



GOLDTrak What's New

User's Guide

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GOLDTrak Version 7.1

See the following changes detailing enhancements and changes in GOLDTrak PC version 7.1:

Boarding Changes

[Credit Reporting Changes](#)

[Error Corrections](#)

[Field Changes](#)

[Formula Changes](#)

[New Features](#)

[GOLDTrak PC Setup Changes](#)

[Screen Changes](#)



Boarding Changes

CMF# 11326

Background:

Sometimes renewal loans are being boarded without setting the **Renewal/Prorate?** field (mnemonic is PORNWL) for the loan being paid off. When a loan is being paid off, this field, as well as **Loan Locked for Payoff** (mnemonic is POLOCK), must always be set to true (checked box) before boarding. Locking the loan in the Existing Loans screen, or by using the &LOCKLOAN formula function, calls the Payoff Lock-in Function (BLPK), which properly sets both of these fields. However, some institutions lock loans manually using the Payoff screen in CIM GOLD. In which case, the fields may not have set properly.

New coding changes:

We have added code to the system that causes the system to verify that both the **Loan Locked for Payoff** and **Renewal/Prorate?** fields are set to true before boarding renewal loans. If PORNWL is not set, boarding will stop and the following error message will be returned:

"Renewal indicator was not set correctly in the Loan Payoff record. Please drop the payoff lock in CIM GOLD, recalculate, and lock the loan for payoff once again in GTPC."

If POLOCK is not set to true, the following message will be returned:

"The loan that is being paid off is not locked for payoff in the Loan Payoff record. Please lock it for payoff and try again."

Users will then need to update the applicable fields on the CIM GOLD Payoff screen.

You do not need a new version of GOLDTrak PC to implement this change.



Credit Reporting Changes

The following changes affect Credit Reporting in GOLDTrak PC version 7.1:

[Equifax Request Options Update for Credit Reporting](#)

[Suffix Added to Experian Credit Reporting](#)

[Vendor ID sent with Credit Report](#)



Equifax Request Options Update for Credit Reporting

CMF# 8544

We have updated Equifax reporting fields in GOLDTrak PC Setup. Equifax has retired Bankruptcy Navigator 3.0 Models 2781, 2782, 2783, 2784. In order for your institution to retire these models, you must uncheck those options in GOLDTrak PC Setup. Consequently, the following changes have been made to the Credit Report Setup tab on the Institution/Office Setup screen in GOLDTrak PC:

- The Bankruptcy Navigator Index 4.0 model (5146) has been added.
- The SmartScore Probability Scale model has been changed from 1203 to 2903.
- The SmartScore Odds Scale model has been changed from 1204 to 2904.
- The ID Score (31) has been removed (retired).
- The Bankruptcy Navigator 3.0 Models have been flagged as retired, but they still appear on the screen.

See the following example of this screen with the changes highlighted:



GOLDTrak PC Setup > Institution Setup > Institution/Offices Screen, Credit Report Setup Tab, Equifax Tab



Suffix Added to Experian Credit Reporting

CMF# 10199

If a name suffix (NAME_SUFFIX) exists on a loan, it is now included in credit reporting to Experian, along with the first, middle, and last names. Examples of suffixes are Jr., Sr., III, and DDS.



Vendor ID sent with Credit Report

CMF: 11960

Both Equifax and TransUnion have requested that we include a Vendor ID whenever a credit report is requested through GOLDTrak PC. We now include that with our request. This vendor ID identifies us as DHI Computing Service.



Error Corrections

The following errors have been corrected in GOLDTrak PC version 7.1:

[Cash to Customer Correction](#)

[Copy From Button No Longer Brings Up Error Messages](#)

[Correction to Browse Dialog Issue](#)

[Correction to Loan Request Transfer](#)

[Correction to SSN Search](#)

[Error Message for Checks Over the Limit](#)

[NADA Values Updated](#)

[Sequencing of Insurance Groups](#)

[SSNs Required with Name Search](#)

[System Auto-saves After Getting Loan #](#)



Cash to Customer Correction

CMF# 7942

The **Cash to Cust** field (CASH_TO_CUSTOMER) is now calculated correctly. Previously, the **Cash to Cust** field for consumer loans was calculated by taking the total of payments and subtracting out various amounts. It was being calculated incorrectly, because not all of the necessary amounts were being subtracted from the total amount.

The following amounts were already being subtracted out:

- Payoff Amount
- Interest Amount
- Prepaid Fees

Now the following amounts are also subtracted from the total of payments:

- Total fees
- Total insurance premiums

Additionally, the Total Prepaid Fees field (TOTAL_PREPAID_FEES) has been changed. Data in this field is now transferred to the CIM GOLD system (via the TF_ORIG_LN_FEES field). This field is calculated by adding up all the CIM_PREPAID1 through CIM_PREPAID5 fields. The CIM_PREPAID fields are established on the CIM GOLD > Dealer System > Plans screen, then click <Fees>.



Copy From Button No Longer Brings Up Error Messages

CMF# 7923

Copying a loan request by clicking the  on the bottom of the Current Loans screen in GOLDTrak PC was causing the following error messages to appear:

1. "Application not on host. Doing full save."
2. "Save error - LOAN_NUMBER"
3. "CFileAccess::SaveLoan - Unable to save the LOAN_REQ_HEADER."

We have corrected this problem, and these messages no longer appear after clicking .



Correction to Browse Dialog Issue

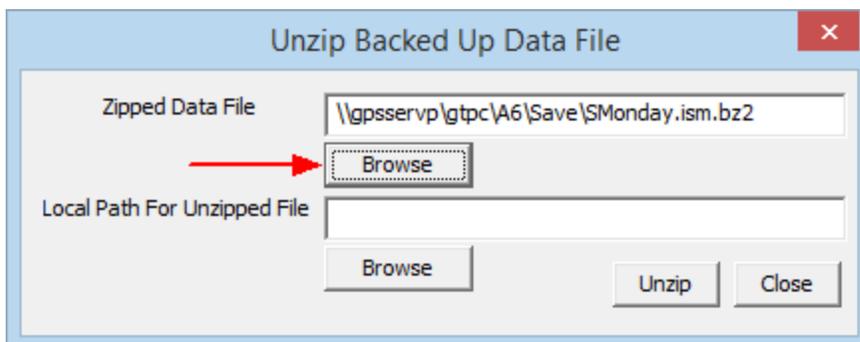
CMF# 9744

A small correction has been made that affected some users running GOLDTrak PC on Windows 8 machines. In some cases, when browsing to open a file in GOLDTrak PC, a message would pop up asking whether you wanted to create the file. This was wrong, because the user was trying to open a file, not create or save one. This bug apparently only occurred when running Windows 8.

This has been corrected, and now the appropriate open dialog appears when browsing for a file.

This fix affects:

- when browsing to select a Local Database at logon time.
- when browsing to select an archived/exported database to import.
- when browsing to select a merge file to be imported.
- when browsing to select a backed-up data file to be unzipped (from the Utilities menu > Unzip Backed Up Data File, as shown below).



Correction to Loan Request Transfer

CMF# 10519

We corrected a bug that was introduced in GTCOM on July of 2014. The bug would cause a crash when attempting to delete the original loan request during a Loan Request Transfer. More specifically, it would crash when attempting to delete a Fees Paid (FEES_PD) record, so the crash would only happen if there was a FEES_PD record in the loan request being transferred. This was only released to GOLDTrak version 7.1.



Correction to SSN Search

CMF# 11339

We have corrected an error that occurred when users searched for loan applications based on Social Security number. Previously, the system would bring up multiple instances of the same application from an SSN search. This has been corrected and now only one application is found.



Error Message for Checks Over the Limit

CMF# 10720

It was reported that in GOLDTrak PC versions 7.1.x, the system was allowing users to write checks for more than the disbursement amount. We have corrected this problem, and now if users try to create a check for more than the disbursement amount, the error message "Cannot disburse over available amount" appears on the Check Detail screen. The user will not be able to close the Check Detail screen until the check amount is adjusted to be within the available funds.



NADA Values Updated

CMF# 10066

NADA values are now updated correctly when changes are made on the NADA Vehicle screen. Previously when users would enter or edit car value information, the system would save the information, but it wouldn't be reflected in the list tables. Now the system properly reflects the changes both in the fields and in the list tables.



Sequencing of Insurance Groups

CMF# 10432

The Ancillary Insurance screen can cause gaps to occur in the sequencing of insurance records when records are deleted. These gaps in sequencing were causing errors in the viewing/updating of records that follow the gap.

In order to correct this problem, we changed the way sequencing is handled for the following groups:

ANCILLARY_PRODUCT
ANCILLARY_PROD_II
AUTO_POLICY
ADD_POLICY
GAP_POLICY

Previously, when fields from any of these groups were specified in screens, formulas, or documents, the sequences were handled as ordinal values. With this new change, the sequences will now be handled as 1-based literal values. When record data is accessed in this scenario, the sequence values are first adjusted from being 1-based to being 0-based (1 changes to 0, 2 changes to 1, etc.), then it gets the record with the sequence value equal to that value.

Before:

Specifying sequence 4 would get the 4th record, regardless of the value in the record's sequence field.

After:

Specifying sequence 4 will get the record with a sequence value of 3, regardless of how many records come before it.

If a group of records were to have sequences beginning with 0 and have no gaps in sequencing, both ways of handling sequencing would yield the same results. It is when there are gaps in sequencing that the differences occur.

If any institution has any screens, formulas, or documents containing fields from any of these records, those fields may now start behaving differently if there are any gaps in record sequencing.



SSNs Required with Name Search

CMF# 9951

GOLDTrak PC no longer allows a name search on the CIF Lookup screen or CIF Compare screen if the **SSN/EIN** field contains all zeros. Previously, the system would occasionally return faulty names when nothing, or zeros, was entered in the **SSN/EIN** field. In order to avoid faulty data during look up, we have made it so users cannot import CIF information from the host computer until information (not all zeros) is entered in the **SSN/EIN** field. See the following example of the CIF Compare screen with information in the **SSN/EIN** field, thereby causing the [Load Host Data](#) button to be enabled.

The screenshot displays the 'CIF Compare' interface for a 'Consumer Application'. At the top, there are tabs for 'Personal Info', 'Credit', 'Employment', and 'References'. Below these, the 'APPLICATION DATA' section includes fields for Name (Prefix, First, Middle, Last, Suffix, Preferred), Dates (1st Contact, Date of Birth), and Phone Numbers. The 'SSN/EIN' field is highlighted in green and contains the value '555-78-7878'. A red arrow points from this field to the 'Load Host Data' button in the 'HOST DATA' section, which is also highlighted in green. The 'Import from Host' button is visible between the two data sections.

CIF Compare Screen



System Auto-saves After Getting Loan

CMF# 10719

The system now automatically saves the loan request after getting a loan number. This happens anytime a new loan number is generated, which includes the following:

- Checks screen

- Disbursements screen

- General Information screen

- Any user screen with a <Get Loan Number > button

This change was implemented because we found some instances where a loan number was obtained and a loan was closed without saving. This resulted in a skipped number. This new change prevents that from happening.



Field Changes

The following changes affect fields in GOLDTrak PC version 7.1:

[Change to Initial Rate Transfer](#)

[Date Fields Expanded](#)

[Early Payment Start Dates Now Allowed](#)

[Frequency Added to Dealer Plans](#)

[Multiple Insurance Types Now Allowed](#)

[New Fields Available for MLA Loans](#)

[New Fields for Ancillary Products](#)

[New Fields for Non-File Insurance](#)

[New Option for Emailing](#)

[New Transfer Field for Recency](#)

[New Transfer Fields](#)

[Update 1st Contact Date](#)



Change to Initial Rate Transfer

CMF# 9496

Internal work order

The code that boards data from GOLDTrak PC to the CSOT record (Loan Origination Tracking) now transfers information in the INITIAL_RATE field to the **Extended Rate** field (OTEXRT). Previously, the INITIAL_RATE field was being transferred to the **Original Rate** field (OTORAT). Origination information can be viewed in CIM GOLD through the Loans > Account Information > Account Detail screen, then click <Show Origination>.



Date Fields Expanded

CMF# 9927

The date fields have been widened on several screens: CIF Compare, Participant Detail, Deal Maker, and Properties. The last value of the year was being cutoff when the format was set to MM/DD/YYYY. This has been corrected.



Early Payment Start Dates Now Allowed

CMF# 7648

You can now allow payment start dates to begin sooner than one month from closing. However, the payment start date *cannot* be any sooner than seven days from the loan's closing date. Some setup is required in order to allow this. If your institution is interested in this option, contact your GOLDPoint Systems account manager.

GOLDPoint Systems Only

A new field, SALES_CONTRACTS: ALLOW_EARLY_1ST_PMT, has been added. The code that does the sales calculations was changed to take into account this new field, and allow PAY_START_DATE to be as soon as seven days after the closing date.

The assumption is that PAY_START_DATE will already be set to the desired date before the calculation code is called, and this new code will allow that date to stay what it is, as long as ALLOW_EARLY_1ST_PMT is set to true and PAY_START_DATE isn't earlier than seven days after closing.

Also, if ALLOW_EARLY_1ST_PMT is true, ODD-DAYS is always set to "0."



Frequency Added to Dealer Plans

CMF# 7816

You can now establish term frequencies on dealer plans. For example, you can create plans where payments are due on a bi-weekly, weekly, or semi-monthly basis. The Frequency field has been added to the Dealer System > Plans screen in CIM GOLD. When you select **Term Type** "Frequency," the **Frequency** field is displayed, which allows you to select the payment frequency for the loan plan. See the following example:

The screenshot shows the 'Plan Details' form. The 'Term' section is highlighted with a red box. Inside this box, the 'Type' dropdown is set to 'Frequency' and the 'Frequency' dropdown is set to 'Weekly'. A red arrow points to the 'Frequency' dropdown. Other fields in the form include 'Description' (Default Weekly), 'Internal Description' (Default Weekly), 'Value' (0), 'Tier', 'Allow Override' (checked), and 'Promotion Dates' (Start and Expire dropdowns).

Then in GOLDTrak PC or eGOLDTrak, you can offer that plan and payment frequency to customers.

Please contact your GOLDPoint Systems account manager if you would like this option added to dealer plans.

GOLDPoint Systems Only

New fields have been added to the CONSUMER_DETAIL group:

- IRREG_1ST_PMT_METHOD
- TRUNC_INT_AT_CALC
- EFT_CALC_REMBAL_CD
- ODD_DAY_INT_ACT_CD

Also, TRUNC_INT_AT_CAL_LARD has been added to the LN_REQ_DEALER group.

We also added support for new formula function &CALCCONSUMER. This function is similar to &CALCSALES, but is used for consumer loans rather than sales loans.

There are no parameters. &CALCSALES was also modified, so that both &CALCSALES and &CALCCONSUMER now support the following payment frequencies: monthly, semi-monthly, bi-weekly, weekly. The following apply to both functions:



1. If using one of the new payment frequencies, the loan term is based on NBR_OF_PAYMENTS rather than TERM_MONTHS, and TERM_MONTHS is an output field rather than an input field.
2. Use TRUNC_INT_AT_CALC_LRD (sales) or TRUNC_INT_AT_CALC (consumer) to indicate whether to truncate interest during the calculation steps.
3. Use EGT_CALC_REMBAL_ACTN (sales) or EGT_CALC_REMBAL_CD (consumer) to set the action to perform on the remaining balance. 0: ClosesToZero, 1: Negative, 2: Positive, 3: Default.
4. Use ODD_DAY_INT_ACT_LRD (sales) or ODD_DAY_INT_ACT_CD (consumer) to indicate the odd day interest action to perform. 0: AmortizeOverLoan, 1: Forgive, 2: Irregular1stPmt, 3: Default.
5. The APR is now calculated by the eGT calculator.



Multiple Insurance Types Now Allowed

CMF# 7951

When setting up Ancillary Insurance for a customer in GOLDTrak PC, the system now allows multiple insurance policies of the same general type to be selected. For example, a customer could get an extended warranty offered by the dealer, and also get one offered by your institution.



New Fields Available for MLA Loans

CMP #1623

The PREV_ACTIVE_MLA_PTL checkbox field (**Prev Mil**) is now available on the Personal tab of the **CIF Compare** screen. If the [Active Military](#) field in CIM GOLD has been marked, this field will display a checkmark to indicate that the customer has previously qualified for MLA loan terms. Contact GOLDPoint Systems to make this field available at your institution.



New Fields for Ancillary Products

CMF# 10762

Two new fields have been added to the ANCILLARY_PRODUCT group: **Member Number** (ANC_MEMBER_NBR) and **Policy Number** (ANC_POLICY_NBR). These fields are for those institutions that offer ancillary products with loans, such as AAA, Continental Car Club, United Motor Club, etc. Information entered in these fields transfers into the mnemonics MCMNBR (Member Number) and MCPLCY (Policy Number), which can be used in GOLDMiner and GOLD Writer reports. At a future date, these fields will also be added to the Loans > Optional Products > [Ancillary Products screen](#) in CIM GOLD.



New Fields for Non-File Insurance

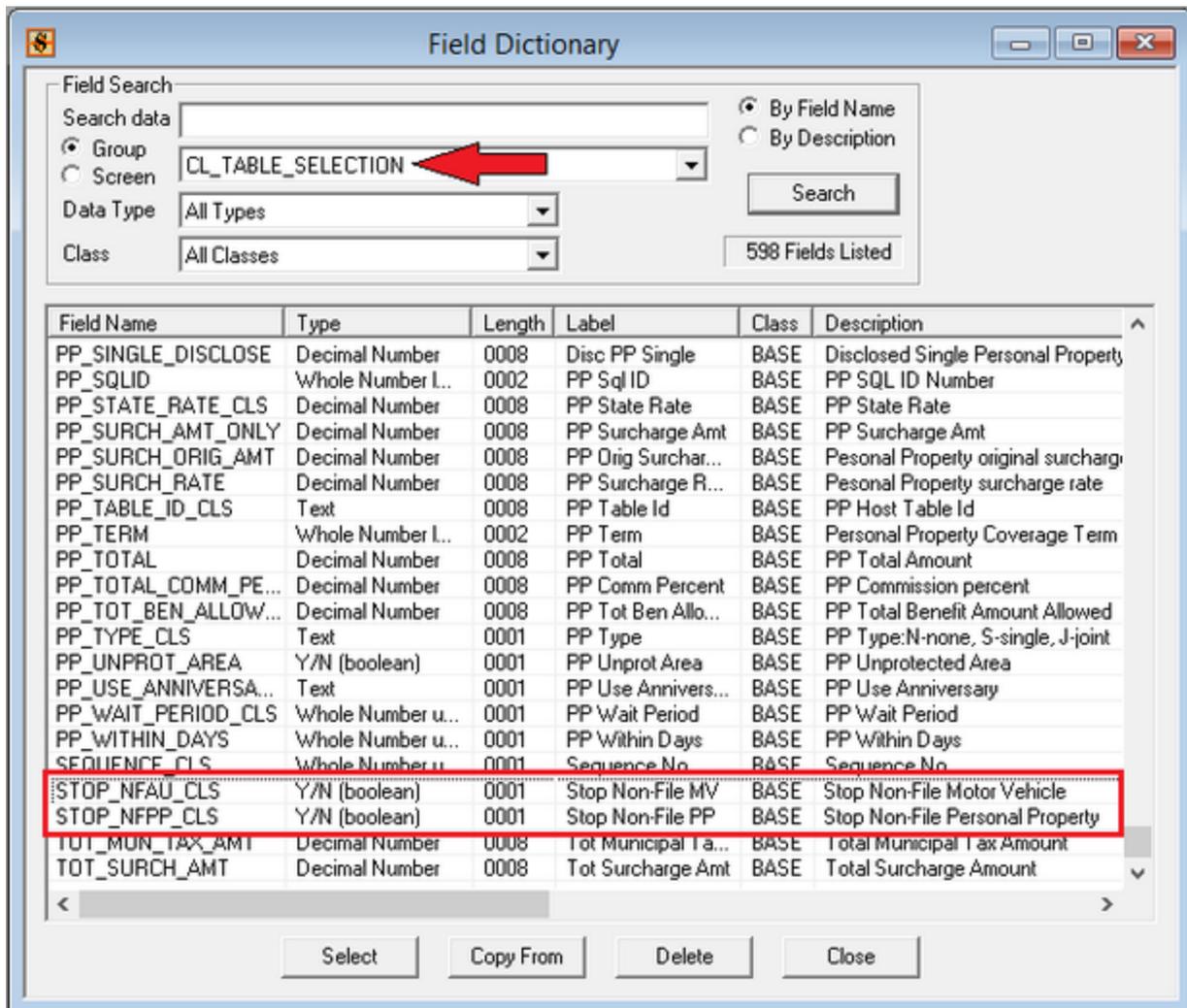
CMF# 10219

We have added new fields to the CL_TABLE_SELECTION group. These fields affect which fields transfer over to the Loan Insurance record (FPIN) during boarding.

The new fields are:

STOP_NFAU_CLS (Stop Non-File Motor Vehicle)

STOP_NFPP_CLS (Stop Non-File Personal Property)



If STOP_NFAU_CLS is true, the following fields will *not* be transferred to the Loan Insurance record (FPIN):

- 91 (non-file insurance) will not be sent to the **Loan Type** (INTYPC)



- "Non-File Insurance" will not be sent to the **Insurance Description** (INDESC)
- NON_FILE_MOTOR_V will not be sent to the **Original Premium** (INOBAL)
- NFAU_DO_NOT_RPRT will not be sent to **Do Not Report?** (INRPTN)
- NFAU_USE_ANNIVERSARY will not be sent to **Use Anniversary of 1st Due Date** (INUANN)
- NFAU_AMORT_DATE will not be sent to the **Date Last Amortized** (INOAMD)

If STOP_NFPP_CLS is true, the following will *not* be transferred to FPIN:

- 91 (non-file insurance) will not be sent to the **Loan Type** (INTYPC)
- "Non-File Insurance" will not be sent to the **Insurance Description** (INDESC)
- NON_FILE_PP_FEE will not be sent to the **Original Premium** (INOBAL)
- NFAU_DO_NOT_RPRT will not be sent to **Do Not Report?** (INRPTN)
- NFAU_USE_ANNIVERSARY will not be sent to **Use Anniversary of 1st Due Date** (INUANN)
- NFAU_AMORT_DATE will not be sent to the **Date Last Amortized** (INOAMD)

These fields can be added to any of your loan programs. Contact your GOLDTrak PC account manager to have these fields added.



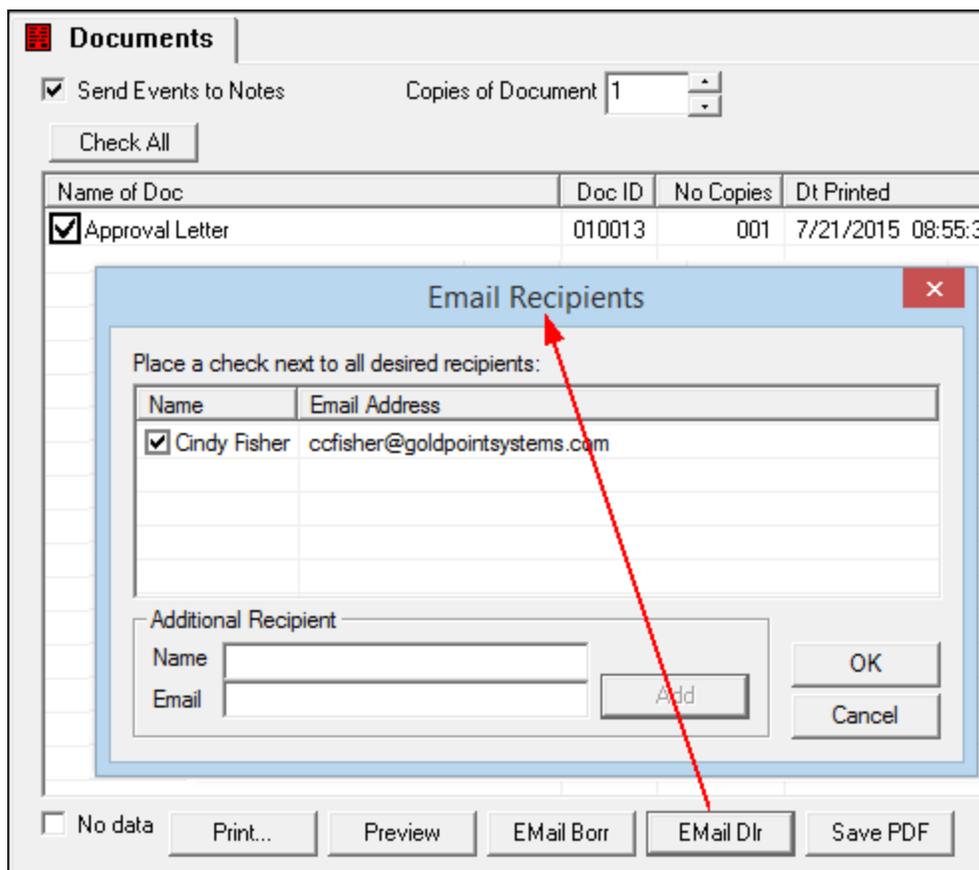
New Option for Emailing

CMF# 9636

Two email buttons are available on the bottom of the Documents screen: <Email Borr> and <Email Dlr>. When you click these buttons, the system automatically sends an email to the respectful dealer's or primary applicant's primary email address. A new option is available that brings up an Email Recipients pop-up dialog when users click either of these email buttons. This dialog box allows users to deselect the primary email address and/or add additional email addresses. After adjusting or adding email addresses and then clicking <OK>, the system sends the attached document(s) to the designated email addresses.

This option can be added to any of your loan programs. Contact your GOLDPoint System account manager if you would like this option added to your loan programs.

The following is an example of the Email Recipients dialog box.



GOLDPoint Systems Only: This new option is a field found in the INST_OFFICE group in GOLDTrak PC Setup. It's called VERIF_EMAIL_BEFO_SEND. Add to any of the loan programs as needed. See the following example:



Field Dictionary

Field Search

Search data:

Group Screen

Group: INST_OFFICE

Data Type: All Types

Class: All Classes

412 Fields Listed

Field Name	Type	Length	Label
USE_0_OFFC_LOAN_NUM	Y/N (boolean)	0001	Zero Offc Loan#
USE_2CHECK_DIGIT	Y/N (boolean)	0001	Use 2 Check Digit
USE_2DIGIT_OFFICE	Y/N (boolean)	0001	Use 2 Digit Office #
USE_ACH_DISTRIB_FPAE	Y/N (boolean)	0001	Use ACH Dist
USE_ASSET_DEBT_IO	Y/N (boolean)	0001	Use Asset Debt
USE_DEALER_SYSTEM_IO	Y/N (boolean)	0001	Use Dealer System
USE_FULL_NAME_IO	Y/N (boolean)	0001	Use Full Name
USE_IND_ID_IO	Y/N (boolean)	0001	Use Indiv ID
USE_LOAN_QUEUE_IO	Y/N (boolean)	0001	Use Loan Queue
USE_OLD_CR_DLG_IO	Y/N (boolean)	0001	Use Old CR Dlg
USE_TTL_FOR_10_PERC	Y/N (boolean)	0001	Use Ttl HUD 10
USE_TU_WEB_SERVICE	Y/N (boolean)	0001	TU Web Service
USING_GTEXP_IO	Y/N (boolean)	0001	Use GTE
VANTAGE_SCORE_IO	Y/N (boolean)	0001	VantageScore
VERIF_EMAIL_BEF_SEND	Y/N (boolean)	0001	Verify Email Before S
WIRE_CUT_OFF_TIME_IO	Date/Time	0008	Wire Cut Off Time
XFER_APPROVALS_IO	Y/N (boolean)	0001	Xfer Approval
XFER_NOTES_IO	Y/N (boolean)	0001	Xfer Notes
XML_LOAN_COUNT_IO	Whole Number less than 65535	0002	No Loans Opnd



New Transfer Field for Recency

CMF# 9933

A new transfer field, **Date Last Recency** (TF_DATE_LAST_RECENCY), has been added to all loan programs. This field is found in the TRANSFER_FIELDS group. When loans are first opened, the system transfers the opened date of the loan to the **Last Recency** field (MRDLRD) on the Loans > Marketing and Collections screen > Delinquent Payments tab in CIM GOLD after the loan is boarded.



New Transfer Fields

CMF# 10849

We have added the following GOLDTrak PC fields that transfer to specific fields in CIM GOLD when set up in any loan program:

GTPC Field	Transfers to This Field in CIM GOLD
TF_USE_LNOO24 (Other Semi-monthly Option)	Options Semi-Monthly (LNOO24) on the Loans > Account Information > Account Detail screen > Payment Detail tab > Options field group
TF_WITHIN_DUE_DT_DAY (Within Due Date Days)	Within Due Date Day (LNWIDY) on the Loans > Account Information > Account Detail screen > Payment Detail tab > Options field group
TF_INV_PERC_SOLD (Inv Perc Sold)	Portion Sold (LNISLD) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab
TF_INV_PRIN_CALC_CD (Inv Prin Calc Cd)	Principal (LNIPCL) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab
TF_INV_INT_CALC_CD (Inv Int Calc Cd)	Interest (LNIICL) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab
TF_INV_PAYOFF_CLC_CD (Inv Payoff Calc Cd)	Payoff Interest (LNIPOF) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab
TF_INV_LATE_CLC_CD (Inv Late Charge Calc Cd)	Late Charge (LNILCL) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab
TF_LN_PLEDGE_NOT_SLD (Ln Pledge Not Sold)	Loan Pledged or Sold (LNPLDG) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab

Your GOLDPoint System account manager can add these fields to any loan program.



Update 1st Contact Date

CMF # 11962

On the CIF Compare screen > Personal tab, the host field for **1st Contact** (under Dates) is now populated when the <Load Host Data> button is clicked. The data for this field is pulled from the [First Contact Date](#) (CICNT1) on the Loans > Marketing and Collections screen > CIF tab in CIM GOLD. Previously, the system was not properly uploading this data when <Load Host Data> was clicked.



Formula Changes

The following changes affect formulas in GOLDTrak PC version 7.1:

[Correction to Hide Email Formula](#)

[Modification to &CHECKREQFIELDS](#)

[New Formula Functions](#)



Correction to Hide Email Formula

CMF# 9940

If the Borrower Additional Information pop-up screen is launched, and your institution hides the email information (the APPL_HIDE_EMAIL field is set to true), the Email group box and all of its contents are now hidden. Previously, GOLDTrak PC would shut down when this option was set. This has been corrected.



Modification to &CHECKREQFIELDS

CMF# 10298

This change is a more detailed description of a GOLDTrak PC Setup formula field. It's more for GOLDPoint Systems account managers, but we list it here for your benefit. This change makes it so required fields are *not* required if no co-borrower is on the loan in programs where **All Instances** is selected in GOLDTrak PC Setup.

When a Required field (PROGRAM_REQ_FIELDS) is specified in the loan program and the **All Instances** (APPLIES_TO_ALL_PRF) flag is set to true, that means that the field is required to have a value in all occurrences of the record. However, since the PARTY_TO_LOAN record occasionally exists even when it doesn't contain valid data, the field will only be required if the PARTY_TO_LOAN record is first deemed to be valid.

If all the following are true for a PARTY_TO_LOAN record, any Required Fields that are supposed to apply to all existing records (APPLIES_TO_ALL PRF = true) will NOT apply to that record:

1. The PARTY_TO_LOAN record is not the main borrower. (It's a co-borrower or a borrower in a different application.)
2. It's not a business (BORR_TYPE_CODE is greater than or equal to 0).
3. The LAST_NAME field is blank.

This logic applies to both the highlighting of required fields and the processing of them using the &CHECKREQFIELDS formula function.



New Formula Functions

CMF# 9702

Two new formula functions are available that makes it possible to add a time/date stamp to loan programs for turn around times in underwriting.

This change is more for GOLDTrak PC client solution specialists. However, the information may help you with possible additions to your loan programs.

Two new formula functions have been added to make it possible to access time data in GOLDTrak PC Date/Time fields.

- **&MINUTESDIFF:** This is the difference in minutes between two date/time fields.
 - Syntax: `RESULT_FIELD = &MINUTESDIFF DATE_FIELD1 DATE_FIELD2`
 - Where:
 - RESULT_FIELD is a whole number
 - DATE_FIELD1 is a Date/Time field
 - DATE_FIELD2 is a Date/Time field and is the earlier date (if first date is earlier, the result will be negative)

Example:

```
NOW.DTE = &MAKETODAY
MINUTES.NBR = &MINUTESDIFF NOW.DTE CHANGED_WHEN_LRP
```

- **&GETTIME:** Gets the time portion of a date/time field.
 - Syntax: `RESULT_FIELD = &GETTIME DATE_FIELD`
 - Where:
 - RESULT_FIELD can be a date/time field or a text field.
 - DATE_FIELD is a date/time field that has a time format defined. (The Field Dictionary has a Time column. The data it shows is incorrect, but if it says anything other than NO DATE, then a time format is defined.)

Example:

```
TIME.DTE = &GETTIME DATE_TIME_STAMP
IF TIME.DTE < "5:00 PM"
  MSG.TXT = "Note added during normal business hours at "
ELSE
  MSG.TXT = "Note added afterhours at "
END
MSG.TXT += &GETTIME DATE_TIME_STAMP
SHOWVALUE MSG.TXT
```



New Features

The following features have been added to GOLDTrak PC version 7.1:

[Increased Number of Pages for Documents](#)

[New Signature Portal Available](#)

[New Sorting Method](#)



Increased Number of Pages for Documents

CMF #: 11858

Documents in GOLDTrak PC and GOLDTrak PC Setup have an arbitrary maximum number of pages per document. This was originally set to be 30, but some institutions require more than 30 pages in a single document. Therefore, we have increased this maximum to 60 pages.



New Signature Portal Available

CMF# 10442, 10362, 10640, 11627

We have designed a new Signature Portal that will allow your customers to sign loan documents via a tablet. The Signature Portal sends the customers a PIN and a link to the Signature Portal website. When the user clicks that link, they are required to enter the PIN. Then the documents appear, and the user can then sign in the designated areas.

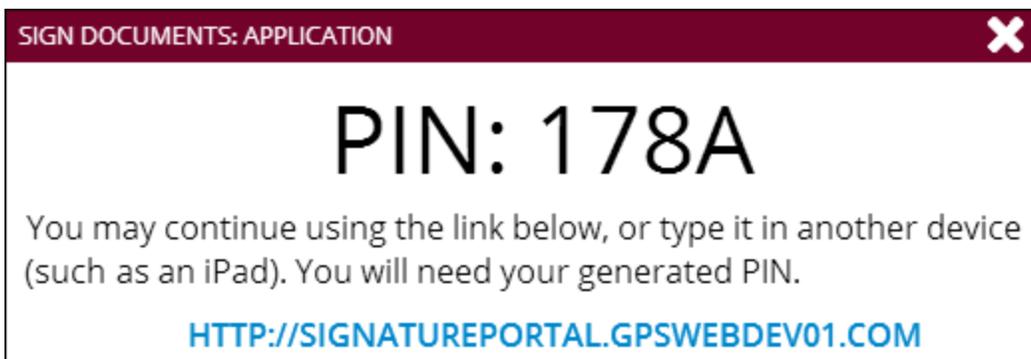
See the following examples illustrating this process.

1. In GOLDTrak PC, the user checks the document box on the Documents screen, and then clicks the <Sign> button, as shown below.

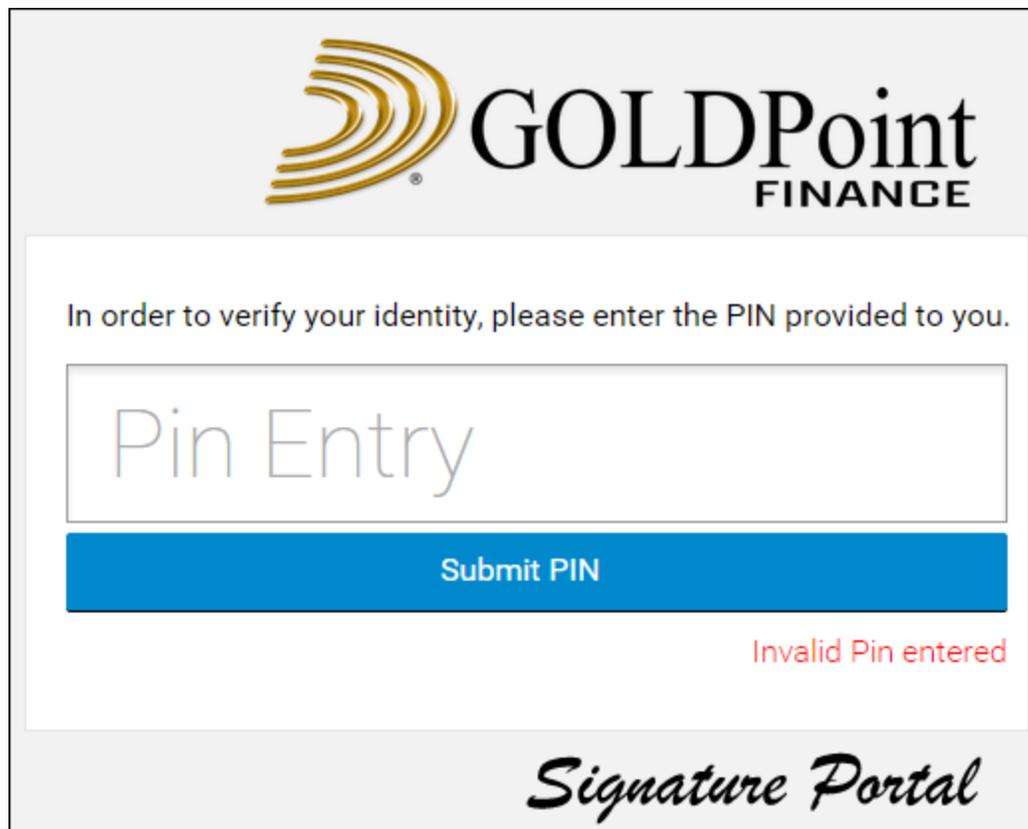
Name of Doc	Doc ID	No Copies	Dt Printed	Printed By	Delivery M
<input checked="" type="checkbox"/> Doc Set - Precompute Signature	010205	001			
<input checked="" type="checkbox"/> Loan Application [borrower coborrower]	010101	001			
<input checked="" type="checkbox"/> Employment Verification[borrower coborrower]	018881	001			
<input checked="" type="checkbox"/> Employment Verification[co borroer]	000081	001			
<input checked="" type="checkbox"/> Precompute Note [borrower coborrower]	090099	001			
<input checked="" type="checkbox"/> Substitute W-9[borrower coborrower]	010555	001			
<input checked="" type="checkbox"/> Substitute W-9[co borroer]	060166	001			
<input checked="" type="checkbox"/> Privacy Notice [borrower coborrower]	010044	001			
<input checked="" type="checkbox"/> Wage Assignment [borrower coborrower]	010041	001			
<input checked="" type="checkbox"/> Notice of Negative Information_[Pre-sharing]	010177	001			
<input checked="" type="checkbox"/> Notice of Negative Information_[Pre-sharing]	017770	001			

2. The system then sends the customer a prompt showing them their PIN and URL address to finish signing the documents, as shown below:





- The customer clicks the URL link where they can enter their PIN, as shown below. This PIN expires after a set time designated by your institution.



- After the PIN is entered, Signature Portal loads the documents selected in GOLDTrak PC for the customer to sign. If more than one signature is required on the document, each signer must sign on the same day.

Red tabs indicate a signature is needed. Green tabs indicate the document has been signed, as shown below:



To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I warrant that the information provided in this credit application is true and correct and provides all existing information concerning my outstanding indebtedness and creditworthiness. No debts have been omitted and all debts have been fully disclosed. I understand that the information provided, the verification of that information, and any credit reports obtained will be reasonably relied upon by lender in approving or rejecting this application. I authorize lender to communicate with third parties, including credit bureaus, to investigate information obtained from me, including the references or statements above, and for the purposes of extending new credit, reviewing credit information or collecting my account. I understand that the purchase of credit life and/or credit disability insurance is not required by lender to obtain a loan. I understand that I will receive notice of approval or rejection of my application within 30 days of the action taken and that I can request lender's reason is rejected. I authorize the lender to mail offers for new loans to me.

JOINT CREDIT: We intend to apply for joint credit: (initial) _____ Applicant (initial) _____ Co-Applicant

Applicant: Unless checked, lender may share information about my transactions or experience to other entities with their "corporate family," so that I am provided access to products and services that those entities offer.

Driver's License No. or State ID No. (Number, State, Issue and Expiration Dates)

Applicant's Signature

Date

Co-Applicant: Unless checked, lender may share information about my transactions or experience to other entities with their "corporate family," so that I am provided access to products and services that those entities offer.

Driver's License No. or State ID No. (Number, State, Issue and Expiration Dates)

Co-Applicant's Signature

Date

10010-01

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GPS/CONSUMER APP/REV 01/2011

Enable Type to Sign		GROSS: \$	NET: \$		
All Other Monthly Income*		Source(s) of Other Income		Total Monthly Income	
GROSS: \$				GROSS: \$ NET: \$	
*OTHER INCOME: (Read to applicant: "Income from alimony, child support, or separate maintenance need not be revealed if you do not choose to rely on such income in applying for credit.")			Have you taken bankruptcy within the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> Yes (If Yes, indicate year taken)		
Are you a co-maker or endorser on a note? <input type="checkbox"/> No <input type="checkbox"/> Yes			Are you obligated to pay alimony, child support, etc.? <input type="checkbox"/> No <input type="checkbox"/> Yes		
If Yes, to whom			If Yes, Amount \$		

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I warrant that the information provided in this credit application is true and correct and provides all existing information concerning my outstanding indebtedness and creditworthiness. No debts have been omitted and all debts have been fully disclosed. I understand that the information provided, the verification of that information, and any credit reports obtained will be reasonably relied upon by lender in approving or rejecting this application. I authorize lender to communicate with third parties, including credit bureaus, to investigate information obtained from me, including the references or statements above, and for the purposes of extending new credit, reviewing credit information or collecting my account. I understand that the purchase of credit life and/or credit disability insurance is not required by lender to obtain a loan. I understand that I will receive notice of approval or rejection of my application within 30 days of the action taken and that I can request lender's reason is rejected. I authorize the lender to mail offers for new loans to me.

JOINT CREDIT: We intend to apply for joint credit: (initial) _____ Applicant (initial) _____ Co-Applicant

Applicant: Unless checked, lender may share information about my transactions or experience to other entities with their "corporate family," so that I am provided access to products and services that those entities offer.

Driver's License No. or State ID No. (Number, State, Issue and Expiration Dates)

Applicant's Signature

Date

Co-Applicant: Unless checked, lender may share information about my transactions or experience to other entities with their "corporate family," so that I am provided access to products and services that those entities offer.

Driver's License No. or State ID No. (Number, State, Issue and Expiration Dates)

Co-Applicant's Signature

Date

10010-01

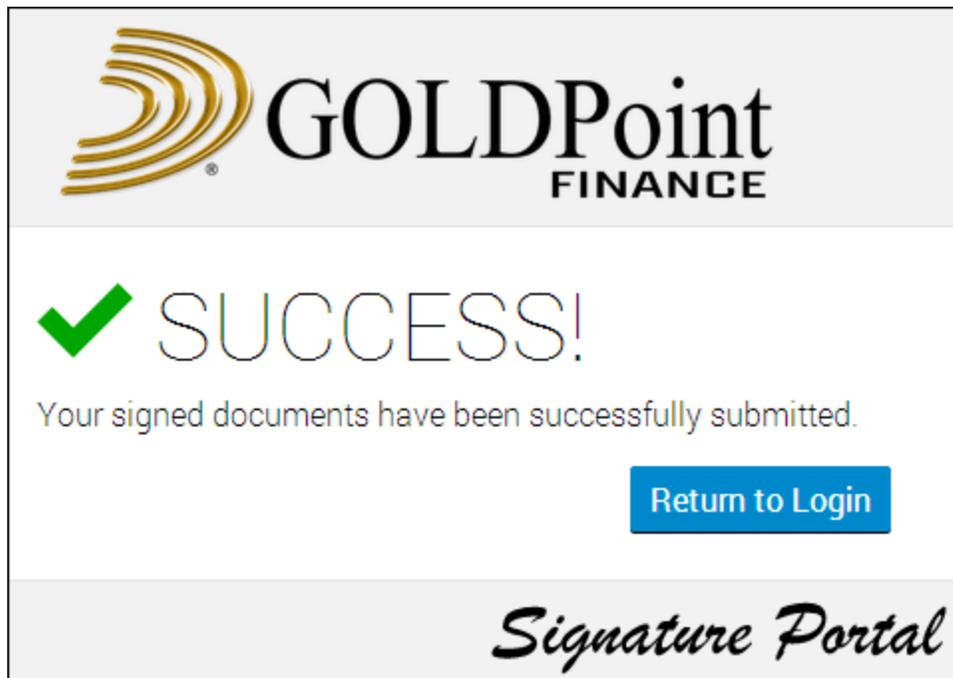
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Submit Documents

- The customer will then click a <Submit Documents> button, and the system will attach the signed documents to the loan file in File Services Plus. The system sends the user a message letting them know the documents were successfully submitted (see below).





Additionally, we can add overlays to documents as follows:

- If the loan is paid off, the words "PAID OFF" are included as an overlay on the documents.
- If a reinstatement is run, the system adds "CLOSED BY REINSTATEMENT" as an overlay on the documents.
- If a loan retraction transaction is run, the system includes the overlay "CLOSED BY RETRACTION."

If your institution is interested in using the new Signature Portal feature or the overlays, contact your GOLDPoint Systems account manager. They will need to be added to your loan programs.



New Sorting Method

CMF# 9547

We have changed the way lists are sorted in GOLDTrak PC and GOLDTrak PC Setup. Previously, all words with capital letters came before mixed-case words, as shown below:

Before Change:

AARDVARK
ALLIGATOR
Aardvark
Alligator
ZEBRA
Zebra
aardvark
alligator
zebra

Now sorting in lists is done similarly to a dictionary. Uppercase comes before lowercase, but not before descending letters in the alphabet, as shown below:

After Change:

AARDVARK
Aardvark
aardvark
ALLIGATOR
Alligator
alligator
ZEBRA
Zebra
zebra

We hope this resolves issues you may have had when sorting by borrower name on the Current Loans screen in GOLDTrak PC when the borrower's name used mixed case. It is also noticeable in the Inst/Office Group List in GOLDTrak PC Setup when viewing DBASE_INFO records and sorting by Dbase Name.



GOLDTrak PC Setup Changes

The following enhancements and changes involve GOLDTrak PC Setup:

[Ability to Move a User to Another Security Group](#)

[Correction to Database Location Error](#)

[Correction to Uppercase in Formulas](#)

[New MLO Fields](#)

[Searching in Document List Corrected](#)

[Option to Restrict Copying Loan Requests Based on Days](#)



Ability to Move a User to Another Security Group

CMF# 9900

This change is for your institution's security administrator. In the Security Groups screen, under Institution Setup in GOLDTrak PC Setup, dragging a user from one group and dropping them under another group didn't actually move the data. When you'd close down GOLDTrak PC Setup and view the Group Security, the user would be back in the old group. This has been corrected. Now dragging and dropping users from one group into another groups works correctly and the user is saved under the new user group.

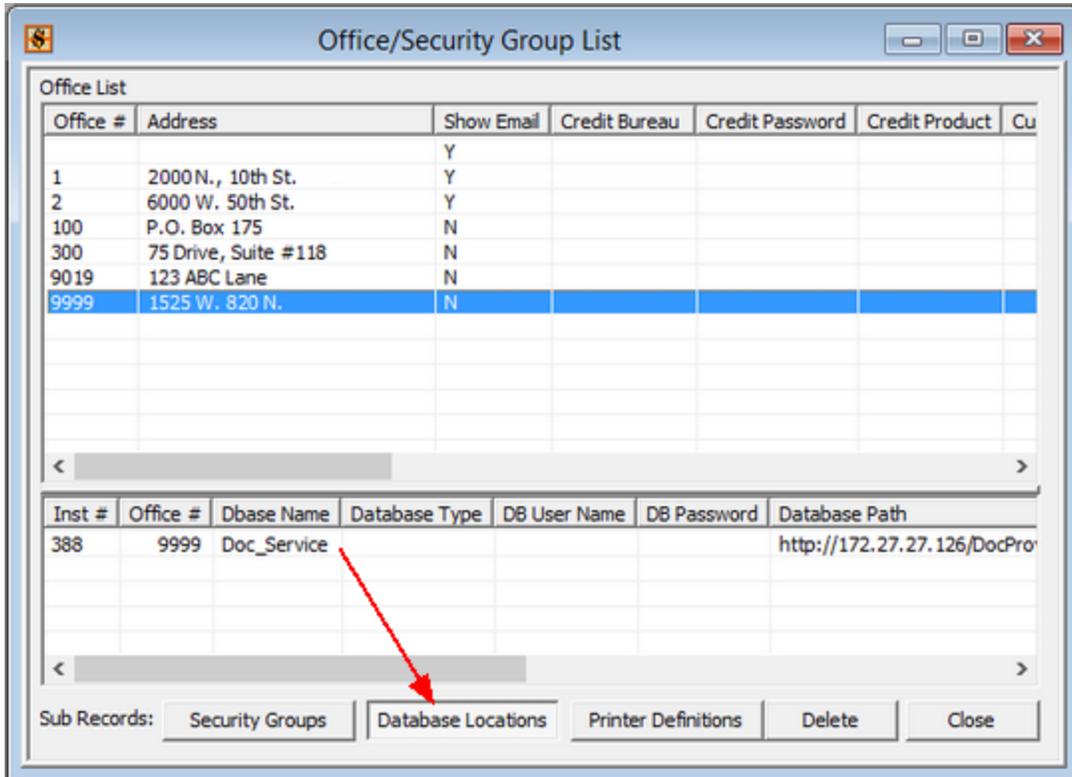


Correction to Database Location Error

CMF# 9507

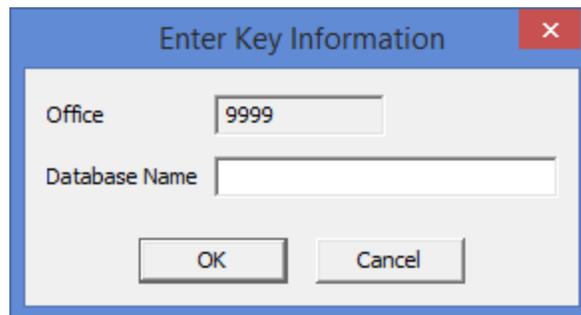
Corrections have been made to a database location error that was occurring in GOLDTrak PC Setup.

The DBASE_INFO records are managed in the Institution Setup > Office/Security Group List. First, select an office record in the list, then click the <Database Locations> button, as shown below.



GOLDTrak PC Setup > Institution Setup > Office/Security Group List Screen

All the DBASE_INFO records under the selected office appear in the lower list. Pressing <Ctrl> + <Shift> and left-clicking your mouse in the lower list brings up a message box asking whether you want to add an item. If you respond <Yes>, an Enter Key Information dialog box is displayed asking for the **Office** and **Database Name** to be added, as shown below:



Problem:



1. The Enter Key Information dialog box was letting you specify any office number. It should only let you add records to the office that's selected in the upper list.
2. The code was always trying to add the record to office 0, regardless of which office was specified. If an office other than 0 was specified, an error would occur: "NewSubGroup failed to create record DBASE_INFO because the parent record is not locked." Then more errors would appear.
3. When in inquiry mode, attempting to add a record in any list control would result in the same errors mentioned above.

Solution:

1. The Enter Key Information dialog will no longer let you specify an office number. It will display the office number that the records will be added to, but not let you change it. In the example above, you can see that the office number is now grayed out and cannot be changed.
2. The DBASE_INFO record will be added to the office that is selected in the upper list, which should be locked.
3. If the parent record is not locked, a message box will appear after the user clicks <Yes> to wanting to add a record: "Records cannot be added because the parent record is not locked."



Correction to Uppercase in Formulas

CMF # 12147

When a user entered lowercase letters in the formula editor, it was failing to convert the field names, operators, etc. to uppercase in some situations. (This would occur after the first set of sequence parentheses, but only if the formula contained =(UNLK) later on.) The error has been corrected by a simple change made to the code.



New MLO Fields

CMF# 10718

We have added two new fields for MLO numbers in GOLDTrak PC Setup > Institution Setup > Group Security. The MLO#, State MLO#, and Branch License # fields can be used to set up your institution's MLO number by institution, state, and branch. This number can be added to your loan programs. These fields hold up to nine digits for the MLO (Mortgage Loan Originator) number. See the following example of the Group Security screen highlighting these fields:

The screenshot shows the 'Group Security' screen with the following fields and values:

Institution	Number/Office	Teller #	Responsibility Code	Personnel Name
Group	Name			Number
Name	First	Middle	Last	
Real Estate	MLO#	State MLO#	Branch License#	
	123456789	123456789	123456789	

Other fields on the screen include: Lending Limits, Reset Password (checkbox), Address (with Change button), Last Changed By (8/15/2015 7:56:28 AM), Approval Type (dropdown), Logged on to Setup, GTPC, and GTE, and Roles (Pre-processor, Processor, Underwriter, Funder, Lending Officer, Closer).

GOLDTrak PC Setup > Institution Setup > Group Security Screen



Searching in Document List Corrected

CMF#: 11827

The Search feature in GOLDTrak PC Setup's Documents list screen was found to have a few problems:

1. The search was only being done in the first page of the document.
2. The search was not being done on fields within a field block.
3. The document records were not being unloaded from memory after the search was finished, so performance may have been impacted.

These problems have been corrected.



Option Added to Restrict Copying Loan Requests

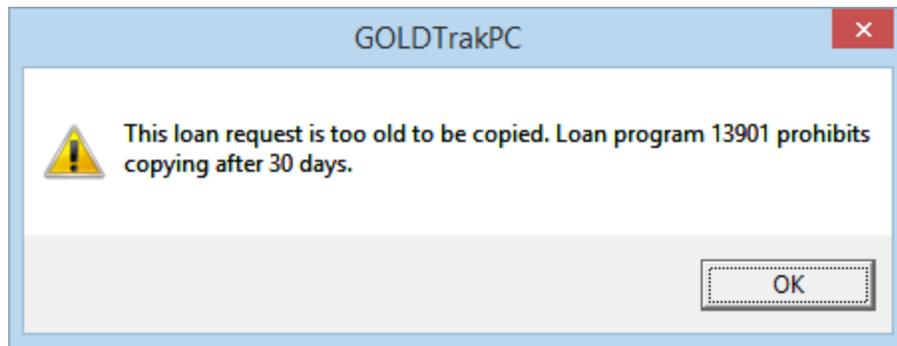
CMF# 11818

We have created options to allow your institution to restrict users from copying certain loan requests after a specific number of days. These new options are found on the Loan Program Design screen in GOLDTrak PC Setup, as shown below:

The screenshot shows the 'Loan Program Design - 6000 Test Copy Restriction' window. The 'Information' tab is active. The 'Program Id' is 6000 and the 'Program Name' is 'Test Copy Restriction'. The 'Loan Type' is '[2] Consumer Loan'. The 'Restrict Copy? Prohibit after 30 days' checkbox is checked, and the number '30' is entered in the adjacent field. A red box highlights this checkbox and field, with a red arrow pointing to it from the right. Other options include 'Credit Life?', 'UFO Tables?', 'Consumer Loan Fees?', 'Disable Fees', 'Rule of 78's loan', 'Round Up Payments', 'Contract Loan?', 'Show Amort as a Document', 'Auto Calc GFE/HUD/Deal Screens', 'Disable Lock of Existing Loans', and 'Use 365 Payment Calculation Method'. The 'Last Changed By' field is 'CINDYF' and the 'Date' is '12/28/2016 11:23:21 AM'.

If the **Restrict Copy?** box is checked and a number of days is entered in the provided field, it will affect whether a loan created from that program can be copied in GOLDTrak PC.

For example, if a loan was opened 41 days ago, and the program for that loan had this option set to 30 days, when a user tries to copy that loan to create a new loan, they will receive the following error message:



Contact your GOLDPoint Systems account manager if you would like any of your loan programs to have this option.



Screen Changes

The following screen changes and enhancements have been made in GOLDTrak PC version 7.1:

[Changes to NADA Screens](#)

[Field Removed on Energy Loan Information Screen](#)

[First Contact Field Now Loads in CIF Compare Screen](#)

[Kelley Blue Book Updated](#)

[Loan Request History Screen Updated](#)

[New Print Buttons on KarPower Info Driver](#)

[New <Summary> Button](#)

[Notes Button Available](#)

[Selection Requirements on Current Loan Screen](#)



Changes to NADA Screens

CMP #: 1460

We changed the functionality of two screens: NADA Vehicle Value and NADA Car Value. The code has been changed to allow the user to do a VIN lookup on a pre-existing VIN field (VIN_VI or AUTO_VIN). Previously, if the **VIN** field already had a value, the <Get Info> button, as well as the **Year**, **Make**, **Model**, and **Trim** controls, would always be disabled. With these code changes, the <Get Info> button and the **Year** control will be enabled when there is data in the **VIN** field on condition that the **Trim** field is blank (NADA_TRIM_VI or AUTO_TRIM). If the VIN exists and the **Trim** is blank, the **Year**, **Make**, and **Model** values, if they exist, will be cleared out and the <Get Info> button, as well as the **Year** control, will be enabled, thus allowing a VIN lookup.

CMF #: 11963

If users press <Enter> after inserting a VIN number in the **VIN** field on the NADA Vehicle screen, the system will now automatically bring up the VIN Info dialog box, showing all matching VIN information. Previously, if users pressed <Enter> on their keyboard, the system would clear the VIN entered and not open the VIN Info dialog box.



Field Removed on Energy Loan Information Screen

CMF# 9656

The **Title is Qualifying Improvement** field (QUALIFY_IMP) has been removed from the Improvement Information pop-up dialog, which is accessed by clicking on the Energy Loan Information screen. Additionally, the **Title Qualifying Improvement** drop-down field (TITLE_QUALIFY_IMP) has been changed to **Qualifying Improvement**. See the following example of these changes:

The screenshot shows the 'Improvement Information' dialog box. At the top, there are fields for 'Contractor' and 'Sales Person'. Below is a table of 'Improvements' with columns: Sequence, Improvement ID, Description, Contractor Name, Manufacturer Name, Job Hours, Job Cost, and Financed Amt. The first row shows Sequence 001, Improvement ID 31, Description Gas Furnace, Contractor Name Alliance, Manufacturer Name Alliance, Job Hours 8, Job Cost 1,200, and Financed Amt 950.

Below the table is a form for adding a new improvement. It includes dropdowns for 'Improvement' (Gas Furnace (31)) and 'Manufacturer' (Alliance (15)). There are input fields for 'Savings' (Medium), 'Job Cost' (1,200.00), 'Job Hours' (8), 'Total Rebate/Incentive' (500.00), and 'Financed Amt' (950.00). A dropdown for 'Qualifying Improvement' is set to 'Y' and is highlighted with a red box. A red arrow points to a missing checkbox area with the text 'The Title is Qualifying Improvement checkbox has been removed.'

At the bottom, there are sections for 'Model and Serial Number' and 'Improvement Performance'. The 'Model and Serial Number' section has a table with columns: Unit, Serial Nbr, Model, and Sequence. The 'Improvement Performance' section has a table with columns: Measure, Value, and Sequence.

At the very bottom, there is a 'Rebates / Incentives' section with a table for adding rebates, including fields for Description and Amount.

Improvement Information Pop-up Dialog (click <Improvement> on the Energy Loan Information Screen)

First Contact Field Now Loads in CIF Compare Screen

CMF: 11962

We have corrected a small error that prevented the **1st Contact** date from loading when the <Load Host Data> button was clicked on the CIF Compare screen. Previously, when host data was loaded, the system would not load the **First Contact Date** (CICNT1) pulled from CIM GOLD (on the Loans > Marketing and Collections screen > CIF tab > [Misc Borrower Information field group](#)). With this release of GOLDTrak PC, the error has been fixed, and now that date is pulled over if the <Load Host Data> button is clicked, and the borrower's information has already been loaded into CIM GOLD and contains information in that field.

The screenshot shows the 'CIF Compare' interface for a 'Consumer Application'. It features two main sections: 'APPLICATION DATA' and 'HOST DATA'. The 'APPLICATION DATA' section includes fields for Name (Prefix, First, Middle, Last, Suffix, Preferred), Dates (1st Contact, Date of Birth), Phone Numbers, and Email Addresses. The 'HOST DATA' section has similar fields but is currently empty. A 'Load Host Data' button is located at the top right of the 'HOST DATA' section. A red box highlights the '1st Contact' field in the 'APPLICATION DATA' section, which contains the value '5/10/2016'. A red arrow points from the 'Load Host Data' button to this field, indicating the data transfer process.



Kelley Blue Book Updated

CMFs: 9939, 10197, 10242, 10747, 10766, 10768, 11483

Kelley Blue Book updated their system; consequently we updated ours as well. This update is reflected on the Kelley Blue Book Vehicle screen and KarPower InfoDriver (which is found from Utilities > Kelley Car Value). These changes are only for those institutions that use Kelley Blue Book appraisal information.

- The **Zero Point** field has been replaced with **Typical Mileage**. This field displays the typical mileage of an automobile after the other parameters concerning that automobile are entered. For example, if information for a 2012 Buick LaCrosse was entered in the fields above the **Typical Mileage field**, the system will pull information from Kelley Blue Book and display what the typical mileage for that car should be. See the following example of this field on the Kelly Blue Book Vehicle screen.

The screenshot shows the 'Kelley Blue Book Vehicle' screen with the following details:

Seq	KBB Zip	Year	Make	Model	Vin	Mileage	Trim	Engine	Trans Type
0	84062	2012	Buick	LaCrosse		14	Sedan 4D	4-Cyl, eAssist, 2.4	Auto, 6-Spd Shf

Below the table, there are radio buttons for 'Show Kelley Blue Book Vehicles Only' (selected) and 'Show All Vehicles'. A checkbox for 'Uses Kelley Blue Book' is also checked.

The 'As of Date' is set to 6/17/2015. The 'Zip Code' is 84062. The 'VIN' field is empty, with a 'Get Info' button next to it. The 'Year' is 2012. The 'Make' is Buick, 'Model' is LaCrosse, 'Trim' is Sedan 4D, 'Engine' is 4-Cyl, eAssist, 2.4 Liter, 'Transmission' is Auto, 6-Spd Shift Ctrl, 'Drivetrain' is FWD, and 'Mileage' is 14.

The 'Typical Mileage' field shows 35,135, with a red arrow pointing to it from the left.

Valuation details:

	Wholesale
Base Value	15,881.00
Equipment Adjustment	216.00
Mileage Adjustment	2,512.00
Total Value	18,609.00

Option Name list:

Option Name	Wholesale
<input checked="" type="checkbox"/> Traction Control	0.00
<input checked="" type="checkbox"/> StabiliTrak	0.00
<input checked="" type="checkbox"/> ABS (4-Wheel)	0.00
<input checked="" type="checkbox"/> Keyless Entry	0.00
<input checked="" type="checkbox"/> Air Conditioning	0.00
<input checked="" type="checkbox"/> Power Windows	0.00
<input checked="" type="checkbox"/> Power Door Locks	0.00
<input checked="" type="checkbox"/> Cruise Control	0.00
<input checked="" type="checkbox"/> Power Steering	0.00
<input checked="" type="checkbox"/> Tilt & Telescoping Wheel	0.00
<input checked="" type="checkbox"/> AM/FM Stereo	0.00
<input checked="" type="checkbox"/> MP3 (Single Disc)	0.00
<input type="checkbox"/> MP3 (Multi Disc)	400.00

- Clicking on the **Values** button was causing the Option Name list column to be cleared. This no longer happens.
- When multiple options are selected, but those options are mutually exclusive (such as steel wheels and aluminum wheels), the system automatically deselects one of the mutually exclusive options after the



user clicks the **Values** button. (The option that was selected last will be the one that is deselected.) This was working in the past but was broken by a code change in 2013.

- A new button has been added to the screen: **Validate Options**. This button checks all selected options in the Option Name list, and if any options are exclusive, the system unselects the last one selected. Similar to the item above but without the system doing the valuation.

The screenshot shows the 'Kelley Blue Book Vehicle' screen with the following details:

- Vehicle Info:** Zip 84062, Year 2010, Make Jeep, Model Wrangler, Mileage 53004, Typical Mileage 59,416.
- Valuation Summary:**

	Wholesale	Retail
Base Value	17,520.00	19,566.00
Equipment Adjustment	0.00	0.00
Mileage Adjustment	490.00	490.00
Total Value	18,010.00	20,056.00
- Options List:**

Option Name	Wholesale	Retail
<input checked="" type="checkbox"/> Parking Sensors	66.00	73.00
<input checked="" type="checkbox"/> Dual Air Bags	0.00	0.00
<input checked="" type="checkbox"/> Side Air Bags	0.00	0.00
<input type="checkbox"/> Leather	283.00	314.00
<input type="checkbox"/> Hard Top	525.00	582.00
<input type="checkbox"/> Privacy Glass	91.00	100.00
<input type="checkbox"/> Running Boards	200.00	221.00
<input type="checkbox"/> Custom Bumper	91.00	100.00
<input type="checkbox"/> Grille Guard	75.00	83.00
<input type="checkbox"/> Winch	166.00	184.00
<input type="checkbox"/> Snow Plow	917.00	1,017.00
<input type="checkbox"/> Custom Paint	25.00	27.00
<input type="checkbox"/> Two-Tone Paint	25.00	27.00
<input type="checkbox"/> Roof Rack	66.00	73.00
<input type="checkbox"/> Towing Pkg	241.00	267.00
<input checked="" type="checkbox"/> Steel Wheels	0.00	0.00
<input type="checkbox"/> Alloy Wheels	191.00	211.00
- Buttons:** Values, Clear, Validate Options, New, Delete, Print Preview, Print.

Kelley Blue Book Vehicle Screen

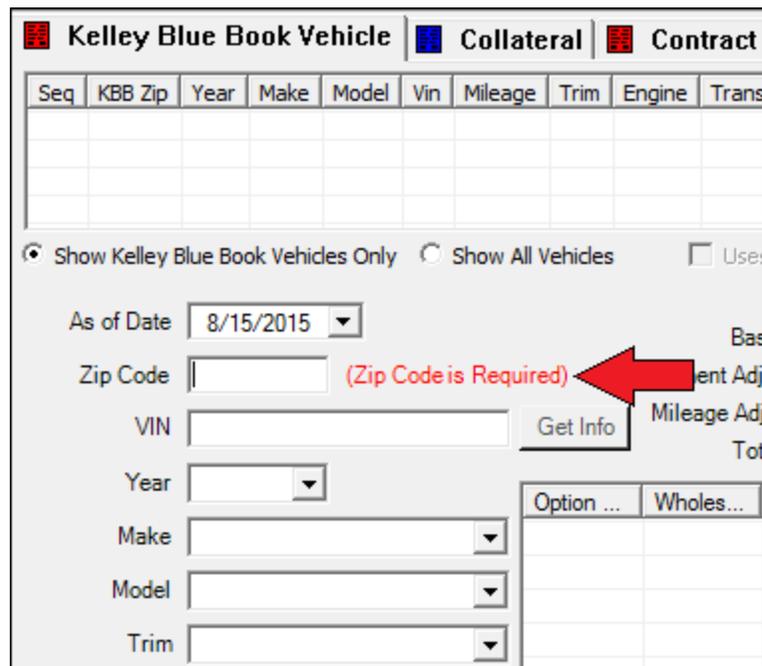
- Three new fields are included with the Vehicle Info record group: ENGINE_VAL_VI, DRIVETRAIN_VAL_VI, and TRAN_VAL_VI. These were added to allow the transfer of Engine, Drivetrain, and Transmission values from Kelley Blue Book. These fields don't appear on the screen, but are behind-the-scenes fields that help with estimating the price of the vehicle. If the vehicle has a non-standard engine, transmission or drivetrain selected, the corresponding price adjustment field should now contain a price adjustment value to account for the non-standard selection.



- Additional corrections have been made to more smoothly handle error conditions.

New Option

Additionally, we have created a new option that when set, automatically enters the **Zip Code** for the branch when accessing the Kelley Blue Book screen. If this option is *not* set, users are required to enter a **Zip Code** before any value calculations can be made. This option must be set up by your GOLDPoint System account manager. Once this option is set, your users will no longer receive the red warning message of "Zip Code is Required," as shown below:



The screenshot shows the 'Kelley Blue Book Vehicle' interface. At the top, there are tabs for 'Kelley Blue Book Vehicle', 'Collateral', and 'Contract'. Below the tabs is a table with columns: Seq, KBB Zip, Year, Make, Model, Vin, Mileage, Trim, Engine, and Trans. Below the table, there are radio buttons for 'Show Kelley Blue Book Vehicles Only' (selected) and 'Show All Vehicles'. There is also a 'Use' checkbox. Below these are several input fields: 'As of Date' (8/15/2015), 'Zip Code' (empty), 'VIN', 'Year', 'Make', 'Model', and 'Trim'. A red warning message '(Zip Code is Required)' is displayed next to the Zip Code field, with a red arrow pointing to it. There is also a 'Get Info' button and a 'Mileage Adj' field. At the bottom right, there are two columns: 'Option ...' and 'Wholes...'. The 'Zip Code' field is empty, and the warning message is visible.

In this example, the option has not been set, so the warning still appears.

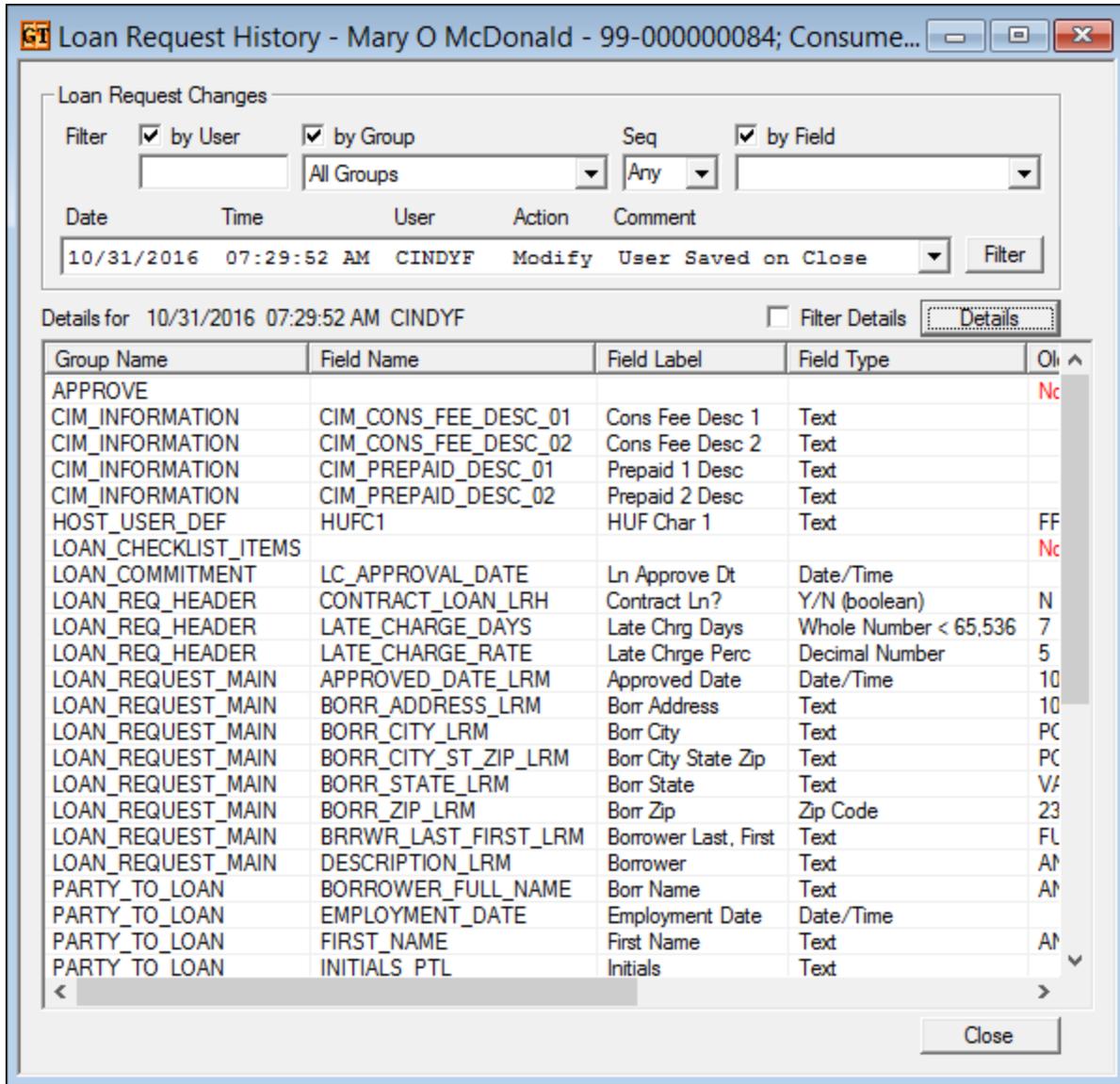
GOLDPoint Systems Only: This option is called **KBB Use Dflt Zip** (KBB_USE_DFLT_ZIP_10) and is found in the INST_OFFICE group.



Loan Request History Screen Updated

CMF #: 11828

Some minor errors were corrected on the Loan Request History screen in GOLDTrak PC. To access this screen, right-click a loan on the Current Loans screen and select "View Loan Request History." This screen provides quick information concerning loan request activity on loan application. See the example below, followed by a description of what was corrected:



Loan Request History Screen (right-click on Current Loans screen)

If the **by User** checkbox is checked and the associated edit field below it is left blank, clicking **Filter** would not work and nothing would be filtered or displayed in the Details list view. This has been corrected. The same applies to the **by Group** and **by Field** checkboxes. If nothing was entered in their accompanying fields, clicking **Filter** would not work.



Now the system ignores the by User, by Group, and/or by Field checkboxes if nothing is entered in the accompanying fields. The system will return all information for the loan request item selected in the drop-down list to the left of the button.

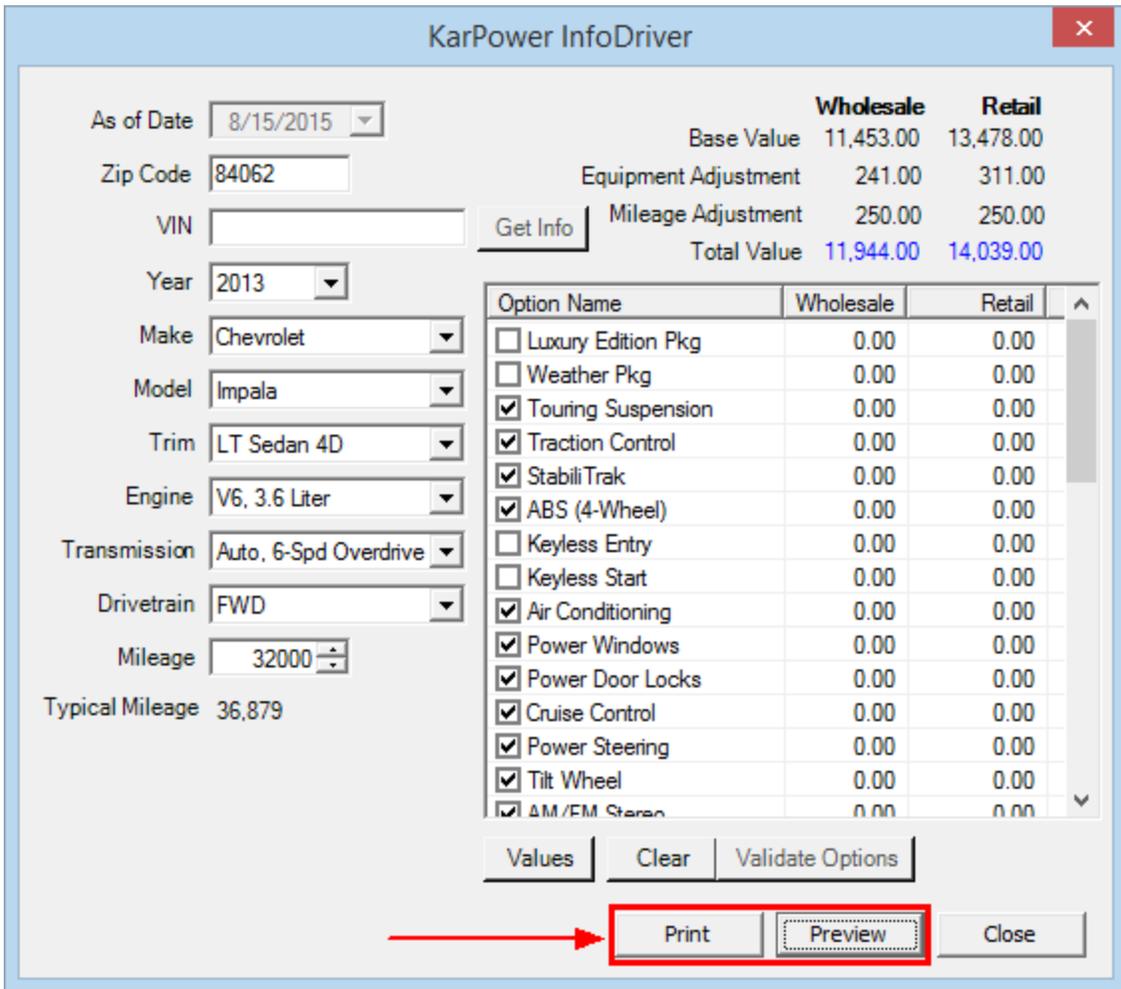


New Print Buttons on KarPower Info Driver

CMF# 10737

We have added two print buttons on the KarPower Info Driver utility, which is found in GOLDTrak PC by selecting "Kelley Car Value" from the Utilities menu. This screen is only available for institutions that use Kelley Blue Book valuing tools in GOLDTrak PC. The print buttons allow you to print the value of a car based on Kelley Blue Book's estimates. Clicking  displays a quick preview of what will print to a printer. From the Preview screen, you can print the document to any of your printers.

See the following example of these buttons on the KarPower Info Driver screen:



The screenshot shows the KarPower InfoDriver utility window. The window title is "KarPower InfoDriver". The interface includes several input fields and a table of options.

Input fields include:

- As of Date: 8/15/2015
- Zip Code: 84062
- VIN: (empty)
- Year: 2013
- Make: Chevrolet
- Model: Impala
- Trim: LT Sedan 4D
- Engine: V6, 3.6 Liter
- Transmission: Auto, 6-Spd Overdrive
- Drivetrain: FWD
- Mileage: 32000
- Typical Mileage: 36,879

Summary values:

	Wholesale	Retail
Base Value	11,453.00	13,478.00
Equipment Adjustment	241.00	311.00
Mileage Adjustment	250.00	250.00
Total Value	11,944.00	14,039.00

Options table:

Option Name	Wholesale	Retail
<input type="checkbox"/> Luxury Edition Pkg	0.00	0.00
<input type="checkbox"/> Weather Pkg	0.00	0.00
<input checked="" type="checkbox"/> Touring Suspension	0.00	0.00
<input checked="" type="checkbox"/> Traction Control	0.00	0.00
<input checked="" type="checkbox"/> StabiliTrak	0.00	0.00
<input checked="" type="checkbox"/> ABS (4-Wheel)	0.00	0.00
<input type="checkbox"/> Keyless Entry	0.00	0.00
<input type="checkbox"/> Keyless Start	0.00	0.00
<input checked="" type="checkbox"/> Air Conditioning	0.00	0.00
<input checked="" type="checkbox"/> Power Windows	0.00	0.00
<input checked="" type="checkbox"/> Power Door Locks	0.00	0.00
<input checked="" type="checkbox"/> Cruise Control	0.00	0.00
<input checked="" type="checkbox"/> Power Steering	0.00	0.00
<input checked="" type="checkbox"/> Tilt Wheel	0.00	0.00
<input checked="" type="checkbox"/> AM/FM Stereo	0.00	0.00

Buttons at the bottom: Values, Clear, Validate Options, **Print**, **Preview**, Close. A red arrow points to the Print button, and a red box highlights the Print and Preview buttons.

GOLDTrak PC > Utilities > Kelley Car Value, KarPower Info Driver Screen



New <Summary> Button

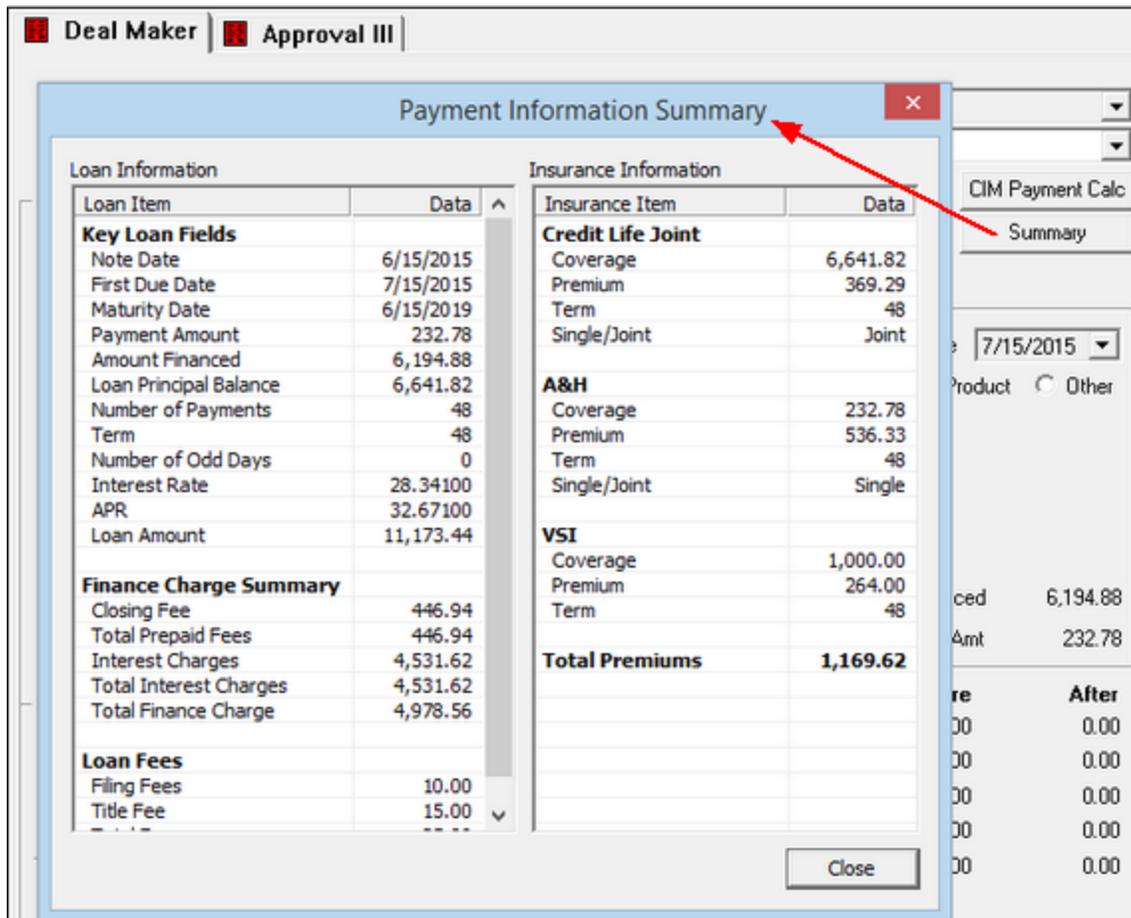
CMF# 10301

We can now add the  button to user screens. Clicking this button brings up the Payment Information Summary screen.

The Payment Information Summary pop-up screen currently appears when the  button is clicked on the following screens:

- Consumer Payments View
- RE Payment Calc
- Deal Maker

If you would like this button and pop-up screen added to any of your institution's loan programs, contact your GOLDPoint Systems account manager. See the following example of the Payment Information Summary pop-up screen, as well as the Summary button:



Deal Maker | Approval III

Payment Information Summary

Loan Information		Insurance Information	
Loan Item	Data	Insurance Item	Data
Key Loan Fields		Credit Life Joint	
Note Date	6/15/2015	Coverage	6,641.82
First Due Date	7/15/2015	Premium	369.29
Maturity Date	6/15/2019	Term	48
Payment Amount	232.78	Single/Joint	Joint
Amount Financed	6,194.88		
Loan Principal Balance	6,641.82	A&H	
Number of Payments	48	Coverage	232.78
Term	48	Premium	536.33
Number of Odd Days	0	Term	48
Interest Rate	28.34100	Single/Joint	Single
APR	32.67100		
Loan Amount	11,173.44	VSI	
Finance Charge Summary		Coverage	1,000.00
Closing Fee	446.94	Premium	264.00
Total Prepaid Fees	446.94	Term	48
Interest Charges	4,531.62	Total Premiums	1,169.62
Total Interest Charges	4,531.62		
Total Finance Charge	4,978.56		
Loan Fees			
Filing Fees	10.00		
Title Fee	15.00		

CIM Payment Calc

Summary

7/15/2015

Product Other

ced 6,194.88

Amt 232.78

re After

00 0.00

00 0.00

00 0.00

00 0.00

00 0.00

00 0.00

Close

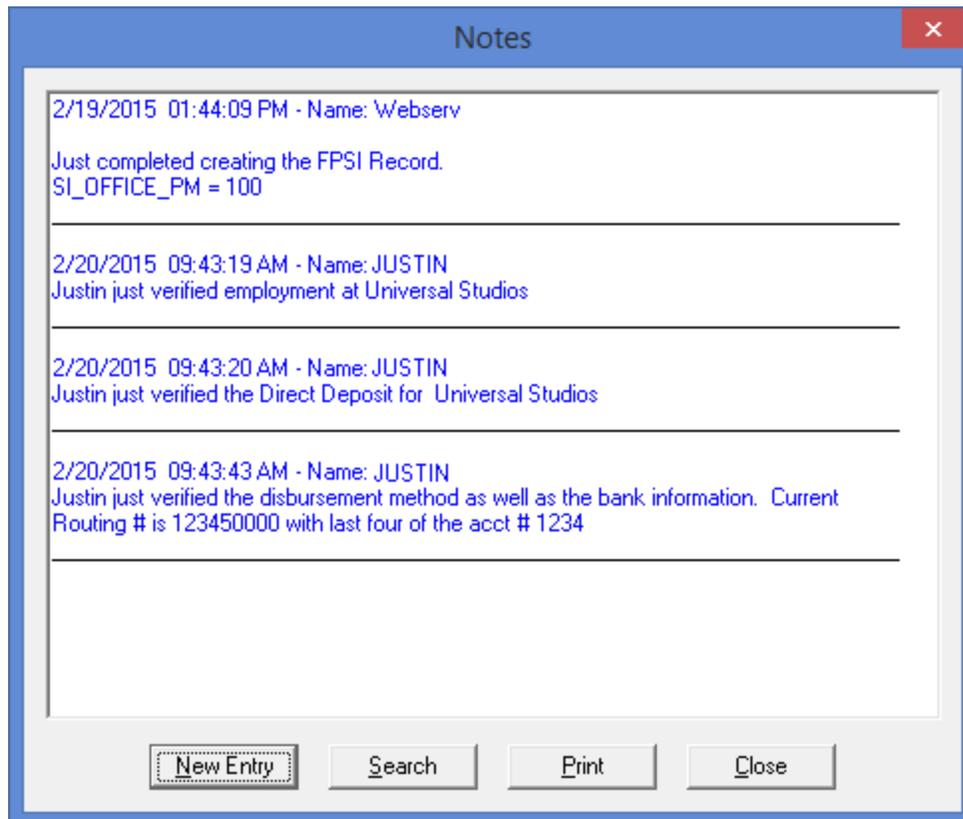
[Back to Screen Changes](#)



Notes Button Available

CMF# 9651

A new Notes button is available that can be added to any screen. When users click this button, the Notes screen is displayed in a pop-up box, which shows all user activity on the loan application, as shown below:



The <Notes> button has been added to the Decision screen, but can be added to any screen you want in GOLDTrak PC.

If your institution is interested in adding this button to your loan programs, contact your GOLDTrak account specialist.

GOLDPoint Systems Only: In order to hide the Notes button on the Decision screen, we have created a new field in the LOAN_REQ_MISC7 field group called DECSN_HIDE_NOTES. Setting this field to "Y" hides the Notes button on the Decision screen.

The following example gives you an idea of where the <Notes> button is added to the Decision screen.



Decision	
Loan Request Info	
Amount Requested	0.00
Term Requested	0
Rate Requested	0.00000
Payment Requested	0.00
Debt and Income	
Total Liabilities	0.00
Recurring Debt	0.00
Mortgage/Rent	0.00
Disposable Income	0.00
Borrower Income	0.00
Total Income	0.00
Ratios	
DTI Gross Before	0.00000
DTI Gross After	0.00000
DTI Net Before	0.00000
DTI Net After	0.00000
LTV	0.00000
<input type="button" value="Approval"/> <input type="button" value="Counteroffer"/> <input type="button" value="Adverse Action"/>	
Loan Decision	
Decision	
Borrower Information	
Name	
Date of Birth	
SSN	
Resident Address	
Time at Residence	Years
Ownership Type	-
Mailing Address	
Borrower Employment Information	
Employer Name	
Employer Phone	
Time on the Job	0 Years / 0 Months
Position	
Gross Monthly Income	0.00
Gross Annual Income	0.00
Net Monthly Income	0.00
Net Annual Income	0.00
Borrower Credit Information	
Months in Credit File	0
Nbr of Inquiries	0
<input type="button" value="Credit Report"/> <input type="button" value="Credit Info"/> <input type="button" value="References"/> <input type="button" value="Notes"/>	



Selection Requirements on Current Loan Screen

CMF #: 10906

We have enhanced the search feature on the Current Loan screen. When a user wants to search for a loan by selecting an item in the **Select by** field, entering criteria in the field below it, and then clicking <Update Display>, the host machine has to read every application in the specified range in order to produce the list of loan applications. This is by design. However, it can tax the host machine, especially when the search range contains many thousands of loans.

A new limitation is being implemented that will require the user to narrow the search by specifying at least one of the following selection criteria when using the **Select by** feature:

1. Office number
2. Number of days back (not 0)
3. Data range (no blanks)

If none of the above three items is specified when the **Select by** feature is requested, a message box will appear and the search will not be performed. The message that will be shown is determined by which radio button is selected in the **Application Date Range** group box.

See the following example of this type of message:

