

QUALIFYING AND RECORDING STAND ALONE MORTGAGES (SAMS)

These instructions assume that you are very familiar with our process of collecting **legal deeds** for Direct Data. If you are unsure about your ability to collect our legal deeds – **STOP**. Do not proceed.

As you have been collecting the legal deeds, you may have noticed other mortgages (deeds of trust) that are loosely associated with what you’ve been collecting. The following information will instruct you on how to qualify and record these other types of documents which you will be collecting. An example would be, as you go through your documents, the first document you encounter may be a deed, then after that would be a mortgage (deed of trust). If the mortgage matched the deed, you would collect the mortgage with the deed. As you already know, if there is more than one mortgage that matches the deed, you have been instructed to take the first one with the deed and skip the rest. These other mortgages are the documents which we will now be training you to collect. We refer to these documents as Stand Alone Mortgages (also referred to as SAMS).

The following instructions will explain how to do the Stand Alone Mortgages that you have been skipping.

WHAT IS A DEED OF TRUST (MORTGAGE)? A deed of trust is a formal document that describes a contractual agreement between a borrower and a lender using a real estate property as collateral. When someone borrows money from a lender for the purpose of purchasing a real estate property, that lender agrees to trust the borrower to repay the loan in the agreed upon terms. However, the lender doesn’t rely strictly upon trust or goodwill or fuzzy feelings. They also include a condition that if the loan terms are violated, they have the legal right to sell the property from which the loan was used in order to get back their money. Deed of Trust documents formalize this agreement and are filed safely at the courthouse. All deeds of trust fall within two basic categories:

- 1 – A loan issued at the time of purchase of a property (first Deed of Trust).
- 2 – A wide variety of loans that also use the property as collateral (Stand Alone Mortgage)

WHAT ARE STAND ALONE MORTGAGES? Any Deed of Trust (mortgage) that is not the original loan (the first Deed of Trust) associated with the purchase of a property. For example: Jack & Mary buy a house. They go to the bank and get a mortgage to purchase their house. This mortgage is the matching Mortgage for the Deed. As time goes by, they decide to borrow more money against their house. This additional loan would qualify as a SAM. They may get even more loans (2nd, 3rd 4th etc), each of which would qualify as a SAM. As a matter of fact, they may enter into all sorts of legal agreements with lenders such as refinancing their home or a credit line.

The following is a list of the **3 different types of SAM documents** that we collect.

1 – Non-First Mortgage - Any deed of trust that is not the original mortgage that matches with the deed.

KEY words to identify this type of document

- | | | |
|-------------------------------|-----------------------------|---------------------------------|
| <i>Second Mortgage</i> | <i>Subordinate Mortgage</i> | <i>Third Mortgage</i> |
| <i>Fourth Mortgage</i> | <i>Balloon Mortgage</i> | <i>Adjustable Rate Mortgage</i> |
| <i>Fannie Mae</i> | <i>FNMA/FHLMC</i> | <i>Fixed Rate Mortgage</i> |
| <i>Home Equity Conversion</i> | <i>Reverse Mortgage</i> | <i>Purchase Money Mortgage</i> |
| <i>Deed of Trust</i> | <i>Mortgage</i> | <i>Commercial Loan</i> |
| <i>FHA</i> | <i>Veterans Affairs</i> | <i>Construction Loan</i> |
| <i>Future Advance</i> | <i>Open End Mortgage</i> | <i>Building Loan</i> |
| <i>Multiple Indebtedness</i> | <i>Collateral Mortgage</i> | |

2 – Refinance – A deed of trust used to replace an existing deed of trust (mortgage)

KEY words to identify this type of document

- | | |
|------------------|--------------------|
| <i>Refinance</i> | <i>Refinancing</i> |
|------------------|--------------------|

3 – Credit Line – A deed of trust used to establish a line of credit for future borrowing

KEY words to identify this type of document

- | | | |
|-----------------------------------|-----------------------|---------------------------------|
| <i>Credit Line</i> | <i>Line of Credit</i> | <i>Revolving Line of Credit</i> |
| <i>Home Equity Line of Credit</i> | <i>HELOC</i> | |

These are Titles we **DO NOT** want:

- | | | |
|--|----------|--------------|
| Re-Recorded | Re-Filed | Corrected |
| Amended | Modified | Modification |
| Subordination of Mortgage (Not to be confused with “Subordinate Mortgage”) | | |
| BAIL BONDS | | |

PHASE 1: *Qualify the Stand Alone Mortgage (SAM)*

Do not key anything yet. The following step by step instructions are the most efficient way of acquiring those documents that we need, while discarding the ones we don't want. If you use these steps out of order you will become very confused and this will slow down your speed. ***Qualify the SAM before you begin TYPING!***

Note: As you collect your legal data, you will begin to run into associated mortgages. Instead of skipping these mortgages, you will be stopping to examine each one using the following method.

STEP 1 – DOCUMENTS WE DON'T WANT – In scanning the page, if you find keywords ***Re-Recorded, Corrected, Modified, Modification, Amended, Re-Filed, BAIL BONDS*** (These words will be clearly marked on the first page of the document), **STOP! Skip this document and SCAN for another SAM.**

STEP 2 - THE DATE - The Transaction Date (date of Security Instrument) is the date the SAM is signed by the Borrowers (the "closing date" on a loan.) The File Date is the date the SAM was filed and recorded at the Courthouse.

- a. Locate the File Date. (*Refer to the Step by Step Instructions specific for your County as to where to find the File Date you will be entering.*)
- b. Locate the Transaction Date in the first sentence of the SAM.
- c. **The Transaction Date will ALWAYS be older than the File Date.**
If there is a mistake with the Transaction Date on the first page (ex. File Date older than Transaction Date) Use the Date listed at the signature area of the SAM.

Example: You are working on File Date 5/10/2003. The Transaction Date cannot be 5/11/2003 or later because a document cannot be filed or recorded at the courthouse BEFORE that document has been created.

There is no longer a Time Frame limit for Transaction Date to File Date. No matter how many years from when a SAM was created to when it was Filed (Recorded) at the courthouse – THE SAM STILL QUALIFIES

STEP 3 – VERIFY the Property Identifier – (referred to as: *Map ID, Tax Map #, Tax #, Parcel No., RPC #, GPIN, PIN*) (*Refer to the Step by Step Instructions specific for your County as to whether you will be using Map ID number or Lot/Block/Section as the primary method to identify the property for that courthouse.*)

- a. You will start on Page 1 of the document. The Property Identifier is usually located at the top, bottom, or side of the document. If you locate the Property Identifier on Page 1 of the document, proceed to Step 4.
A Property Identifier is almost always present on the first page of a document. The following steps are rarely needed.
- b. If you did not locate the Property Identifier on Page 1 of the document, go towards the end of the document on the Page titled as "EXHIBIT A". If you locate the Property Identifier on this page, proceed to Step 4.
- c. If you did not locate the Property Identifier on the "EXHIBIT A" page, you will need to locate the Property Address. The Property Address is usually found on Page 1, 2, 3, or 4 of the document. If you locate the Property Address, proceed to Step 4.

If there is NO PROPERTY IDENTIFIER & NO PROPERTY ADDRESS – THE SAM STILL QUALIFIES

PHASE 1: *Qualify the Stand Alone Mortgage (continued)*

STEP 4 - SCAN for KEY words – Refer to the **KEY** words listed on **REFERENCE Page 1**.

- a. You will start with the **Title**. If you find any of the **KEY** words in the title header, proceed to PHASE 2.
- b. If you do not find any of the **KEY** words in the title header, scan for the **KEY** words in the first sentence of the document. If you find the **KEY** words, proceed to PHASE 2.
- c. If you do not find any of the **KEY** words in the first sentence of the document, scan for the **KEY** words at the bottom of the document. If you find the **KEY** words, proceed to PHASE 2.
- d. If you do not find any of the **KEY** words at the bottom of the document, scan in middle of document on first page. If you find any of the **KEY** words, proceed to PHASE 2.

The vast majority of the time, you will find one of the KEY words on the first page.

- e. If you do not find any of the **KEY** words on the first page of the document, begin scanning the second and third pages. You need only look for the following **KEY** words/phrases only. This will make your scanning easier. They are - **Second Mortgage, Credit Line, Future Advance, Adjustable Rate Rider** box checked, **Balloon Rate Rider** box checked, **VA Rider** box checked, and **Commercial Loan**. If you find any of these **KEY** words on the second or third page of the document, proceed to PHASE 2.
- f. If you do not find the **KEY** words on the second or third page of the document, go to the last page of the document (not including the signature page) and scan for the following **KEY** words. They are - **Second Mortgage, Credit Line, Future Advance, Adjustable Rate Rider** box checked, **Balloon Rate Rider** box checked, **VA Rider** box checked, and **Commercial Loan**. If you find the **KEY** words, proceed to PHASE 2.

IF you still don't find any KEY words, we still want this document.

***YOUR SAM HAS NOW BEEN QUALIFIED. YOU MAY PROCEED TO PHASE 2
“HOW TO FIND DOCUMENT INFORMATION TO BE KEYED ON THE TERMINAL DATA
ENTRY SCREEN”***

PHASE 2: *How to Find Document Information and Key(Type) into Terminal Data Entry Screen*

As you are entering your data into our system, you will notice the key pieces of information to be recorded are listed on your data entry screen. The following section will provide detailed instructions about each item you will be keying.

All of the document information will be keyed into this one data entry screen.

SAM Terminal Data Entry Screen

The screenshot shows a terminal window titled "FP1" with a black background and white text. The fields are organized as follows:

- Deed/SAM: • File Date: • Ship#: • User#: •
- Book: • Page: • Inst: •
- Map I.D.: •
- Transaction Date: •
- 1st Borrower: First Name: •
- 2nd Borrower: First Name: •
- 1st Borrower ID Code: • 2nd Borrower ID Code: •
- Borrower Vesting Code: • Doc: •
- Lender: •
- Loan Amt: • Maturity Date: • Interest Rate: •
- Loan Type: • Adjustable Rate Rider: • Condominium Rider: •
- Planned Unit Dev Rider: • 1-4 Family Rider: • Second Home Rider: •
- Rate Type: •
- Property: Street #: • Street Name: • St End: •
- Zip: • City: • State: • Unit: •
- First Change Date: • St Prefix: • St Suffix: •
- Lot: • Blk: • Sec: •

At the bottom, there is a menu of options: Add, Update, Delete, exit, Browse, Find, Time Log, View Field Time, Hours. A cursor is positioned over the "Find" option.

As you gain experience, you will soon notice basic similarities (Patterns) among the SAMS you qualify. As you key your data, these similarities can be relied upon to greatly reduce the time spent “hunting” for the information found on your SAM. This establishes a flow to your work and is a key component to reaching an efficient speed of 35 per hour. Eventually you will know just how to handle the vast majority of SAMS you encounter. This sure footed approach allows you to pace yourself while achieving much faster production rates than would otherwise be possible. Should you run across something you don’t understand, CONTACT US!

We are interested in recording certain pieces of information from a qualified document. The following instructions will walk you through how to locate and record this information.

As you are entering your data into our system, you will notice the key pieces of information to be recorded are listed on your data entry screen. The following section will provide detailed instructions about each item you will be keying.

DEED/SAM (Document Identifier)

All documents must be given the code “D” for Deeds or “S” for SAMs.
You will always key the letter “S” to represent a SAM

DOC # (Doc Type) *All SAM documents fall within three types. (See codes below)*

Doc Type Code	SAM Document Type
7	NON-FIRST MORTGAGES While scanning, if you do NOT see the words <i>Refinance</i> or <i>Credit Line</i> , it will <u>ALWAYS</u> be coded as a Non-First document (Document Type 7).
8	REFINANCE (Refi) – encountered occasionally While scanning, if you see the word <i>Refinance</i> , it will <u>ALWAYS</u> be coded as a <i>Refinance</i> document (Document Type 8) If you see the word <i>Refinance</i> AND you see the words <i>Credit Line</i> , <i>Line of Credit</i> , <i>Revolving Line of Credit</i> – it will <u>ALWAYS</u> be coded as a <i>Refinance</i> (Document Type 8)
9	CREDIT LINE (Line of Credit, Revolving Line of Credit) – encountered occasionally While scanning, if you see the <i>Credit Line</i> wording and you do NOT see the word <i>Refinance</i> , It will <u>ALWAYS</u> be coded as a <i>Credit Line</i> document (Document Type 9)

BOOK/PAGE and INSTRUMENT *Used to number the pages of every document present at the courthouse*

Key the Book and Page AND/OR Instrument # of the *first page* of the SAM. The book number goes in the Book Field and the page number goes in the Page Field. Once you enter a book number, you don't have to key it again until it changes, or you start a new book. The Instrument # goes in the Inst Field if there is also a Book & Page.

If your courthouse **ONLY** uses instrument numbers, you will be given *Step by Step Instructions specifically for that courthouse*.

PROPERTY IDENTIFIER Courthouses will use one of two methods to identify property:

1. MAP ID (Property Identifier Type 1)

This information is usually found on the first page of the SAM, on a “stamp” at the top or in the left margin, sometimes at the bottom of the last page. *Caution! Key this information exactly as you see it, including spaces and slashes.* Other names for *Map ID* are *Tax Map #*, *Tax No.*, *Parcel Number*, *GPIN #*, *PIN* and *RPC No.* Occasionally there will be more than one Map ID listed. If the courthouse you are working on uses Map ID, that will be the primary identifier for that courthouse.

YOU WILL ALSO KEY LOT/BLOCK/SECTION if shown on document (*see Property Identifier Type 2*)

2. LEGAL DESCRIPTION (Property Identifier Type 2)

The information for these fields is usually located on the first or second page of the SAM or on the page titled “Exhibit A” at the end of the document. Do NOT key any “Phase” verbiage in the LOT/BLOCK/SECTION.

If you see the word *LOT*, look for a *BLOCK* or a *SECTION* or a *SUBDIVISION*. If a *BLOCK*, *SECTION*, or *SUBDIVISION* is NOT present, KEY the **LOT** and leave the *BLOCK* and *SECTION* fields blank.

If you do not see the word *LOT* on the first or second page or at the end of the document, look for the word *BLOCK*, *SECTION*, or *SUBDIVISION*. If you see the word *BLOCK* but the *LOT* and *SECTION* and *SUBDIVISION* are NOT present, KEY the **BLOCK** and leave the *LOT* and *SECTION* fields blank.

If you do not see the word *LOT* or *BLOCK*, look for the word *SECTION*, or *SUBDIVISION*. If you see the word *SECTION* or *SUBDIVISION* but the *LOT* and *BLOCK* are NOT present, KEY the **SECTION** and **SUBDIVISION** and leave the *LOT* and *BLOCK* fields blank. Use *Subdivision abbreviation “SD”* when keying.

LOT – You will *almost always* see LOT information when entering a Legal Description. This information will be a number or a letter or a combination of the Two. Lot information will never be a name or a place. Acreage wording does not get keyed in the LOT field.

Example 1. “Lot A” would be keyed as “A”

Example 2. “Lot 2” would be keyed as “2”

Example 3. “Lot 3A, 4, 5A” would be keyed as “3A 4 5A” (leave 1 space between each LOT number)

BLOCK(sometimes referred to as “Square”) – You will *sometimes* see BLOCK information. This information will be a number or a letter or a combination of the two. BLOCK information will never be a name or a place.

Example 1. “Block 2” would be keyed as “2”

Example 2. “Block A” would be keyed as “A”

Example 3. “Block 2A” would be keyed as “2A”

SECTION(sometimes referred to as “Subdivision”) – You will *sometimes* see SECTION information. This information will be a number, letter, name, or combination of these. A SECTION name will never be preceded by the word “By”. For example, the phrase “by John Smith, Surveyor” is NOT referencing a SECTION.

Example 1. “Meadowbrook Subdivision” would be keyed as “Meadowbrook SD”

Example 2. “Section 5” would be keyed as “5”

Example 3. “Section 3a of Meadowbrook Subdivision” would be keyed as “3A Meadowbrook SD”

Our system allows the keying of a second Map ID and second LOT/BLOCK/SECTION.

After keying the FIRST Map ID number and/or Lot/Block/Section - Press F10-key. This will prompt for 2nd Property Identifier. Press the number **2** on your keyboard. Pop-up box will appear. Type the second Map ID and/or Lot/Block/Section in the pop-up box. Press ESC ESC to save the second Map ID and/or Lot/Block/Section.

REFER TO THE “LEGAL DATA ENTRY REFERENCE MANUAL” FOR EXAMPLES OF LOT/BLOCK/SECTION

TRANSACTION DATE *The actual date that the document is 'made' or signed.*

The transaction date is listed in the first line of the first paragraph of the SAM document.

Example - "This deed of trust, made this ___ day of ___, ____".

If the transaction date is missing from the first page of the SAM, you can use the date from the signature page towards the end of the SAM document.

Key that date in the Transaction Date Field as the month (MM-2 digits) and day (DD-2 digits);
Do not include the year.

For Example: Key January 12 as 0112

You will only need to key the Transaction Date YEAR when the year is over **ONE YEAR** older than the File Date.

For Example: File Date – March 25 2015
 Deed Date – February 2 2014

How to change the Transaction Date YEAR while cursor is in Transaction Date field – **Press F6-key**

When pop-up prompt appears - Type **last 2 digits of Transaction Date YEAR** – For example, for **2014** – key **14**

FILE DATE *The actual date that the document was recorded at the Courthouse- (this is the date you are researching).*

Key that date in the File Date Field as the month (MM-2 digits) and day (DD-2 digits); do not include the year (see the example). Once you key the file date, you don't have to key it again until it changes.

For Example: Key November 28 as 1128

BORROWER NAME *The name of the party/parties responsible for payment of the loan*

1st and 2nd Borrower – *May be referenced as Borrower, Trustor, Grantor, Mortgagor*

1. About half of the time, the borrower's name will appear normally as you would expect.

Note: *Do not type the word "Trustee", "Executor", "Estate" as part of the individual's name.*

- a. Key names exactly as shown on document. **(If the names are not legible on the first page of the document, check the signature page at the end of the document.)**
- b. If more than one person is listed, key in the order they are shown on document.
- c. If there is more than one person and their names are also listed twice, key each person's name and do not key the "also known as" names. (Example: Jack Smith *also known as* John Smith and Mary Smith *also known as* Mary Jane Smith would be keyed as Jack Smith as first borrower and Mary Smith as second borrower).
- d. If there is only one individual and their name is listed twice, key as both first borrower and second borrower. (Example: Mary Smith *also known as* Mary Ellen Smith would be keyed as Mary Smith as first borrower and Mary Ellen Smith as second borrower).

2. The other half of the time the borrower's name will consist of two sections: An individual (or individuals) and an entity (for example, a trust or an estate).

- a. ALWAYS Key entity name when shown on document.
Example: John Smith Trustee of the Smith Family Trust dated August 21 1975.
You would key **the Smith Family Trust dated August 21 1975**
- b. Do NOT key names of Trustees of a Trust if the Trustee is a person.
Only key the name of the Trustee of a Trust when it is a Bank or a Company.
SAME RULE APPLIES for Executors of an Estate.
Do NOT key names of Executors of an Estate if the Executor is a person.
Only key the name of the Executor of an Estate when it is a Bank or a Company.
- c. When we do key entities, the following rules apply:
 1. Key name as shown on document.
 2. Key only in the last name field.
 3. DO NOT use punctuation. DO NOT use capitalization. Our system capitalizes the first letter of every word for you. (The only instance where capitalization is needed is when you must capitalize a letter in the middle of the name such as MacDonald or when the name suffix is III.)

BORROWER ID CODE *Used to identify the nature of each Borrower keyed from the document*

Please have the “Borrower ID Code List” supplied on **REFERENCE Pages 11 and 12** at hand when you read these instructions. Each name that is keyed in the Borrower Name field **MUST ALSO HAVE** a Borrower ID Code keyed. If the nature of the Borrower is not evident on the document, **KEY AS FOLLOWS:**

- Borrower ID Code: **id** (for individuals – the first name field of borrower IS populated)
Borrower ID Code: **co** (for companies – the first name field of borrower IS NOT populated)

Look for a code description which will follow immediately after the borrower’s name. If there is no code description - **KEY id for individual OR co for company**. If there is a code description, begin to match it against your Borrower ID Code list and key the matching code. If you see code description wording on the document that is not on the list - **KEY id for individual OR co for company**.

Some Borrower ID Codes cause confusion. Below are examples that clarify the most commonly encountered problems.

1. “Trustees” and “Trusts” AND “Executors” and “Estates”

- a. *John Smith and Mary Smith Trustees of The John Smith Trust and John Smith and Mary Smith Trustees of The Mary Smith Trust* – KEY AS FOLLOWS:

1 st Borrower:	2 nd Borrower:
FirstName:	First Name:
Last Name: The John Smith Trust	Last Name: The Mary Smith Trust
1 st Borrower ID Code: co	2 nd Borrower ID Code: co

Use Borrower ID Code **co** for **Company** (there is no Borrower ID Code for **Trust**)

- b. *Jane Smith Family Trust by John Smith Trustee* – KEY AS FOLLOWS:

1 st Borrower:	2 nd Borrower:
FirstName:	First Name:
Last Name: Jane Smith Family Trust	Last Name:
1 st Borrower ID Code: fm	2 nd Borrower ID Code:

Use Borrower ID Code **fm** for **Family Trust**

- c. *John Smith and Mary Smith and Bank of America as Trustees of The Smith Family Living Trust dated June 18 1993* – KEY AS FOLLOWS:

1 st Borrower:	2 nd Borrower:
FirstName:	First Name:
Last Name: Bank of America	Last Name: The Smith Family Living Trust dated June 18 1993
1 st Borrower ID Code: tr	2 nd Borrower ID Code: lv

Use Borrower ID Code **tr** for **Trustee** Use Borrower ID Code **lv** for **Living Trust**

- d. *John Smith and Mary Smith and Bank of America as Executors of The Smith Estate dated June 18 1993* – KEY AS FOLLOWS:

1 st Borrower:	2 nd Borrower:
FirstName:	First Name:
Last Name: Bank of America	Last Name: The Smith Estate dated June 18 1993
1 st Borrower ID Code: ex	2 nd Borrower ID Code: es

Use Borrower ID Code **ex** for **Executor** Use Borrower ID Code **es** for **Estate**

BORROWER ID CODE (*continued*)

2. **“Husband & Wife” OR “Wife & Husband” –**
When Borrower ID Code **HW** is used, it **MUST** be used for both borrowers
 - a. **Jack Smith and Mary Smith, husband & wife** would be coded as:
(Jack Smith – 1st Borrower) coded as **HW** for *husband & wife*
(Mary Smith – 2nd Borrower) coded as **HW** for *husband & wife*
 - b. **Mary Smith and Jack Smith, husband & wife** would be coded as:
(Mary Smith – 1st Borrower) coded as **HW** for *husband & wife*
(Jack Smith – 2nd Borrower) coded as **HW** for *husband & wife*
 - c. **Mary Smith and Jack Smith, wife & husband** would be coded as:
(Mary Smith – 1st Borrower) coded as **HW** for *husband & wife*
(Jack Smith – 2nd Borrower) coded as **HW** for *husband & wife*

3. **“Also Known As” (AKA) OR “Formerly Known As” (FKA) OR “Now Known As” (NKA)**
This can be tricky when there are two different people listed in addition to a person’s alternate *also known as* or *formerly known as* name especially when each name is also referenced with a Borrower ID. In this case, we would key the two-**different** people rather than the same one person that had two different names. Whenever there are two different people and the *Also Known As* or *Formerly Known As* names, the two-different people take precedence over the *AKA* or *FKA* name.
 - a. **Jack Smith and Mary Smith also known as Mary Jane Smith, husband & wife** would be coded as:
(Jack Smith – 1st Borrower) coded as **HW** for *husband & wife*
(Mary Smith – 2nd Borrower) coded as **HW** for *husband & wife*
Mary Jane Smith would not be keyed and **AK** code for *also known as* would not be used
 - b. **Mary Smith formerly known as Mary Brown and Jack Smith also known as John Smith** would be coded as:
(Mary Smith – 1st Borrower) coded as **ID** for *individual*
(Jack Smith – 2nd Borrower) coded as **ID** for *individual*
Since there were TWO different persons as borrowers –
Mary Brown would not be keyed and the **FK** code for *formerly known as* would not be used
John Smith would not be keyed and the **AK** code for *also known as* would not be used
 - c. **Mary Smith also known as Mary Jane Smith, single** would be coded as:
(Mary Smith – 1st Borrower) coded as **SP** for *single person*
(Mary Jane Smith – 2nd Borrower) coded as **AK** for *also known as*

The *Formerly Known As*, *Also Known As*, and *Now Known As* name is never keyed as first borrower

4. **Other common examples – Her Husband or His Wife –**
 - a. When *second* borrower is followed by “*his wife*”
Joseph Smith and Karen Smith **his wife**
Code as: 1st Borrower ID Code: **ID** 2nd Borrower ID Code: **WH**
 - b. When *second* borrower is followed by “*her husband*”
Sarah Smith and George Smith **her husband**
Code as: 1st Borrower ID Code: **ID** 2nd Borrower ID Code: **HH**

Borrower ID Code List

CODE	BORROWER ID (SAMS ONLY)	1=most often 2=sometimes 3=rare, 4=very rare	DEFINITIONS
AB	Alternate Beneficiary	4	
AE	Assignee	4	
AF	Buyer Name derived from Affidavit	4	
AG	Agent or Guardian	4	
AK	a/k/a (also known as)	2	Also known as a different name
AR	Assignor		
BE	Beneficiary / Creditor When Doc Type BD, this ID code identifies person designated to acquire title upon death of Grantor.	4	
BU	Builder / Developer		
CO	Company or Corporation	2	Company or corporation
DB	d/b/a (Doing business as)	3	Co doing business using different name
DC	Deceased	2	Deceased (person has died)
DF	Defendant	4	
DV	Divorced (or Divorced and not Remarried)	4	
DW	Dower Clause	4	
EA	Et al	4	
ES	Estate	2	Estate
EX	Executor / Administrator	3	Executor / Administrator of Estate
FK	f/k/a (Formerly known as)	2	Formerly known as different name
FM	Family Trust	2	A Family Trust
GV	Government	4	
HH	Her Husband	1	Her husband
HW	Husband and Wife	1	Husband and wife
ID	Individual(s)	1	Individual
IL	Irrevocable Living Trust	4	
IR	Irrevocable Trust	4	
LT	Life Tenant (Borrower holds a life estate interest in property only)	3	Borrower holds a life interest in property only
LV	Living Trust	2	Living Trust
LW	Last Will and Testament		
MI	Minor, Ward or Client (Represented by Trustee)	4	A minor (person under age of 18 years)
MM	Married Man	1	Married man
MP	Married Person	1	Married person, gender not specified
MW	Married woman	1	Married woman
NK	Now Known as	2	Now known as different name
NP	Not Provided (name blurred or missing from doc)	4	
NV	Non-Vested Spouse		
PA	Partnership	2	Partnership
PF	Plaintiff	4	
PR	Personal Representative (Attorney in Fact/Power of Attorney)	4	Personal Representative/Attorney
RC	Receiver		
RL	Revocable Living Trust	2	Revocable Living Trust
RT	Revocable Trust	2	
SE	Surviving Tenant by the Entirety	2	Surviving tenant by entirety
SJ	Surviving Joint Tenant	2	Surviving joint tenant (2nd borrower is deceased)
SM	Single man	1	Single man

REFERENCE Page 12 – Borrower ID

(continued)

SP	Single Person or Individual	1	Single person or individual
SS	Surviving Spouse	3	Surviving spouse (2 nd borrower deceased)
SW	Single woman	1	Single woman
TR	Trustee, or Conservator	1	Trustee
TS	Trustor/Debtor (Borrower in Default/Foreclosure)	4	
UM	Unmarried Man	1	
UN	Unmarried (gender not specified)	1	
UW	Unmarried Woman	1	
WD	Widow or Widower	2	Widow or widower (spouse is deceased)
WH	His Wife	1	His wife

Common abbreviations that are used on the document and what they mean

<i>Code</i>	<i>Description</i>
J/T =	Joint Tenants
H/W =	Husband & Wife
T/B/E =	Tenants by Entirety
TBEWRS =	Tenants by Entirety with Right of Survivorship
S/T =	Sole Tenant (note – there is no borrower ID code for this description)
F/K/A =	Formerly Known As
T/C =	Tenants in Common
TTEES =	Trustees
WTTA =	Who Took Title As
A/K/A =	Also Known As
N/K/A =	Now Known As
JTRS =	Joint Tenants with Right of Survivorship
FBO =	For Benefit Of
POA =	Power of Attorney
AIF =	Attorney In Fact
WATA =	Who Acquired Title As

BORROWER VESTING CODE *Indicates how the Borrowers took title to the subject property.*

(Please have the supplied “Borrower Vesting Code” list at hand when you read these instructions.)
 Look for additional words after the borrower names. Attempt to find those words on your Borrower Vesting Code list. If you find a match, key the corresponding code. If you don’t find a match, leave blank.
 (Note: Sometimes you will find more than one type of vesting code. In that instance, take the first one listed.
 For example, "Allison Miller and Bryan Miller, as *joint tenants with tenants in common*" (= "JT").
There are some codes that are for COMBINED borrower vesting codes – such as code “JS” (see below)

Examples:

If the borrower is *John Smith Trustee of The Jack Smith Family Trust*, then **The Jack Smith Family Trust** would be keyed as first borrower with Borrower ID Code **FM** (for **Family Trust**) and the **Borrower Vesting Code** would be **FM** (for **Family Trust**).

If the borrower name is *John Smith Construction Trustee and The Jack Smith Family Trust*, then **John Smith Construction** would be keyed as the first borrower (in LAST name field since it is a company) with the Borrower ID Code **TR** (for **Trustee**) and **The Jack Smith Family Living Trust** would be keyed as the second borrower with the Borrower ID Code **LV** (for **Living Trust**) and the **Borrower Vesting Code** would be **FL** for **Family Living Trust**.

Borrower Vesting Code List

CODE		BORROWER VESTING (SAMS ONLY)
CP	=	Community Property (Marital Community)
CR	=	Community Property (Marital Community) with Right of Survivorship
ES	=	Estate
FL	=	Family Living Trust
FM	=	Family Trust
IL	=	Irrevocable Living Trust
IR	=	Irrevocable Trust
JS	=	Joint Tenants with Right of Survivorship
JS	=	Joint Tenants with common law Right of Survivorship
JS	=	Joint Tenants with full common law Right of Survivorship
JS	=	Joint Tenants and not as tenants in common with Right of Survivorship
JT	=	Joint Tenancy / Joint Tenants
JV	=	Joint Venture
MM	=	Married Man as his sole and separate property
MW	=	Married Woman as her sole and separate property
RL	=	Revocable Living Trust
RS	=	Right of Survivorship
RT	=	Revocable Trust
SV	=	Tenants in Severalty
TC	=	Tenants in Common
TE	=	Tenants by Entireties (may be reported as Tenants by Entireties with Right of Survivorship)
TR	=	Trust

SEE CODE QUIZ.

PROPERTY STREET ADDRESS *Physical Address of the Property*

The best method to quickly locate the property address is as follows. Try to locate the property address using the following steps. Continue with each step until you locate the property address.

Credit Line, Home Equity Conversion, Open-End and FHA Mortgages

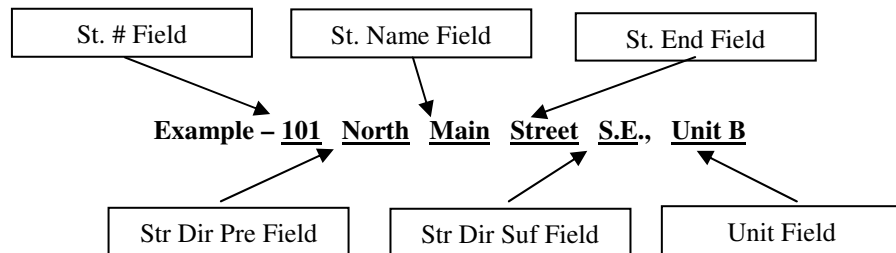
1. Look on the first page of the document.
2. Look on the second page of the document.
3. Scan page 3.
4. Look on the last page of the document.

If not found by using the steps above (rare), leave address blank.

All Other Mortgages

1. Quickly scan pages 1 and 2 for the property address (while getting other needed information from these pages). You probably won't find the property address on these pages. However, since you are already scanning for other information, it doesn't hurt to check.
2. Scan pages 3 and 4. If an Adjustable Rate Rider box is present and checked, proceed directly to the Adjustable Rate Rider form at the back of the document and record the property address as shown on that form.
3. If the Adjustable Rate Rider box is present and not checked, the property address will usually be found on the same or next page after the rider boxes.
4. (Rare) If no rider boxes are present on the document, scan the 5th page.
5. If address is not yet found, leave blank.

Note: Do not include punctuation (periods and commas) when typing the address.



- Street #** The actual house number or building number. If the street is a Rural Route leave Street # field blank. **Do not use LOT numbers in the Street # Field.**
- Street Name** The name of the street, road, lane, etc. Do not abbreviate. Key rural addresses in this field (Rt 4 Box 1946)
- Street End** Use the Street Ending Codes List provided in your Reference Manual
- Zip Code** The five digit zip code for the property address. Do not key the last 4 digits from zip + 4
- Unit** Refers to the unit number/letter of a condominium. *(This is rare)*.
Do not use LOT numbers in the Unit Field.
Often times a zip + 4 will be listed in the property address. Do not key the + 4 of the zip code
- Street Prefix** Refers to the directional prefix that preceeds a street name. *(This is rare)*
Use the following letters to refer to compass directions. N = North, S = South, E = East, W = West, NE = North East, SE = South East, NW = North West, SW = South West.
- Street Suffix** Refers to the directional suffix that follows a street name. *(This is rare)*
Use the following letters to refer to compass directions. N=North, S=South, E=East, W=West, NE=Northeast, SE=Southeast, NW=Northwest, SW=Southwest.

LOAN AMOUNT *The amount borrowed*

May be referenced as "Note", "Loan Amount", "Promissory Note"

Always found on the first or second page of the Mortgage. It will usually be found right before or right after the Lender Name. Look for a change in Font, or typewritten words. Loan amounts are written in numerical form and also spelled out. When recording, round up to the nearest full dollar, and do not include zeros or commas.

Example: \$68, 512.75 would be found by looking for 68,512.75, SIXTY EIGHT THOUSAND FIVE HUNDERED TWELVE DOLLARS AND 75 CENTS. It would be keyed 68513.

LOAN TYPE *Describes the type of loan.*

On the next page is the **Loan Type Code List**. Look on your document for the loan type phrases found on the list. Earlier when qualifying your SAM, you scanned for key words. Often you will find several of the descriptions listed on your "Loan Type Code List" on a single document. **You will take the first loan type you see first on the document (UNLESS the instructions note that there is another loan type of higher priority).**

Example 1: A document is found containing the following descriptions at various places on the first page: **Refinance** located at the top of the document and **Fannie Mae** located at the bottom of the document. Both are found on the Loan Type Code List (see below). You will use loan type code for **Refinance** since you see it first at the top of the document (Loan Type Code **R**).

You will always use the first loan type you see on the document unless noted otherwise in these instructions.

HOW TO DETERMINE LOAN TYPE: (LT) Usually found on the first page of the Deed of Trust (Mortgage) in the following locations:

1. Document Header or Subheader
2. Body of the Document
3. Bottom of Mortgage Form
4. Attached Rider at end of document (i.e. "Assumability Loan Rider")

CODE LOAN TYPE

CODE LOAN TYPE

A	=	Assumption	T	=	Loan Amount \$10-99 Billion Key first 9-digits of Loan Amount
B	=	Building or Construction Loan - Takes priority over all loan types EXCEPT Loan Type Z	U	=	Unknown Loan Type (Default)
D	=	2 nd Mortgage made to cover Down Payment or Closing Costs ALWAYS A SAM	V	=	VA (Veterans Administration) VA Rider, Assumability Loan Rider
E	=	Credit Line (Revolving)	W	=	Open End Mortgage, or Open End with Future Advance Clause Or "Future Advance(s)"
F	=	FHA (Federal Housing Administration) FHA Case# MUST also be present	X	=	Trade
H	=	Balloon Usually has Balloon Rider	Y	=	State Veteran
I	=	Farm Credit Loan Includes Farm Credit Association; Farmers Home Administration; FARMER MAC & other loan programs for Agricultural, farm, approved rural properties	Z	=	Reverse Mortgage ALWAYS A SAM Takes priority over all loan types. The Home Equity Conversion Mortgage (HECM) is most common. HomeKeeper is another type of Reverse Mortgage. Do NOT key the Second Reverse Mortgage that has Secretary of Housing (HUD) as lender.
J	=	Negative Amortization	1	=	Stand Alone First ALWAYS A SAM
K	=	Loan Amount \$1-9 Billion Key first 9-digits of Loan Amount	2	=	Stand Alone Second ALWAYS A SAM Also referred to as Subordinate Mortgage
L	=	Land Contract (Agreement of Sale)	3	=	ARM (Adjustable Rate Mortgage as of Aug 2009)
N	=	New Conventional Fannie Mae or Freddie Mac at bottom of first page of mortgage	4	=	Amount keyed is an Aggregate amount
O	=	Commercial - Takes priority over all loan types EXCEPT Loan Type B and Z	5	=	USDA (United States Department of Agriculture)
P	=	Purchase Money Mortgage	6	=	Closed-end Mortgage, or Closed-End with Future Advance Clause
Q	=	Multiple Amounts KEY ZERO (Loan amount field blank)	7	=	Non-Purchase Money Mortgage
R	=	Refinance ALWAYS A SAM	8	=	SBA Participation Trust Deed
S	=	Seller Take Back (Seller is Lender)			

LOAN TYPE

EXAMPLES OF HOW LOAN TYPES MAY APPEAR ON MORTGAGE DOCUMENTS

CODE LOAN TYPE

A Assumption Loan (Code: A) Assumption Loan Type is located within a Deed Document. Does not apply to SAMS

B Building or Construction Loan (Code: B) Construction Loan Type **takes priority** over Credit Line Loan Type and Commercial Loan Type.

Example #1 – Located on first page of document

CONSTRUCTION DEED OF TRUST
THIS IS A CREDIT LINE DEED OF TRUST
Maximum aggregate amount of principal
to be secured hereby at any one time: **\$656,000.00**
Name and address of Noteholder secured hereby:
Union Mortgage Group, Inc
9665 Sliding Hill Road
Ashland, VA 23005

Example #2 – Located on first or second page of document

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS DEED OF TRUST. THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS ALSO GIVEN TO SECURE ANY AND ALL OF GRANTOR'S OBLIGATIONS UNDER THAT CERTAIN **CONSTRUCTION LOAN** AGREEMENT BETWEEN GRANTOR AND LENDER OF EVEN DATE HEREWITH. ANY EVENT OF DEFAULT UNDER THE CONSTRUCTION LOAN AGREEMENT, OR ANY OF THE RELATED DOCUMENTS REFERRED TO THEREIN, SHALL ALSO BE AN EVENT OF DEFAULT UNDER THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

D Second Mortgage Loan used for the Down Payment-1st Time Buyer (Code: D) If the word “Second”, “Secondary”, OR “Subordinate” is shown at the top, middle, or bottom of the first page of document **AND** reference of “Down Payment” or “Closing Cost Assistance” is also shown on first or second page of document and no other loan type of higher priority is shown on document

Example of how the “Second Mortgage for Down Payment” will appear on your document:
SECOND MORTGAGE (sometimes also referred to as “*Subordinate Mortgage*”)

“Down payment” phrasing examples:

“For the purpose of Closing Cost Assistance”
“For the purpose of Down Payment”
“To be used for Down Payment”

LOAN TYPE (continued)

EXAMPLES OF HOW LOAN TYPES MAY APPEAR ON MORTGAGE DOCUMENTS

CODE LOAN TYPE

- E Credit Line Loans** (Code: E) say “*This is a Credit Line Deed of Trust*” in the first sentence or “REVOLVING LINE OF CREDIT” on the first page. (If “Commercial” or “Construction” wording is shown – Do NOT use Credit Line loan type - See examples for Commercial & Construction Loan Types)

Examples of how a Credit Line Loan will appear on your Document:

THIS IS A CREDIT LINE DEED OF TRUST

Revolving Line of Credit

1. **CREDIT LINE DEED OF TRUST. THIS IS A CREDIT LINE DEED OF TRUST** within the meaning of Va. Code § 55-58.2, as amended. For purposes of such section, (i) the name of the noteholder secured by this Security Instrument is New Horizon Bank, N.A., (ii) the address

- F FHA Loan** (Code: F) documents will have, on the top of the first page, a rectangular box with an “FHA case #####” **OR** the FHA wording will be shown at the bottom of the first page.

Example #1 - How the FHA Loan case number box will appear at top of first page of mortgage

DEED OF TRUST

FHA Case No. 5484189925 ADP: 703B

Example #2 – located at bottom of first page of mortgage

DEFINITIONS

Words used in multiple sections of this document
10, 12, 17, 19 and 21. Certain rules regarding the
Section 15.

3603950719 58515007
FHA Deed of Trust With MERS-VA
Bankers Systems™ VMP ©
Wolters Kluwer Financial Services

LOAN TYPE *(continued)*

EXAMPLES OF HOW LOAN TYPES MAY APPEAR ON MORTGAGE DOCUMENTS

CODE LOAN TYPE

H Balloon Loan (Code: H) documents will have a Balloon Rider or wording of a Balloon final payment of loan

Example #1 – Usually located on page 3 or 4 of mortgage

(X) Riders. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.

[Check all applicable]

Condominium Rider Planned Unit Development Rider
 Balloon Rider Other *Schedule A*

Example #2 – Located on first page of mortgage

THIS NOTE SECURED BY THIS DEED OF TRUST IS A **BALLOON PAYMENT NOTE**

DEED OF TRUST

I Farm Credit Loan (Code: I) documents will usually reference agricultural or farms

Example #1 – located at top of first page of mortgage

**United States Department of Agriculture
Rural Housing Service**

Form Approved
OMB No. 0575-0172

DEED OF TRUST FOR VIRGINIA

J Negative Amortization Loan (Code: J) No example available

K Loan Amount \$1-9 Billion (Code: K) Key the first 9 digits of loan amount. No example available

L Land Contract (Agreement of Sale) (Code: L) No example available

LOAN TYPE (continued)

EXAMPLES OF HOW LOAN TYPES MAY APPEAR ON MORTGAGE DOCUMENTS

CODE LOAN TYPE

N New Conventional Loan (Code: C) documents will have the “Fannie Mae” wording at bottom of page

VIRGINIA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3047 1/01
Ellie Mae, Inc. Page 1 of 10

O Commercial Loan (Code: O) Commercial Loan Type takes priority over Credit Line Loan Type. Examples of how Commercial Loan may appear on your document.

Example #1

WHEN RECORDED MAIL TO:
CATHAY BANK, a California Banking Corp.
CORPORATE COMMERCIAL LOAN DEPARTMENT
806 WEST 6TH STREET
LOS ANGELES, CA 90017

09/10/08
20081022161

810011787-407
The type financing should be keyed as
'VAR' (variable) as indicated on the document

Reference to Commercial Loan Department

Give priority to Commercial Loan (Loan Type Code 'O') based on references to Commercial and Uniform Commercial Code

Reference to Commercial Loan Department

DEED OF TRUST
Variable Interest Rate
Revolving Line of Credit

THIS DEED OF TRUST is dated April 16, 2008, among BOTACH MANAGEMENT, a California general partnership, as to an undivided one-half interest and SHLOMO BOTACH, a married man as his sole and separate property, as to an undivided one-half interest, whose address is 5011 W. Pico Boulevard , Los Angeles, CA 90019 ("Trustor"); CATHAY BANK, a California Banking Corp., whose address is CORPORATE COMMERCIAL LOAN DEPARTMENT, 800 WEST 6TH STREET, LOS ANGELES, CA 90017 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and CHICAGO TITLE COMPANY, A CALIFORNIA

Example #2 – this example usually found on first or second page of document

Grantor presently, absolutely, and irrevocably assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE

Example #3 – this example usually found towards the end of document

conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee or Beneficiary may purchase at such sale. After deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to the payment of the obligations secured under the terms hereof, not then repaid, with accrued interest at the amount allowed by law in the order of priority set forth in the instrument secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.

Reference to UCC
Uniform Commercial Code

Judicial Foreclosure. With respect to all or any part of the Real Property, Lender shall have the right in lieu of foreclosure by power of sale to foreclose by judicial foreclosure in accordance with and to the full extent provided by California law.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code, including without limitation the right to recover any deficiency in the manner and to the full extent

LOAN TYPE (continued)

EXAMPLES OF HOW LOAN TYPES MAY APPEAR ON MORTGAGE DOCUMENTS

CODE LOAN TYPE

O Commercial Loan

Example #4

JKS – LAKEVIEW, LP, as grantor

(Borrower)

to

STEWART TITLE OF CALIFORNIA, INC., as trustee
for the benefit of

STARWOOD MORTGAGE CAPITAL LLC, as grantee

(Lender)

**DEED OF TRUST, ASSIGNMENT OF
LEASES AND RENTS AND
SECURITY AGREEMENT**

Document Header references
Assignment of Leases and
Rents and Security Agreement

Example #5

Section 1.2 Assignment of Rents. Borrower hereby absolutely and unconditionally assigns to Lender and Trustee all of Borrower's right, title and interest in and to all current and future Leases and Rents; it being intended by Borrower that this assignment constitutes a present, absolute assignment and not an assignment for additional security only. Nevertheless, subject to the terms of the Assignment of Leases, the Cash Management Agreement, and Section 7.1(h) of this Deed of Trust, Lender grants to Borrower a revocable license to collect, receive, use and enjoy the Rents, or a portion thereof sufficient to discharge all current sums due on the payment of such sums.

Commercial loans typically secure multiple sites/parcels, and if so may contain 'cross collateralization' language within the recorded document

Section 1.3 Security Agreement. This Security Instrument is both a real property mortgage and a "security agreement" within the meaning of the Uniform Commercial Code. The Property includes both real and personal property and all other rights and interests, whether tangible or intangible in nature, of Borrower in the Property. By executing and delivering this Security Instrument, Borrower hereby grants to Lender, as security for the Obligations, a security interest in the Fixtures, the Equipment, the Personal Property and the other property constituting the Property to the full extent that the Fixtures, the Equipment, the Personal Property and such other property may be subject to the Uniform Commercial Code (said portion of the Property so subject to the Uniform Commercial Code being called the "Collateral"). If an Event of Default shall occur and be continuing, Lender, in addition to any other rights and remedies which it may have, shall have and may exercise immediately and without demand, any and all rights and remedies granted to a secured party upon default under the Uniform Commercial Code, including, without limiting the generality of the foregoing, the right to take possession of the

Example #6

13.13 Nature of Loan.

Grantor hereby represents and warrants that it is a business or commercial organization and further represents and warrants that the loan secured by this Deed of Trust was made and transacted solely for the purpose of carrying on or acquiring a business or commercial enterprise.

LOAN TYPE *(continued)*

EXAMPLES OF HOW LOAN TYPES MAY APPEAR ON MORTGAGE DOCUMENTS

CODE LOAN TYPE

- S** **Seller Take Back** (Code: S) The Seller is the Lender for this loan type. No example available
- T** **Loan Amount \$10-99 Billion** (Code: T) Key the first 9 digits of loan amount. No example available
- U** **Unknown Loan Type (Default)** (Code: U) This loan type is used when no other loan type is found on the mortgage document.
- V** **VA Loan** (Code: V) documents will have the following Notice on the first page in large bold face type **OR** the VA Rider or Assumability Rider box (located on page 3 or 4 of deed of trust) will be checked:

Example #1 – Located at top of first page of mortgage

DEED OF TRUST AP# 23303189
L#F 23303189
MIN 1000748-9023303189-9

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

Example #2 – Usually located on page 3 or 4 of mortgage

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input checked="" type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Other(s) [specify] |

Example #3 –

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | |
|---|--|
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Graduated Payment Rider |
| <input type="checkbox"/> Planned Unit Development Rider | <input checked="" type="checkbox"/> Other(s) [specify]
Assumption Rider |

LOAN TYPE (continued)

EXAMPLES OF HOW LOAN TYPES MAY APPEAR ON MORTGAGE DOCUMENTS

CODE LOAN TYPE

W Open End Mortgage, Open End with Future Advance Clause, or Future Advance(s) (Code: W)

Example #1 – Located on first page of mortgage

THIS OPEN END Deed of Trust SECURES FUTURE ADVANCES

MIN 100124200005476440

The following information, as further defined below, is provided in accordance with Virginia law:

Example #2 – Located on first page of mortgage

DEED OF TRUST

OPEN-END DEED OF TRUST, SECURITY AGREEMENT AND FIXTURE FILING
THIS DEED OF TRUST SECURES FUTURE ADVANCES

Example #3 – Usually located on first or second page of mortgage

In consideration of the loan or other credit accommodation hereinafter specified and any future advances or future Obligations, as defined herein, which may hereafter be advanced or incurred and the trust hereinafter mentioned and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Grantor hereby irrevocably bargains, sells, transfers, grants, conveys and assigns to Trustee, his successors and assigns, in trust, for the Noteholder, PENTAGON FEDERAL CREDIT UNION

(If needed), the beneficiaries under this Deed of Trust and Lender's successors

X Trade (Code: X) No example available

Y State Veteran (Code: Y) No example available

Z Reverse Mortgage Loan (Code: Z) If the "Home Equity Conversion" or "Reverse Mortgage" wording is shown on the top or bottom of first page of document and no other loan type of higher priority is shown on document. Usually a Reverse Mortgage is followed by a Second Reverse Mortgage that is identical to the first with the only difference is with HUD as the Lender.

DO NOT KEY the Second Reverse Mortgage that has HUD as the Lender

Example of how the wording for "Reverse Mortgage" will appear on your document:

HOME EQUITY CONVERSION DEED OF TRUST

LOAN TYPE (continued)

EXAMPLES OF HOW LOAN TYPES MAY APPEAR ON MORTGAGE DOCUMENTS

CODE LOAN TYPE

- 1 First Mortgage Loan** (Code: 1) If the word “First” is shown at the top or bottom of the first page of document and no other loan type of higher priority is shown on document.

Example of how the “First Mortgage” will appear on your document: **“FIRST DEED OF TRUST”**

- 2 Second Mortgage Loan** also referred to as “Subordinate Mortgage” (Code: 2) If the “Second Mortgage” wording is shown at the top or bottom of the first page of the document or reference is made to an existing Deed of Trust. Note: This code does not apply if reference to “Down Payment” or “Closing Cost Assistance” is also shown.

Example of how the Second Mortgage wording will appear on your document:

SECOND MORTGAGE *Subordinate Mortgage* SECONDARY LIEN

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

- 3 ARM (Adjustable Rate Mortgage)** (Code: 3)

Example #1 – Usually located on page 3 or 4 of mortgage document (or towards end of document for FHA loans)

(G) “Loan” means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) “Riders” means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> VA Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |
| <input type="checkbox"/> Other [Specify] | | |

Example #2 – Located towards the end of mortgage document

ADJUSTABLE RATE RIDER
(1 Year Treasury Index – Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this **15th day of August, 2016**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the “Security Instrument”) of the same date given by the undersigned (the “Borrower”) to secure Borrower's Adjustable Rate Note (the “Note”) to

- 4 Amount keyed is Aggregate amount** (Code: 4) No example available

LOAN TYPE *(continued)*

EXAMPLES OF HOW LOAN TYPES MAY APPEAR ON MORTGAGE DOCUMENTS

CODE LOAN TYPE

- 5** **USDA (United States Department of Agriculture)** (Code: 5) No example available
- 6** **Closed-End or Closed-End with Future Advance Clause** (Code: 6) Usually shown at top OR bottom of page 1 of document

Example #1 – Located at top of first page of mortgage

Virginia Deed of Trust
(Closed-End)

THIS DEED OF TRUST is made on 07/29/2016

- 7** **Non-Purchase Money Mortgage** (Code: 7) No example available

- 8** **SBA Participation Trust Deed** (Code: 8)

Example #1 – Located on first page of mortgage

DEED OF TRUST
(Participation)

Business Finance Group Inc., hereinafter referred to as "Beneficiary," who maintains an office and place of business at **3930 Pender Drive, Suite 300, Fairfax, Virginia 22030**; in participation with the **Small Business Administration**, an agency of the United States, Assignee.

Example #2 – Located towards the end of the mortgage document

21. The Loan secured by this lien was made under a United States Small Business Administration (SBA) nationwide program which uses tax dollars to assist small business owners. If the United States is seeking to enforce this document, then under SBA regulations:

(a) When SBA is the holder of the Note, this document and all documents evidencing or securing this Loan will be construed in accordance with federal law.

Document Riders

Various pages (riders) that appear at the end of a StandAlone Mortgage

The simplest way to determine the presence of the riders we're interested in is to look for a box that lists the various riders found in the document. The box will appear as follows:

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Other(s) [specify] |
| <input checked="" type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |

On your data entry screen, we are prompted to enter a "Y" if the rider box is marked or checked on the document. You will be prompted for: Adjustable Rate Rider, Condominium Rider, Planned Unit Dev Rider, 1-4 Family Rider, Second Home Rider. If the rider box is not checked, leave the field blank.

Rate Type

Fixed or Adjustable interest rate

Credit Line documents (Document Type 9) go back to Doc type – doc type 8 takes precedence over doc 9. You will always code Credit Line documents with a Rate Type "V".

Non-first and Refinance documents (Document Types 7 and 8)

There are two types of rates - Fixed rate or a Variable rate.
Look for the Adjustable Rate Rider box.

- If the Adjustable Rate Rider box is not shown on the document, you will code the rate type as "F"
- If the Adjustable Rate Rider box is found and Adjustable Rate is NOT checked, you will code the rate type as "F"
- If the Adjustable Rate Rider box is found and Adjustable Rate is checked, locate the "Adjustable Rate Rider" form at the end of the document. Look for the word "Fixed" in the title header of the Adjustable Rate Rider form.
If the word "Fixed" is present, you will code the rate type as "F".
If the word "Fixed" is not present, you will code the rate type as "V".

The Rate Type for a SAM document is coded by what the rate type is at the start of the loan.

Lender Name

The party loaning money to the borrower

May be referenced as Lender, Beneficiary, Mortgagee, Noteholder, Made Payable to "NAME", Pay to the order of "NAME"

The Lender or beneficiary is always found on the first or second page of the Deed of Trust (Mortgage). Look for the word ("Lender") (in parenthesis and quotation marks). **We are required to key the lender name exactly as shown on the document.** You MAY use the Lender Code List; however, it **MUST** correspond with the exact spelling as found on the document. If not, it must be recorded manually. If the **exact** name of the company is listed, key the lender code associated with that lender name. To find a lender code while in the Lender Field, hit @ (by holding down "Shift" key while hitting the 2 located above your letters) followed by the beginning string of letters in the company name and then hit the "Enter" key. This will bring up a listing of available lenders that match your search criteria. Use the up or down directional arrows to move to lender name needed. When you have located the lender name that **EXACTLY** matches the lender name on the Deed of Trust, hit "U" to USE that name. If the EXACT lender name is NOT found by using this feature, hit either "Enter" key or "Q" to go back to the lender field where you will manually key the lender name.

Note: If the Lender is a private individual, do NOT key the person's name. Instead, use the lender code "Pri" for "Private".

Maturity Date *Date the final payment is due on the loan*

May be referenced as Maturity Date, Final Payment Date, Pay debt in full not later than DATE, Balance of indebtedness due and payable, If not paid earlier to occur on DATE

Maturity date may also be listed without showing the “actual” date but instead as “# years from date of this Security Instrument”.

Examples:

Transaction Date is May 24 2010.

Maturity Date is 25 years from date of this Security Instrument.

Transaction Date (May 24 2010) + 25 years = Maturity Date (May 24 2035).

The Maturity Date would be keyed as 052435.

Transaction Date is May 24 2010.

Maturity Date is 30 years and 2 months from date of this document.

Transaction Date (May 24 2010) + 30 years & 2 months = Maturity Date (July 24 2040)

The Maturity Date would be keyed as 072440.

When the Maturity Date is referenced as “# years from date of Last Advance”, this means the Maturity Date has not yet been determined. In this case, the Maturity Date would be left blank.

Credit Line Documents

Usually found toward the end of the document in the section titled “Definitions”. The loan amount is also listed in this section.

All Other Documents

Usually found after the loan amount.

The Maturity Date will be keyed as the month (MM-2 digits) and day (DD-2 digits) and the last 2 digits of the year (YY-2 digits).

For Example: Key April 23 2079 as 042379

Interest Rate *Interest rate charged on the loan*

May be referenced as Interest Rate, Initial Interest Rate

Documents with an “Adjustable Rate Rider”

Always found on page 1 of the “Adjustable Rate Rider” form

Reverse Mortgage Documents

Start looking for the words “Adjustable Rate Feature” on page 6, 7, or 8.

If found. Record the “Initial Interest Rate” (if not found, leave blank)

All Other Documents

Usually found in the same area on the page as the loan amount.

Interest rate should always be keyed with the decimal included. Always use the INITIAL interest rate. Do not key the “%” symbol.

For Example: Key 4.375% as 4.375 (our system will round this up to 4.38)

First Change Date

Date the interest rate first changes

May be referenced as First Change Date, Date First Changes

Only found on documents with an "Adjustable Rate Rider"
Always found on page 1 of the "Adjustable Rate Rider" form

The First Change Date will be keyed as the month (MM-2 digits) and day (DD-2 digits) and the last 2 digits of the year (YY-2 digits).

For Example: Key November 1 2022 as 110122

For this sample Adjustable Rate Rider – Information for the SAM is as follows:

Interest Rate = 4.00

Loan Type = 3 (for Adjustable Rate Mortgage) unless there is another loan type with higher priority

Adjustable Rate Rider = Y (for Yes) because the Adjustable Rate Rider is present

Rate Type = F (for Fixed) because it has the "Fixed" wording on the Rider (starting as a Fixed Rate)

First Change Date = 110122 (for November 1 2022 in MMDDYY format)

FIXED/ADJUSTABLE RATE RIDER

(One-Year Treasury Index - Rate Caps)

THIS FIXED/ADJUSTABLE RATE RIDER is made this 28th day of October, 2016, and is incorporated into and shall be deemed to amend and supplement the Deed of Trust (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Severn Savings Bank FSB ("Lender") of the same date and covering the Property described in the Security Instrument and located at:

THE NOTE PROVIDES FOR A CHANGE IN BORROWER'S FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THE NOTE LIMITS THE AMOUNT BORROWER'S ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in this Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an **initial fixed interest rate of 4.000%**. The Note also provides for a change in the initial fixed rate to an adjustable interest rate, as follows:

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The **initial fixed interest rate** I will pay **will change** to an adjustable interest rate on the **first day of November, 2022**, and the adjustable interest rate I will pay may change on that day every 12th month thereafter. The date on which my initial fixed interest rate changes to an adjustable interest rate, and each date on which my adjustable interest rate could change is called a "Change Date".

TITLE COMPANY (Title Company & Settlement Company & Attorney)

**These title company instructions are copied from the DEED Reference Manual –
Some information may not apply when keying SAMS**

The Names are usually found on Cover Sheet, first page of SAM or signature page NOTED as:

Return To:
Recording Requested By:
When Recorded Return To:
After Recording Please Return To:

EXAMPLE # 1 – RETURN TO:

Document Prepared By:
William L. Lewis, P.C.
VSB #16451
Return To:
Commonwealth Escrow & Title Services

EXAMPLE # 2 – AFTER RECORDING PLEASE RETURN TO:

After recording, please return to:
ATG Title, Inc.
11320 Random Hills Road, Suite 1.
Fairfax, VA 22030

DO NOT look for Title Company Names on the Following Deed Types (applies to DEEDS):

Doc Type 2 – Deed of Foreclosure Deed and Trustee Deed
Doc Type 5 – Quit Claim Deed
Doc Type 6 – Sheriff Deed and Commissioner Deed
Doc Type G – Gift Deed
Doc Type Z – Zero Consideration Deed
Doc Type D – Transfer on Death Deed
And any other ZERO consideration Deeds

LEAVE TITLE COMPANY NAME FIELD BLANK

**If Title Company Name will not all fit in Title Co Name field do not truncate (cut off) the name!
USE ABBREVIATIONS**

EXAMPLES OF ACCEPTABLE ABBREVIATIONS (For Use in Title Co Name field):

And – & (ampersand symbol)
Company – Co
Escrow – Escr
First – 1st
Group – Grp
Incorporated – Inc
National – Ntl
Settlement – Stlmnt
Services – Svcs
Service – Svc
Virginia – VA

TITLE COMPANY (continued)

1. Title Company name present on the Cover Sheet but not on the SAM –

Key the Title Company Name from Cover Sheet.

EXAMPLE – **Vantage Point Title** would be keyed in the Title Company Name field.

Current Property Address. 415 N KENMORE ST
City: ARLINGTON
Instrument Prepared By: ST FIN CORP
Recording Returned To: **VANTAGE POINT TITLE**
Address: 25400 US 19 N
City: CLEARWATER

2. Title Company Name AND Title Insurance Company Name present on the document –

ALWAYS pick the **Title Company Name** – NOT the **Title INSURANCE** Company Name

EXAMPLE – KEY **Commonwealth Escrow & Title Services**

ABBREVIATED: **Commonwealth Escr & Title Svcs**

DO NOT KEY Fidelity National Title Insurance Company because it has the word “**Insurance**” in the name

Assessment: \$34,600.00
Consideration \$26,000.00
Tax Map No. 24-2-3
Grantee Address:
5000 Clayton Road
Maryville, TN 37804

Document Prepared By:
William L. Lewis, P.C.
VSB #16451
Return To:
Commonwealth Escrow & Title Services

Title Insurance: ~~Fidelity National Title Insurance Company~~

3. More than one Title Company Name present on the document –

KEY the word “**Multiple**” in the Title Company Name field

“**MULTIPLE**” is **ONLY** keyed if two or more title companies are reported on the document in locations OTHER THAN next to the phrase such as **Recording Requested By**

Only use “**MULTIPLE**” with the following scenarios:

- When you have more than one Title Company Name in the body of the document
- When you have more than one Title Company Name in the **Return To** area and they are both Title Company Names – NOT Title Insurance Company Names

EXAMPLE – Key **MULTIPLE** (Urban Financial of America Llc **AND** Titleshop Llc noted in **Return To**)

Record and Return to: **Urban Financial of America, LLC**
8909 S. Yale Ave.
Tulsa, OK 74137

Prepared By: Urban Financial of America, LLC
8909 S. Yale Ave.
Tulsa, OK 74137

RETURN TO
TITLESOP, LLC
21-B E. MELLEN ST
HAMPTON, VA 23063
757-722-9948

TITLE COMPANY (continued)

4. Attorney Name present on document but NO Title/Settlement Company Names are present –

KEY the word “Attorney” in the Title Company Name field

****REMEMBER ONLY KEY THE WORD “ATTORNEY” NOT THE ACTUAL ATTORNEY’S NAME****

Attorney Names may be noted with the word “ATTORNEY” when an individual attorney name or Law firm is presented on the document.

Attorney names will also typically have a title designation such as “ESQ” “PC” or “PA” etc after the name

EXAMPLE – Richard S Gordon Esq as noted below.

Also, note after the Attorney’s Name (VSB#13281) “VSB” stands for Virginia State Bar which is another way of determining if it’s an Attorney’s Name.

Sales Price: \$197,400.00
Assessment: \$184,400.00
Tax ID: 150000170

Prepared by:
Richard S. Gordon, Esq. (VSB#13281)
9286 Warwick Boulevard, Suite 1-C

5. Settlement Company Name present on document but NO Title Company Name or Attorney –

KEY the Settlement Company Name in the Title Company Name field

EXAMPLE: KEY Worldwide Settlements Inc

This instrument prepared by:
✓ RETURN TO:
Worldwide Settlements, Inc.
One Research Court, Ste 255
Rockville, MD 20850 ✓
After Recording Return To: Received by:
MONTAGE MORTGAGE, LLC
11016 RUSHMORE DRIVE, SUITE 200
CHARLOTTE, NORTH CAROLINA 28277
Loan Number: 150323021
Case Number: 548-5654615-703
Tax Map Reference No./PIN: 7594-47-9190
Amount of Consideration: 439,159.00

6. If Title Company Name AND Attorney name are both present on document AND

Title Company Name does NOT contain the word “INSURANCE” in the name –

KEY the Title Company Name in the Title Company Name field

EXAMPLE – KEY Pruitt Title Llc

Prepared By: Tracy Bryan Horstkamp, Esquire
1184 Hawling Place, SW, Leesburg, VA:
Phone: 703.669.4935 VA Bar #39623

Return to: Pruitt Title, LLC
2106 Gallows Road, Suite F, Vienna, VA

TITLE COMPANY *(continued)*

**7. If Title Company Name AND Attorney name are both present on document
AND**

Title Company Name CONTAINS the word "INSURANCE" in the name –

KEY the word **ATTORNEY** in the Title Company Name field

EXAMPLE – KEY Attorney (Attorney is noted as William F Miller PC with VSB # below his name)
Do NOT key the name Fidelity National Title **Ins** Co ("Ins" is abbreviation for **Insurance**)

Title Insurance Underwriter:

Fidelity National Title Ins. Co.

PREPARED BY & RETURN TO:

William F. Miller, P.C.

210 Parkway Dr.

Williamsburg, VA 23185

VSB #14022

**8. If the word "INSURANCE" is included in Title Co Name and presented as Underwriter
AND**

There is NO Settlement Company or Attorney name present –

LEAVE THE TITLE COMPANY NAME FIELD BLANK

EXAMPLE – Fidelity National Insurance Company would NOT get keyed since it is the **Underwriter** with **INSURANCE** in the name but **IF** the name was **Fidelity National Title Company** – it would be keyed

Title Insurance Underwriter:

Fidelity National Title Ins. Co.

9. If the only Title Company name presented is the Underwriter

AND

Underwriter does NOT have the word INSURANCE in the name –

KEY the Name listed as **Underwriter** in the Title Company Name field

EXAMPLE – KEY Stewart Title Guaranty Company

Title Insurance Underwriter: Stewart Title Guaranty Company

TITLE COMPANY *(continued)*

10. If a Title Underwriter AND a Title Company Name are both present on document –

KEY the Title Company Name in the Title Company Name field – NOT the Underwriter name

EXAMPLE – KEY **Virginia Home Title & Settlements** (Noted as the Return To)

ABBREVIATED as **VA Home Title & Settlements**

Attorney is also present for this example – Title Company Name that does NOT contain the word INSURANCE ALWAYS takes priority over Attorney when keying in the Title Company Name field

PREPARED BY:	<i>Allen C. Tanner, Jr.</i> <i>Virginia State Bar #47172</i>
GRANTOR:	<i>Jean L. [REDACTED]</i>
GRANTEE:	<i>Catherine [REDACTED]</i>
CONSIDERATION:	<i>\$144,900.00</i>
ACTUAL VALUE:	<i>\$134,800.00</i>
TAX ID #:	<i>1003865</i>
TITLE UNDERWRITER:	<i>Stewart Title Guaranty Company, Inc</i>
RETURN TO:	<i>Virginia Home Title and Settlements,</i>

11. (Applies to DEEDS) - If there is NO Title Company name on the Deed but there is A MATCHING MORTGAGE –

If you see a Title Company/Settlement Company or Attorney on the Mortgage you can KEY it BUT DO NOT GO OUT OF YOUR WAY LOOKING for Title Company Name on Mortgage

12. If there is NO Title Company/Settlement Company or Attorney present on document OR

The only Title Company Name CONTAINS the word INSURANCE in the name – LEAVE THE TITLE COMPANY NAME FIELD BLANK

HELPFUL HINTS

When the LENDER name is listed as the “Return To” and there isn’t a Title Co, Settlement Co, or Attorney present on the document – LEAVE THE TITLE COMPANY NAME FIELD BLANK

NEVER KEY LENDER NAMES in Title Company Name field

When the LENDER name is listed as the “Return To” AND a Title Co, Settlement Co, or Attorney is ALSO present on the document – KEY the name of the TITLE COMPANY, SETTLEMENT CO, or the word ATTORNEY in the Title Company Name field

NEVER KEY BANK NAMES in Title Company Name field

TITLE COMPANY (continued)

HOW TO KEY TITLE CO/SETTLEMENT CO/ATTORNEY INTO BLACK SCREEN

1. Locate the **Title Company/Settlement Company** or **Attorney** Name on the document
2. Move your mouse anywhere over the black data entry screen and click to activate the cursor on black screen
3. Press the **F8-key** on your keyboard. This will bring up a pop-up box for **Title Company**



4. Begin keying the Title Company/Settlement Company name or the word Attorney. Notice after you begin keying the first few letters of the name, a pop-up box may appear with a selection of names to choose from that match what you have keyed so far.



5. Continue keying until you see the name that you need. If the name you need is not shown – Key the name
For this example we will be selecting the **Title Company Name – First Excel Title Llc**
6. After keying the word **first** the **Title Co Name** comes up and is on the **FIFTH LINE** on this selection list
TO SELECT **First Excel Title Llc** – PRESS the **LINE NUMBER** the NAME is on followed by Apostrophe
EXAMPLE – PRESS number **5** followed by an Apostrophe. The field will look like this – **first5'**
7. When the Title Company Name has been entered into the Title Co Name field – PRESS **Enter-key** one time



8. At the bottom of the black data entry screen, the **Title Co** should now be visible. If changes are needed –
PRESS the **F8-key** to bring up the **Title Co Name** pop-up box again to make any changes, then press Enter-key



STREET ENDING CODES

Alley	al	Gardens	gs	Plaza	pz
Annex	ax	Gateway	gt	Point	po
Arcade	ac	Glen	g	Port	pt
Avenue	a	Green	gn	Prairie	pp
Bayou	by	Grove	gv	Quay	q
Beach	bc	Harbor	hr	Ranch	rn
Bend	be	Haven	hv	Rapids	rp
Bluff	bf	Heights	he	Rest	re
Bottom	bt	Highway	h	Ridge	ri
Boulevard	b	Hill	hl	River	rv
Branch	br	Hills	hi	Road	r
Bridge	bd	Hollow	ho	Row	ro
Brook	bk	Inlet	l	Run	ru
Burg	bg	Island	id	Shoal	sh
Bypass	bp	Islands	is	Shoals	ss
Camp	cp	Isle	il	Shore	so
Canyon	cy	Junction	j	Shores	sr
Cape	ca	Key	k	Spring	sp
Causeway	cw	Knolls	kn	Springs	sg
Center	ci	Lake	lk	Spur	su
Circle	cc	Lakes	ls	Square	sq
Cliffs	cf	Landing	la	Stravenue	sv
Club	cb	Lane	l	Stream	sm
Corner	ce	Light	li	Street	s
Corners	ck	Loaf	lf	Summit	si
Course	ks	Locks	lk	Terrace	t
Court	c	Lodge	lg	Trace	tc
Cove	co	Loop	lo	Track	tr
Creek	cg	Mall	ma	Trail	tl
Crescent	cs	Manor	mn	Trailer	ti
Crossing	cg	Meadows	mw	Tunnel	tn
Dale	da	Mews	me	Turn	tu
Dam	dm	Mill	ml	Turnpike	tp
Divide	dv	Mills	ms	Union	u
Drive	d	Mission	mi	Valley	va
Estates	e	Mount	mo	Viaduct	vi
Expressway	ew	Mountain	mt	View	v
Extension	ex	Neck	n	Village	vg
Fall	f	Orchard	o	Ville	ll
Falls	fl	Oval	ov	Vista	vs
Ferry	fr	Park	pk	Walk	wa
Field	fi	Parkway	pw	Way	w
Fields	fd	Pass	ps	Wells	wl
Flats	ft	Path	pa		
Ford	fo	Pike	pi		
Forest	fe	Pines	pe		
Forge	fg	Place	p		
Fort	ff	Plain	pl		
Freeway	fw	Plains	pn		

QUIZ – TEST YOUR KNOWLEDGE

The information on the SAM document appears as follows:

MORTGAGE is shown at the top of first page. *Fannie Mae/Freddie Mac Instrument* is shown on bottom of first page.

This security instrument is dated this 11th day of December 2014.

Borrower” is DAVID L JONES and SUSAN ANN LAWSON-JONES, also known as SUSAN ANN JONES, husband and wife as tenants in common with right of survivorship.

Lender is PNC Bank, National Association.

This loan in the amount of \$450,000 is due in full no later than June 1, 2030.

On second page, the following boxes are checked: *Adjustable Rate Rider, 1-4 Family Rider, and Condo Rider.*

Towards the end of the document, the *Adjustable Rate Rider* has the title header *Fixed/Adjustable Rate*. The note provides for an initial interest rate of 4.537%. The interest rate I pay may change on the fifth day of February 2017.

1. List the Borrower information how it should be keyed.

1st BORROWER

2nd BORROWER

FIRST NAME _____

FIRST NAME _____

LAST NAME _____

LAST NAME _____

1st BORROWER ID CODE _____

2nd BORROWER ID CODE _____

BORROWER VESTING CODE _____

2. List the Loan information how it should be keyed.

DOC TYPE _____

LENDER _____

LOAN AMOUNT _____

MATURITY DATE _____

LOAN TYPE _____ RATE TYPE _____

___ ADJUSTABLE RATE RIDER

___ CONDO RIDER

___ PLANNED UNIT DEVELOPMENT RIDER

___ 1-4 FAMILY RIDER

___ SECOND HOME RIDER

3. List the Adjustable Rate Rider information how it should be keyed.

FIRST CHANGE DATE _____

INTEREST RATE _____

Current as of November 21 2016

ANSWER SHEET

MORTGAGE is shown at the top of first page. *Fannie Mae/Freddie Mac Instrument* is shown on bottom of first page.

This security instrument is dated this 11th day of December 2014.

Borrower" is DAVID L JONES and SUSAN ANN LAWSON-JONES, also known as SUSAN ANN JONES, husband and wife as tenants in common with right of survivorship.

Lender is PNC Bank, National Association.

This loan in the amount of \$450,000 is due in full no later than June 1, 2030.

On second page, the following boxes are checked: *Adjustable Rate Rider, 1-4 Family Rider, and Condo Rider.*

Towards the end of the document, the *Adjustable Rate Rider* has the title header *Fixed/Adjustable Rate*. The note provides for an initial interest rate of 4.537%. The interest rate I pay may change on the fifth day of February 2017.

1. List the Borrower information how it should be keyed.

1st BORROWER

2nd BORROWER

FIRST NAME David L

FIRST NAME Susan Ann

LAST NAME Jones

LAST NAME Lawson Jones

1st BORROWER ID CODE HW

2nd BORROWER ID CODE HW

BORROWER VESTING CODE TC

2. List the Loan information how it should be keyed.

DOC TYPE 7 LENDER Pnc Bank National Association (lender code – PNK)

LOAN AMOUNT 450000 MATURITY DATE 060130

LOAN TYPE 3 RATE TYPE F

Y ADJUSTABLE RATE RIDER

Y CONDO RIDER

PLANNED UNIT DEVELOPMENT RIDER

Y 1-4 FAMILY RIDER

SECOND HOME RIDER

3. List the Adjustable Rate Rider information how it should be keyed.

FIRST CHANGE DATE 020517

INTEREST RATE 4.537

Stop here. Proceed to the next step in the training process on your home page.