

MORTGAGE TELLER

Mortgage Teller (MT) allows our Credit Union (CU) Partners to be able to accept member mortgage payments at their offices. Each CU will be set up with one account. It is important that you do not have multiple users logging in to MT at the same time.

IMPORTANT NOTICE:

It is important to note that NMS will have a daily cut off time of **4:00 p.m. ET (Eastern Time)**. It is imperative that you do NOT attempt to post any payments from **4:00 p.m. until 5:00 p.m. ET** as it will greatly effect the end of day process here at NMS. Please note, the cutoff time may change. Your CU will be notified if a payment was applied to the system during this time.

***Please refer to the Mortgage Teller FAQ document for instructions on what to do if you receive a member mortgage payment within this cut off time.

Installing MT

For each machine that needs to be able to access MT, the software will need to be downloaded by going to this link: <http://mortgageteller.fics>. Please note that you may need the assistance of your I.T. Department for this. You will be receiving your credit unions login and password via e-mail on March 4th, 2020.

After the program has been downloaded, the MT link will appear on the PC.



MORTGAGE TELLER

Logging in to MT

A User ID and initial password was provided by NMS to the contact at your CU.



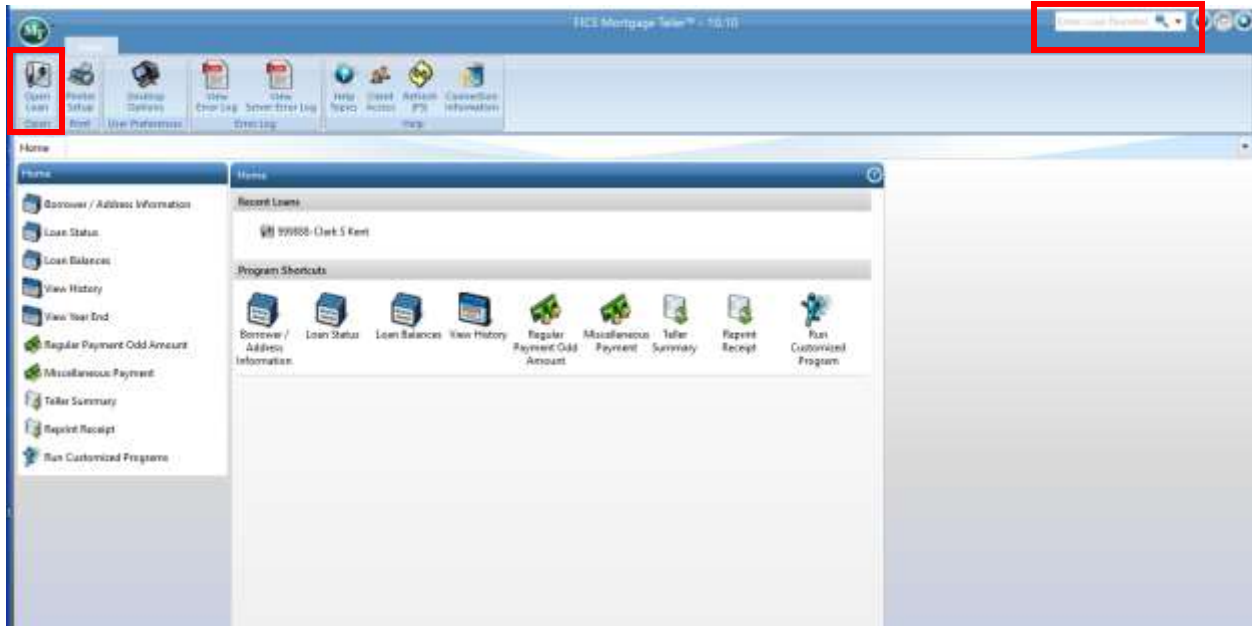
When logging in, be sure the database shows as FICS SSA.

Upon initial login, users will be prompted to change their password. Password parameters are listed below. Please note, when changing the password, it is important to tab out of the last field before clicking OK. Passwords expire every 30 days.

If your account is locked, please email FicsAdmin@gonms.org to get it reset.

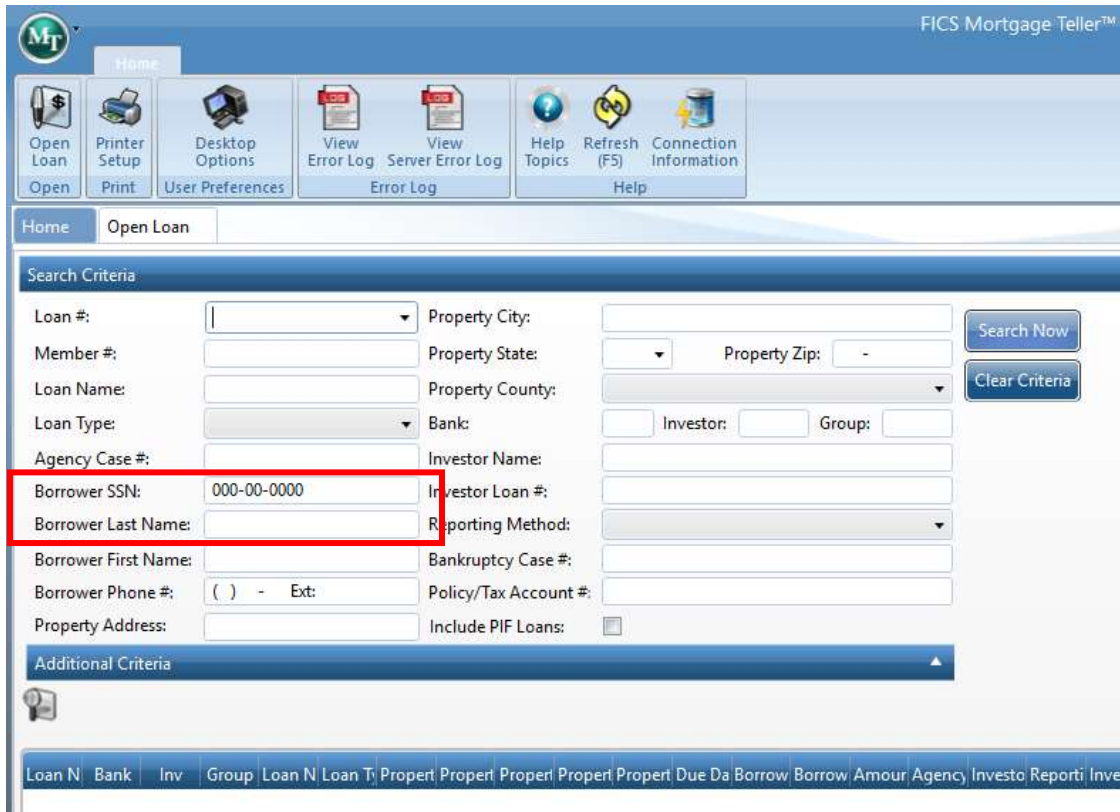
MORTGAGE TELLER

To Open a loan or search for a loan:



If you know the borrower's mortgage account number you can type it in at the upper right corner.

Otherwise, click Open Loan to search for a member. The best way to search for a member is by last name or social security number. The CU member number will typically not be in the loan record unless your CU has purchased an interface between FICS and your core system.



MORTGAGE TELLER

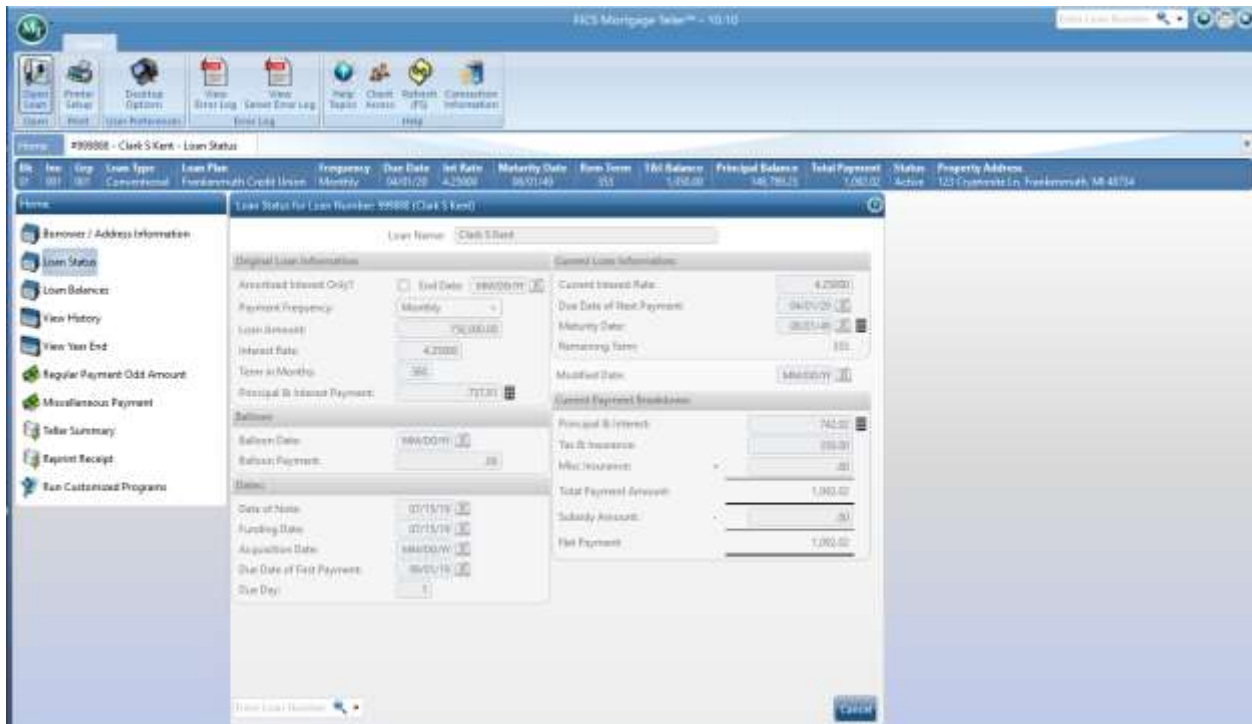
Once you are in the borrower's mortgage loan record you can see various borrower information. Notice the blue information bar under the ribbon menu. This gives a snapshot of the loan.



Home #999888 - Clark S Kent - Loan Status														
Blk	Inv	Grp	Loan Type	Loan Plan	Frequency	Due Date	Int Rate	Maturity Date	Rem Term	T&I Balance	Principal Balance	Total Payment	Status	Property Address
01	001	001	Conventional	Frankenmuth Credit Union	Monthly	04/01/20	4.25000	08/01/49	353	1,050.00	149,789.23	1,092.02	Active	123 Cryptonite Ln, Frankenmuth, MI 48734

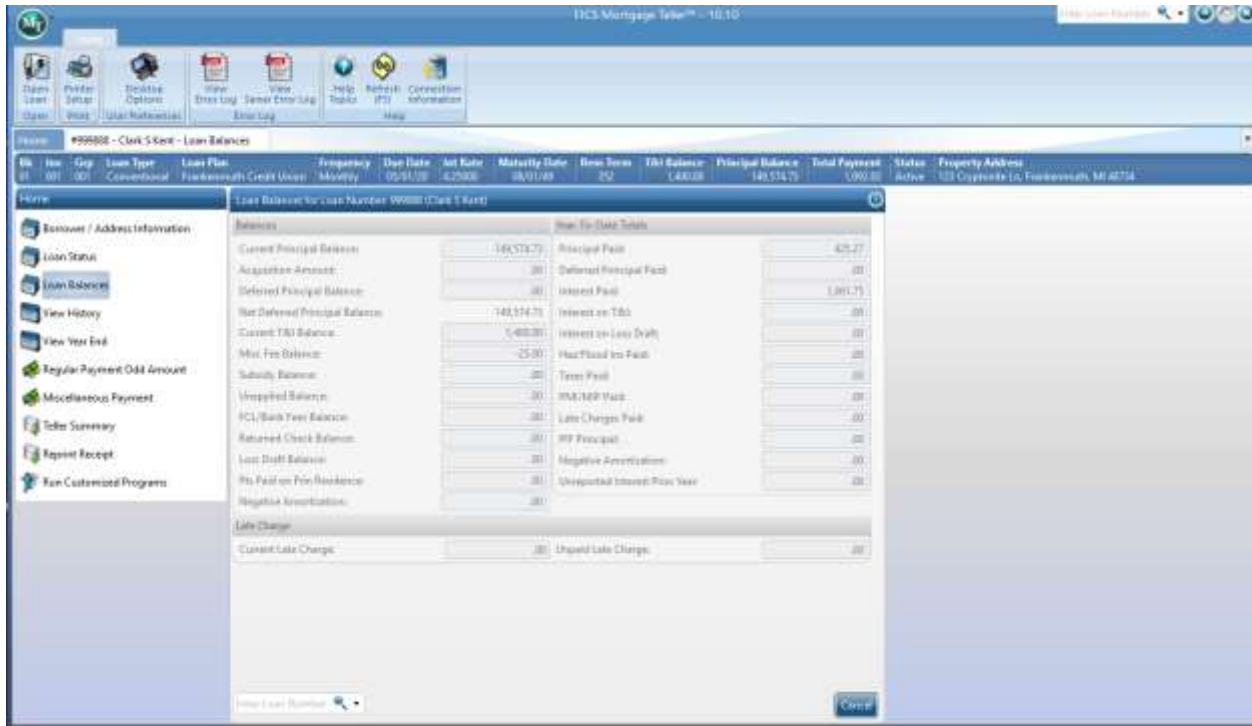
Loan Status screen

This screen shows the current loan information, along with the original information, and the current payment.



MORTGAGE TELLER

Loan Balances



This screen will list various balances on the account including miscellaneous fees, current T&I Balance (escrow), and unpaid late charges. You will also find year-to-date balances on this screen as well. Please note that in 2020 the YTD interest paid will not reflect the amounts collected in GCC for January and February.

MORTGAGE TELLER

All Memos

Memo Subject	Notification Date	Actual Date	Created By	Create Date	Updated By
Amortized Loan Statement	10/18/2020 06:47...		KAYLYNN BUL...	10/18/2020 06:46...	
Amortized Loan Statement	10/16/2020 05:50...		KAYLYNN BUL...	10/16/2020 05:49...	
Amortized Loan Statement	09/16/2020 06:14...		KAYLYNN BUL...	09/16/2020 06:12...	
Late Notices	09/08/2020 05:14...		KAYLYNN BUL...	09/08/2020 05:14...	
Amortized Loan Statement	08/20/2020 05:10...		KAYLYNN BUL...	08/20/2020 05:07...	
Amortized Loan Statement	08/17/2020 10:37...		KAYLYNN BUL...	08/17/2020 10:35...	
Amortized Loan Statement	08/17/2020 05:29...		KAYLYNN BUL...	08/17/2020 05:27...	
Amortized Loan Statement	07/20/2020 05:09...		KAYLYNN BUL...	07/20/2020 05:07...	
Amortized Loan Statement	07/16/2020 09:30...		KAYLYNN BUL...	07/16/2020 09:28...	
Amortized Loan Statement	07/16/2020 06:03...		KAYLYNN BUL...	07/16/2020 06:00...	
Amortized Loan Statement	06/22/2020 05:11...		KAYLYNN BUL...	06/22/2020 05:09...	
Amortized Loan Statement	06/19/2020 06:14...		KAYLYNN BUL...	06/19/2020 06:12...	
Late Notices	05/18/2020 07:57...		KAYLYNN BUL...	05/18/2020 07:56...	
Amortized Loan Statement	05/08/2020 08:18...		KAYLYNN BUL...	05/08/2020 08:16...	
Amortized Loan Statement	04/20/2020 07:02...		KAYLYNN BUL...	04/20/2020 07:00...	
Amortized Loan Statement	03/19/2020 08:07...		KAYLYNN BUL...	03/19/2020 07:54...	
Amortized Loan Statement	03/18/2020 12:00...		KAYLYNN BUL...	03/18/2020 12:00...	
Late Notices	03/09/2020 03:09...		KELLY POTTER	03/09/2020 03:09...	
Late Notices	03/09/2020 01:57...		KELLY POTTER	03/09/2020 01:57...	
	01/08/2020 12:00...			01/08/2020 12:00...	
	12/09/2019 12:00...			12/09/2019 12:00...	
	10/08/2019 12:00...			10/08/2019 12:00...	
	09/09/2019 12:00...			09/09/2019 12:00...	
	08/08/2019 12:00...			08/08/2019 12:00...	
	07/08/2019 12:00...			07/08/2019 12:00...	
	05/08/2019 12:00...			05/08/2019 12:00...	
	04/08/2019 12:00...			04/08/2019 12:00...	
	03/08/2019 12:00...			03/08/2019 12:00...	
	02/08/2019 12:00...			02/08/2019 12:00...	
	01/08/2019 12:00...			01/08/2019 12:00...	

A recent enhancement is the ability to see memos that the NMS Servicing team & Loss Mitigation team has put into the system for your members and your team can also add a memo that your credit unions users and NMS Servicing team & Loss Mitigation team can see as well. Anytime a statement, late notice, or escrow analysis is generated for a member's account, a memo is automatically added to the system. If a member schedules a payment on NMS' payment portal, their confirmation will also be saved to their Memos.

MORTGAGE TELLER

Add Memo

To:

Cc:

Please notify me of this memo on:

Actual Date: Monday, November 9, 2020 9:32 AM

Create Date: Monday, November 9, 2020 9:32 AM

Last Update Date:

Resolved?


Created By:

Updated By:


Resolved By:

Subject:

Type:

eStatus Connect? 

Category:

Enter Loan Number 

When adding a memo, you can give it a subject, select the type of memo it is, and then type the memo in the body underneath. Click apply once you have finished your note. You are unable to edit the note after clicking apply so be sure the memo includes all the information it needs to. Do not click the "Estatus Connect" check box. This will make the note visible to the member on NMS' payment portal.

MORTGAGE TELLER

Taking Borrower Payments

Regular Payment Odd Amount

Regular Payment Odd Amount for Loan Number: 999888 (Clark S Kent) ?

Enter Amounts		Total Payments Accepted: .00	
Amount Received:	<input type="text" value=".00"/>	Loan Information	
Transaction Description:	<input type="text"/>	Bank/Inv/Group:	01/001/001
Principal Adjustment:	<input type="text" value=".00"/>	Interest Rate:	4.25000
T&I Adjustment:	<input type="text" value=".00"/>	Current Principal Balance:	149,789.23
Unapplied Adjustment:	<input type="text" value=".00"/>	Deferred Principal Balance:	.00
Late Charge Adjustment:	<input type="text" value=".00"/>	Unapplied Balance:	.00
Misc Ins Adjustment:	<input type="text" value=".00"/>	Subsidy Balance:	.00
Ret Check Adjustment:	<input type="text" value=".00"/>	T&I Balance:	1,050.00
Misc Fee Adjustment:	<input type="text" value=".00"/>	FCL/Bank Fees Balance:	.00
Balance To Adjust:	.00	Unpaid Late Charges:	.00
Payment Type:	<input type="radio"/> Cash <input checked="" type="radio"/> Check <input type="radio"/> Other	Misc Fee Balance:	-25.00
Transaction Note	<input type="text"/>	Returned Check Balance:	.00
		Loss Draft Balance:	.00
		Due Date Next Payment:	04/01/20
		Pay Stop:	
		Payment Information	
		P&I Payment:	742.02
		Subsidy Payment:	.00
		T&I Payment:	350.00
		Misc Insurance Payment:	.00
		Current Late Charges:	.00
		Total Payment:	1,092.02

Enter Loan Number

Amount Received

Enter the total amount the member is paying.

Transaction Description

LEAVE BLANK.

Late Charge Adjustment

If the borrower has a late fee assessed for the current payment but will not be paying it now, you will need to add the amount of the late charge as a negative amount (ex: -25.63). This tells the system that you are not collecting it at this time as it is trying to collect it in the payment amount.

Payment Type

Select either cash or check.

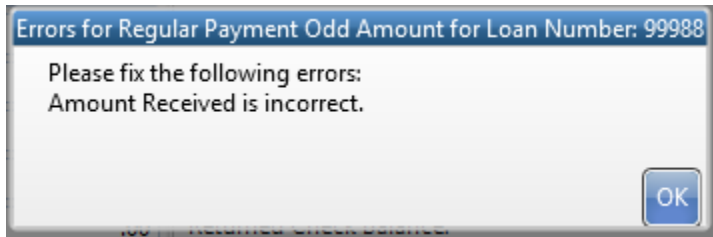
If the borrower is paying anything more than the total payment amount, enter that amount in the appropriate field such as Principal Adjustment. You will see in the Balance to Adjust field the amount that remains after the total required payment is taken from the amount received.

MORTGAGE TELLER

Regular Payment Odd Amount for Loan Number: 999888 (Clark S Kent)

Enter Amounts		Total Payments Accepted: .00	
Amount Received:	1,095.00	Loan Information	
Transaction Description:		Bank/Inv/Group:	01/001/001
Principal Adjustment:	.00	Interest Rate:	4.25000
T&I Adjustment:	.00	Current Principal Balance:	149,789.23
Unapplied Adjustment:	.00	Deferred Principal Balance:	.00
Late Charge Adjustment:	.00	Unapplied Balance:	.00
Misc Ins Adjustment:	.00	Subsidy Balance:	.00
Ret Check Adjustment:	.00	T&I Balance:	1,050.00
Misc Fee Adjustment:	.00	FCL/Bank Fees Balance:	.00
Balance To Adjust:	2.98	Unpaid Late Charges:	.00
Payment Type:	<input type="radio"/> Cash <input checked="" type="radio"/> Check <input type="radio"/> Other	Misc Fee Balance:	-25.00
Transaction Note		Returned Check Balance:	.00
		Loss Draft Balance:	.00
		Due Date Next Payment:	04/01/20
		Pay Stop:	
		Payment Information	
		P&I Payment:	742.02
		Subsidy Payment:	.00
		T&I Payment:	350.00
		Misc Insurance Payment:	.00
		Current Late Charges:	.00
		Total Payment:	1,092.02

If the "Balance to Adjust" is not zero and you click apply you will get the following error:



In this example, the borrower is paying an additional \$2.98 to principal. The next screen shows what the corrected transaction should look like.

MORTGAGE TELLER

Regular Payment Odd Amount for Loan Number: 999888 (Clark S Kent) ?

Enter Amounts		Total Payments Accepted: .00	
Amount Received:	<input type="text" value="1,095.00"/>	Loan Information	
Transaction Description:	<input type="text"/>	Bank/Inv/Group:	01/001/001
Principal Adjustment:	<input type="text" value="2.98"/>	Interest Rate:	4.25000
T&I Adjustment:	<input type="text" value=" .00"/>	Current Principal Balance:	149,789.23
Unapplied Adjustment:	<input type="text" value=".00"/>	Deferred Principal Balance:	.00
Late Charge Adjustment:	<input type="text" value=".00"/>	Unapplied Balance:	.00
Misc Ins Adjustment:	<input type="text" value=".00"/>	Subsidy Balance:	.00
Ret Check Adjustment:	<input type="text" value=".00"/>	T&I Balance:	1,050.00
Misc Fee Adjustment:	<input type="text" value=".00"/>	FCL/Bank Fees Balance:	.00
Balance To Adjust:	<input type="text" value=".00"/>	Unpaid Late Charges:	.00
Payment Type:		Misc Fee Balance:	-25.00
<input type="radio"/> Cash <input checked="" type="radio"/> Check <input type="radio"/> Other		Returned Check Balance:	.00
Transaction Note		Loss Draft Balance:	.00
<input style="width: 100%; height: 100%;" type="text"/>		Due Date Next Payment:	04/01/20
		Pay Stop:	
		Payment Information	
		P&I Payment:	742.02
		Subsidy Payment:	.00
		T&I Payment:	350.00
		Misc Insurance Payment:	.00
		Current Late Charges:	.00
		Total Payment:	1,092.02

Click Apply.

A payment receipt will generate.

MORTGAGE TELLER

Payment Receipt

NEIGHBORHOOD MORTGAGE SOLUTIONS
 975 N MAIN ST, SUITE D
 FRANKENMUTH MI 48734
 (989)497-1651
 Toll Free: (877)658-2230

Borrower Name: Clark S Kent
 Loan Number: 999888
 Teller Name: fcj

Payment Breakdown		Current Balances		Next Payment Breakdown	
Amount Received	\$1,095.00	Principal	\$149,574.73	Due Date Next Payment:	05/01/2020
Due Date	04/01/2020	Tax & Insurance	\$1,400.00	Principal & Interest:	+ \$742.02
Received Date	02/24/2020	Subsidy	\$0.00	Tax & Insurance:	+ \$350.00
Principal	\$211.52	Late Charge	\$0.00	Misc Insurance:	+ \$0.00
Curtailment	\$2.98	Unapplied	\$0.00	Late Charge:	+ \$0.00
Interest	\$530.50	Misc Fee	(\$25.00)	Total Payment Amount:	= <u>\$1,092.02</u>
Tax & Insurance	\$350.00	Return Check Chrg	\$0.00	Subsidy:	- \$0.00
Misc Insurance	\$0.00	Loss Draft	\$0.00	Net Payment:	= <u>\$1,092.02</u>
Subsidy	\$0.00	Year-To-Date Paid Balances		Mailing Address Clark S Kent 123 Cryptonite Ln Frankenmuth MI 48734	
Late Charge	\$0.00	Principal	\$425.27		
Unapplied	\$0.00	Interest	\$1,061.75		
Misc Fee	\$0.00	Taxes	\$0.00		
Return Check Chrg	\$0.00	Late Charge	\$0.00		
		Hazard/Flood Ins	\$0.00		
		Interest on T&I	\$0.00		

Paid Via Check

MORTGAGE TELLER

Example with Late Charge not being paid

Enter Amounts		Total Payments Accepted: .00	
Amount Received:	683.16	Loan Information	
Transaction Description:	▼	Bank/Inv/Group:	01/001/001
Principal Adjustment:	.00	Interest Rate:	5.25000
T&I Adjustment:	.00	Current Principal Balance:	123,000.00
Unapplied Adjustment:	.00	Deferred Principal Balance:	.00
Late Charge Adjustment:	-34.16	Unapplied Balance:	.00
Misc Ins Adjustment:	.00	Subsidy Balance:	.00
Ret Check Adjustment:	.00	T&I Balance:	.00
Misc Fee Adjustment:	.00	FCL/Bank Fees Balance:	.00
Balance To Adjust:	.00	Unpaid Late Charges:	34.16
Payment Type:	<input type="radio"/> Cash <input checked="" type="radio"/> Check <input type="radio"/> Other	Misc Fee Balance:	.00
Transaction Note		Returned Check Balance:	.00
		Loss Draft Balance:	.00
		Due Date Next Payment:	02/01/20
		Pay Stop:	
		Payment Information	
		P&I Payment:	683.16
		Subsidy Payment:	.00
		T&I Payment:	.00
		Misc Insurance Payment:	.00
		Current Late Charges:	34.16
		Total Payment:	717.32

In this scenario, the borrower owes a late charge for the current payment due. The borrower is not paying it at this time. You will need to enter the amount as a negative figure in order to get the "Balance to Adjust" to zero. This does not waive the late charge; it just does not pay it.

MORTGAGE TELLER

Miscellaneous Payment

If the borrower is paid current they can make a principal only payment at any time.

Miscellaneous Payment for Loan Number: 999888 (Clark S Kent) ?

Enter Amounts		Total Payments Accepted: .00	
Payment Type:	<input type="text"/>	Loan Information	
Amount Received:	<input type="text" value=".00"/>	Bank/Inv/Group:	01/001/001
Transaction Description:	<input type="text"/>	Interest Rate:	4.25000
Amount From Unapplied:	<input type="text" value=".00"/>	Current Principal Balance:	149,574.73
Payment Type:	<input type="radio"/> Cash <input checked="" type="radio"/> Check <input type="radio"/> Other	Deferred Principal Balance:	.00
Transaction Note		Unapplied Balance:	.00
<input type="text"/>		Subsidy Balance:	.00
		T&I Balance:	1,350.00
		FCL/Bank Fees Balance:	.00
		Unpaid Late Charges:	.00
		Misc Fee Balance:	-25.00
		Returned Check Balance:	.00
		Loss Draft Balance:	.00
		Due Date Next Payment:	05/01/20
		Pay Stop:	
		Payment Information	
		P&I Payment:	742.02
		Subsidy Payment:	.00
		T&I Payment:	350.00
		Misc Insurance Payment:	.00
		Current Late Charges:	.00
		Total Payment:	1,092.02

Enter Loan Number

Payment Type Select either Curtailment (payment), Late Charge, Return Check Charge. Do not use the other options

Amount Received Enter the total amount the member is paying.

If Curtailment is selected the screen will refresh with fields to indicate where the funds are to be applied. Do NOT apply to T&I for any escrow shortage. Contact the Servicing Department in these situations.

Enter Amounts

Payment Type:

Amount Received:

Transaction Description:

Apply To Principal:

Apply To T&I:

Apply To Unapplied:

Balance To Adjust:

MORTGAGE TELLER

Transaction Description LEAVE BLANK.

Amount from Unapplied DO NOT USE THIS FIELD.

Payment Type Select either cash or check.

Click Apply to process the payment.

MORTGAGE TELLER

Loan History

View History for Loan Number: 999888 (Clark S Kent)


Trans	Due Date	Paid Date	Pmt Amt	Trans Desc	User ID	
REG	04/01/20	02/24/20	1,095.00		fcu	(1 of 2)
REG	03/01/20	02/20/20	1,092.02	ACH	pskocelas	(2 of 2)

2 History Record(s) Found
Payee Name:

Amounts Received	Balances	Amounts Received	Balances
Deferred: .00	.00	Unapplied: .00	.00
Principal: 211.52	149,574.73	Service Fee: .00	
Curtailment: 2.98		Misc Fee: .00	-25.00
Interest: 530.50		FCL/Bank Fee: .00	.00
T&I: 350.00	1,400.00	Ret Ck Chrg: .00	.00
Misc Ins: .00		Loss Draft: .00	.00
Subsidy: .00	.00	Actual Date: 02/24/20 16:16:34	
Late Charge: .00	.00		

Transaction Note:
Investor

Bank: 01	Investor: 001	Group: 001	Inv Loan #: 999888
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Enter Loan Number  Close

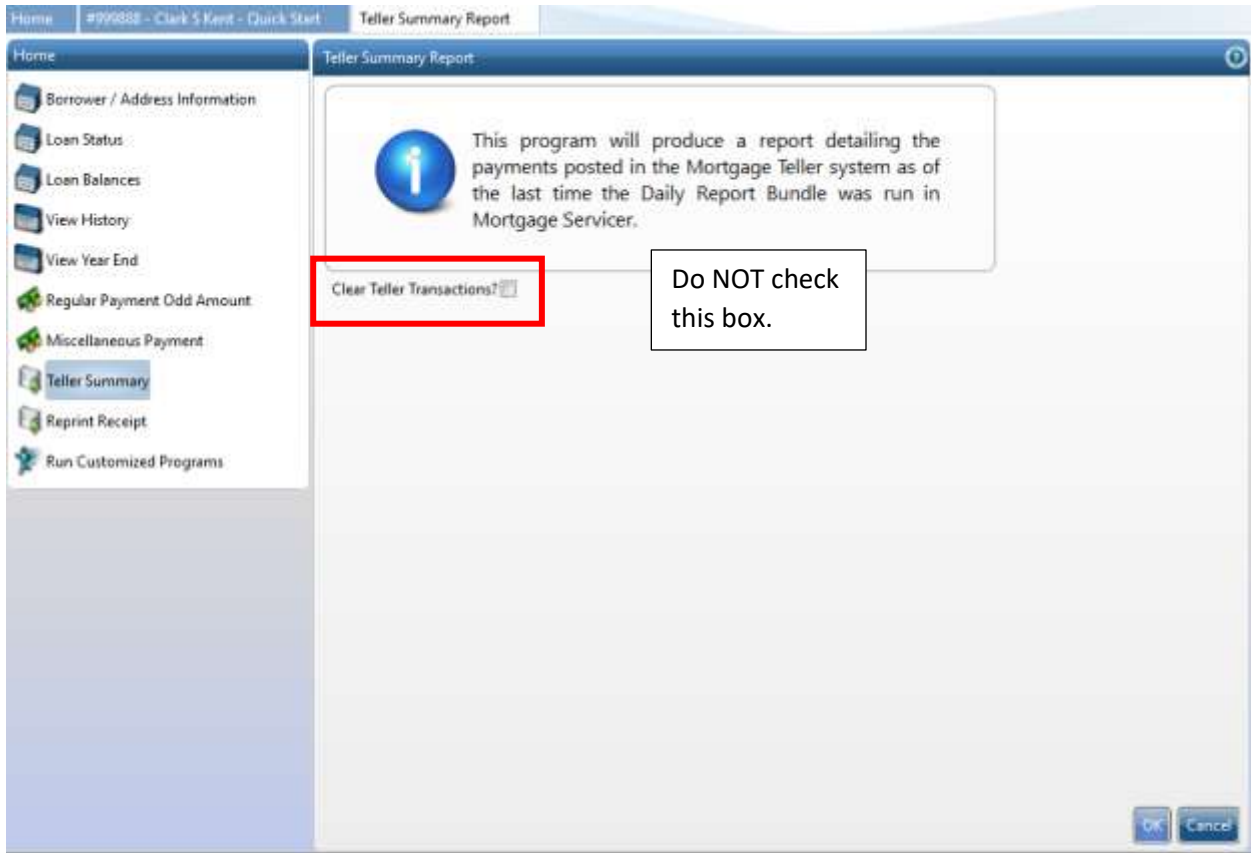
The payment that was just applied at the teller window now shows in the history. Users can see the payment breakdown of any payment by clicking on the line in the top window and the breakdown will display in the bottom section.

All loans will show the “conversion” from GCC to FICS with a date of 3/3/2020 and it will show like this:

Trans	Due Date	Paid Date	Pmt Amt	Trans Desc	User ID	
BEG	02/01/20	03/03/20		Conv		(1 of 6)

MORTGAGE TELLER

Teller Summary



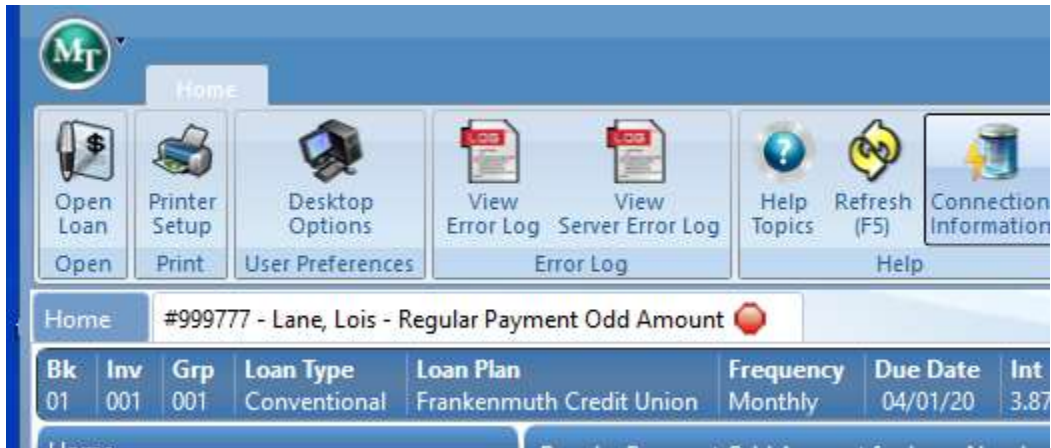
DO NOT click Clear Teller Transactions. Click Ok to generate a report of payments you have collected during the current posting day for your internal balancing processes/procedures.

Loan #	Loan Name	Tran	Tran Date	Due Date	Tran Desc	Tran Amount
Transactions Paid With Check						
999888	Clark S Kent	REG	02/24/20	04/01/20		1,095.00
Check Totals:						<u>1,095.00</u>
Grand Totals:						<u><u>1,095.00</u></u>
						Item Count = 1
						Item Count = 1

Once NMS runs the end of day processes, it will clear this report.

MORTGAGE TELLER

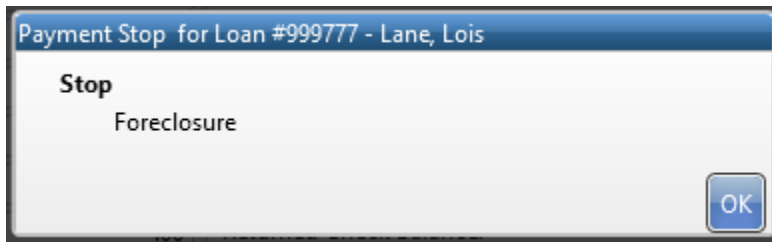
Loan Stops



Loan Stops are placed on loans for various reasons. Most commonly the borrower is delinquent and working with our Loss Mitigation department. Loan Stops will display next to the borrower's name and will show as a stop sign. If you hover the mouse over the stop sign, it will show you what the stop is for.



If the loan has a stop and you attempt to post a payment, you will get a message and the system will halt you.



Contact NMS Loss Mitigation department at lossmit@gonms.org or via phone at 989.497.1651 option 8.

Desktop Options – do not make any changes to this screen