

MCMS001.LG v7.0

MortgageStream: Letter Generation

M Baker

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Distribution List

MortgageStream	Clients
MortgageStream Support Staff	On request

Version History

Version	Date	Comments
0.1	6 Mar 2005	First version
0.2	7 Feb 2006	Added Most Fields Letter; FAX All Template; Application Process Fields Letter
1.0	12 Oct 2006	Added Admin field to many templates
1.0.1	9 Jan 2007	Corrected layout problem in Application Process Fields letter
1.1	8 Mar 2007	Informal Salutation added to various client letters
1.2	15 Aug 2007	V4.2: New Template 'Valuer Letter' and Valuer fields added to Fax All Template
1.3	6 Sep 2007	V4.2: New Template 'Policy Letter' added
7.0	3 Jul 2009	V7.0: 'Policy Letter' fields added

References

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1 Introduction

This document provides details of the Letter Generation functionality within MortgageStream.

Letter Generation allows users to create standard letters for their clients, lenders, solicitors etc., and to derive their own templates from those provided in the standard system.

1.1 *Intended Audience*

The intended audience for this document is anyone who is tasked with defining a company's own customised letter templates from those provided by default in MortgageStream, in order to modify them to suit more specifically their business needs.

2 Letter Generation functions

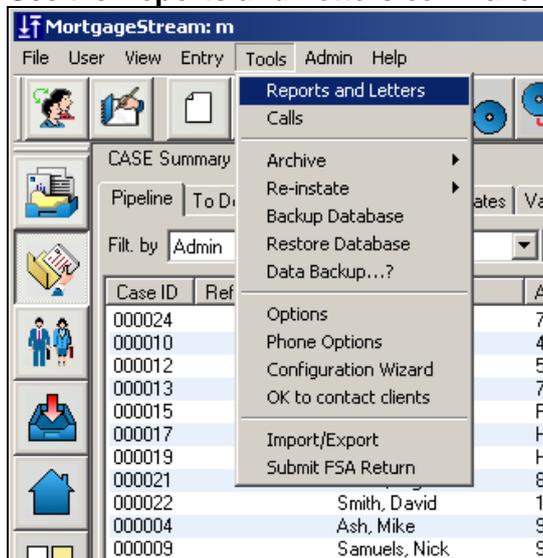
2.1 Viewing letters

To view the letters (and reports) which exist for a particular entity (client, lender etc.), either:

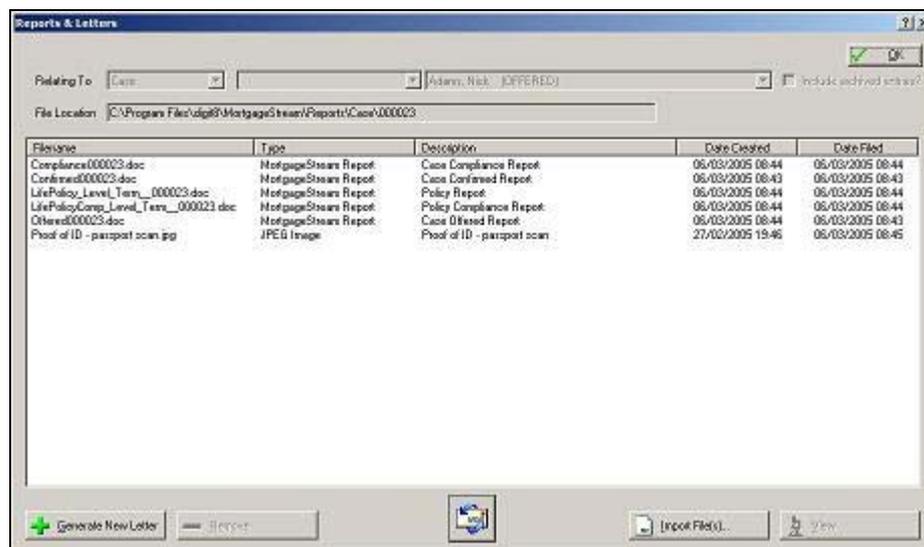
- Click the **Rpts/Letters** button on the entity's details dialog, or



- Use the **Reports and Letters** command from the **Tools** menu.



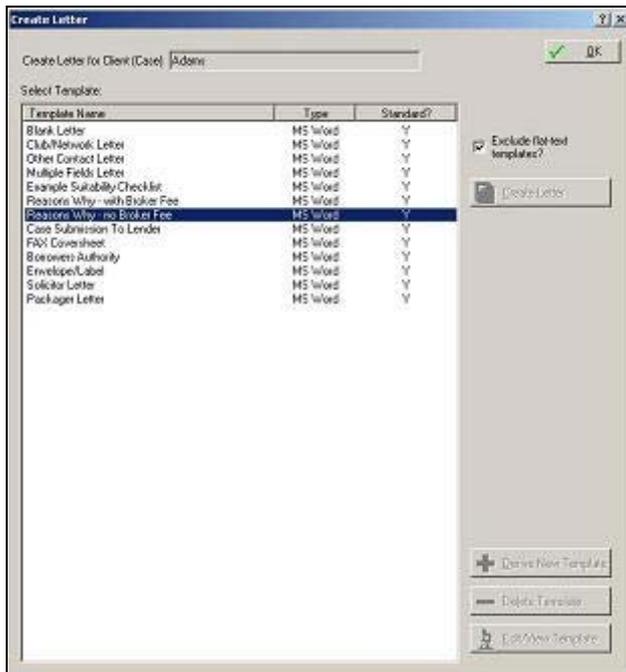
In either case, the Reports & Letters screen will be displayed – this lists all the reports (generated by MortgageStream on lead/case progression), letters (created by the user) and any other imported files (e.g. proof of ID, scanned documents etc.):



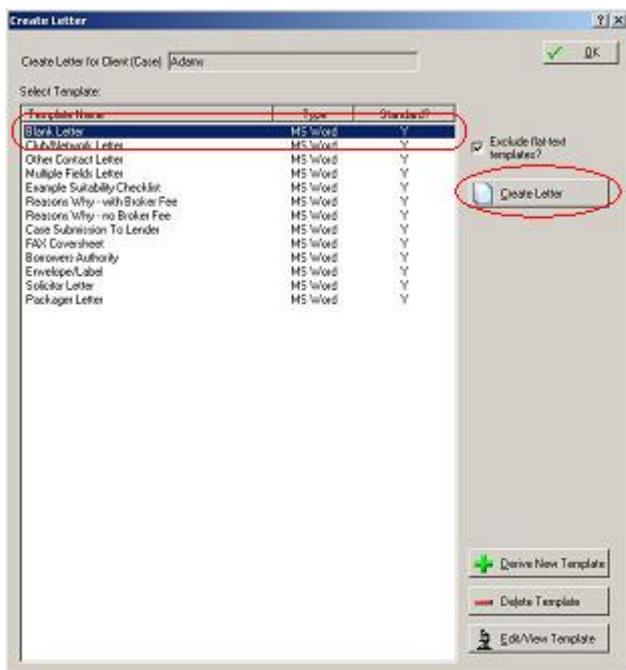
2.2 Generating letters

To create a letter:

- click on the **Generate Letter** button. The Create Letter screen will be displayed:



- Select the letter of choice, then click the **Create Letter** button:



- Click **View** to open the letter for viewing or further editing, or click **OK** to accept the letter (which is filed under the specified lead/case/lender etc.):



2.3 Modifying your letter templates

You can define your own letter templates, by deriving them from those supplied with MortgageStream, then customising them to suit your business. This may include, for example, your own headers and footers, modified text and modified layout using fonts, colours etc.

2.3.1 Rules and guidance with creating your templates

When creating customised templates, the following should be borne in mind:

- 1) The derived template *inherits* the same **information fields** (“merge fields”) as the template from which it is derived. These appear as text between the following markers:

Template Format	Merge field markers	Example
Microsoft Word	< >	<Name>
Flat Text	>	Name>

[See Appendix A for a list of templates fields]

- 2) The derived template *inherits* the same **availability** as the template from which it is derived. e.g. a template derived from the ‘Reasons Why’ standard template will only be available for chosen cases (not lenders, advisers etc.).
 - a. Some templates are available for leads only;
 - b. Some templates are available for cases only;
 - c. Some templates are available for lead and cases;
 - d. Other templates apply to advisers or lenders only, for example.

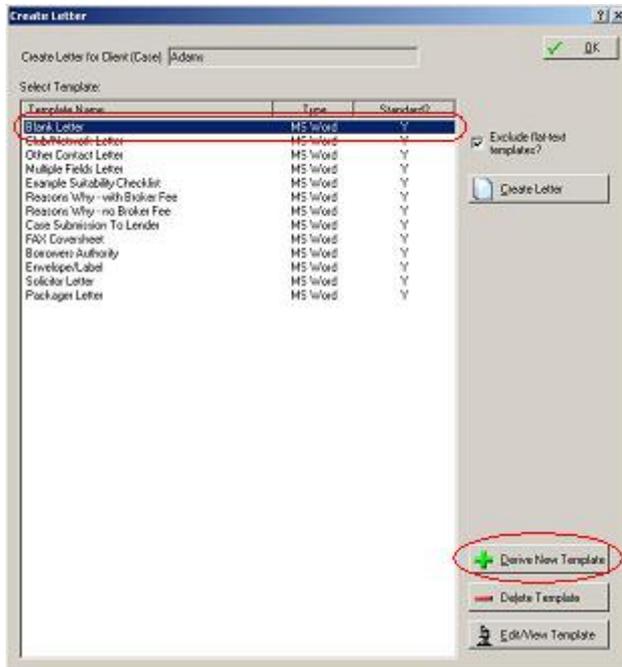
[See Appendix A for a list of template availability]

- 3) You may *delete* any of the information fields in the template, but *cannot add new ones*.
- 4) Any *formatting* you include in a Word-format template will be included in the generated letters. This includes **colour**, **fonts**, **bold**, pictures etc. You can use this feature to embed company logos and contact information in your template headers and footers, for example.
- 5) Some of the templates (for example the ‘Reasons Why’ Letter) are multi-purpose, and should be individually tailored to suit the corresponding case. Text that needs adding is usually specified as xxxxxx in the template. Blocks of text that need amending or deleting are specified in double curly braces, e.g. {{amend text here}}.

2.3.2 Creating (deriving) your own template

To create a template, from the Create Letter screen:

- Select the letter of choice, then click the **Derive New Template** button:



- Specify a name for your template, then click the **OK** button:



The template will be opened in Microsoft Word (or Notepad/Wordpad if it is a flat-text file).

- Edit the template according to the rules specified in Section 2.3.1.
- Close and save the template file.
- The derived template is now available to create letters.

3 Appendix A – Template fields and availability

The following table lists the various standard templates available in MortgageStream, their merge fields, and the availability of each template:

Template [and availability]	Field name	Field description
BlankLetter [Any ¹]	Date NameAddr Salutation SalInformal Adviser AdviserForename AdviserSurname OurRef IR AT AM Admin	Today's date Name & Address of recipient Dear... (formal) Dear... (informal) Adviser Preferred name ² Adviser's forename ² Adviser's surname ² Lead/Case ID ² Reference ² Adviser's telephone ² Adviser's Mobile ² Lead/Case administrator ²
Reasons Why - with Broker Fee [Case]	Date Name NameAddr Salutation SalInformal OurRef IR Lender Packager_Club Curr Loan Term Product ProcFee BrokerFee Company CurPrem Adviser AdviserForename AdviserSurname AT AM Admin	Today's date Full name of 1 st applicant Name(s) of applicant(s) and multi-line address Dear... (formal) Dear... (informal) Lead/Case ID ² Reference ² Lender name Club/Network Name (if applicable) Current property value Loan required Term (years) and type (e.g. interest-only) Product interest Rate/basis (e.g. 4.00% fixed) Total procuration fee Total broker (client) fee Company Name Current Monthly Premium Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Case administrator
Reasons Why - no Broker Fee [Case]	Date Name NameAddr Salutation SalInformal OurRef IR Lender Packager_Club Curr Loan Term Product ProcFee CurPrem Adviser	Today's date Full name of 1 st applicant Name(s) of applicant(s) and multi-line address Dear... (formal) Dear... (informal) Lead/Case ID ² Reference ² Lender name Club/Network Name (if applicable) Current property value Loan required Term (years) and type (e.g. interest-only) Product interest Rate/basis (e.g. 4.00% fixed) Total procuration fee Current Monthly Premium Adviser Preferred name

¹ Lead, Case, Adviser, Lead Source, Lender, Solicitor, Packager, Club/Network, Other Contact

² For letter generated in Lead/Case only

	AdviserForename AdviserSurname AT AM Admin	Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Case administrator
Case Submission To Lender [Case]	Date Recipient Address OurRef IR YourRef Client Product Rate Amt Term Solicitors Adviser AdviserForename AdviserSurname Admin	Today's date Name of recipient (Lender) Address of recipient (Lender) Lead/Case ID ² Reference ² Lender's Reference Product Name Product Details Product Rate Amount of Loan Term (years) and type (e.g. interest-only) Solicitor Details Adviser Preferred name Adviser's forename Adviser's surname Case administrator
Client Renewal [Case - only AWAITING RENEWAL]	Date NameAddr Salutation SalInformal RedDate Adviser AdviserForename AdviserSurname AT AM Admin	Today's date Name & Address of recipient Dear... (formal) Dear... (informal) Renewal Date (end of redemption) Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Case administrator
FAX Coversheet [Any ¹]	Date Recipient Fax Tel Admin	Today's date Name & Address of recipient Fax Number Main Telephone Number Lead/Case administrator ²
FAX ALL Coversheet [Case / Lead]	Date Recipient Fax Tel LSRecip LSFax LSTel AdvRecip AdvFax AdvTel LenRecip LenFax LenTel PkRecip PkFax PkTel CNRecip CNFax CNTel SolRecip SolFax SolTel OCREcip OCFax OCTel Valecip ValFax	Today's date Name & Address of recipient Fax Number Main Telephone Number Lead Source recipient name & company name Lead Source FAX number Lead Source Telephone Number Adviser recipient name & company name Adviser FAX number Adviser Telephone Number Lender recipient name & company name Lender FAX number Lender Telephone Number Packager recipient name & company name Packager FAX number Packager Telephone Number Club/Network recipient name & company name Club/Network FAX number Club/Network Telephone Number Solicitor recipient name & company name Solicitor FAX number Solicitor Telephone Number Other Contact recipient name & company name Other Contact FAX number Other Contact Telephone Number Valuer recipient name & company name Valuer FAX number

	ValTel Admin	Valuer Telephone Number Lead/Case administrator
Borrowers Authority [Case / Lead]	Address Lender Solicitor Company BrokerFee	Address of Client (on one line) Lender Name Solicitor Name Company Name (Broker company) Broker (client) fee
Envelope/Label [Any ¹]	NameAddr	Name & Address of recipient
Solicitor Letter [Case]	Date Recipient Address OurRef IR Client Adviser AdviserForename AdviserSurname AT AM Admin	Today's date Name of recipient (Solicitor) Address of recipient (Solicitor) Lead/Case ID ² Reference ² Client Name & Address on one line Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Case administrator
Packager Letter [Case]	Date Recipient Address OurRef IR Client Adviser AdviserForename AdviserSurname AT AM Admin	Today's date Name of recipient (Packager) Address of recipient (Packager) Lead/Case ID ² Reference ² Client Name & Address on one line Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Case administrator
Club/Network Letter [Case]	Date Recipient Address OurRef IR Client Adviser AdviserForename AdviserSurname AT AM Admin	Today's date Name of recipient (Club/Network) Address of recipient (Club/Network) Lead/Case ID ² Reference ² Client Name & Address on one line Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Case administrator
Other Contact Letter [Case]	Date Recipient Address OurRef IR Client Adviser AdviserForename AdviserSurname AT AM Admin	Today's date Name of recipient (Other Contact) Address of recipient (Other Contact) Lead/Case ID ² Reference ² Client Name & Address on one line Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Case administrator
Valuer Letter	Date Recipient Address	Today's date Name of recipient (Valuer) Address of recipient (Valuer)

[Case]	OurRef IR Client Adviser AdviserForename AdviserSurname AT AM Admin	Lead/Case ID ² Reference ² Client Name & Address on one line Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Case administrator
Policy Letter [Case]	Date Recipient Address OurRef IR Client n1 f1 s1 App1 Addr AddrM n2 f2 s2 App2 Addr2 Addr2m FA FAm type subtype cover state sum term ben waiv apptype app provider prem guaranteed trust polno written onrisk lapsed npw polnotes Adviser AdviserForename AdviserSurname AT AM Admin	Today's date Name of receipt (Provider) Address of receipt (Provider) Lead/Case ID ² Reference ² Client Name & Address on one line Title of 1 st applicant 1 st applicant's forename 1 st applicant's surname Title, forename, surname, DOB of 1 st applicant Corresp. Address (on one line) Corresp. Address (on multiple lines) Title of 2 nd applicant 2 nd applicant's forename 2 nd applicant's surname Title, forename, surname, DOB of 2 nd applicant Address of 2 nd applicant (on one line) Address of 2 nd applicant (on multiple lines) Future / Mortgaged address (on one line) Future / Mortgaged address (on multiple lines) policy type (Life, ASU etc.) policy subtype (Level Term, Dec Term etc.) cover type (life only) policy state sum insured/assured term of cover (life) /deferred period (ASU) benefit period (ASU only) waiver of premium (life only) applicant type (single, joint, split) applicant (1 or 2) provider premium premium guaranteed / reviewable? policy in trust? (life / misc only) policy number date written date on risk date lapsed date not proceeded with (NPW) policy notes Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Case administrator

<p>Multiple Fields Letter [Case]</p>	<p>Date NameAddr Salutation ID IR n1 f1 s1 App1 n2 f2 s2 App2 Addr2 FutAddr Len LenAddr LenRef T T2 Curr Amt Product Rate Term Solicitors SolAddr OC OCA ExM ExL ExA ExLA SCL SCA SCLA Fin Ad Proc Bro LP AP BP Adviser AdviserForename AdviserSurname AT AM Admin</p>	<p>Today's date Name(s) of applicant(s) and multi-line address Dear... Case ID² Reference² Title of 1st applicant 1st applicant's forename 1st applicant's surname Title, forename, surname,DOB of 1st applicant Title of 2nd applicant 2nd applicant's forename 2nd applicant's surname Title, forename, surname,DOB of 2nd applicant Address of 2nd applicant (on one line) Future / Mortgaged address (on one line) Lender name Lender address (on one line) Lender's reference Mortgage Type Secondary Type Purchase price / current value Loan amount Product name Product Rate details Term (years) and type (e.g. interest-only) Solicitor name Solicitor address (on one line) Other Contact name Other Contact address (on one line) Existing Mortgage details³ Existing Mortgage lender Existing Mortgage amount Existing Mortgage lender address (on one line) 2nd charge lender 2nd charge amount 2nd charge lender address Financial details Adverse Credit details Procuration fee Broker (client) fee 1st Life policy details 1st ASU policy details 1st B&C policy details Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Case administrator</p>
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³ Current Value, Existing Mortgage, Existing Premium, Existing Interest Rate, Existing Lender, Debt Consolidation, 2nd Charge, 2nd Charge Lender

<p>Most Fields Letter</p> <p>[Case]</p>	<p>D NA S ID IR n1 f1 s1 App1 Addr Addrm n2 f2 s2 App2 Addr2 Addr2m FA FAm Len LenA LenAm LenR T T2 Cu Amt Pr Rt Tm Sol SolA SolAm OC OCA OCAm ExM ExL ExA ExLA SCL SCA SCLA Fin Ad Proc Bro LP AP BP Ud1 Ud2 Ud3 Ud4 Ut1 Ut2 Apt Adv AdvF AdvS AT AM Admin</p>	<p>Today's date Name(s) of applicant(s) and multi-line address Dear... Case ID² Reference² Title of 1st applicant 1st applicant's forename 1st applicant's surname Title, forename,surname,DOB of 1st applicant Corresp. Address (on one line) Corresp. Address (on multiple lines) Title of 2nd applicant 2nd applicant's forename 2nd applicant's surname Title, forename, surname,DOB of 2nd applicant Address of 2nd applicant (on one line) Address of 2nd applicant (on multiple lines) Future / Mortgaged address (on one line) Future / Mortgaged address (on multiple lines) Lender name Lender address (on one line) Lender address (on multiple lines) Lender's reference Mortgage Type Secondary Type Purchase price / current value Loan amount Product name Product Rate details Term (years) and type (e.g. interest-only) Solicitor name Solicitor address (on one line) Solicitor address (on multiple lines) Other Contact name Other Contact address (on one line) Other Contact address (on multiple lines) Existing Mortgage details⁴ Existing Mortgage lender Existing Mortgage amount Existing Mortgage lender address (on one line) 2nd charge lender 2nd charge amount 2nd charge lender address Financial details Adverse Credit details Procuration fee Broker (client) fee 1st Life policy details 1st ASU policy details 1st B&C policy details User Defined Date 1 User Defined Date 2 User Defined Date 3 User Defined Date 4 User Defined Text 1 User Defined Text 2 Next Appointment Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Case administrator</p>
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⁴ Current Value, Existing Mortgage, Existing Premium, Existing Interest Rate, Existing Lender, Debt Consolidation, 2nd Charge, 2nd Charge Lender

<p>Application Process Fields Letter</p> <p>[Lead / Case]</p>	<p>Date NA Salutation SalInf ID IR n1 f1 s1 Addr1L AddrML n2 f2 s2 FA1 FA Ocl ED1 PED1 AD1 Oc2 ED2 PED2 AD2 OCD LT LT2 PT PRM FutL PP SP MO DA OB Fees FeeBrok FeeVal HowMuch LoanReq DRR LS LSA CurL CurAC Adm Adv AdvF AdvS AT AM Admin DCAdv Apt</p>	<p>Today's date Name(s) of applicant(s) and multi-line address Dear... (formal) Dear... (informal) Case ID² Reference² Title of 1st applicant 1st applicant's forename 1st applicant's surname Corresp. Address (on one line) Corresp. Address (on multiple lines) Title of 2nd applicant 2nd applicant's forename 2nd applicant's surname Future / Mortgaged address (on one line) Future / Mortgaged address (on multiple lines) App1 Occupation App1 Employer App1 Previous Employer App2 Occupation App2 Employer App2 Previous Employer App1 Accountant App2 Accountant Other Contact Loan Type Secondary Loan Type Preferred Term Preferred Repayment Method Future Lender Current Value / Purchase Price PX / Sale Price Mortgage Outstanding Deposit / Savings Available Other Borrowings Added Additional Fees (Total) Added Broker Fee Valuation Fee How Much You Wish to Borrow Loan Required (Overridden?) Documents Requested/Received Lead Source Lead Source Address Current Lender Current A/C No Administrator Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Lead / Case administrator Adviser name from Fact Find Next Appointment</p>
<p>Example Suitability Checklist</p> <p>[Case]</p>	<p>Date App1 App2 Address MortgagedAddress AdviserFullname</p>	<p>Today's date Title, forename and surname of 1st applicant Title, forename and surname of 2nd applicant Current address (on one line) Mortgaged address (on one line) Adviser's full name</p>
<p>Example Adviser Observation Record</p> <p>[Adviser]</p>	<p>Date AdviserFullname</p>	<p>Today's date Adviser's full name</p>

<p>Example Adviser CPD Log</p> <p>[Adviser]</p>	<p>Date AdviserFullname</p>	<p>Today's date Adviser's full name</p>
<p>Example Adviser Performance Log</p> <p>[Adviser]</p>	<p>Date AdviserFullname</p>	<p>Today's date Adviser's full name</p>
<p>Multiple Lead Fields Letter</p> <p>[Lead]</p>	<p>Date NameAddr Salutation ID IR n1 f1 s1 App1 n2 f2 s2 App2 Addr2 FutAddr LS LSA ExM ExL ExA ExLA SCL SCA SCLA Fin Ad Adviser AdviserForename AdviserSurname AT AM Admin</p>	<p>Today's date Name(s) of applicant(s) and multi-line address Dear... Lead ID² Reference² Title of 1st applicant 1st applicant's forename 1st applicant's surname Title, forename and surname of 1st applicant Title of 2nd applicant 2nd applicant's forename 2nd applicant's surname Title, forename and surname of 2nd applicant Address of 2nd applicant (on one line) Future / Mortgaged address (on one line) Lead Source name Lead Source address (on one line) Existing Mortgage details⁵ Existing Mortgage lender Existing Mortgage amount Existing Mortgage lender address (on one line) 2nd charge lender 2nd charge amount 2nd charge lender address Financial details Adverse Credit details Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Lead administrator</p>
<p>Lead Source Letter</p> <p>[Lead / Case]</p>	<p>Date Recipient Address OurRef IR Client Adviser AdviserForename AdviserSurname AT AM Admin</p>	<p>Today's date Name of receipt (Lead Source) Address of receipt (Lead Source) Lead ID² Reference² Client name & address (on one line) Adviser Preferred name Adviser's forename Adviser's surname Adviser's telephone Adviser's Mobile Lead administrator</p>

⁵ Current Value, Existing Mortgage, Existing Premium, Existing Interest Rate, Existing Lender, Debt Consolidation, 2nd Charge, 2nd Charge Lender