

Del Mar Database DataTrac® 8.x

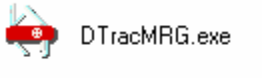
Miracle Integration Guide

4/20/06

DataTrac interfaces data to Miracle Online using an application provided by MRG called DTracMRG. DTracMRG is available for download from the Miracle Online website.

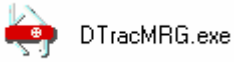
Installation and Configuration of the DataTrac to MRG Export Interface

Download DTracMRG from the Miracle Online website and save it to your computer's hard drive. The filename for the DataTrac to MRG Export Interface is "DTracMrg.exe".



It is not necessary to run an installation program. Make sure to save DTracMrg.exe in a location you can easily find it later. You may want to save it on the Desktop. Alternatively, an administrator may save DTracMRG on the network and create shortcuts on the workstations.

It is imperative that both the DataTrac Client and DataTrac's "TracTools" for 8.0 also be installed on each computer that will interface loans into MRG's Miracle DocPrep system. Del Mar's TracTools allows MRG and other vendors like MRG to access the DataTrac database. It is a **MUST** to install TracTools on each computer. **An administrative sign on may be required to install DataTrac and TracTools.** TracTools can be obtained from Del Mar's support website http://support.delmardb.com/. The user will need a User ID and password provided by Del Mar. If TracTools is not installed you will receive error messages. Some of the error messages are "Class not registered" and "Path to DataTrac is Invalid".

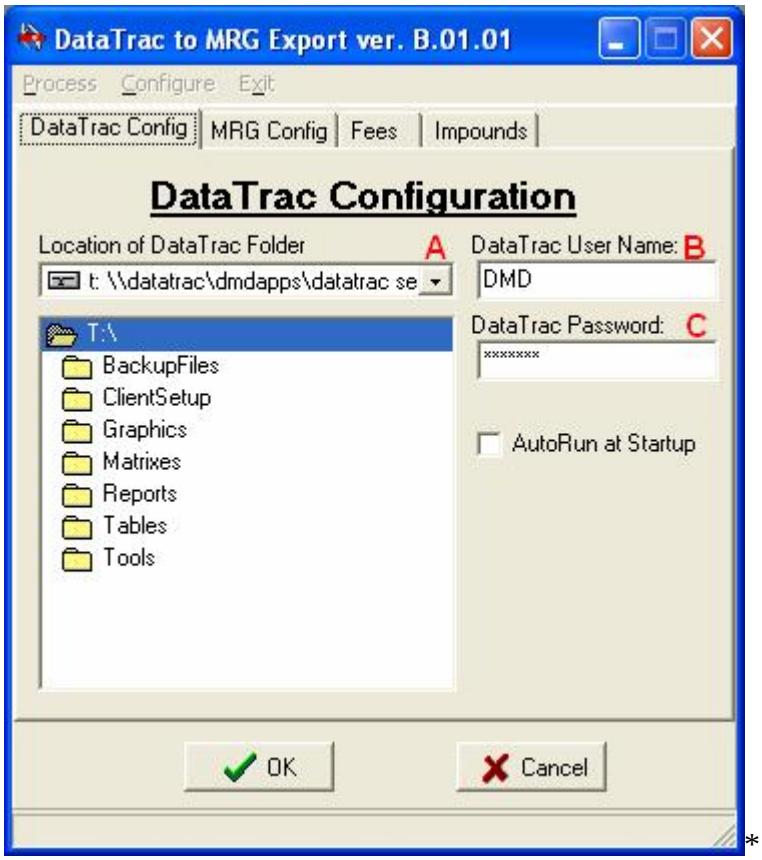
DTracMRG must be configured on every workstation from which it will be run. Double click on the 

program and select "Configure".



Configure the following items under DataTrac Config:

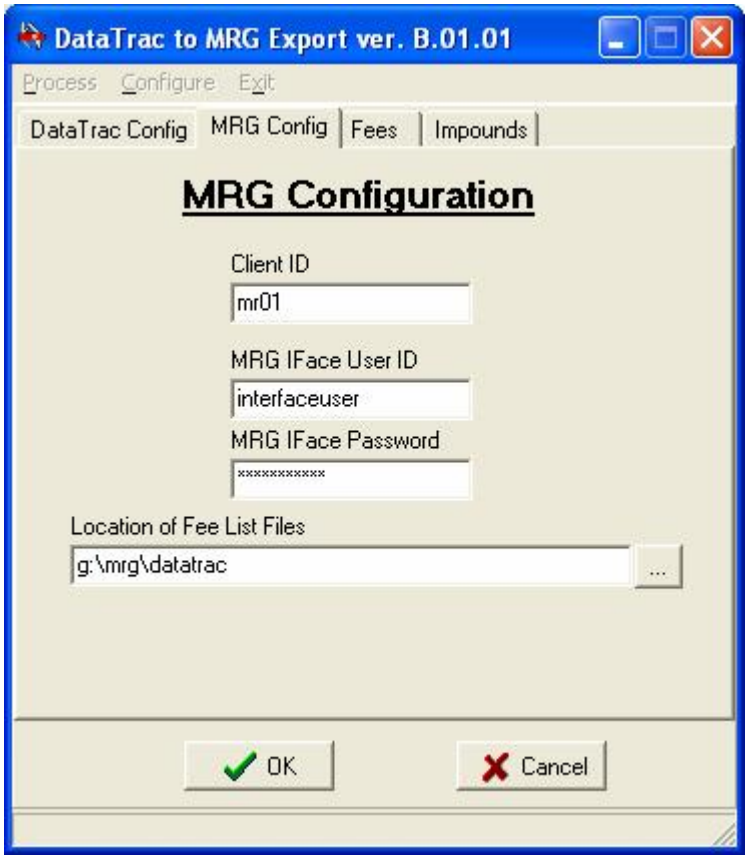
A. Location of DataTrac Folder and the path below to match your current installation of DataTrac. You will need to map a drive letter to the "DataTrac Server" directory on the DataTrac 8 server. The subfolders in this directory should appear as below.
B. Enter in DataTrac User Name
C. Enter in DataTrac Password



***** *Drive letters and folders may vary from what is displayed, depending on install path chosen.*

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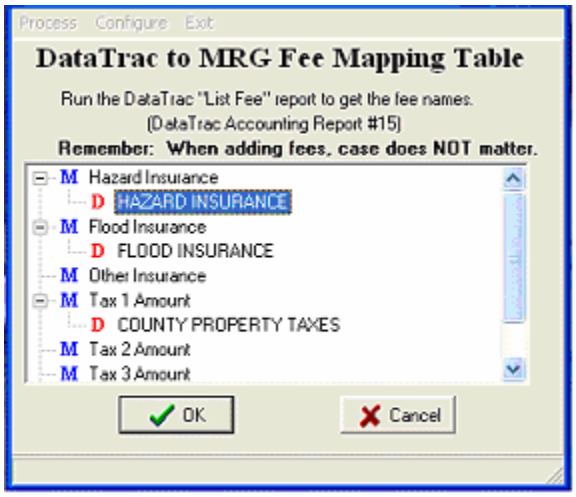
Under the 'MRG Config" Tab, enter the Client ID, MRG IFace User ID, and MRG IFace Password. This information will be provided by the Miracle Installation department.



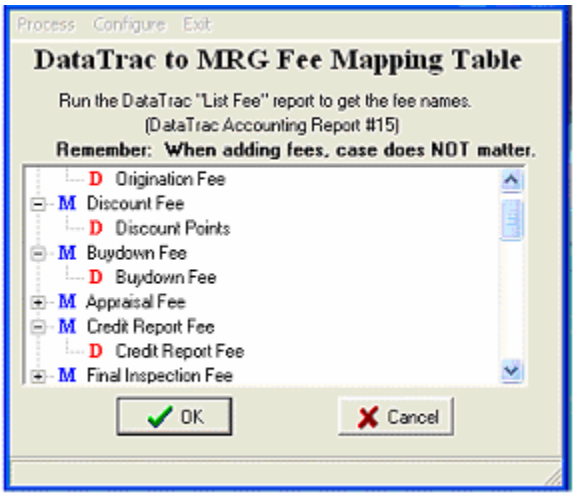
"Location of Fee List Files" is of special note as this allows the application to be configured to look at a shared Fee and Impounds settings file. The value of this text box defaults to the user's TEMP folder. If this is left with the default value, the Fees and Impounds will need to be configured separately on each workstation. If the Administrator configures this to point to a network location the Fees and Impounds can be configured once for all workstations.

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Fees and Impounds must each be configured. The user will have to enter their list of impound and fee descriptions. This is accomplished by clicking on the appropriate tab and mapping each fee or impound one by one. The descriptions must match the ones used in DataTrac.



IMPOUNDS

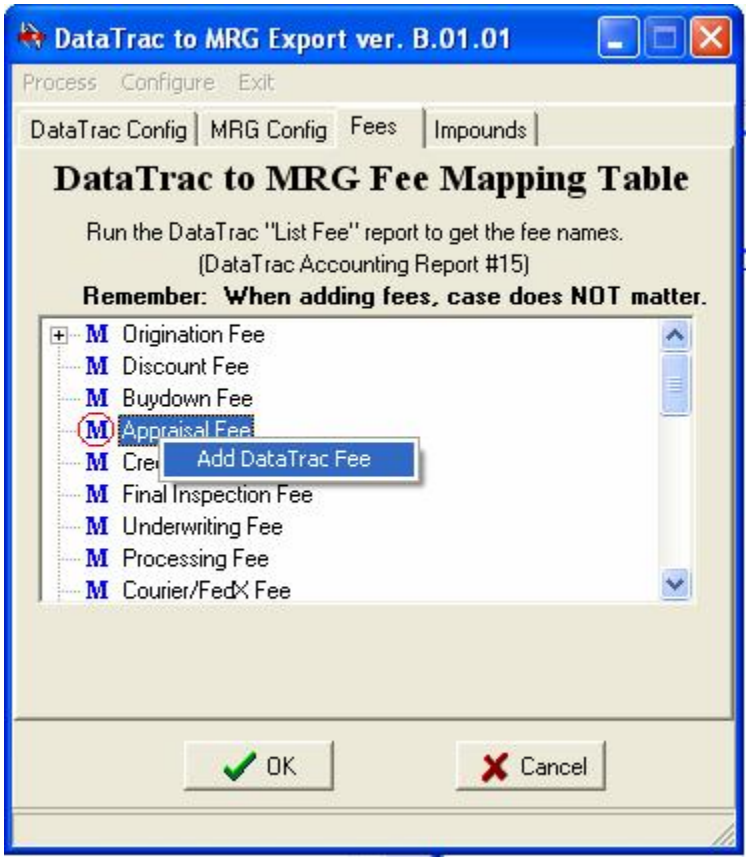


FEES

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Adding Fees to Fee Table

1. To activate a new DataTrac field ("**D**"), right-click on the Miracle fee ("**M**") to receive the dialog box "Add DataTrac fee". Click on box.



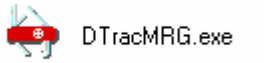
The new DataTrac Field D <New DataTrac Fee> will appear.

2. Click into the new space, delete the "<New DataTrac Fee>" verbiage and begin to type the fee name exactly as it is shown in DataTrac.
3. Repeat steps 1 and 2 until all fees are entered.
4. Repeat the same procedure for the Impound table.

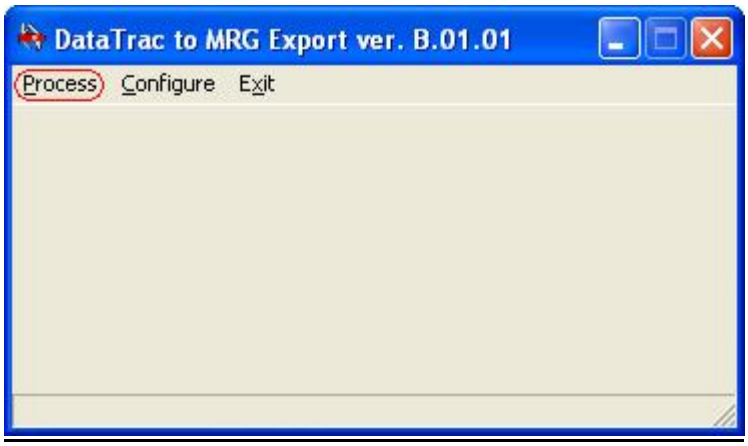
Click "OK" to complete configuration of DataTrac to MRG Export Interface.

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Exporting Loans to MRG

Double click on the 

program and select "Process".



Enter in Loan Number to export and click "Export"



The following message will appear at the bottom of the dialog box above, indicating which loan number is being exported:



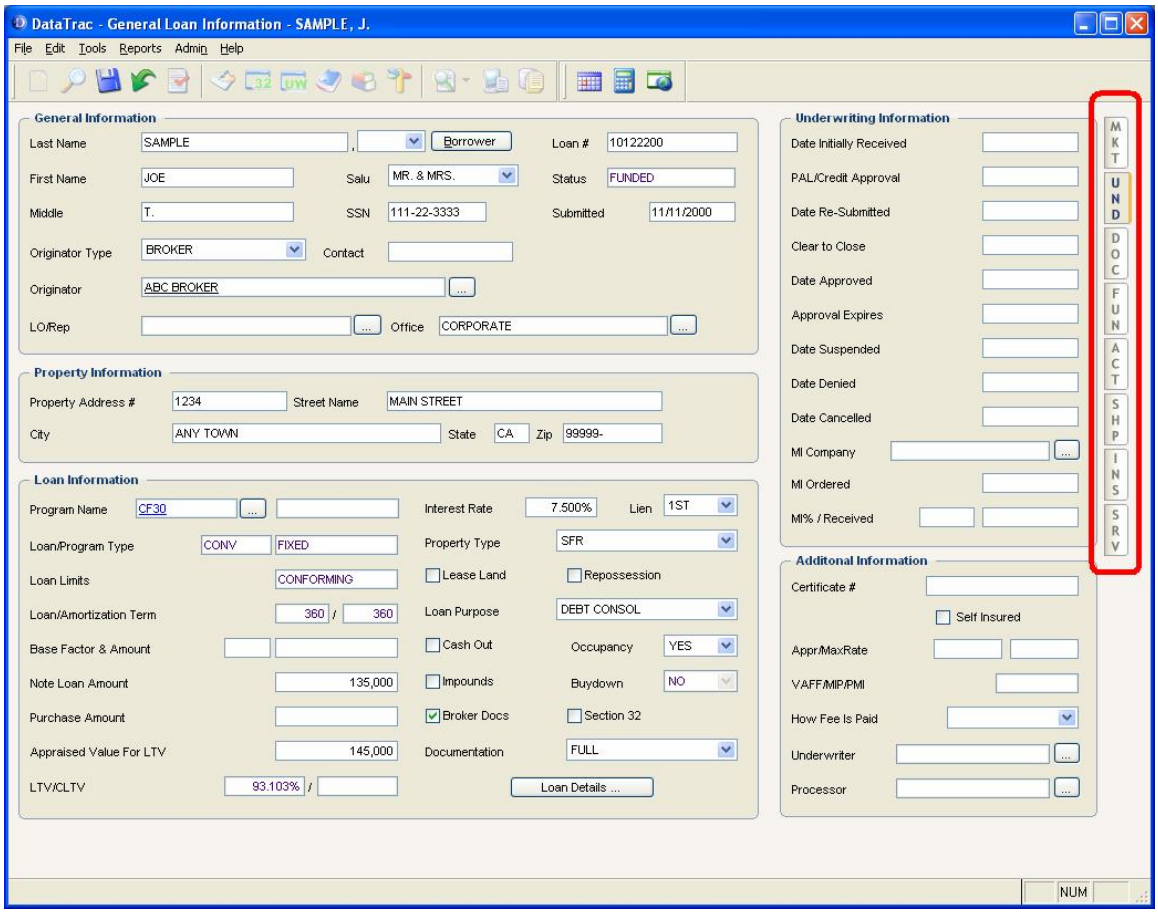
The message box will clear once the loan has been exported from DataTrac. After your loan has been imported to Miracle, your web browser will be launched and take you to the Miracle Online website. You simply log in using your regular Miracle Online username and password and you are redirected directly into the loan file just exported from DataTrac.

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DataTrac Usage Notes

DataTrac's General Information Screen

The General Information Screen under the Marketing Tab is considered to be DataTrac's initial screen, which contains the following boxes: General Information (Borrower Button – for 1003), Property Information, Loan Information (Loan Details Button), Pricing Information and Lock Information.



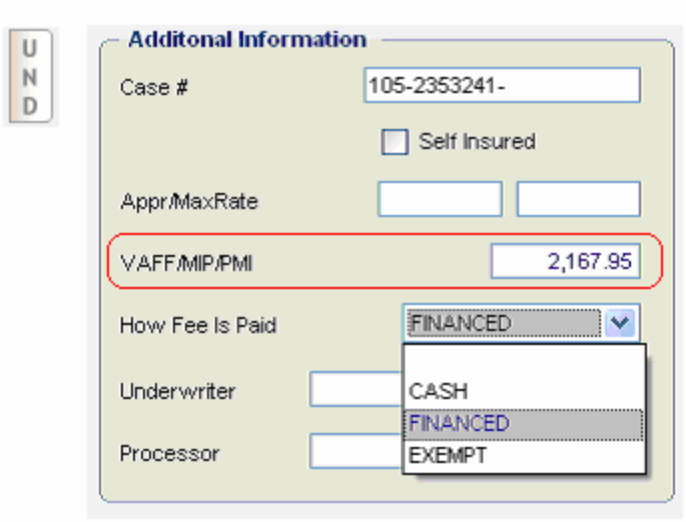
Available at all times are 8 tabs: Marketing, Underwriting, Documents, Funding, Accounting, Shipping, Insurance and Servicing.



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UFMIP/VA Funding Fee

The UFMIP Fee and VA Funding Fee will import from the VAFF/MIP/PMI field located under the Underwriting Tab– Additional Information Box. The MRG Interface will not import these fees from the Fee/Impound Screen under the Document Tab.

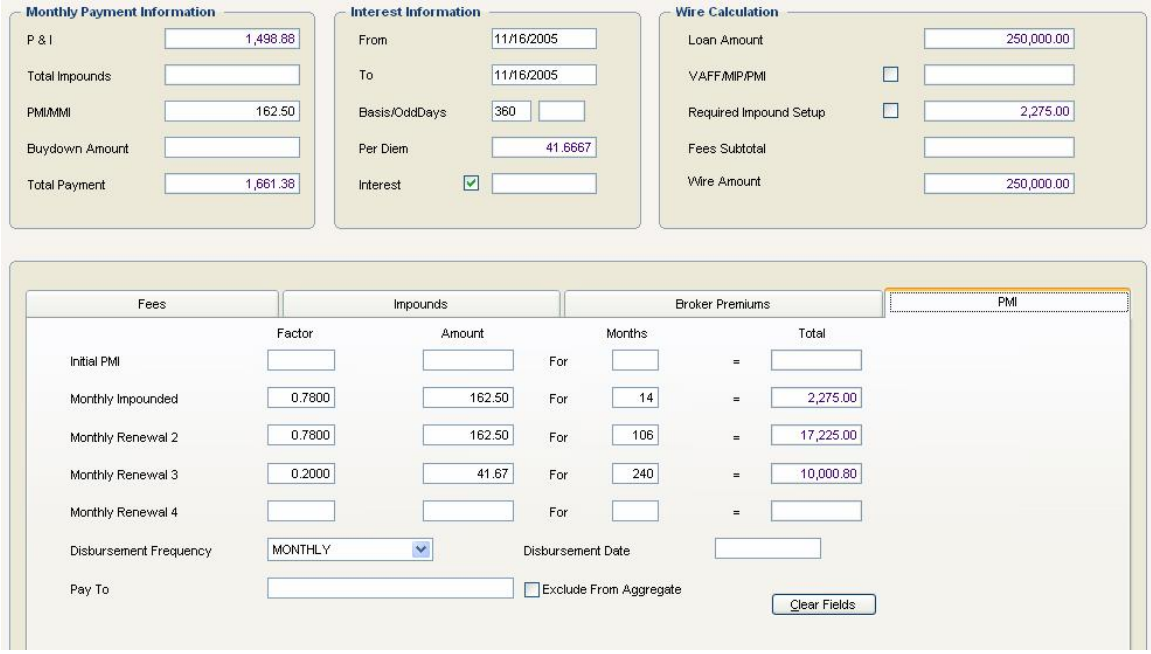


The financed portion of these fees will be calculated in the MRG Interface.

Conventional PMI

Per DataTrac's User Guide, there are several ways to enter in PMI:

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"If it is your policy to collect an initial premium at the time of closing or to finance the PMI through the loan, you should enter that information in the **Initial PMI** fields.

If it is your policy to collect one or two months of PMI reserves on a loan, you should enter that information in the **Monthly Impounded** fields. Keep in mind that RESPA allows lenders to pre-accrue PMI.

Most mortgage insurance policies have two premiums. The **Monthly Renewal 2 fields** are used to handle the first factor, while the **Monthly Renewal 3** fields are used to handle the second factor. If you have a third factor, you will utilize the **Monthly Renewal 4** fields.

The number of months entered for the **Monthly Renewal 2** fields will depend on whether you complete the **Initial PMI** or **Monthly Impounded** fields. The first three rows should always total 120 months or the first 10 years. The **Monthly Renewal 3** and **4** fields are used for additional factors and should total the remaining term of the loan. You will use the entire term of the loan even if the PMI is not collected for the entire period.

Clear Fields Button Clears all the fields on the PMI tab."

Dates

The Application Date is populated from the Submitted Date (MKT tab, General Info box). The Document Date is populated from the Note Date (DOC tab, Document Info box). The Funding Date is populated from the Interest From Date (DOC tab, Fees &

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Impound Screen, Interest Info box). The First Payment Date is populated from the First Payment Date (DOC tab, Document Info box).

Funder Name

The Funder's Name is populated from Drawn by (DOC tab, Document Info box).

No Data entry in DataTrac

Seller's Address
VA Nearest Living Relative
Construction Interim Rate
Construction Term
FHA MI Rate
FHA MI Term
FHA Section Number

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