LOAN_NUMBER>>

Dear Customer(s):

Welcome to GOLDPoint Systems Finance Company. We are pleased that you chose GOLDPoint Systems Finance Company for the recent financing of your loan. Please take the time to carefully review the documents provided to you at closing. We are very enthusiastic about serving you and providing you with excellent service.

Beginning <<DUE_DATE_ALPHA>>, your monthly loan payment will be in the amount of <<NEXT_PAYMENT_DUE>>.

You will be receiving monthly billing statements about two (2) weeks before your due date. Please make your check payable to GOLDPoint Systems Finance Company. If you are interested in our automatic payment plan, please contact us.

We appreciate the opportunity to service you! Should you have any questions, please contact us at (555) 555-5555.

Sincerely,

John Doe
Title



E21/L##

Event 22, Closed Loan Event

This event record is generated when the system encounters tran code 580 (close loan).

[Example Event 22 Letter](#)

Merge Field	Field Mnemonic/ Calculation	Description
PO ACCRUED INTEREST	POACIN	Accrued interest applied to payoff
PO AMOUNT	POPOFF	Payoff amount – includes all amounts applied to payoff
PO CUSTOMER MESSAGE LINE 1	POMES2	First customer message line from payoff record
PO CUSTOMER MESSAGE LINE 2	POMES2	Second customer message line from payoff record
PO CUSTOMER MESSAGE LINE 3	POMES3	Third customer message line from payoff record
PO DATE	PODATE	Payoff date
PO EXPIRATION DATE	POEXPD	Date the payoff expires
PO FEES	POFEES	Loan fees applied to payoff
PO INTEREST CALCULATION CODE	POIBAS	Interest calculation method from the payoff record
PO INTEREST ON NEGATIVE RESERVES	POINRI	Interest on negative reserves applied to payoff
PO LATE CHARGES	POLATE	Late charges applied to payoff
PO LIP ACCRUED INTEREST	POLACC	LIP accrued interest applied to payoff
PO LIP CUSTOMER BALANCE	POCBAL	LIP customer balance applied to payoff
PO LIP UNDISBURSED BALANCE	POLBAL	LIP undisbursed balance applied to payoff
PO MISC ADJUSTMENT AMT 1	POAMT1	Payoff miscellaneous adjustment amount 1
PO MISC ADJUSTMENT AMT 2	POAMT2	Payoff miscellaneous adjustment amount 2



Merge Field	Field Mnemonic/ Calculation	Description
PO MISC ADJUSTMENT AMT 3	POAMT3	Payoff miscellaneous adjustment amount 3
PO MISC ADJUSTMENT AMT 4	POAMT4	Payoff miscellaneous adjustment amount 4
PO MISC ADJUSTMENT AMT 5	POAMT5	Payoff miscellaneous adjustment amount 5
PO MISC DESCRIPTION 1	POFLD1	Payoff miscellaneous description 1
PO MISC DESCRIPTION 2	POFLD2	Payoff miscellaneous description 2
PO MISC DESCRIPTION 3	POFLD3	Payoff miscellaneous description 3
PO MISC DESCRIPTION 4	POFLD4	Payoff miscellaneous description 4
PO MISC DESCRIPTION 5	POFLD5	Payoff miscellaneous description 5
PO MISCELLANEOUS FUNDS	POMISC	Miscellaneous fund applied to payoff
PO NAME LINE 1	PONLN1	Name line 1 from the payoff record
PO NAME LINE 2	PONLN2	Name line 2 from the payoff record
PO NAME LINE 3	PONLN3	Name line 3 from the payoff record
PO NAME LINE 4	PONLN4	Name line 4 from the payoff record
PO PARTIAL PAYMENTS	POPRTL	Partial payments applied to payoff
PO PER DIEM	PODIEM	One day's accrued interest of the principal balance plus deferred interest
PO PER DIEM CALCULATION CODE	POPDBS	Interest method used to figure payoff per diem
PO PRINCIPAL BALANCE	POPBAL + PODEFI	Principal plus deferred interest applied to payoff
PO RATE	PORATE	Payoff rate
PO RSV 1 AND RSV 2 BALANCES	POR1BL + POR2BL	Reserve 1 and 2 balances subtracted from payoff
PO RSV 1 AND RSV 2 INTEREST	POR1AI + POR2AI	Reserve 1 and 2 interest subtracted from payoff
PO SUBSIDY BALANCE	POSBAL	Subsidy balance subtracted from payoff when applied

Event 22 Sample Letters

See the following examples of this event letter:

Example 1: Loan Payoff



<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan # <<FORMATTED_LOAN_NUMBER>>

Dear Borrower:

As your above numbered loan has been paid in full, we are enclosing the following documents for your files:

_____ Deed of Reconveyance

_____ Satisfaction of Mortgage

_____ Abstract of Title

_____ Insurance policy

_____ Various Tax Receipts

_____ Other

We would like to thank you for giving us the opportunity to serve you. If we can be of assistance in any matter in the future, please feel free to call us at (555) 555-5555.

Sincerely,

Loan Servicing

E22/L##

Example 2: Loan Payoff

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>



RE: Loan No.: <<FORMATTED_LOAN_NUMBER>>
 Property Address: <<PROPERTY_ADDRESS_LINE1>>
 <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Customer:

As the above referenced loan has been paid in full, a Full Reconveyance will be issued and a copy forwarded to you after it has been recorded.

I would like to thank you for allowing us this opportunity to assist you in meeting your financial needs. If you have any questions about your loan, or any other services offered by GOLDPoint Systems Finance Company, please feel free to call us at (555) 555-5555.

Sincerely,

Loan Servicing Department

E22/L##

Event 23, Delinquency Event

This event record is not generated automatically. It must be requested. The loan must be delinquent when this event is ordered or the letters will not generate. (The due date must be in the past.)

Options:

1. To stop a Delinquency Event letter from generating on a bankrupt account, check the **Miscellaneous Options 3** box on the Report Setup screen for FPSRP175.
2. See the [PAYOFF_AMOUNT](#) field below for special options affecting this event letter.

[Example Event 23 Letter](#)

Merge Field	Field Mnemonic/ Calculation	Description
APPOINTMENT_DATE	EVACDT	This is the delinquency letter appointment date. This field is entered when you select Action Code 210 on the Actions, Holds, Event Letters screen . This is the date the account owners should have contacted you or made a payment before action is taken. See the Event 23 Sample Letters for an example of how to use this field in your event letters.
APPOINTMENT_TIME	EVTIME	This is the delinquency letter appointment time. This field is entered when you select Action Code 211 on the Actions, Holds, Event Letters screen . The delinquency letter time is



Merge Field	Field Mnemonic/ Calculation	Description
		entered in the corresponding action date field as 01-HH-MM, where 01 is the month (e.g., 01=January, 02=February, 03=March, etc.), HH = hours, and MM = minutes, used in event 23 and 24 only).
C17	UFC17	This is a user-defined field entered on the Actions/Holds/Event Letters screen. You can enter any information in those fields on that screen, and that information can be included in event letters if you include this merge field. These fields are only available for events 23 and 24 .
C34	UFC34	This is a user-defined field entered on the Actions/Holds/Event Letters screen. You can enter any information in those fields on that screen, and that information can be included in event letters if you include this merge field. These fields are only available for events 23 and 24 .
DATE LAST PAID	LNDTLP	This field shows the date that the last payment was posted. If a payment reversal (tran code 608) occurs, the system will look in the collection history for the previous last payment date and enter that date in this field. The last payment date is reported to the credit bureau. It is updated as payment activity occurs on the loan. This is pulled from the Last Payment Date field (LNDTLP), which is found in the Payment Information field group on the Loans > Account Information > Account Detail screen > Payment Detail tab.
DELINQUENCY DEMAND DATE		Date calculated using demand days (see below); alpha or numeric
DELINQUENCY DEMAND DAYS		Number of days that will be added to the date the event letter is created. Demand days are set up by loan type on the Delinquency Demand Days screen (function 805/806) in GOLD Services (Application 8). Example: Loan type 12 is set up for 10 demand days. The night the event letter is created, the program adds 10 days to the current run date and displays that date here.
DUE DATE DAY	LNDUDY	Loan due date day
FIRST DUE DATE	LN1DUE	First payment due date on the loan
LAST PAYMENT AMOUNT	LNLPMA	This is the amount of the last payment pulled from the Last Payment Amount field on the Loans > Account Information > Account Detail screen > Payment Detail tab.



Merge Field	Field Mnemonic/ Calculation	Description
LATE CHARGE VARIANCE	LNPDU	Late charge variance—the amount of the regular payment that has not been paid because late charges were paid
ORIGINAL ADD ON AMOUNT	LNOADD	Total of amounts added to the principal
PAYOFF AMOUNT		<p>This is the Payoff amount as of the date the event is created. This field is pulled from the Payoff Amount field on the Loans > Payoff screen, Balances tab.</p> <p>Note: If you want to use the <<PAYOFF_AMOUNT>> merge field on this event, the following needs to take place:</p> <ol style="list-style-type: none"> You must contact GOLDPoint Systems and have your account manager set the fifth Miscellaneous Option for the Event Letter Report (FPSRP175). If this option is not set, nothing will print in the <<PAYOFF_AMOUNT>> field when the letter is merged with real data. The Include Payoff box must be checked on the Loans > System Setup Screens > Event Letter Descriptions screen.
TOTAL LATE CHARGE AND FEE VARIANCE	CALC	Late charge variance plus total loan fee variance
TOTAL LOAN FEES VARIANCE	LNVPRN	Total loan fees variance—the amount of the regular payment that was not paid because of loan fees
AUTO MAKE FIRST, SECOND, THIRD	CFMAKE	Make (Loans > Collateral Detail screen)
AUTO MODEL FIRST, SECOND, THIRD	CFMODL	Model (Loans > Collateral Detail screen)
AUTO YEAR FIRST, SECOND, THIRD	CFYEAR	Year (Loans > Collateral Detail screen)
VIN NUMBER FIRST, SECOND, THIRD	CFVIN1	VIN (Loans > Collateral Detail screen)
The following merge fields are also available if you would like, but you will need to contact your GOLDPoint Systems account manager to have these fields programmed for your institution.		
DATE DUE DATE ROLLED	LNROLL	Date Due Last Rolled (Loans > Account Information > Payment Information screen)
DATE LAST PAID	LNDTLP	Last Payment Date (Loans > Account Information > Account Detail screen, Payment Detail tab)
EMAIL	E0EMEL	Email Address (Customer Relationship Management > Households screen)



Merge Field	Field Mnemonic/ Calculation	Description
FEES REMAINING AMOUNT	LNFRM	Remaining Fees (Loans > Account Information > Deferred Fees screen)
FORCE NEXT FOLLOW-UP DATE	QAFDTE	Follow-up Date (Loans > Marketing and Collections screen, Contact tab)
INTEREST START DATE	OTINDT	Interest Start Date (Loans > Cards and Promotions screen, Disclosure Information tab)
LAST ACTIVITY	LNACTV	Last Activity (Loans > Account Information > Account Detail screen, Account tab)
LAST PAID AMOUNT	LNLPMA	Last Payment Amount (Loans > Account Information > Account Detail screen, Payment Detail tab)
PAYOFF	LNCLAT	Payoff Amount (Loans > Account Information > Additional Loan Fields screen, Origination/Maturity tab)

Event 23 Sample Letters

See the following examples of different delinquency letters:

For Bi-Weekly Loans

```

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE:   Loan No.           <<FORMATTED_LOAN_NUMBER>>

Dear Borrower(s):

According to the terms of your Note, you are to maintain an account with sufficient funds to pay the full amount of each bi-weekly payment on its due date. Our records indicate that your loan, referenced above, is seriously delinquent.

TOTAL PAYMENTS DUE:      $<<TOTAL_PAYMENTS_DUE>>
LATE CHARGES DUE:       $<<LATE_CHARGES>>

TOTAL AMOUNT DUE:       $<<TOTAL_PMTS_WITH_LATE_CHARGES>>
    
```



Payments and late charges which become due after the date of this letter must also be included.

It is imperative that an immediate deposit be made into the designated account to cure your default. Failure to cure said default by <<APPOINTMENT_DATE>> may result in the immediate termination of the bi-weekly payments according to the terms of your note.

If you have any questions regarding this matter, please do not hesitate to call our Loan Service Department at (555) 555-5555.

Sincerely,

Jane Doe
Loan Service Representative

E23/L##

Foreclosure

NOTICE OF INTENT TO BEGIN FORECLOSURE

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan no. <<FORMATTED_LOAN_NUMBER>>

Dear Borrower(s):

Our records reflect that your loan of \$<<PRINCIPAL_BALANCE>>, plus interest thereon became due and payable on <<MATURITY_DATE_ALPHA>>. The total amount due must be paid by CERTIFIED FUNDS no later than <<APPOINTMENT_DATE>>. Partial amounts will not be accepted.

If your loan is not paid off, we will instruct our Trustee to proceed in filing a Notice of Default and may invoke the power of sale and any other remedies permitted by applicable law without further notification to you.

After the Notice of Default is filed, you have three months to pay off the balance, interest, Trustee's fees and other costs by CERTIFIED FUNDS. After the three-month period, the Association has the right to cause a Trustee's sale to be scheduled and held sometime subsequent to the expiration of twenty-one (21) days from the publication of the Notice of Trustee's Sale.

You have the right to file court action to assert the non-existence of a default or any other defense to the acceleration of your loan and sale of your property.



It is imperative you contact us immediately to verify the amount due to pay off your loan. Please call our Loan Service Department at (555) 555-5555.

Sincerely,

Delinquency Counselor

E23/L##

Foreclosure

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

PROPERTY ADDRESS:

<<PROPERTY_ADDRESS_LINE1>>

<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Borrower(s):

You have failed to meet the terms of payment on your loan and, as a result, your loan has been placed in foreclosure.

After the Notice of Default is filed, there is a three-month redemption period in which there will be Trustee's fees that are due in addition to your delinquent payments, late charges and other fees. After the three-month redemption period, the association has the right to cause a Trustee's sale to be scheduled and held sometime subsequent to the expiration of twenty-one (21) days from the date of the publication of the Notice of the Trustee's Sale.

If you intend to bring your loan current, please contact our office for the amount needed, which must be paid by CERTIFIED FUNDS ONLY.

If you have any other questions regarding this matter, please call our Loan Service Department at (555) 555-5555.

Sincerely,

Jane Doe



Delinquency Counselor

E23/L##

Negative Credit Report

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Borrowers:

We at GOLDPoint Systems Finance Company are concerned that your loan payment is now thirty (30) days delinquent.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

As you are aware, your payments are to be made regularly each month on your scheduled due date. The following amounts are due at this time.

Payments \$<<TOTAL_PAYMENTS_DUE>>

Late Charges due \$<<LATE_CHARGES>>

Total due \$<<TOTAL_PMTS_WITH_LATE_CHARGES>>

We are sure you want to bring your account current and avoid additional delinquency costs. If your account remains delinquent for ninety (90) days, we may be required to proceed with foreclosure or other legal action.

Please contact me immediately to resolve this matter.

Sincerely,

John Doe
Collections Department

E23/L##



Payment Past Due/Late Charge

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_3>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_4>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_LINE2>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Customer:

Your loan remains delinquent for the payments that were due beginning <<DUE_DATE_ALPHA>>. The total amount due, including late charges, is <<TOTAL_DUE>>.

Demand is hereby made upon you to pay GOLDPoint Systems Finance Company within seven (7) days from the date hereof. All delinquent installments on or before Month X, 200X should be made to the attention of Jane Doe, Loan Officer, 1525 West 820 North, Provo, Utah 84601.

You are further notified that failure to pay the delinquent installments as demanded within the time prescribed, will result in GOLDPoint Systems Finance Company taking whatever legal action is deemed necessary to protect its interest as set forth in the Promissory Note dated <<DATE_OPENED_ALPHA>>.

Sincerely,

Jane Doe
Loan Officer

E23/L##

Payment Past Due

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_3>>



<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_4>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_LINE2>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Customer:

Your loan remains delinquent for the payments that were due beginning <<DUE_DATE_ALPHA>>.

Unless we receive your remittance for the entire amount due on or before Month X, 200X, we will assign this matter of collection to our attorneys for legal action as outlined in our Promissory note.

If your loan is turned over to an attorney for collection, it will be necessary that you pay all attorney fees incurred in that process.

Please see that your loan is brought current prior to the above date to avoid the action outlined.

If you wish to communicate with us about this matter, please phone our office at (555) 555-5555 between the hours of #:## am and #:## pm, Monday through Friday.

Sincerely,

John Doe
Loan Officer

E23/L##

Payment Past Due/Late Charges

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_3>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_4>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_LINE2>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Customer:



Your payment on this loan is due as follows:

Amount of Payments Due:	<<TOTAL_PAYMENTS_DUE>>
Late Charges:	<<LATE_CHARGES>>
Total Due:	<u><<TOTAL_PMTS_WITH_LATE_CHARGES>></u>

Payments are due on the first of each month, and late charges are assessed for payments received after the 15th.

Please send the total amount due promptly to avoid any additional charges.

If you have any questions, please call us at (555) 555-5555.

Loan Servicing Department

E24/L##

Promissory Note in Default

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
 <<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
 <<MAIL_ADDRESS_LINE1>>
 <<MAIL_ADDRESS_LINE2>>
 <<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Acceleration of all payments and calling in note #X

Dear Customer:

You are hereby notified that the above referenced promissory note is in default due to your failure to pay the required monthly installments of <<TOTAL_PAYMENTS_DUE>>. The note is presently three (3) months delinquent, as you have failed to make the payment due on <<DUE_DATE_ALPHA>>, and the payment due for each month thereafter. GOLDPoint Systems Finance Company does hereby accelerate all remaining installments and calls the entire note due and payable.

Demand is hereby made upon you to pay GOLDPoint Systems Finance Company within ten (10) days from the date hereof the entire note balance of <<TOTAL_DUE_TO_BALLOON_OR_MATURITY>>. Your payment of this note on or before Month X, 200X should be made to the attention of Mr. John Doe, Loan Officer at GOLDPoint Systems Finance Company, 1525 West 820 North, Provo, Utah 84601.

If the matured note remains unpaid at the close of the business day on Month X, 200X, then it will be necessary for you to deliver to GOLDPoint Systems Finance Company the collateral securing this note which is:



LOAN ITEM(S)

Your failure to deliver the collateral to the association will result in GOLDPoint Systems Finance Company taking whatever legal action is deemed necessary to protect its interest including repossession and the sale of the collateral and filing suit for any deficiency balance due on the note, plus interest and late charges accrued thereon, together with all reasonable attorney's fees and court costs as provided in the note.

Sincerely,

John Doe
Loan Officer

E23/L##

Property Taxes

<<EVENT_DATE>>

NOTICE OF INTENT TO BEGIN FORECLOSURE

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_LINE2>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Property Address: <<PROPERTY_ADDRESS_LINE1>>
<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Borrower(s):

Records received from the County Tax Assessor reflect the property taxes on your mobile home are seriously delinquent. According to your Security Agreement, you are required to pay promptly all taxes levied or assessed to said mobile home. Failure to meet terms places your loan in default and subject to foreclosure.

If these taxes are not paid and receipt evidencing such payment are not provided to us, in addition to all payments and late charges by <<APPOINTMENT_DATE>>, we will initiate foreclosure proceedings without further notification to you. Payments will not be accepted unless accompanied by proof your delinquent taxes have been paid.

AMOUNT OF PAYMENTS DUE: <<TOTAL_PAYMENTS_DUE>>

LATE CHARGES DUE: <<LATE_CHARGES>>

TOTAL AMOUNT DUE: <<TOTAL_PMTS_WITH_LATE_CHARGES>>



PAYMENTS AND LATE CHARGES WHICH BECOME DUE AFTER THE DATE OF THIS LETTER MUST ALSO BE PAID. PARTIAL AMOUNTS WILL NOT BE ACCEPTED. PAYMENT BY CERTIFIED FUND ONLY.

PARCEL NUMBER	YR. OF DELINQUENCY	AMT. TO REDEEM TO:
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If you have any questions regarding this matter, please call our Loan Service Department at (XXX) 555-5555 or TOLL FREE at (800) 555-5555.

Sincerely,

Jane Doe
 Delinquency Counselor
 E23/L##

Property Taxes

NOTICE OF INTENT TO BEGIN FORECLOSURE

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Borrower(s):

Records received from the County Tax Assessor reflect your property taxes are seriously delinquent. According to your Deed of Trust, you are required to pay all taxes and assessment affecting your property. Failure to meet terms places your loan in default and subject to foreclosure.

If these taxes are not paid and receipt evidencing such payment is not provided to us by <<APPOINTMENT_DATE>>, we will instruct our Trustee to proceed in filing a Notice of Default and may invoke the power of sale and any other remedies permitted by applicable law. Payments and late charges which become due after the date of this letter must also be paid. Payments will not be accepted unless accompanied by proof that your delinquent taxes have been paid.

PARCEL NUMBER	YR. OF DELINQUENCY	AMT. TO REDEEM TO
-----	-----	-----

After the Notice of Default is filed, you may have the legal right to bring your loan in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your loan, normally five (5) business days prior to the date set for the sale of your property. No sale date may be set until three months from the date the Notice of Default is filed.



You have the right to file court action to assert the non-existence of a default or any other defense to the acceleration of your loan and sale of your property.

If you have any questions regarding this matter, please call our Loan Service Department at (555) 555-5555 or TOLL FREE at (800) 555-5555.

Sincerely,

Jane Doe
Delinquency Counselor
E23/L##

Repossession

<<EVENT_DATE>>

NOTICE OF INTENT TO BEGIN FORECLOSURE

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_3>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_4>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_LINE2>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Customer,

You are hereby notified that the undersigned has taken possession of the security described in the security agreement executed by you to the undersigned dated X, a list of which is as follows:

Unless, on or before the X day of Month, 200x, payment is made of \$X on your account, plus any collection or repossession expenses, said security will be sold on the X day of MONTH, 200x, at X a.m. at the following place to-wit:

GOLDPoint Systems Finance Company
1525 WEST 820 NORTH
PROVO, UTAH 84601

The above described chattel sells for less than \$###.##, plus all interest, collection fees and repossession expenses, as well as the amount now due on your note. You will be liable for any deficiency resulting from the sale.

GOLDPoint Systems Finance Company



By:

Certified Mail #xxx
 Return Receipt Requested
 E23/L##

Event 24, Specialty Request Letter

This is reserved for letters that are a special request of your institution. More than one letter per loan can be generated on the same day.

Note: An afterhours update option is available (Remove SAC Action Code 74 and Date, code 95) that automatically removes **Action Code** 74 when an account is more than 20 days past the next due date (non-graded). The account essentially loses the same-as-cash offer. The system also sets up the Specialty Request Letter record (event 24) on the account, so you can generate event letter 24 for this account and send account owners a letter notifying them of the action. Additionally, if institution option LSAC is set, then the system does not remove **Action Code** 74 unless the loan is both 20 days past the next due date *and* the account has had at least one late charge (LNLNTO is not equal to 0).

See the [PAYOFF AMOUNT](#) field below for special options affecting this event letter.

[Example Event 24 Letter](#)

Merge Field	Field Mnemonic/ Calculation	Description
APPOINTMENT_DATE	EVACDT	This is the delinquency letter appointment date. This field is entered when you select Action Code 210 on the Actions, Holds, Event Letters screen . This is the date the account owners should have contacted you or made a payment before action is taken. See the Event 23 Sample Letters for an example of how to use this field in your event letters.
APPOINTMENT_TIME	EVTIME	This is the delinquency letter appointment time. This field is entered when you select Action Code 211 on the Actions, Holds, Event Letters screen . The delinquency letter time is entered in the corresponding action date field as 01-HH-MM, where 01 is the month (e.g., 01=January, 02=February, 03=March, etc.), HH = hours, and MM = minutes, used in event 23 and 24 only).
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next rate change date plus a rate change frequency
ARM 2ND P/I CHANGE DATE	LNPIEF + LNAMPC	Next payment change date plus a payment change frequency



Merge Field	Field Mnemonic/ Calculation	Description
ARM NEXT ACCRUAL RATE	LNAMNA	Next accrual rate
ARM NEXT P/I PAYMENT	LNPINX	Next principal/interest payment
AUTO MAKE FIRST, SECOND, THIRD	CFMAKE	Make (Loans > Collateral Detail screen)
AUTO MODEL FIRST, SECOND, THIRD	CFMODL	Model (Loans > Collateral Detail screen)
AUTO YEAR FIRST, SECOND, THIRD	CFYEAR	Year (Loans > Collateral Detail screen)
DATE LAST PAID	LNDTLP	<p>This field shows the date that the last payment was posted. If a payment reversal (tran code 608) occurs, the system will look in the collection history for the previous last payment date and enter that date in this field. The last payment date is reported to the credit bureau. It is updated as payment activity occurs on the loan.</p> <p>This is pulled from the Last Payment Date field (LNDTLP), which is found in the Payment Information field group on the Loans > Account Information > Account Detail screen > Payment Detail tab.</p> <p>Note: The loan transaction 590 (Charge LIP Interest to LIP Undisbursed Balance) also updates the date of last payment. However, the reversal of this transaction will not change the last payment date.</p> <p>The results for this field are a numeric date, as in:</p> <p>05-25-2015</p>
DATE LAST PAID ALPHA	LNDTLP	<p>This field is identical to the one above, but the results will be alphanumeric, as in:</p> <p>May 25, 2015.</p>
DELINQUENCY DEMAND DATE		Date calculated using demand days (see below); alpha or numeric.
DELINQUENCY DEMAND DAYS		Number of days that will be added to the date the event letter is created. Demand days are set up by loan type on the Delinquency Demand



Merge Field	Field Mnemonic/ Calculation	Description
		<p>Days screen (function 805/806) in GOLD Services (Application 8).</p> <p>Example: Loan type 12 is set up for 10 demand days. The night the event letter is created, the program adds 10 days to the current run date and displays that date here.</p>
FHA/VA ACCOUNT NUMBER	LNFVNO	<p>This is the FHA- or VA-assigned number for this loan.</p> <p>Note: The institution's FHA servicer number is set up with institution option H FHAC. If you are servicing FHA loans, this must be set up in order for it to appear on the event letter. If you would like this option, please send in a work order.</p>
INVESTOR ACCOUNT NUMBER	LNIACT	This is the account number assigned by the investor to this loan, if there is one.
LAST INDEX	LNAPIN	Last Index Rate on Loans > Account Information > ARM Information screen, ARM Detail tab
LATE CHARGE VARIANCE	LNPDUE	Late charge variance—amount of the regular payment not paid because late charges were paid
NEW TOTAL PAYMENT	LNPINX+LNR1NX+LNR2NX-LNSNXT	Next P/I payment + next reserve 1 payment + next reserve 2 payment - next subsidy payment. If next payments are zero, then current payments are used for calculating new total payment.
OLD TOTAL PAYMENT	LNPICN+LNR1CN+LNR2CN-LNSCON	P/I payment + reserve 1 payment + reserve 2 payment - subsidy payment
ORIGINAL ADD ON AMOUNT	LNOADD	Total of amounts added on to the principal
ORIGINAL APR	LNOAPR	Annual percentage rate of the loan
PAYOFF AMOUNT	POPOFF	<p>This is the Payoff amount as of the date the event is created. This field is pulled from the Payoff Amount field on the Loans > Payoff screen, Balances tab.</p> <p>Note: If you want to use the <<PAYOFF_AMOUNT>> merge field on this event, the following needs to take place:</p>



Merge Field	Field Mnemonic/ Calculation	Description
		<ol style="list-style-type: none"> You must contact GOLDPoint Systems and have your account manager set the fourth Miscellaneous Option for the Event Letter Report (FPSRP175). If this option is not set, nothing will print in the <<PAYOFF_AMOUNT>> field when the letter is merged with real data. The Include Payoff box must be checked on the Loans > System Setup Screens > Event Letter Descriptions screen.
PREVIOUS YEAR YTD INTEREST	LNPYTD	This is the total amount of interest paid during the previous year. It includes any subsidy portion and any prepaid interest paid during the previous year. This information is pulled from the Loans > Account Information > Account Detail screen > Statistics tab > Current & Prior Year-to-Date tab.
SOLD AS OF DATE	LNASOF	This field will show the date the loan is sold as of, whether it is a due date, paid-to-date, or an actual date when the loan is sold using the Loans > Investor Reporting > Sell Loan to Investor function.
TOTAL LATE CHARGE AND FEE VARIANCE	CALC	Late charge variance plus total loan fee variance
TOTAL LOAN FEES VARIANCE	LNVP RN	Total loan fees variance—the amount of the regular payment that was not paid because of loan fees
USER-DEFINED C17	UFC17	<p>This is a user-defined field entered on the Actions/Holds/Event Letters screen. You can enter any information in those fields on that screen, and that information can be included in event letters if you include this merge field.</p> <p>These fields are only available for events 23 and 24.</p>
USER-DEFINED C34	UFC34	<p>This is a user-defined field entered on the Actions/Holds/Event Letters screen. You can enter any information in those fields on that screen, and that information can be included in event letters if you include this merge field.</p> <p>These fields are only available for events 23 and 24.</p>



Merge Field	Field Mnemonic/ Calculation	Description
The following merge fields are also available if you would like, but you will need to contact your GOLDPoint Systems account manager to have these fields programmed for your institution.		
DATE DUE DATE ROLLED	LNROLL	Date Due Last Rolled (Loans > Account Information > Payment Information screen)
DATE LAST PAID	LNDTLP	Last Payment Date (Loans > Account Information > Account Detail screen, Payment Detail tab)
EMAIL	E0EMEL	Email Address (Customer Relationship Management > Households screen)
FEES REMAINING AMOUNT	LNREM	Remaining Fees (Loans > Account Information > Deferred Fees screen)
FORCE NEXT FOLLOW-UP DATE	QAFDTE	Follow-up Date (Loans > Marketing and Collections screen, Contact tab)
INTEREST START DATE	OTINDT	Interest Start Date (Loans > Cards and Promotions screen, Disclosure Information tab)
LAST ACTIVITY	LNACTV	Last Activity (Loans > Account Information > Account Detail screen, Account tab)
LAST PAYMENT AMOUNT	LNLPMA	Last Payment Amount (Loans > Account Information > Account Detail screen, Payment Detail tab)
PAYOFF	LNCLAT	Payoff Amount (Loans > Account Information > Additional Loan Fields screen, Origination/Maturity tab)
VIN NUMBER FIRST, SECOND, THIRD	CFVIN1	VIN (Loans > Collateral Detail screen)

Event 24 Sample Letters

See the following examples of different types of specialty request letters:

Example 1: Draft Authorization Card

```
<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
```



<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan # <<FORMATTED_LOAN_NUMBER>>
Property Address: <<PROPERTY_ADDRESS_LINE1>>
<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Mortgage Loan Customer,

The enclosed Draft Authorization Card is provided per your request. After completing the form, please return it, along with a voided check or deposit slip in the enclosed prepaid envelope.

If you have any questions regarding this automatic draft, please call us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E24/L##

Example 2: Cancellation of Automatic Loan Payment

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan # <<FORMATTED_LOAN_NUMBER>>
Automatic Draft

Dear Loan customer,

Per your request, your mortgage payment will no longer be drafted automatically from your account.

You will be receiving a monthly billing notice in the future. Your loan is now due for the <<DUE_DATE_ALPHA>> payment.

If you have any questions regarding this automatic draft, please call us at (555) 555-5555.



Sincerely,

LOAN SERVICING DEPARTMENT

E24/L##

Example 3: Escrow

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: <<FORMATTED_LOAN_NUMBER>>

Dear Mortgagor(s):

Because of a recent disbursement from your escrow account, the account has a negative balance of <<RESERVE_1_BALANCE>>.

In order to minimize your shortage at escrow analysis, please remit the amount indicated.

A postage paid envelope has been enclosed for your convenience. If you have any other questions, please feel free to contact us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E24/L##

Example 4: Insurance (Lack of Current Coverage)

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>



Loan # <<FORMATTED_LOAN_NUMBER>>

Dear <<ACCOUNT_FIRST_NAME_1>>:

Our records indicate that we do not have confirmation of current coverage on your home, and must assume that no coverage is in effect.

You have the option of furnishing your own insurance either by assignment of existing policies or by procuring and furnishing to us equivalent coverage through any insurance company authorized to transact business in the State of X.

Any policy purchased by you must contain a long form Loss Payable Clause in our favor.

If you have any questions, please call me at (555) 555-5555.

Sincerely,

John Doe
Loan Officer

TAH/mc

E24/L##

Example 5: Loan Credit/Payment History

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan # <<FORMATTED_LOAN_NUMBER>>

Property address: <<PROPERTY_ADDRESS_LINE1>>

<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Account Holder:

As requested, we are furnishing the following information:

- () Amortization Schedule
- () Annual Loan Statement
- () Escrow Analysis Statement



- () Copy of Note and/or Deed of Trust
- () Annual Ledger(s)
- () Other

If we can be of further service, please do not hesitate to call us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E24/L##

Example 6: Loan Credit/Payment History

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Following your request, listed below is the current status and credit/payment history for our referenced loan.

Loan Number	<<FORMATTED_LOAN_NUMBER>>
Date of Loan	<<DATE_OPENED>>
Original Loan Amt.	\$<<ORIGINAL_AMOUNT>>
Principal Balance	\$<<PRINCIPAL_BALANCE>>
P & I Payment	\$<<P_I_PAYMENT>>
Monthly Impound	\$<<RESERVE_1_CON_PLUS_RESERVE_2_CON>>
Next Due Date	<<DUE_DATE_ALPHA>>

TIMES LATE:

Last Two Years <<TIMES_LATE_LAST_2_YEARS>>

Life of Loan <<TIMES_LATE>>

This information is provided to you as a courtesy to our borrowers. Please contact them directly if you have any questions about the data in this report.

Sincerely,

E24/L##



Event 25, Prenotification of Loan Maturity

This letter can be generated any number of days before the maturity date. You must inform GOLDPoint Systems of the number of days prior to maturity the letters should be generated. The system defaults to 120 days.

[Example Event 25 Letter](#)

Merge Field	Field Mnemonic/ Calculation	Description
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth, or quarter.
TOTAL DUE AT MATURITY	LETT01	<p>Total amount due at maturity date. (Amortizes payments to maturity date. Also adds late charges, fees, subsidies, and negative interest, then subtracts reserve balance. Accrues interest to the maturity date.</p> <p>Payment method 5 loans include the current and prior finance charges.</p> <p>Note: When the payments are amortized, the system makes pseudo-payments so the principal balance used is the amortized balance instead of the current principal balance.</p>

GOLDPoint Systems ONLY

MDYS Set this option (days before maturity for event letter) to have the letters run a specified number of days before the maturity.

Event 25 Sample Letters

See the following examples of prenotification of loan maturity letters:

Example 1: Loan Maturity

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Matured Loan Number <<FORMATTED_LOAN_NUMBER>>

Dear Customer:



Your loan matured Month X, 200X and is now in default. We ask that you contact us by Month X, 200X so that this problem can be resolved.

At present, the following is the amount due, and interest is assessed daily at the rate of <<PER_DIEM>> per diem.

PRINCIPAL BALANCE	<<PRINCIPAL_BALANCE>>
INTEREST PAID TO DATE	<<DATE_INTEREST_PAID_TO_ALPHA>>

I would appreciate your immediate attention to this matter, and ask that you contact me at (555) 555-5555 on or before Month X, 200X between the hours of #:## am and #:## pm Monday through Friday.

Sincerely,

John Doe
Loan Officer

TAH/mc

E25/L##

Example 2: Loan Maturity

MATURING NOTICE

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan Number <<FORMATTED_LOAN_NUMBER>>

Principal Balance \$<<PRINCIPAL_BALANCE>>

Dear <<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>:

A payment on your note referenced above will mature on <<MATURITY_DATE_ALPHA>>. In the event that you are unable to pay the full amount due and to assure full consideration for renewal of your note, please provide us with the following:

- Updated Loan Application (enclosed)
- Current Financial Statements (personal and/or business)
- Proposed principal reduction
- Interest payment to maturity



If you require additional information or have any questions on any of the foregoing, please call me.

Very truly yours,

John Doe
Assistant Vice-President

E25/L##

Example 3: Loan Maturity

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan # <<FORMATTED_LOAN_NUMBER>>
Property Address: <<PROPERTY_ADDRESS_LINE1>>
<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Account Holder,

Please be advised that the above referenced loan is due to mature on <<MATURITY_DATE_ALPHA>>.

You will receive an itemized payoff statement approximately thirty (30) days prior to the maturity date.

If you have any questions, please contact us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E25/L##

Example 4: Loan Maturity

<<EVENT_DATE>>

<<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>



RE: Pre-notification of maturity
Loan Number: <<FORMATTED_LOAN_NUMBER>>
Property Address:
 <<PROPERTY_ADDRESS_LINE1>>
 <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear <<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>,

Your loan on the above referenced property will mature and be due and payable on <<MATURITY_DATE_ALPHA>>. The amount due on that date will be the outstanding principal balance plus accrued interest, late charges, advances and appropriate fees plus or minus any impound balance, if applicable.

Please contact this office for the total amount due prior to sending your final payment. You should initiate loan application promptly if refinancing will be necessary to pay this loan off.

If you have any questions, please contact our Loan Servicing Department at (555) 555-5555.

Sincerely,

Loan Servicing

E25/L##

Example 5: Loan Maturity

<<EVENT_DATE>>

<<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan Maturity Notice
Loan Number: <<FORMATTED_LOAN_NUMBER>>
Property Address:
 <<PROPERTY_ADDRESS_LINE1>>
 <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear <<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>,



Our records indicate that the loan referenced above matures on <<MATURITY_DATE_ALPHA>>. The payoff amount will include a principal balance of \$<<PRINCIPAL_BALANCE>>, interest as of the quoted payoff date and other fees.

Please contact our Loan Servicing Department at (555) 555-5555 as soon as possible for the total amount required to payoff your loan.

Thank you.

Sincerely,

Loan Servicing

E25/L##

Event 26, Loan Maturity Event Letter

This letter will be generated on the maturity date.

Merge Field	Field Mnemonic/ Calculation	Description
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth, or quarter.
TOTAL DUE AT MATURITY	LETT01	<p>Total amount due at maturity date. (Amortizes payments to maturity date. Also adds late charges, fees, subsidies, and negative interest, then subtracts reserve balance. Accrues interest to the maturity date.</p> <p>Payment method 5 loans include the current and prior finance charges.</p> <p>Note: When the payments are amortized, the system makes pseudo-payments so the principal balance used is the amortized balance instead of the current principal balance.</p>

Event 27, Loan Balloon Payment Letter

This letter will print when there is a "1" in the **Action Code** field on the Letters & Actions tab, and the date of the action code is today's date. Action code 1 stops all activity on the loan. This letter can be generated from 1 to 99 days before the balloon date. You must inform GOLDPoint Systems of the number of days (01–99) prior to the balloon date the letters should be generated.



 **GOLDPoint Systems Only: Miscellaneous Parameters 1-2** on the Loan Report Setup screen for FPSRP175, Event Letter Report, store the number of days prior to the balloon date to create the letter.

Merge Field	Field Mnemonic/ Calculation	Description
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth, or quarter.
TOTAL DUE AT BALLOON DATE	LETT01	<p>Total amount due at balloon date. (Amortizes payments to balloon date. Also adds late charges, fees, subsidies, and negative interest, then subtracts reserve balance. Accrues interest to the balloon date.</p> <p>Payment method 5 loans include the current and prior finance charges.</p> <p>Note: When the payments are amortized, the system makes pseudo-payments so the principal balance used is the amortized balance instead of the current principal balance.</p>

Event 28, Beneficiary Statement

This letter is generated upon request. However, if no payoff record exists, it will not be created.

Merge Field	Field Mnemonic/ Calculation	Description
PO ACCRUED INTEREST	POACIN	Accrued interest applied to payoff
PO AMOUNT	POPOFF	Payoff amount – includes all amounts applied to payoff
PO CUSTOMER MESSAGE LINE 1	PEMES1	First customer message line from payoff record
PO CUSTOMER MESSAGE LINE 2	PEMES2	Second customer message line from payoff record
PO CUSTOMER MESSAGE LINE 3	PEMES3	Third customer message line from payoff record
PODATE	PODATE	Payoff date
PO EXPIRATION DATE	POEXPD	Date the payoff expires
PO FEES	POFEES	Loan fees applied to payoff
PO INTEREST CALCULATION CODE	POIBAS	Interest calculation method from the payoff record



Merge Field	Field Mnemonic/ Calculation	Description
PO INTEREST ON NEGATIVE RESERVES	POINRI	Interest on negative reserves applied to payoff
PO LATE CHARGES	POLATE	Late charges applied to payoff
PO LIP ACCRUED INTEREST	POLACC	LIP accrued interest applied to payoff
PO LIP CUSTOMER BALANCE	POCBAL	LIP customer balance applied to payoff
PO LIP UNDISBURSED BALANCE	POLBAL	LIP undisbursed balance applied to payoff
PO MISC ADJUSTMENT AMT 1	POAMT1	Payoff miscellaneous adjustment amount 1
PO MISC ADJUSTMENT AMT 2	POAMT2	Payoff miscellaneous adjustment amount 2
PO MISC ADJUSTMENT AMT 3	POAMT3	Payoff miscellaneous adjustment amount 3
PO MISC ADJUSTMENT AMT 4	POAMT4	Payoff miscellaneous adjustment amount 4
PO MISC ADJUSTMENT AMT 5	POAMT5	Payoff miscellaneous adjustment amount 5
PO MISC DESCRIPTION 1	POFLD1	Payoff miscellaneous description 1
PO MISC DESCRIPTION 2	POFLD2	Payoff miscellaneous description 2
PO MISC DESCRIPTION 3	POFLD3	Payoff miscellaneous description 3
PO MISC DESCRIPTION 4	POFLD4	Payoff miscellaneous description 4
PO MISC DESCRIPTION 5	POFLD5	Payoff miscellaneous description 5
PO MISCELLANEOUS FUNDS	POMISC	Miscellaneous funds applied to payoff
PO NAME LINE 1	PONLN1	Name line 1 from the payoff record
PO NAME LINE 2	PONLN2	Name line 2 from the payoff record
PO NAME LINE 3	PONLN3	Name line 3 from the payoff record
PO NAME LINE 4	PONLN4	Name line 4 from the payoff record
PO PARTIAL PAYMENTS	POPRTL	Partial payments applied to payoff
PO PER DIEM	PODIEM	One day's accrued interest of principal plus deferred
PO PER DIEM CALCULATION CODE	POPDBS	Interest method used to figure payoff per diem
PO PRINCIPAL BALANCE	POPBAL + PODEFI	Principal plus deferred interest applied to payoff
PO RATE	PORATE	Payoff rate
PO RSV 1 AND RSV 2 BALANCES	POR1BL + POR2A1	Reserve 1 and 2 balance subtracted from payoff



Merge Field	Field Mnemonic/ Calculation	Description
PO RSV 1 AND RSV 2 INTEREST	POR1A1 + POR2A1	Reserve 1 and 2 interest subtracted from payoff
PO SUBSIDY BALANCE	POSBAL	Subsidy balance subtracted from payoff when applied

Event 29, Loan Sold

This letter is generated when a loan is sold to allow you to inform all associated with the loan that it was sold. Information found on the Loans > Payee Information screen can be used with this event letter. This event can be created with information regarding the company that reserve disbursements are sent to. This event creates multiple letters; e.g., if you have three insurance companies set up, you will receive three separate letters. Institution option T EV29 will stop letters from being created for disbursement types 10 through 19 (taxes). If you would like this option, submit a work order. This letter must be ordered manually.

[Example Event 29 Letter](#)

Merge Field	Field Mnemonic/ Calculation	Description
AMOUNT TO BE DISBURSED	RDAMNT	Amount that will be disbursed on the reserve
COMPANY ADDRESS 1	CAADD1	Payee address line 1
COMPANY ADDRESS 2	CAADD2	Payee address line 2
COMPANY ADDRESS 3	CAADD3	Payee address line 3
COMPANY CITY STATE ZIP	CACITY, CASTAT, CAZIPC	Payee's city, state, and ZIP
COMPANY CONTACT	CACONT	Contact for the payee
COMPANY NAME	CANAME	Payee's name
COMPANY NUMBER	RDCONO	Number assigned to payee information
COMPANY PHONE NUMBER	CAPHNE	Payee's phone number
DISBURSE EXPIRATION DATE	RDSEXP	Reserve disbursement expiration date
INVESTOR ADDRESS 1	IMA11	Investor address 1



Merge Field	Field Mnemonic/ Calculation	Description
INVESTOR ADDRESS 2	IMA12	Investor address 2
INVESTOR ADDRESS 3	IMA13	Investor address 3
INVESTOR ADDRESS 4	IMA14	Investor address 4
INVESTOR ADDRESS 5	IMA15	Investor address 5
POLICY COVERAGE AMOUNT	RDPCVR	Amount of the policy or coverage on the property
POLICY NUMBER	RDPLCY	Insurance policy number

Event 29 Sample Letters

See the following examples of sold loan letters:

Example 1: Letter to Insurance Company Concerning New Loan

<<EVENT_DATE>>

<<COMPANY_NAME>>
 <<COMPANY_ADDRESS_1>>
 <<COMPANY_ADDRESS_2>>
 <<COMPANY_ADDRESS_3>>
 <<COMPANY_CITY_STATE_ZIP>>

RE: Loan No: <<FORMATTED_LOAN_NUMBER>>
 Policy: <<POLICY_NUMBER>>
 Insured: <<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
 Property: <<PROPERTY_ADDRESS_LINE1>>
 <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Borrower(s):

Please be advised that effective Month X, 200X the above referenced loan is being transferred to GOLDPoint Systems Finance Company. Please change the Mortgagee Clause on the insurance policy to read as follows:

GOLDPoint Systems Finance Company
 1525 West 820 North
 Provo, Utah 84601



If your records do not reflect the policy on this account as currently in force, please contact a representative of GOLDPoint Systems Finance Company at (555) 555-5555. Otherwise, please send the endorsement for the requested change, as well as all future correspondence and notices, to GOLDPoint Systems Finance Company. Please reference our loan number <<FORMATTED_LOAN_NUMBER>>.

Sincerely,

John Doe
Title

E29/L##

Example 2: Sale of Servicing

<<EVENT_DATE>>

<<COMPANY_NAME>>
<<COMPANY_ADDRESS_1>>
<<COMPANY_ADDRESS_2>>
<<COMPANY_ADDRESS_3>>
<<COMPANY_CITY_STATE_ZIP>>

RE: Loan # <<FORMATTED_LOAN_NUMBER>>

Dear Borrower:

It is customary practice in the Mortgage Lending Industry for lenders to purchase or sell servicing rights.

The servicing of the above mentioned loan will be transferred to GOLDPoint Systems Finance Company. Your <<DUE_DATE>> payment should be sent to GOLDPoint Systems Finance Company, who maintains an effective Customer Service Department that will answer any questions or assist in the resolution of any problems that may develop related to your loan. The Customer Service number is 1-800-555-5555, extension #5555.

In the immediate future, GOLDPoint Systems Finance Company will furnish you with information as to their procedures and payment instructions. Prior to the receipt of this information from them, your payment should be directed to GOLDPoint Systems Finance Company, 1525 West 820 North, Provo, Utah 84601.

Please include your current payment coupon until new coupons are issued by GOLDPoint Systems Finance Company. All payments that have been directed to Old Savings Finance Company prior to the receipt of this letter will be promptly credited and it will not be necessary for you to communicate with us in this regard. All information concerning your loan file has been transferred to GOLDPoint Systems Finance Company. A statement reflecting year-to-date interest paid to Old Savings Finance Company for the current year through the date of transfer will be provided by Old Savings Finance Company.

Sincerely,



Old Savings Finance Company

E29/L##

Event 30, Buydown Payment Change

This letter is generated one month prior to the new subsidy effective date in the Loan system.

Merge Field	Field Mnemonic/ Calculation	Description
DAYS BEFORE PAYMENT CHANGE	LNAMID	Days prior to next P/I change date to calculate pmt
DAYS BEFORE RATE CHANGE	LNAMAD	Days prior to next rate change date to calculate rate
NEW PAYMENT WITHOUT SUBSIDY	LNPICN + EFF LNR1CN + EFF LNR2CN	P/I payment + effective Reserve 1 payment + effective Reserve 2 payment ***new payment amounts are calculated using payments that are in effect as of the subsidy effective date
NEW PAYMENT WITH SUBSIDY	LNPICN + EFF LNR1CN + EFF LNR2CN - LNSNXT	P/I payment + effective Reserve 1 payment + effective Reserve 2 payment - next subsidy payment ***new payment amounts are calculated using payments that are in effect as of the subsidy effective date
NEXT SUBSIDY PAYMENT	LNSNXT	Next subsidy payment
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth or quarter
SUBSIDY ACCRUED INTEREST	LNSACI	Subsidy accrued interest
SUBSIDY EFFECTIVE DATE	LNSEFF	Subsidy effective date
SUBSIDY EXPIRATION DATE	LNSEXP	Subsidy expiration date

Event 31, Buydown Expiration Letter

This letter is generated one month prior to the subsidy expiration date.



Merge Field	Field Mnemonic/ Calculation	Description
DAYS BEFORE PAYMENT CHANGE	LNAMID	Days prior to next P/I change date to calculate pmt
DAYS BEFORE RATE CHANGE	LNAMAD	Days prior to next rate change date to calculate rate
NEW PAYMENT WITHOUT SUBSIDY	LNPICN + EFF LNR1CN + EFF LNR2CN	P/I payment + effective Reserve 1 payment + effective Reserve 2 payment *** new payment amounts are calculated using payments that are in effect as of the subsidy effective date
NEW PAYMENT WITH SUBSIDY	LNPICN + EFF LNR1CN + EFF LNR2CN - LNSNXT	P/I payment + effective Reserve 1 payment + effective Reserve 2 payment - next subsidy payment *** new payment amounts are calculated using payments that are in effect as of the subsidy effective date
NEXT SUBSIDY PAYMENT	LNSNXT	Next subsidy payment
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth, or quarter
SUBSIDY ACCRUED INTEREST	LNSAC1	Subsidy accrued interest
SUBSIDY EFFECTIVE DATE	LNSEFF	Subsidy effective date
SUBSIDY EXPIRATION DATE	LNSEXP	Subsidy expiration date

Event 32, Insurance Letter (before expiration date)

This event will automatically generate letters for reserve disbursement types 20-28 and 40-49 that *will expire within 75 days*. A separate letter is created for each reserve disbursement item. **Note:** This event can also be manually requested within 75 days prior to the expiration date or any time after the expiration date.

This event will generate a letter to inform the customer that a reserve disbursement item is about to expire. The letter will generate a specific number of days before the expiration date.

Note: This event can be manually ordered after the loan is closed for 60 days. This would be used, for example, to notify the insurance company to remove the Finance Company as the mortgagee on the policy.

Options:

- A report option is available which indicates how many days prior to the expiration date a letter will be automatically generated; if this option is not set the letter will generate *on the expiration date*.





GOLDPoint Systems Only: Miscellaneous Parameters 3-4 in the Report Setup Screen for FPSRP175 stores the number of days prior to the expiration date to create the letter.

- Institution options RDEX and RDE2 are available to store the reserve disbursement types for which the institution would like letters to be automatically generated. For example, if you only want letters for reserve disbursement types 20-25 or 40-45.

Information used in the letters is pulled from Loans > Reserves > Account Reserve Detail screen. This event must be requested through a work order.

Merge Field	Field Mnemonic/Calculation	Description
AMOUNT TO BE DISBURSED	RDAMNT	Amount that will be disbursed on the reserve
COMPANY ADDRESS 1	CAADD1	Payee address line 1
COMPANY ADDRESS 2	CAADD2	Payee address line 2
COMPANY ADDRESS 3	CAADD3	Payee address line 3
COMPANY CITY STATE ZIP	CACITY, CASTAT, CAZIPC	Payee's city, state, and ZIP
COMPANY CONTACT	CACONT	Contact for the payee
COMPANY NAME	CANAME	Payee's name
COMPANY NUMBER	RDCONO	Number assigned to payee information
COMPANY PHONE NUMBER	CAPHNE	Payee's phone number
DISBURSE EXPIRATION DATE	RDSEXP	Reserve disbursement expiration date
INVESTOR ADDRESS 1	IMA11	Investor address 1
INVESTOR ADDRESS 2	IMA12	Investor address 2
INVESTOR ADDRESS 3	IMA13	Investor address 3
INVESTOR ADDRESS 4	IMA14	Investor address 4
INVESTOR ADDRESS 5	IMA15	Investor address 5
POLICY COVERAGE AMOUNT	RDPCVR	Amount of the policy or coverage on the property
POLICY NUMBER	RDPLCY	Insurance policy number

[Examples of Event 32 letters.](#)



Event 32 Sample Letters

See the following examples of event letter 32:

Example 1: Insurance (Expiration of Hazard)

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<COMPANY_ADDRESS_1>>

<<COMPANY_ADDRESS_2>>

<<COMPANY_CITY_STATE_ZIP>>

RE: Loan Number: <<FORMATTED_LOAN_NUMBER>>
Insured: <<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
Policy # <<POLICY_NUMBER>>
Property: <<PROPERTY_ADDRESS_LINE1>>
Expiration date: <<DISBURSE_EXPIRATION_DATE>>

Your hazard insurance policy will expire on the date indicated above. Your mortgage loan agreement requires that you provide us with a renewal policy prior to expiration.

To date, we have not received a renewal policy from your insurance agent. If you have not received a renewal notice, please have your agent or company send us a renewal policy immediately and advise them of the proper mortgage clause as follows:

GOLDPoint Systems Finance Company
Its Successors and/or Assigns
1525 West 820 North
Provo, Utah 84601

If your loan does not provide an escrow account for hazard insurance, please forward evidence of coverage immediately. If we do not receive a renewal policy within fifteen (15) days or by the date of expiration, we will purchase a fire policy in the amount of your principal balance to protect our interest in the property. Your escrow account will be charged accordingly. If you do not have an escrow account, one will be created for you. Any renewal policy received after we have issued fire coverage, with an agent of our choice, must be accompanied by a paid receipt for the first year, plus a \$10.00 substitution fee.

Should you require additional information, please contact us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E32/L##



Example 2: Insurance (Loan Paid in Full)

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan # <<FORMATTED_LOAN_NUMBER>>

Policy # <<POLICY_NUMBER>>

Insured: <<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

Dear Account Holder:

We are returning the above mentioned policy. This loan has been paid in full and GOLDPoint Systems Finance Company no longer receives mortgage payments from the insured on this loan.

Sincerely,

LOAN SERVICING DEPARTMENT

E32/L##

Example 3: Lapse in Coverage

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>

<<MAIL_ADDRESS_CITY_STATE_ZIP>>

PROPERTY ADDRESS:

<<PROPERTY_ADDRESS_LINE1>>

<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Borrower(s):

We have received the new policy/binder from _____ effective <<APPOINTMENT_DATE>> and have cancelled the Rocky Mountain Insurance Company policy as of that date.



Due to the lapse in coverage from _____ to _____, we are charging your loan for \$ _____, which represents the earned premium on the Rocky Mountain Company policy. The amount of \$ _____ must be included with your net payment.

If you have any questions regarding this matter, please do not hesitate to contact our Loan Service Department at (555) 555-5555.

Sincerely,

Jane Doe
Loan Service Representative

E32/L##

Event 33, Over-Credit-Limit Notification for Line-of-Credit Loans

This letter is generated when the credit limit for line-of-credit loans has been exceeded. The letter will automatically be created when the date of the last transaction is today and the principal balance exceeds the credit limit. Note: A letter will be created each time the date of the last transaction changes; this may result in more than one letter being created within several days. (The date of the last transaction is for monetary activity only.) The letter can also be ordered manually.

If the loan is a non-revolving line-of-credit, this letter is not available.

Merge Field	Field Mnemonic/ Calculation	Description
AMOUNT OVER CREDIT LIMIT	LNPBAL-LNRLCL	Amount over the credit limit: principal balance - credit limit

Event 34, ARM P/I Payment Changes Only Letter

All P/I change fields are checked for a change, and any change is reported on the letter. No rate changes are included in this letter.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based



Merge Field	Field Mnemonic/ Calculation	Description
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	The Reserve 1 payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	The Reserve 2 payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Reserve 1 payment plus new Reserve 2 payment minus new subsidy payment
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment
ARM P/I PAYMENT BASED ON INC LMT	LNPICN* LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically



Merge Field	Field Mnemonic/ Calculation	Description
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 35, FHA Loan Payoff Letter (Insured Prior to August 2, 1985)

This letter is sent once a year as required by the National Affordable Housing Act, section 329 and follows the format defined by HUD. In the afterhours on the date requested by the institution, the system automatically selects letter 35 or [36](#) using the **Date Opened** field (LNOPND). The letter prints the payoff amount, the fees pertaining to the payoff either as part of the total payoff amount or as a separate amount, and any requirements the borrower must fulfill to prevent accrual of interest on the mortgage loan after the pre-payment date.

To request this letter, submit a work order to GOLDDPoint Systems indicating the telephone number of your Loan Service Department for the borrower to call, the name and title of the employee who signs the letter, and how the payoff fees are disclosed.

To manually generate this letter, set up the event in the **Event Letters, Numbers & Dates** fields on the [Actions/Holds/Events tab](#) on various screens in CIM GOLD. The payoff is calculated to the end of the month following the date that the event letter is requested.

The payoff is calculated as follows: **Principal Balance** on the date the letter is created multiplied by the **Interest Rate**, then divided by 12 (months). The system then adjusts the interest amount for prepaid or delinquent loans. The interest is always calculated through the end of the month following the month the letter was created.

Example: If the letter was created in December, the calculation is through January 31. Reserves are not subtracted from the payoff amount.



For ease in your being able to tie to our figures, the reserves are not subtracted from the payoff amount (you don't have to worry about interest on reserves). The event will only generate on loans with an **Insurer** code (LNINSU) of 1 (FHA) found on the Loans > Account Information > Account Detail screen.

Merge Field	Field Mnemonic/ Calculation	Description
FHA ACCOUNT NUMBER	LNFVNO	FHA account number
FHA PAYOFF AMOUNT	LNPBAL * CALC INT + LNLATE + LNFEES	principal balance + interest (principal * loan rate / 12 * # of months prepaid or delinquent) + late charges + total loan fees
FHA PAYOFF DATE	RUN DATE + 1 MON THEN MAKE END OF MONTH	Date the payoff is calculated to (end of the month following the month the letter was created)
FHA PO AMOUNT WITH PO FEE	LNPBAL * CALC INT + LNLATE + LNFEES + OPT FHAF	FHA PAYOFF AMOUNT plus payoff fee from inst options
FHA PO FEE	OPT FHAF	Payoff fee from the institution option

GOLDPoint Systems ONLY

FHAD	Set this option (FHA Disclosure letter run date MMDD) to have the letters run every year on the same month and day.
FHAF	Set this option (FHA Disclosure extra fee) to disclose the fees pertaining to the payoff.

Event 36, FHA Loan Payoff Letter (Insured on or after August 2, 1985)

This letter is generated and calculated the same as event 35 with the following exception: This letter is for FHA loans insured on or after August 2, 1985.

Merge Field	Field Mnemonic/ Calculation	Description
FHA ACCOUNT NUMBER	LNFVNO	FHA account number
FHA PAYOFF AMOUNT	LNPBAL * CALC INT + LNLATE + LNFEES	principal balance + interest (principal * loan rate / 12 * # of months prepaid or delinquent) + late charges + total loan fees



Merge Field	Field Mnemonic/ Calculation	Description
FHA PAYOFF DATE	RUN DATE + 1 MON THEN MAKE END OF MONTH	Date the payoff is calculated to (end of the month following the month the letter was created)
FHA PO AMOUNT WITH PO FEE	LNPBAL * CALC INT + LNLATE + LNFEES + OPT FHAF	FHA PAYOFF AMOUNT plus payoff fee from inst options
FHA PO FEE	OPT FHAF	Payoff fee from institution options

Event 40, ARM Accrual Rate Up/Down, Payment Change, Rate Caps, Lifetime Rate Caps

All P/I change fields are checked for a change, and any change is reported on the letter. The letter includes a summary of interest rate changes that have occurred since the last P/I change. This letter can only be generated if the [Use Event Letter 40](#) field on the Rate Caps & Negative Amortization tab is checkmarked (Loans > Account Information > ARM Information screen in CIM GOLD), the **Rate Change Frequency** is not the same as the **P/I Change Frequency**, and you have requested the event letter by work order.

For example, if the next P/I change is on April 1, the last P/I change was April 1, and the interest rate does not change on April 1, the event letter will generate showing the next P/I change date and amount and all the rate changes since April 1.

If this letter is turned on, a new section of the [Event Letter Report \(FPSRP175\)](#) is created called "Account with Accrual Rate Change Only." See the [Loan Reports manual](#) for more information.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	Next P/I Change Date plus the P/I Change Frequency on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab .
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next Rate Change Date plus the Rate Change Frequency on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL INDEX 1	LNNDX1	Oldest index in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE 1	LNANR1	Oldest accrual rate in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 1	LNADT1	Oldest accrual rate effective date in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.



Merge Field	Field Mnemonic/ Calculation	Description
ARM ACCRUAL INDEX 2	LNNDX2	Index 2 in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE 2	LNANR2	Accrual rate 2 in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 2	LNADT2	Accrual rate 2 effective date in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL INDEX 3	LNNDX3	Index 3 in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE 3	LNANR3	Accrual rate 3 in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 3	LNADT3	Accrual rate 3 effective date in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL INDEX 4	LNNDX4	Index 4 in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE 4	LNANR4	Accrual rate 4 in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 4	LNADT4	Accrual rate 4 effective date in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL INDEX 5	LNNDX5	Index 5 is in Rate Table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE 5	LNANR5	Accrual rate 5 in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 5	LNADT5	Accrual rate 5 effective date in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL INDEX 6	LNNDX6	Index 6 in rate table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE 6	LNANR6	Accrual rate 6 in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 6	LNADT6	Accrual rate 6 effective date in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.



Merge Field	Field Mnemonic/ Calculation	Description
ARM ACCRUAL INDEX 7	LNNDX7	Index 7 in rate table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE 7	LNANR7	Accrual rate 7 in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 7	LNADT7	Accrual rate 7 effective date in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL INDEX 8	LNNDX8	Index 8 in rate table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE 8	LNANR8	Accrual rate 8 in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 8	LNADT8	Accrual rate 8 effective date in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL INDEX 9	LNNDX9	Index 9 in rate table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE 9	LNANR9	Accrual rate 9 in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 9	LNADT9	Accrual rate 9 effective date in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL INDEX 10	LNNDXA	Index 10 in rate table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE 10	LNANRA	Accrual rate 10 in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 10	LNADTA	Accrual rate 10 effective date in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL INDEX 11	LNNDXB	Index 11 in rate table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE 11	LNANRB	Accrual rate 11 in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 11	LNADTB	Accrual rate 11 effective date in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL INDEX 12	LNNDXC	Index 12 in rate table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.



Merge Field	Field Mnemonic/ Calculation	Description
ARM ACCRUAL RATE 12	LNANRC	Accrual rate 12 in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM ACCRUAL RATE EFFECTIVE DATE 12	LNADTC	Accrual rate 12 effective date in table on the Loans > Account Information > ARM Information screen > ARM Rates & P/I Tables tab.
ARM AMORTIZED P/I PAYMENT	LNAPIC or LNPINX	Amortized P/I field: The P/I payment required to fully amortize the loan. If this amount is zero, the amount in the Next P/I field (LNPINX) will be used.
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based.
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index option is checked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days Before Rate Change field: Days before the next accrual rate change date to calculate a new rate.
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX- OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA- LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	Repay Percent field: The percentage the P/I payment that will increase each P/I change frequency. This field is obsolete.
ARM INDEX PUBLISHING FREQUENCY	RTPBFQ	Frequency the index is published (e.g., weekly, daily). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM INTEREST ACCRUAL RATE	LNAMRT	Current Rate field: The rate at which interest is accruing for this ARM loan.
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	Interest Only P/I field: The P/I payment required to satisfy the calculated interest.
ARM INTEREST RATE POINTER	LNAMPT	Index Rate Pointer field: The accrual rate pointer that is tied to the rate index.
ARM LENGTH OF RATE CAP PERIOD	LNAML P	Length of Rate Cap Period field
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as LIBOR. This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
ARM NEW INDEX	LNAPIN	Last Index Rate field



Merge Field	Field Mnemonic/ Calculation	Description
ARM NEW INDEX WITH OFFSET	LNAPIN+ LNAMOF	Last Index Rate plus Interest Rate Margin
ARM NEW P/I PAYMENT	LNPINX	Next P/I field: Newly calculated P/I payment.
ARM NEW R1 PAYMENT	Effective Reserve 1 Payment	Reserve 1 payment effective with the new loan payment change.
ARM NEW R2 PAYMENT	Effective Reserve 2 Payment	Reserve 2 payment effective with the new loan payment.
ARM NEW SUBSIDY PAYMENT	Effective Subsidy Payment	The subsidy payment effective with the new loan payment.
ARM NEW TOTAL PAYMENT	NEW P/I+ NEW R1+ NEW R2- NEW SUBSIDY	New P/I payment plus new Reserve 1 payment plus new Reserve 2 payment minus new Subsidy payment.
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next Rate field: Next accrual rate for this account.
ARM NEXT RATE CHANGE DATE	LNAMDT	Next Rate Change Date field
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Current P/I payment in effect prior to the new payment change.
ARM OLD R1 PAYMENT	Effective Reserve 1 Payment	Reserve 1 payment in effect prior to the new loan payment change.
ARM OLD R2 PAYMENT	Effective Reserve 2 Payment	Reserve 2 payment in effect prior to the new loan payment change
ARM OLD SUBSIDY PAYMENT	Effective Subsidy	Subsidy payment in effect prior to the new loan payment change.
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I loan payment plus old Reserve 1 payment plus old Reserve 2 payment minus old Subsidy payment.
ARM ORIGINAL RATE	LNAMOA	Original Rate field
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Current P/I payment multiplied by the P/I Increase Limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	P/I Change Counter field: Number of times the system calculates the next P/I payment automatically.
ARM P/I PAYMENT CHANGE DATE	LNPIEF	Next P/I Change Date field: The date that the next P/I payment will replace the current P/I payment.



Merge Field	Field Mnemonic/ Calculation	Description
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	P/I Change Frequency field: Number of months that should occur between payment changes.
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	P/I Increase Limit field: The percentage the P/I payment can increase with a payment change.
ARM PAYMENT RATE	LNRATE	Payment Rate field
ARM RATE AT PERIOD START	LNAMSY	Rate at Period Start field: Interest rate at the start of the rate cap period.
ARM RATE CHANGE FREQUENCY	LNAMFQ	Rate Change Frequency field: Number of months that should occur between rate changes.
ARM RATE CHANGE MINIMUM	LNAMCM	Rate Change Minimum field: The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD- LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM START OF ACCRUAL PERIOD	LNAMPD	Start of Accrual Period field: Starting date of the current rate cap period.
ARM SOURCE OF RATE INDEX	RTPBDS	Publishing source of the index rate (e.g., Wall Street Journal). This information is entered on the Loans > System Setup Screens > Interest Rate Table screen.
DEFERRED INTEREST	LNDEFI	Deferred Interest field
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
YTD DEFERRED INTEREST	LNVTDD	Year-to-Date Deferred Interest Paid field
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 41, Payment Change when LIP

Event 41 calculates the new P/I while the loan is still in the construction process. If the LIP method code is 1 or 101 and the loan fields on the ARM Loan Information screen (payment method 6 or 7 loans) call for a P/I change, the system will calculate the new loan accrual rate and P/I constant.



WARNING

While the loan is in the construction process and payments are posted, the installment number (on the Loans > Account Information > Account Detail, Payment Detail tab) does not increase (it remains zero). Depending on the number of remaining months to be used in the P/I calculation, you may have to manually enter the installment number either from the pattern or prior to the system calculation. Example: You have a construction/permanent loan with a term of 360 months. The first 9 months is the construction period. The mortgage payments on the permanent loan are to amortize over 351 months. In order for the new P/I to be calculated correctly, the installment number should be 9.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX + LNAMOF - LNAMRT	New index plus the accrual rate offset/margin minus accrual rate
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM LENGTH OF RATE CAP PERIOD	LNAML P	Length of rate cap period
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen



Merge Field	Field Mnemonic/ Calculation	Description
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Reserve 1 payment effective for the newest payment change date plus Reserve 2 payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	The Reserve 1 payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	The Reserve 2 payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Reserve 1 payment plus new Reserve 2 payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Reserve 1 payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve 2 payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 +	Old P/I payment plus old Reserve 1 payment plus old Reserve 2 payment minus old subsidy payment



Merge Field	Field Mnemonic/ Calculation	Description
	OLD R2 - OLD SUBSIDY	
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
LIP NEXT RATE	LNLNXT	Next LIP rate
LIP NEXT INDEX	LNLNPR	Base index used to calculate the next LIP interest rate
LIP PREVIOUS INDEX	LNLPIN	Base index used to calculate the current LIP interest rate
LIP RATE CHANGE DATE	LNLCHD	Effective date of the next LIP rate change



Event 42, LIP Rate Change Letter

Event 42 will generate an LIP rate change letter if the LIP rate changes are based on either a rate change date or rate sensitive loans. This letter will only create if the LIP method code is 1 or 101.

Merge Field	Field Mnemonic/ Calculation	Description
LIP NEXT RATE	LNLNXT	Next LIP rate
LIP NEXT INDEX	LNLNPR	Base index used to calculate the next LIP interest rate
LIP PREVIOUS INDEX	LNLPIN	Base index used to calculate the current LIP interest rate
LIP RATE CHANGE DATE	LNLCHD	Effective date of the next LIP rate change

Event 43, Charge Interest on Negative Reserves

Event 43 will generate a billing letter for charging interest on negative reserves. Must order letter manually.

Merge Field	Field Mnemonic/ Calculation	Description
NEG R1 ACCRUED INTEREST	NIR1AC	Reserve 1 accrued interest on negative reserve balance
NEG R1 BALANCE	NIR1BA	Reserve 1 balance
NEG R1 DATE LAST ACCRUED	NIR1DT	Reserve 1 date last accrued
NEG R1 INTEREST PAID	NIR1PD	Reserve 1 interest paid on negative reserve balance
NEG R1 INTEREST RATE	NIR1RT OR LNRATE OR LNAMRT	Reserve 1 interest rate ***If the Use This Interest Rate field is selected on the Loans > Account Information > Reserves > Account Reserve Detail screen, Negative Reserve Interest tab, the effective rate on the loan will be used.
NEG R2 ACCRUED INTEREST	NIR2AC	Reserve 2 accrued interest on negative reserve 2 balance
NEG R2 BALANCE	NIR2BA	Reserve 2 balance
NEG R2 DATE LAST ACCRUED	NIR2DT	Reserve 2 date last accrued



Merge Field	Field Mnemonic/ Calculation	Description
NEG R2 INTEREST PAID	NIR2PD	Reserve 2 interest paid
NEG R2 INTEREST RATE	NIR2RT OR LNRATE OR LNAMRT	Reserve 2 interest rate ***If the Use This Interest Rate field is selected on the Loans > Account Information > Reserves > Account Reserve Detail screen, Negative Reserve Interest tab, the effective rate on the loan will be used.
NEG RSV YTD INT PAID LAST YEAR	NIRYTD	YTD reserve interest paid last year
NEG RSV YTD INT PAID THIS YEAR	NICYTD	YTD reserve interest paid this year

Event 44, First Late Notice Event

Event 44 will generate a letter for the first late notice. We recommend you use [3-up notices](#) for these late notices. Refer to the [Past Due Notices](#) section previously in this document for more information.

Merge Field	Field Mnemonic/ Calculation	Description
ACCOUNT NUMBER	LN4NBR	This is the loan account number <i>without</i> the check digit. It shows the office number and account number, like this: 1234555666 If you would rather use the formatted loan number that <i>does</i> include the check digit, use the FORMATTED LOAN NUMBER merge field described in the Basic Loan Fields section.
FOLLOW UP DATE	CALC	This field will calculate a date in the future that can be printed on the letter. If the letter is a notice of default, for example, you can have the letter display the date by which the account must be current. The date can be displayed in either alphanumeric or numeric characters. If the date is 4-14 and the option is 30 days, then the follow-up date would be 5-14. The original date of 4-14 isn't included in the calculation. To use this merge field, you must have a report option turned on. Please contact your GOLDPoint Systems account manager.



Merge Field	Field Mnemonic/ Calculation	Description
		GOLDPoint Systems Only: To create a follow-up date for events, enter a number from 0 to 99 in positions 5–6 of the Miscellaneous Parameters field.
LATE CHARGE VARIANCE	LNPDU	Late charge variance—amount of the regular payment not paid because late charges were paid
LOAN COLLECTION OFFICER	LNCTOR	Collector number assigned to the loan
LOAN NEXT PAYMENT DUE	LNLSTB	For non-LIP loans, this is the same as the common field Next Payment Due . For LIP loans, this contains the last billed amount from the Loans > Construction > Account Construction Detail screen, Balances, Rates & Billing tab.
LOAN P/I PAYMENT	LNLSTB	For non-LIP loans, this is the same as the common field P/I Payment .
LOAN TOTAL DUE	LNLPCG + LNLATE	For non-LIP loans, this is the same as the common field TOTAL DUE. For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due .
LOAN TOTAL DUE AFTER GRACE	LNLPCG + LNLATE + CALC	For non-LIP loans, this is the same as the common field TOTAL DUE AFTER GRACE. For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due + current calculated late charges on the Last Billed Amount .
LOAN TOTAL PMTS W FEES AND PARTIAL	LNLPCG + LNFEES - LNPRTL	For non-LIP loans, this is the same as the common field TOTAL PMTS W FEES AND PARTIAL. For LIP loans, this contains the Prior Unpaid Charges + Total Loan Fees - Partial Payments .
LOAN TOTAL PMTS W FEES W LATE CHGS	LNLPCG + LNFEES + LNLATE	For non-LIP loans, this is the same as the common field TOTAL PMTS W FEES AND LATE CHGS. For LIP loans, this contains the Prior Unpaid Charges + Total Loan Fees + Late Charges Due .
LOAN TOTAL PMTS W LATE AND PARTIAL	LNLPCG + LNLATE - LNPRTL	For non-LIP loans, this is the same as the common field TOTAL PMTS W LATE AND PARTIAL. For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due - Partial Payments .
LOAN TOTAL PMTS WITH LATE	LNLPCG + LNLATE	For non-LIP loans, this is the same as the common field TOTAL PMTS WITH LATE CHARGES.



Merge Field	Field Mnemonic/ Calculation	Description
CHARGES		For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due .
LOAN TOTAL PMTS WITH LOAN FEES	LNLPCG + LNFEES	For non-LIP loans, this is the same as the common field TOTAL PMTS WITH LOAN FEES. For LIP loans, this contains the Prior Unpaid Charges + Total Loan Fees .
LOAN TOTAL PMTS WITH PARTIAL	LNLPCG + LNPRTL	For non-LIP loans, this is the same as the common field TOTAL PMTS WITH PARTIAL. For LIP loans, this contains the Prior Unpaid Charges + Partial Payments .
TOTAL LATE CHARGE AND FEE VARIANCE	CALC	Late charge variance plus total loan fees variance
TOTAL LOAN FEES VARIANCE	LNVP RN	Total loan fees variance—the amount of the regular payment that was not paid because of loan fees

Event 45, Second Late Notice Event

Event 45 will generate a letter for the second late notice. We recommend you use [3-up notices](#) for these late notices. Refer to the [Past Due Notices](#) section previously in this document for more information.

Merge Field	Field Mnemonic/ Calculation	Description
ACCOUNT NUMBER	LN4NBR	This is the loan account number <i>without</i> the check digit. It shows the office number and account number, like this: 1234555666 If you would rather use the formatted loan number that <i>does</i> include the check digit, use the FORMATTED LOAN NUMBER merge field described in the Basic Loan Fields section.
FOLLOW-UP DATE	CALC	This field will calculate a date in the future that can be printed on the letter. If the letter is a notice of default, for example, you can have the letter display the date by which the account must be current. The date can be displayed in either alphanumeric characters. If the date is 4-14 and the option is 30 days,



Merge Field	Field Mnemonic/ Calculation	Description
		<p>then the follow-up date would be 5-14. The original date of 4-14 isn't included in the calculation.</p> <p>To use this merge field, you must have a report option turned on. Please contact your GOLDPoint Systems account manager.</p> <p>GOLDPoint Systems Only: To create a follow-up date for events, enter a number from 0 to 99 in positions 5–6 of the Miscellaneous Parameters field.</p>
LATE CHARGE VARIANCE	LNPDU	Late charge variance—amount of the regular payment not paid because late charges were paid
LOAN COLLECTION OFFICER	LNCTOR	Collector number assigned to the loan
LOAN NEXT PAYMENT DUE	LNLSTB	<p>For non-LIP loans, this is the same as the common field Next Payment Due.</p> <p>For LIP loans, this contains the last billed amount from the Loans > Construction > Account Construction Detail screen, Balances, Rates & Billing tab.</p>
LOAN P/I PAYMENT	LNLSTB	For non-LIP loans, this is the same as the common field P/I Payment .
LOAN TOTAL DUE	LNLPCG + LNLATE	<p>For non-LIP loans, this is the same as the common field Total Due.</p> <p>For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due.</p>
LOAN TOTAL DUE AFTER GRACE	LNLPCG + LNLATE + CALC	<p>For non-LIP loans, this is the same as the common field Total Due After Grace.</p> <p>For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due + current calculated late charges on the Last Billed Amount.</p>
LOAN TOTAL PMTS W FEES AND PARTIAL	LNLPCG + LNFEES - LNPRTL	<p>For non-LIP loans, this is the same as the common field Total Payment with Fees and Partial Payments.</p> <p>For LIP loans, this contains the Prior Unpaid Charges + Total Loan Fees - Partial Payments.</p>
LOAN TOTAL PMTS W FEES W LATE CHGS	LNLPCG + LNFEES + LNLATE	<p>For non-LIP loans, this is the same as the common field Total Payment with Fees and Late Charges.</p> <p>For LIP loans, this contains the Prior Unpaid Charges + Total Loan Fees + Late Charges Due.</p>



Merge Field	Field Mnemonic/ Calculation	Description
LOAN TOTAL PMTS W LATE AND PARTIAL	LNLPCG + LNLATE - LNPRTL	For non-LIP loans, this is the same as the common field Total Payment with Fees and Partial Payments . For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due - Partial Payments .
LOAN TOTAL PMTS WITH LATE CHARGES	LNLPCG + LNLATE	For non-LIP loans, this is the same as the common field Total Payment with Late Charges . For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due .
LOAN TOTAL PMTS WITH LOAN FEES	LNLPCG + LNFEES	For non-LIP loans, this is the same as the common field Total Payment with Fees . For LIP loans, this contains the Prior Unpaid Charges + Total Loan Fees .
LOAN TOTAL PMTS WITH PARTIAL	LNLPCG + LNPRTL	For non-LIP loans, this is the same as the common field Total Payment with Partial Payments . For LIP loans, this contains the Prior Unpaid Charges + Partial Payments .
TOTAL LATE CHARGE AND FEE VARIANCE	CALC	Late charge variance plus total loan fees variance
TOTAL LOAN FEES VARIANCE	LNVPRN	Total loan fees variance—the amount of the regular payment that was not paid because of loan fees

Event 46, Third Late Notice Event

Event 46 will generate a letter for the third late notice. We recommend you use [3-up notices](#) for these late notices. Refer to the [Past Due Notices](#) section previously in this document for more information.

Field Specific to Event 46:

Merge Field	Field Mnemonic/ Calculation	Description
ACCOUNT NUMBER	LN4NBR	This is the loan account number <i>without</i> the check digit. It shows the office number and account number, like this: 1234555666 If you would rather use the formatted loan number that <i>does</i> include the check digit, use the FORMATTED LOAN



Merge Field	Field Mnemonic/ Calculation	Description
		NUMBER merge field described in the Basic Loan Fields section.
FOLLOW-UP DATE or FOLLOW-UP DATE ALPHA	CALC	<p>This field will calculate a date in the future that can be printed on the letter.</p> <p>If the letter is a notice of default, for example, you can have the letter display the date by which the account must be current. The date can be displayed in alphanumeric characters. If the date is 4-14 and the option is 30 days, then the follow-up date would be 5-14. The original date of 4-14 isn't included in the calculation.</p> <p>If you choose the FOLLOW-UP DATE ALPHA field, the system will print the date in alphanumeric form (e.g., June 22, 2017). The FOLLOW-UP DATE field prints in date format (e.g., 06-22-2017).</p> <p>To use this merge field, you must have a report option turned on. Please contact your GOLDPoint Systems account manager.</p> <p>GOLDPoint Systems Only: To create a follow-up date for events, enter a number from 0 to 99 in positions 5–6 of the Miscellaneous Parameters field.</p>
LATE CHARGE VARIANCE	LNPDU	Late charge variance—amount of the regular payment not paid because late charges were paid
LOAN COLLECTION OFFICER	LNCTOR	Collector number assigned to the loan. This is pulled from the Collector field on the Loan > Marketing and Collections screen > Delinquent Payments tab.
LOAN NEXT PAYMENT DUE	LNLSTB	For non-LIP loans, this is the same as the common field Next Payment Due .
LOAN P/I PAYMENT	LNLSTB	For non-LIP loans, this is the same as the common field P/I Payment .
LOAN TOTAL DUE	LNLPCG + LNLATE	<p>For non-LIP loans, this is pulled from the Total Due field.</p> <p>For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due.</p>
LOAN TOTAL DUE AFTER GRACE	LNLPCG + LNLATE + CALC	<p>This is the total amount due after grace days is included with the calculation.</p> <p>For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due + current calculated late charges on the Last Billed Amount.</p>
LOAN TOTAL PMTS W FEES AND	LNLPCG + LNFEES - LNPRTL	This is the total amount due including any outstanding miscellaneous fees minus any partial payments.



Merge Field	Field Mnemonic/ Calculation	Description
PARTIAL		For LIP loans, this contains the Prior Unpaid Charges + Total Loan Fees - Partial Payments.
LOAN TOTAL PMTS W FEES W LATE CHGS	LNLPCG + LNFEES + LNLATE	This is the total amount due including any fees and late charges. For LIP loans, this contains the Prior Unpaid Charges + Total Loan Fees + Late Charges Due.
LOAN TOTAL PMTS W LATE AND PARTIAL	LNLPCG + LNLATE - LNPRTL	This is the total amount due including late charges minus any partial payments. For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due - Partial Payments.
LOAN TOTAL PMTS WITH LATE CHARGES	LNLPCG + LNLATE	This is the total amount due including late charges. For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due.
LOAN TOTAL PMTS WITH LOAN FEES	LNLPCG + LNFEES	This is the total amount due including miscellaneous fees. For LIP loans, this contains the Prior Unpaid Charges + Total Loan Fees.
LOAN TOTAL PMTS WITH PARTIAL	LNLPCG + LNPRTL	This is the total amount of outstanding payments due minus any partial payments. For LIP loans, this contains the Prior Unpaid Charges + Partial Payments.
TOTAL LATE CHARGE AND FEE VARIANCE	CALC	Late charge variance plus total loan fees variance
TOTAL LOAN FEES VARIANCE	LNVP RN	Total loan fees variance—the amount of the regular payment that was not paid because of loan fees

Event 47, Consumer Insurance Event

Event 47 will generate a letter anytime an insurance policy expires or a Force Place Insurance transaction (tran code 2870) is run.

Merge Field	Field Mnemonic/ Calculation	Description
OPENING BALANCE	INOBAL	This field displays the add-on insurance premium amount. It is pulled from the Original Premium field on the Loans > Insurance > Policy Detail screen.



Merge Field	Field Mnemonic/ Calculation	Description
POLICY NUMBER	INPLCY	This displays the policy number of the insurance policy.
DATE OPENED	LNOPND	This field displays, in MMDDYY format, the date the loan was opened or funded.
INSURANCE EXPIRATION DATE	POEXPD	The date in this field has two purposes: <ol style="list-style-type: none"> 1. It is the date the payoff quote record expires. The system will save the payoff quote record until the afterhours of the date in this field, then it will automatically be dropped from the Loan system in the afterhours processing. 2. It is the expiration date of the lock-in, if the loan record is locked-in. The lock-in will be released after this date.
DESCRIPTION	INDESC	This field is used to specify the insurance company or to describe the type of insurance. The description placed in this field is automatically entered in the Amount column on the Adjustments tab of the Loans > Payoff screen.
TERM IN MONTHS	INTERM	This field contains the term of the insurance policy in months.
ACCOUNT TYPE	INTYPC	This is the type of insurance set up for this loan.
AGENT NUMBER	INAGNO	This field displays the code number of the insurance agent.
COMPANY NUMBER	INCONO	This field displays the company number of the insurance company.
NEXT PRINCIPAL AND INTEREST PAYMENT	LNPINX	This is the amount of the next payment due. It may include principal, interest, late charges, or any other factors pertinent to an individual loan, such as reserves, based on what is entered in the Payment Application field on the Loans > Account Information > Account Detail screen.
ORIGINAL FINANCE CHARGE	INNORG	This field displays the original amount of the insurance finance charge. <p>These fields are used in connection with Forced-placed VSI insurance for loans with precomputed interest (payment method 3).</p> <p>The finance charge is the amount of interest added to the VSI premium. This amount is amortized each month and posted to the General Ledger. In addition,</p>



Merge Field	Field Mnemonic/ Calculation	Description
		<p>if the policy is cancelled using the Cancel VSI transaction (tran code 2890-00), the unamortized amount is refunded to the borrower as a principal decrease.</p> <p>See also the Force Place VSI transaction (tran code 2870-00).</p>
REMAINING TERM BEFORE EXPIRATION	Calculation Field	<p>When using premium rate tables, this is the rate pulled out of the table, based on the remaining term of the insurance policy. It will only appear if using amortization method 3 (renegotiable rate) and a valid table number is in the Premium Rate Table field (INTBLN) on the Loans > Insurance > Policy Detail screen, Miscellaneous Fields tab.</p>

Event 48, Fee Assessment Letter

This event record is generated when the system encounters tran code 660 (fee assessed), 668 (fee corrected), 670 (fee waived), 678 (fee waive corrected), 850 (fee paid), 858 (fee paid corrected). This event will generate multiple letters per account if the fee code changes.

This event letter is automatically generated; it cannot be manually ordered. If you manually request event 48, the system will automatically create event 49 instead.

Merge Field	Field Mnemonic/ Calculation	Description
FEE ASSESSMENT AMOUNT	TRNLOG	Fee assessment amount
FEE DESCRIPTION	TABLE	Fee description pulled from the "Fee Code" table. These are GOLDPoint Systems defined codes.

Event 49, Fee Reminder Letter

This event letter must be manually requested.

NOTE

If you manually request [event 48](#) (meaning you enter event 48 on the [Actions/Holds/Events tab](#)), the system will generate event 49 instead.



Merge Field	Mnemonic	Description
FEE DESCRIPTION	LNFEES	Fee description. In the letter it will display "Miscellaneous Fee." (No individual fee descriptions are used.)

Event 50, PMI Letter

This letter must be requested manually. This letter is used when a borrower requests that PMI be canceled off their loan. Information for this letter is pulled from the Loans > Account Information > Reserves > Private Mortgage Insurance screen.

Merge Field	Mnemonic	Description
CANCEL REQUEST DATE	PICRQU	Date letter received requesting PMI be canceled.
78 PERCENT DATE	PI78DT	First date scheduled to reach 78% loan to value
80 PERCENT DATE	PI80DT	First date scheduled to reach 80% loan to value
80 PERCENT AMOUNT	PI8AMT	Balance when the loan will reach 80% loan to value

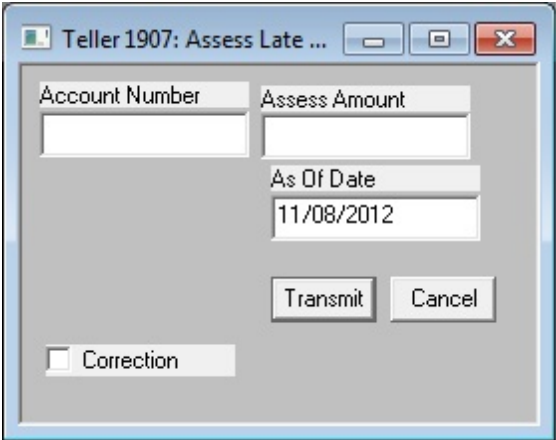
Event 51, Late Charge Assessment

This event is created automatically any time an account is assessed a late charge (tran code 560). If you want to use this event letter, please submit a work order. We can set this event up to run for accounts from specific states.

The following fields are specific for this event. See [Common Event Fields](#), [CIS Fields](#), and [Basic Loan Fields](#) for other merge fields available for events.

Merge Field	Mnemonic	Description
LATE CHARGE ASSESSMENT AMOUNT	LNLATE	When the Assess Late Charge transaction (tran code 560) is run, the teller or employee enters the assessment amount in the provided field. See the following example of this transaction:



Merge Field	Mnemonic	Description
		
DATE OF LATE CHARGE ASSESSMENT		This is the As Of Date when the Assess Late Charge transaction was run (see above).

Event 60, One-time Electronic Payment

The One-Time Electronic Payment (event 60) record is automatically generated when your customers approve of future one-time ACH loan payments. This event is created after employees click <Submit Payment> after creating a future one-time payment on the Loans > Transactions > [EZPay screen](#) in CIM GOLD. Additionally, this letter is *not* included on the [Event Letter Report \(FPSRP175\)](#).

In order to use this event letter, your GOLDPoint Systems customer support representative must set up the EZPay option EZWREL (Write Event Letters) in the EZPay IMAC tables in CIM GOLD. Once the option is set up, GOLD EventLetters will generate and download event 60 immediately after an ACH payment is submitted.

See the [One-time Future Payments](#) topic in the EZPay help.

The following table lists all the merge fields available specifically for this letter. **Note:** See also [Event 61, Cancel Event Letter](#) for a letter generated when future payments are canceled.

For a list of common merge fields and where they are pulled, see [Common Fields](#), [CIF Fields](#), and [Basic Loan Fields](#).


Example of One-Time Electronic Payment

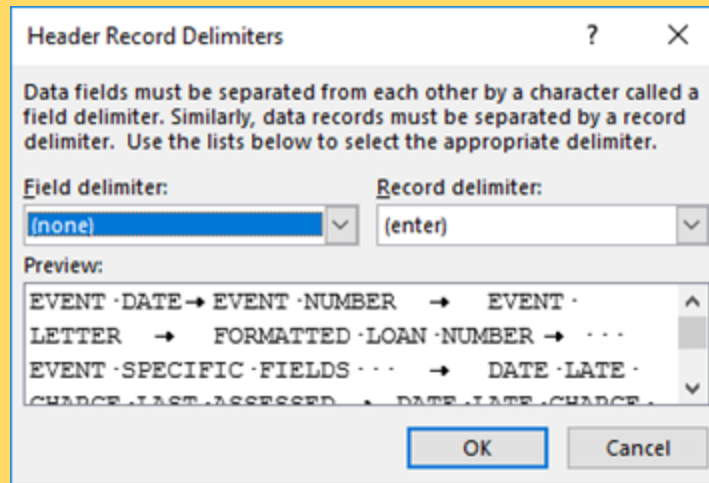
Merge Field	Mnemonic	From Screen	Description
CONFIRMATION_NUMBER	ASREFN	Loans > Transactions > EZPay	This is the confirmation number that appears after the one-time payment transaction is submitted from the EZPay screen.
CREDITED_TO_ACCOUNT_NUMBER_MASKED	ASANBR		This is the account number on the loan. On the letter, only the last four digits of



Merge Field	Mnemonic	From Screen	Description
			the account number will print. The first digits will appear as X's.
ACH_PMT_EFFECTIVE_DATE	ASEFDT	EZPay	This is the effective date of when the one-time payment was submitted (e.g., 05-12-2012).
ACH_PMT_EFFECTIVE_DATE_ALPHA	ASEFDT	EZPay	This is the effective date (in alphabetic form) of when the one-time payment was submitted (e.g., May 12, 2012).
ACH_PMT_EFF_DT_PLUS_1	ASEFDT	EZPay	This is the day after the effective date of when the one-time payment was submitted (e.g., 05-12-2012).
ACH_PMT_EFF_DT_PLUS_1_ALPHA	ASEFDT	EZPay	This is the day after the effective date (in alphabetic form) of when the one-time payment was submitted (e.g., May 12, 2012).
INVESTOR_ADDRESS_4			Do not use this field.
EXTERNAL_BANK_NAME	ASABNK	EZPay > External Accounts for ACH (e-Check)	This is the external institution name where the ACH payment is pulled from. This information is added on the EZPay screen using the External Accounts link, then using that account to make a future ACH payment.
EXTERNAL_BANK_ACCOUNT	ASANBR	EZPay > External Accounts for ACH (e-check)	This is the external account number where the ACH payment is pulled from. This information is added on the EZPay screen using the External Accounts link, then using that account to make a future ACH payment. When this merge field is used, the account number only displays the last four numbers of the account number, preceded by XXX's.



 *Tip:* If you get the following message in Word after clicking <Preview Selected> on the [Print Event Letters screen](#),



Do the following:

1. From the **Field** delimiter field, select "Tab."
2. From the **Record** delimiter field, select "(enter)."
3. Click <OK>.

This error is a Word error that usually no longer appears after designated the above fields.



Event 60 Sample Letter**ONE-TIME ELECTRONIC PAYMENT**

October 30, 2018

«EVENT_DATE» «EVENT_NUMBER»

«BRANCH_NAME»

«BRANCH_ADDRESS_LINE_1»

«BRANCH_ADDRESS_LINE_2»

«BRANCH_CITY_STATE_ZIP»

«MAIL_ADDRESS_LINE1»

«MAIL_ADDRESS_LINE2»

«MAIL_ADDRESS_CITY_STATE_ZIP»

Dear «ACCOUNT_FIRST_NAME_1» «ACCOUNT_LAST_NAME_1»,

Thank you for your electronic payment scheduled for «ACH_PMT_EFFECTIVE_DATE_ALPHA» using account number ending in «EXTERNAL_BANK_ACCOUNT» from «EXTERNAL_BANK_NAME». For your records, your confirmation number for this transaction is: «CONFIRMATION_NUMBER». If this payment has been made in error, contact our office before «ACH_PMT_EFFECTIVE_DATE_ALPHA».

If you would like to have future payments handled by electronic funds transfer, please call us. If you have any questions about this transaction, please call us at «BRANCH_PHONE_NUMBER».

Sincerely,

«BRANCH_MANAGER_NAME», Branch Manager

 [Return to Event 60](#)



Event 61, Cancelled Event Letter

The Cancelled Event Letter (event 61) record is automatically generated when your customers cancel one-time ACH payments. This letter will not generate for same-day cancellation of ACH payments. Additionally, this letter is not included on the [Event Letter Report \(FPSRP175\)](#).

In order to use this event letter, your GOLDPoint Systems customer support representative must set up the EZPay option EZWCEL (Write Event Letter When Cancelled) in the EZPay IMAC tables in CIM GOLD. Once the option is set up, GOLD EventLetters will generate and download the new event 61, Cancelled Event Letter, immediately after an ACH payment is cancelled by your customers (and at least one day later from when the ACH payment was created).

If ACH payments have not yet posted, you can cancel them using the Loans > Transactions > [EZPay screen](#). See the [One-time Future Payments](#) topic in the EZPay help for more information.


The following table lists all the merge fields available specifically for this letter. **See also:** [Event 60, One-time Electronic Payment](#).

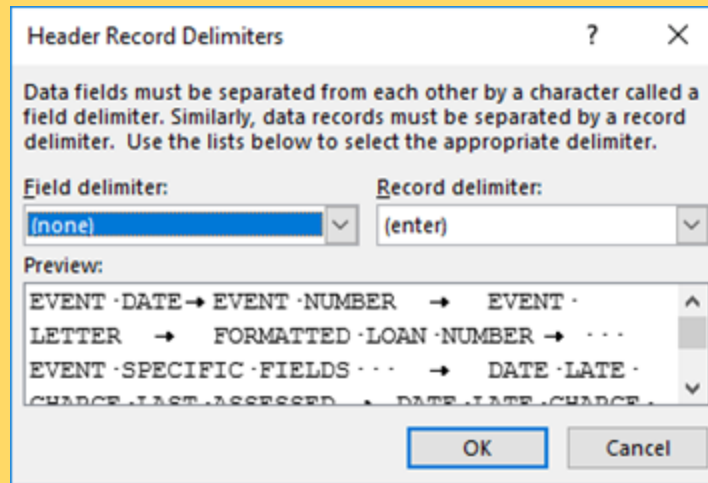
For a list of common merge fields and where they are pulled, see [Common Fields](#), [CIF Fields](#), and [Basic Loan Fields](#).

[Example of Cancelled Event Letter](#)

Merge Field	Mnemonic/ Calculation	From Screen	Description
CONFIRMATION_NUMBER	ASREFN	Loans > Transactions > EZPay	This is the confirmation number that appears after the one-time payment transaction is submitted from the EZPay screen.
CREDITED_TO_ACCOUNT_NUMBER_MASKED	ASANBR		This is the account number on the loan. On the letter, only the last four digits of the account number will print. The first digits will appear as Xs.
ACH_PMT_EFFECTIVE_DATE	ASEFDT	EZPay	This is the effective date of when the one-time payment was submitted (e.g., 05-12-2012).
ACH_PMT_EFFECTIVE_DATE_ALPHA	ASEFDT	EZPay	This is the effective date (in alphabetic form) of when the one-time payment was submitted (e.g., May 12, 2012).
ACH_PMT_EFF_DT_PLUS_1	ASEFDT	EZPay	This is the day after the effective date of when the one-time payment was submitted (e.g., 05-12-2012).
ACH_PMT_EFF_DT_PLUS_1_ALPHA	ASEFDT	EZPay	This is the day after the effective date (in alphabetic form) of when the one-time payment was submitted (e.g., May 12, 2012).



 *Tip:* If you get the following message in Word after clicking <Preview Selected> on the [Print Event Letters screen](#),



Do the following:

1. From the **Field** delimiter field, select "Tab."
2. From the **Record** delimiter field, select "(enter)."
3. Click <OK>.

This error is a Word error that usually no longer appears after designated the above fields.

Event 61 Sample Letter

ELECTRONIC FUNDS TRANSFER CANCELLATION VERIFICATION

May 30, 2012

«BRANCH_NAME»
 «BRANCH_ADDRESS_LINE_1»
 «BRANCH_ADDRESS_LINE_2»
 «BRANCH_CITY_STATE_ZIP»

«MAIL_ADDRESS_LINE1»
 «MAIL_ADDRESS_LINE2»
 «MAIL_ADDRESS_CITY_STATE_ZIP»

Dear «ACCOUNT_FIRST_NAME_1» «ACCOUNT_LAST_NAME_1»,

As we discussed on «ACH_PMT_EFFECTIVE_DATE_ALPHA», you instructed us to cancel your previously authorized electronic transfer of funds to pay on your loan account number ending with



«CREDITED_TO_ACCOUNT_NUMBER_MASKED». If you do not make your loan payment by some other method by «DUE_DATE_ALPHA», you will be charged any applicable late charge as provided in your loan agreement.

If you would like to have future payments handled by electronic funds transfer, you must call us. If you have any questions about this transaction, please call us at «BRANCH_PHONE_NUMBER».

Sincerely,

«BRANCH_MANAGER_NAME», Branch Manager

«EVENT_DATE» «EVENT_NUMBER»

 [Return to Event 61](#)



Support

GOLDPoint Systems customer service is available Monday through Friday, from 6:00 a.m. to 7:00 p.m. (MT).

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