CERTIFIED PUBLIC MANAGER PROJECT

Using Kofax Solutions for Process Improvement

Donna Fletcher
Information Systems/Business Analyst III
South Carolina State Housing Finance and Development Authority
300C Outlet Pointe Boulevard
Columbia, SC 29210
www.schousing.com
Donna.Fletcher@schousing.com
803-896-9166

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<table>
<thead>
<tr>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Problem Statement</td>
<td>3</td>
</tr>
<tr>
<td>Data Collection</td>
<td>4</td>
</tr>
<tr>
<td>Data Analysis</td>
<td>7</td>
</tr>
<tr>
<td>Implementation Plan</td>
<td>9</td>
</tr>
<tr>
<td>Evaluation Method</td>
<td>14</td>
</tr>
<tr>
<td>Summary and Recommendations</td>
<td>17</td>
</tr>
<tr>
<td>Appendices</td>
<td>18</td>
</tr>
</tbody>
</table>
Problem Statement

The South Carolina State Housing Finance and Development Authority (SCSHFDA) is a self-sustaining agency whose mission is to "create quality affordable housing opportunities for the citizens of South Carolina."¹ One of the ways the agency fulfills this mission is through the purchase and servicing of mortgage loans. The agency does not re-finance existing loans. The department that services the loans is expected to be self-supporting. The economic downturn that took place in late 2007 impacted the operations of this department in several ways. One impact was that mortgage pay-offs increased as interest rates dropped thus enabling some customers to re-finance their loans at lower interest rates; the second impact being that our servicing software vendor was not equipped to implement changes driven by changing federal regulations. This resulted in our selling most of our incoming new loan purchases to another mortgage provider who then retained the servicing of these loan purchases. The impact to our loan portfolio lasted for about four years. Both of these issues resulted in decreased revenues for the department while higher default, foreclosure and bankruptcy rates increased the department’s manpower cost. The agency has since acquired different servicing software which complies with current industry regulations and is once again servicing the loans that we purchase. This project is to explore if the department could improve any of their overall processes by using existing technologies and software(s) to better utilize the new servicing system while minimizing manual tasks. The process currently involves the user manually inputting data into our Black Knight Financial Services (BKFS) system and our OnBase Document Management (OnBase) system. Can we leverage our Kofax Document Recognition system to improve this process and reduce overall employee time and effort? If this project is successful there are potentially other

processes in Servicing that could benefit from this type of process improvement. The more we can successfully automate largely repetitive processes the more time and attention staff members have to devote to other aspects of serving our customers. If successful this project should constitute a win for both the internal staff members and our external customers. Best case scenario will be the implementation of a time saving process whose basic design is repeatable for other processes in the Servicing Department and possibly elsewhere in the agency.

The agency is currently licensed for and utilizes several Kofax modules in various divisions. "Kofax Capture™ automates and accelerates business processes by capturing all types of paper and electronic documents and forms, transforming them into accurate and actionable information, and delivering it all into core business applications, processes and workflows." ²

"Kofax Transformation Modules™ adds automatic document classification, page separation, data extraction and validation capabilities to Kofax Capture™. It eliminates the time and human effort required to understand the large volumes of documents and the related information. Once data is extracted, it is routed to the appropriate systems and staff within the organization." ³

**Data Collection**

An initial meeting was held with all staff members of the Mortgage Servicing department to determine the scope of the project, the expected outcomes and the selection of one of the department’s processes to use. Primary methods of data gathering at this stage were brainstorming and round robins. These methods were used to help ensure that all staff members had an opportunity to voice their opinions on which processes should be considered and why.


The meeting and methods also helped to ensure that all members understood the scope and goals of the project and helped to facilitate team members’ buy-in on the project. It was critical that team members understood that the process automation was not intended to replace them, but rather it was intended to aid them in performing repetitive tasks more efficiently so more time and attention could be spent directly serving our external customers. While it was stated and understood that the department manager had the final say in the process choice, based on the analysis and discussion of the initial information collected, the process chosen for the project was the process that utilized the greatest man hours and involved the largest document volumes.

The process chosen was the Insurance Declarations process. The majority of our loans require that the homeowner/borrower carry Hazardous Property Insurance on the dwelling(s) covered by the mortgage. Some properties may also be required to carry additional types of insurance such as Wind and Hail, Flood and or Earthquake insurance. Homeowners frequently update policy details and/or change insurance companies. This requires that the data in BKFS be updated. Accurate data in the system is a must to ensure that invoices for coverage are accurately paid and annual escrow amounts are correctly calculated. The escrow amounts directly affect the homeowner’s monthly payment amounts and are recalculated annually. Average daily volume of documents received is fifty. A sub-team of the process owners, their immediate supervisor, the Kofax System Administrator and the BKFS (Black Knight Financial Services) System Administrators was formed for the design, testing and implementation of this project.

Several meetings were held with the sub-team in which the current written procedures (Appendix I) for the process were dissected, discussed, and flowcharted (Appendix II) to identify all process steps and to document any process constraints, exceptions or other possible ad-hoc steps. This was crucial to determining the functional requirements that the solution would need
to incorporate. Project developers also observed the process SME’s (subject matter experts) performing the data entry steps on several occasions. A proposed process flowchart was presented to the sub-team for review, approval and to ensure that the project design would follow their expectations. (Appendix III).

Due to the number of various forms the agency receives from a variety of insurance carriers a large number of sample documents (Appendix IV) was required for document layout, document classification and data extraction training in our Kofax Transformation Module (KTM) software. This software uses optical character recognition (OCR) to perform document recognition and separation. Sample gathering was accomplished by identifying production batches for our imaging department and communicating with them on how to create the sample image files at the same time they were scanning the current documents for delivery into our document management system. Using this method to gather samples minimized the time spent on sample creation and ensured that the documents used to train in KTM accurately reflected the document content and quality that would be seen in future production batches.

The sub-team identified and charted all data fields required for user review and user value updates and created a detailed mapping of the data characteristics (Appendix V) that would be required for each field in each of the software systems the process would incorporate. This allowed the data requirements to be easily reviewed by process SME’s, the Kofax administrator/developer and the BKFS administrator/developer. These charts also served as a tool for use during the design and testing phases.

Data was collected to benchmark the time the process required before the project started and again at the end of the project. Time was tracked for a period of one month to determine the amount of time being spent on the process at the beginning of the project. The data reflected
below are based on per day averages. Reduced processing would be the biggest indicator of success for this project.

<table>
<thead>
<tr>
<th>Process man hours before project</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening/Sorting Mail</td>
<td>2</td>
<td>0.5</td>
<td>0.5</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Loan Lookup &amp; Information Updates</td>
<td>5</td>
<td>3</td>
<td>0.5</td>
<td>3</td>
<td>2.5</td>
</tr>
<tr>
<td>Batch Prep</td>
<td>0</td>
<td>2.5</td>
<td>0.5</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Indexing into OnBase</td>
<td>0</td>
<td>0.5</td>
<td>5</td>
<td>1.5</td>
<td>0</td>
</tr>
<tr>
<td>Send Letters/Outstanding Issues</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
</tr>
</tbody>
</table>

Daily Hours 7 6.5 6.5 6.5 6.5

Weekly Hours 33

The team also identified possible issues, risks and/or constraints that could have had an effect on any aspect of the project. Documentation was updated during the project when resolutions were applied or risks deemed minimal. Project documentation was a valuable tool in post project analysis of the successes, failures, limitations and repeatability of the project.

Data Analysis

Data analysis lead to a team consensus that the process chosen for the project should be selected by determining which process utilized the greatest man hours and involved the largest document volumes. Analysis of the flowcharts for the supported probable time savings in at least two areas; one step in the BKFS process could occur as a simultaneous activity instead of a follow-up activity and automated indexing replacing the manual indexing of documents onto our
document management system. Analysis of the sample documents revealed that using data extraction of the property address on a declarations page might not produce the results desired due to the number of different addresses on the sample documents. Testing could not achieve a consistent confidence level of at least 95%. This coupled with the fact that one loan could have multiple insurance policy types, each having its own set of data from BKFS, an easy to use “Database Lookup” feature would need to be utilized in the KTM design instead of the OCR field extraction method. This would allow the user to view the top results and easily chose the correct borrower/policy type combination. Further review of the sample documents indicated that declaration form layouts change frequently and new insurance providers are added to the list of companies in BKFS. The Kofax “Online Learning” functionality could be utilized to ensure document recognition levels remain high while minimizing time spent by IT in maintaining the project configuration. “Online learning is a technique that can be used to improve classification and extraction results for documents with unsatisfactory recognition results. During project configuration, training documents can be added for classification or extraction learning”\textsuperscript{4} This would allow the user to flag documents during batch processing that have low or incorrect classification results. Periodically the Kofax System Administrator can then update the project configuration quickly using this flagged document set.

Data field characteristics in Kofax and BKFS proved to have some wide variations. These variations would need to be managed in a Microsoft Access pass-through database. The implementation plan also needed to include backup methods to recreate the data and/or images in the event internal or external network connection failed during the any of the import or export steps. Analysis of specific document type processing exceptions identified during the data

\textsuperscript{4} Help for Kofax Transformation – Project Builder, \textit{Setup Online Learning}, (Kofax Transformation Modules 6.1)
gathering stage resulted in the conclusion that the exception requirements could be easily managed with OnBase workflows.

**Implementation**

A project plan was then developed using a Project Status Report (Appendix VI) as the primary method of project communication and project tracking. The following decisions were reached in the plan development:

- The only project cost expected was manpower hours and those did not need to be tracked. The agency currently has sufficient Kofax volume and client licenses to cover this project.

- The method for export of data from BKFS would be a repeatable extracted text file that the user would run at the beginning of the process. This method would be designed in house using utilizing BKFS's Passport module. The alternative was an automated nightly or weekly data set from overnight BKFS processing that would incur a per instance charge. This method would add unwanted costs to the project and might not keep the data set used in the Kofax process as up to date as the user export process.

- A Sub Team was formed consisting of Donna Fletcher as Project Leader, Sherri Miller as the Servicing Lead and Debbie Plato and Kim Huggins (Shante Edmonds joined the team partway through the project as a replacement for Kim) as the SME's for Servicing. Donna utilized Mark Phipps, Craig Sears and Todd Sipos as IT resources when needed.
Servicing agreed to be available when needed to provide data, process clarifications, design input and testing. If they were unavailable they would promptly provide the team leader with the first possible alternate dates.

The initial project timeline would be an estimate since this will be our first attempt to pull data from BKFS for use in Kofax and there are staffing constraints for both Servicing and IT at this time. It was expected that the initial timeline would require modification over the course of the project. A successful, repeatable project was deemed more desirable than a quick turnaround.

The Project Status report would be updated monthly by the project leader and sent to all team members. Updates would include changes to the timeline, monthly progress notes and tracking of risks, issues and resolutions. Team members were encouraged to request additions, modifications or deletions to the report at any time. Lisa Rivers would communicate to the executive level stakeholders up her chain of command and Donna Fletcher would do likewise up her chain of command.

Donna Fletcher would produce a user’s procedure guide for the project. (Appendix VII). After project is put into production IT will be responsible for any technical updating required and the Servicing department may add any procedural information needed to maintain the document as a current procedure and training guide.

IT would also develop technical documentation that will detail the project design for use in future modifications and for development of similar projects. (Appendix VIII)
The project would be first developed using Kofax, OnBase and Access test systems. Only after all issues that were identified during user testing were resolved was the project to be moved to our production systems. Testing was performed in the production system as well prior to the final cutover from the old process to the new process.

Due to accounting issues, setting up test loan data in BKFS is not allowed. IT needed to develop a testing method that would allow testing using data.

Sample gathering would begin immediately while the project design phase would begin in February after BKFS year end and annual escrow analysis processing were complete.

Other resources would be Kofax Developers Guides and the BKFS MSP Navigator Reference, Transactions and Input Guides.

The next step of implementation consisted of document recognition setup and training of the sample images in KTM's Project Planner module that had been gathered during the data collection phase. Input from the process SME's was critical at this stage to ensure that each of the training images collected were assigned to the correct document type. Next the document recognition/classification files and document separation files generated in KTM Project Planner were imported into KTM's Project Builder module where data fields were defined, data locators were set and validation rules for the data defined. These items incorporated both software presets and custom scripting to achieve the needed behavior. The graphical user interface (GUI) for the Kofax Validation module was then designed. This module is where the user performs the majority of the steps for the process.
User can view the document and the current information found on the various BKFS screens at the same time. Information-only fields are locked to prevent data changes.

User has the ability to update required fields.

User has the ability to flag new forms as new samples to be added to the project configuration using the Kofax Online Learning module.

User has the ability to change the document type if needed.

User has the ability to flag a document so that OnBase will email them a copy when needed to perform follow-up actions.

At various points in the GUI design the SME’s were asked to evaluate the field placement and user functionality of the module and provide inputs for improvement. This resulted in some added fields and in field placement changes.

An MS Access database was designed as a pass-through for data going from BKFS to Kofax and for data going from Kofax to BKFS to facilitate the field placement and data character variations between the various systems. The Access database also allowed for any user required reports to be generated from some or all of the data passing back into BKFS. See Appendix IX for snapshots of the Kofax Validation GUI and the Escrow_Kofax_Processing.accde GUI.

This was followed by designing a batch class in the Kofax Capture module and linking it to the Project Builder modules files. In Capture the design elements merge together the type and order of the functional modules i.e. Scan, Recognition Server, Document Review, Validation and Export. The various exports for data and the export for images were defined with the image export being linked to our OnBase Document Management System. The OnBase workflows to
handle document exception processing were also either developed or modified as needed at this time.

At this point the user had a complete process that they could see, touch and test. The user procedural guide was then completed and users were trained on how to perform the new process using the guide as a reference and the project leader as a coach. Updates were made to the procedure guide based on feedback from the training. Users were then provided with test batches to perform. Minor design changes were implemented based on feedback from the user testing.

The design for the macro that uploads data into BKFS was then developed and tested. All the process steps went through several iterations of testing until all team members were satisfied with the Document Review results, the Validation GUI, the accuracy of the data in the BKFS Macro file and the user documentation. Since BKFS is a live hosted software solution for which the agency does not have a test system, the testing of the data upload into BKFS was performed using actual documents and data by utilizing a controlled upload method that paused the process after each field update and resumed only after user input. The user was also able to stop the process at any point needed. IT provided a spreadsheet of the data that would be uploaded during the tests so that field updates could be easily validated. Tests were performed using multiple small batches to make validation and total process performance tracking manageable. User testing was coordinated so necessary IT resources were present during the testing. Testing and design modifications continued until all desired outcomes were met. All solution components were migrated to production systems. IT and user testing were performed again over several weeks to ensure no errors were made during the migration.
**Evaluation Methods**

A functionally successful project was one that met all the users' requirements with as few steps as possible and met the following:

- User needs ability to see data from BKFS while working in Kofax.
- User needs ability to modify data from BKFS while working in Kofax.
- Provides accurate uploads of modified data into BKFS.
- Provides accurately indexed images into OnBase.
- User provided with a list of letters that BKFS should print for mailing.
- User provided with a list of any follow up notes entered for a loan during the Kofax Validation step.
- User provided with a method for routing insurance documents when a borrower was not located in BKFS.
- User provided with a method for getting a print out of a specific document without having to retrieve it from the original paper batch that was sent to imaging.
- IT provided with a method for easy and successful restorations of data if needed.
- User provided with a method for easy verification of data values uploaded into BKFS.
- A process that was easy to follow process from user’s viewpoint.
- A process that is easily modifiable in the event that additional fields need added due to software and or process changes.
- User provided with a Process Guide.
- IT provided with project documentation.
- IT – project maintenance time minimized for updating document recognition files when new insurance companies or forms are added.
These items were discussed in the project follow-up meeting in which it was agreed by the team that the project met all the functional requirements and in some areas exceeded expectations.

Areas that exceeded expectations were:

- The Kofax record search was faster than BKFS.
- Being able to see and input all information on one page instead of multiple pages.
- Being able to get the letters that needed to be sent to borrowers or insurance companies processed immediately instead of waiting for a batch process to print later.
- The user notes print-out is a great aid to assist user with follow-up on non-standard issues.

All risks identified during the project were successfully minimized or negated. One primary processor and two backup processors were trained in the process before the project follow-up meeting.

A completely successful project would also include measurable time savings and would not negatively impact any other department processes or controls. The end results were better than anticipated with a time savings of 13.75 hours per week for the Insurance Declarations.

<table>
<thead>
<tr>
<th>Process</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening/Sorting Mail</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Batch Prep</td>
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<td>2.5</td>
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<tr>
<td>Mail Letters/Outstanding Issues</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Daily Hrs</td>
<td>5.5</td>
<td>1</td>
<td>3.25</td>
<td>4.75</td>
<td>4.75</td>
</tr>
</tbody>
</table>

| Weekly Hrs Reduction in Hrs | 19.25 |
| Reduction in Workdays       | 13.75 |
| Reduction in Workdays       | 1.83  |
process. The new process has also had a positive impact on the time required to key in the monthly invoice batches since all the insurance billing information is always up to date in BKFS and the invoice processor does not have to stop and verify invoice information. Time reduction was also aided by adjusting the mail opening and sorting process to better align it with this project. This was undertaken by the primary processor in the Servicing department. See Appendix X for functional requirements, time benchmark and team evaluation results.

The design of the project included the export of an Excel spreadsheet from the Access Database that contained the same information that was exported in the text file that was used for the BKFS Macro Upload. Since testing of the data upload was being conducted in a production system this was critical. This user friendly spreadsheet was used during testing to verify all fields were updating correctly in BKFS. Where discrepancies were found, the user corrected the system data; IT corrected the process and a new test for the issue was performed. Heavy testing continued until most of the commonly used fields were tested. There are some fields in the process that still remain untested due to a lack of occurrence. These fields are for the two least common policy types. IT provided the users with a list of each document type that reflects which fields have and have not been tested. IT will continue to update this listing periodically and furnish users with a copy until all fields have been tested. (Appendix XI). The data for this listing is generated from the export text files of already processed batches which are maintained on our servers for 45 days after creation. Batch backup files and backup images are also maintained for 45 days for recovery purposes.
Summary and Recommendations

The entire team was pleasantly surprised by just how much weekly time was saved in their department by this project. The outcome created a level of excitement among the whole team. Even though the development of this project was time intensive, the results prove the time was well spent. The blueprint for this project is one that should be very repeatable. The team's recommendations were to continue to move in this direction for other processes in their division. Another meeting was scheduled within 10 days of the follow-up meeting to decide which process(es) would be next up for development.

Another benefit of this project is that as an agency we are getting more value for our investment in the Kofax Capture and Transformation modules. IT staff further developed their knowledge of the functionality of the Kofax modules. This project also expanded the knowledgebase of BKFS data requirements and functionality for an IT member who is not usually involved with that software product. It also maintained the storage, indexing and retention of the Insurance Declaration documents in OnBase at the same level as before. This project was an excellent demonstration of the belief that when we work together constructively and with an open mind we can achieve great results.
APPENDICES INDEX

Escrow Mail Procedures .................................................................................. Appendix I
Current Insurance Declarations Processing Procedure Flowchart ................ Appendix II
Proposed Insurance Declaration Procedure Flowchart ................................ Appendix III
Samples of Insurance Documents ................................................................ Appendix IV
Data Mapping and Characteristics ................................................................ Appendix V
Project Status Report ....................................................................................... Appendix VI
User Process Guide ......................................................................................... Appendix VII
IT Solution Documentation .............................................................................. Appendix VIII
Kofax Validation and Escrow_Kofax_Processing.accde GUI’s ......................... Appendix IX
Requirements, Benchmark and Evaluation ..................................................... Appendix X
Fields Not Tested Report ............................................................................. Appendix XI
Appendix I - Escrow Mail Procedures

Hazard Desktop Procedures
Processing Hazard Invoices

LPS Policies Types:

<table>
<thead>
<tr>
<th>Code Type</th>
<th>Policy Type</th>
<th>Coverage Type</th>
<th>Payment Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>351</td>
<td>Homeowners</td>
<td>H</td>
<td>6</td>
</tr>
<tr>
<td>352</td>
<td>Flood</td>
<td>W</td>
<td>6</td>
</tr>
<tr>
<td>353</td>
<td>Additional Ins.</td>
<td>A</td>
<td>6</td>
</tr>
<tr>
<td>354</td>
<td>Earthquake</td>
<td>Q</td>
<td>6</td>
</tr>
<tr>
<td>355</td>
<td>Windstorm</td>
<td>S</td>
<td>6</td>
</tr>
</tbody>
</table>

LPS Hazard Screens:

- **HAZA** - view insurance policies
- **HAZ1** - key various payees
- **HAZ7** - key to the same payee or list bills
- **HAZ8** - balance work(Batch/Group)
- **HAZR** - requesting reports
- **USCH** - Payee Search

Interpreting codes used on the HAZ1 screen:

- **ACT Field** – (C) Change, (D) Delete
- **P Field** – (6) Continuous policy, (7) Premium paid by borrower
- **Disbursement code** - (C) check
- **Additional Premium (ADD Premium)** – use to pay additional premium amount
Processing Various Payees – Single Ins. Invoices (HAZ1)

1. Go to the HAZ1 screen and enter mortgagor’s loan number and press (Enter).
2. In the Group field enter a Group Code starting with the letter H (e.g. HJ1)
3. Enter a code in the TYPE FIELD (e.g. 351 – Hazard, 352 – Flood, see the LPS Policies Type table above).
4. Verify that the Agent & INS Co. and policy number matches the invoice.
   - Note: If the Agent & INS Co. does not match go the USCH screen to find the correct Payee. (See the Payee (USCH) procedures.
5. Type the Due Date and Expires Date
6. Type the Premium amount in the PREMIUM Field.
7. Type (C) for change in the ACT Field.
8. Type (C) for check in the DISB CD field.
   - Note: The ADD Premium field is only used to pay additional premium amount and will be added to the existing premium amount.
9. Press Enter
   - Outcome: Information saved will appear in red.

Note: Image paid invoices in Onbase as SV Insurance Invoices. Also, if a Declaration page was used to remit a payment image into Onbase as a SV Hazard Insurance Policy Dec.
ESCROW MAIL PROCEDURE

Retrieve mail daily from the blue insurance bins for the Escrow area. Open mail each day and date stamp each document. Pull out any checks and distribute them to the appropriate person. Separate cancellations, invoices and declaration pages. (Note: If declarations page is attached to an invoice, leave it together.) Cancellations should be processed first and given to Jeanette (green folder outside her office) Invoices should be processed second and filed by the date due in the invoice filing cabinet in Escrow Specialists –Jeanette’s office, (after they are imaged), third process the declarations pages. Always image Insurance Invoices as SV Insurance Invoices and Insurance Declaration Pages as SV Hazard Insurance Policy Dec.

Code the mail with the mortgagors’ account number. The account number can be found by using the following steps:

In LPS - go to LSCH to search. You can search by name or property address or mailing address.

If you cannot locate the loan number by the customers’ name or address:

In LPS – go to Loan Finder (binoculars icon) and there you can search by policy #, phone #, etc.

As a last resort, you can go to AOD:

In AOD – click on Mortgages (in left column) and then click Find- there you can search by the #’s in the street address also.

All insurance correspondence that cannot be located in the LPS, or the AOD SV system should be checked in the AOD SF system to see if it is a new loan purchased but not set up. If it cannot be located under either system, set aside check the system again at a later date when time permits. Write UTL (unable to locate) on document.

Once you have found the correct loan number, code the insurance document with the loan number. Make sure to put the loan number for the 1st mortgage. Verify the dwelling amount of coverage is sufficient by checking the principal balance on the SER1 screen on LPS (See Exhibit A). If the insurance document is a bill, it may not have this information.

Verify that dwelling coverage on insurance document is more than or equal to the current principal balance. If it is not, then the dwelling coverage should cover the current principal balance minus the land value. The land value can be determined by checking the appraisal in the loan file on AOD. The site value can be found on Property Data Tab two. Also accept if there is full value replacement coverage.

Also check indicator buttons on LPS as well to determine if the loan is an active loan we can pay premiums for. (See Exhibit B)
Paid in full- write loan # on and index only, we cannot pay these.
Active FC - loan has been foreclosed. Write loan # on and also F/C and give to Jeanette to determine if she can pay or not.
*If Active FC and has force placed insurance, these cannot be paid, so file only.
*If Active file and has force placed insurance, we will need to contact the borrower and find out if they have changed insurance companies. Once verified give invoice to Shanté. (If we cannot get ahold of them, go ahead and give to Jeanette to pay).

*If policy declaration page and/or invoice that we receive are different from what we currently show on LPS, we will need to contact borrower to verify change of insurance and get authorization to pay. First attempt to contact by phone, if unable to reach, send change of insurance letter. Be sure to advise mortgagor to return any refund they receive from their previous insurance company. All of this should be documented under HAZN. Make sure to document that you have advised the mortgagor to return any insurance refund to us.

Insurance coverage is shown on the HAZ1 screen in LPS (See Exhibit C). On this screen you will look at the policy dates to make sure it hasn’t already been paid and verify they are the same dates on insurance document. Look at the agent/insurance carrier area to make sure they haven’t changed insurance. Verify policy #. (PF1 will take you to different insurance policies 351 is homeowner’s ins., 352 Flood, 353 additional homeowners for condo owners, 355 wind and hail.) Sometimes the area that shows the insurance co will have the borrowers info instead, click PF6 to show insurance carrier.

On the HAZ1 screen, enter the amount of coverage shown on the insurance document and also enter the deductible amount on HDED screen. To get to HDED from the HAZ1 screen, click on the blue drop down box and click on HDED.

The deductible amount on the homeowners’ or flood policy cannot be greater than $1000 or 1% of the face amount of the policy.

Effective 08/13/07, we will accept hazard insurance policies with a deductible of $5,000 or 5% of the face amount of the policy whichever is greater on loans that have proven good payment history and the loan is over 5 yrs. Good payment means no payments 60 or more days past due within the last 24 months or no payments 30 or more days past due within the last 12 months. If it is a newer loan, it must have at least 12 months of payment history to look at.

If they do not have good payment history then we will only accept a higher deductible if they have a letter from insurance company stating this is the only deductible amount they will allow due to extenuating circumstances (prior claim record, etc.). If deductible amount is not within our guidelines, a deductible letter will need to be sent to the mortgagor. (ES015)
All loans in bond series 20, 21 and 22 must have earthquake coverage. Verify this on the declaration page.

Verify the first mortgagee clause on all insurance documents to insure that it reads as follows:

SC STATE HOUSING FINANCE AND DEVELOPMENT AUTHORITY  
ISAOA/ATIMA  
300-C OUTLET POINT BLVD  
COLUMBIA, SOUTH CAROLINA 29210

If there is a problem with any insurance document, send notification as follows: If you are unable to get the insurance document corrected, please notify Program Assistant so she can follow up on the deficiency.
Letters we use can be found on the PL02 screen. Press PF1 to send letters, PF2 to look at list of current letters.

First Mortgage Clause- ES001 - Use the 1st year mortgage change request letter. Fill in the appropriate information and mail or fax to the insurance company. Keep a copy of the mortgagee clause request form along with the fax confirmation received from the fax machine for our records in a pending file until it is corrected.

Inadequate Coverage – ES002 – Use this letter when the dwelling coverage amount on insurance policy is less than the balance due on the loan.

Change of Insurance Letter – ES004 - Use this letter when the insurance information we receive in the mail is different than what the borrower has on the loan (found on HAZ1 screen). This letter is used only when the above applies and there is an overlap of coverage. If the new policy effective date is the same as the expiration date on the policy on the loan, we will send a Basic Contact Letter asking if they changed insurance companies and requesting authorization to call.

Name Change Letter – ES007 - This is sent when the last name on the insurance document is different than what we have on the loan.

Deductible Letter – ES015 - This letter is used when the deductible on the insurance document is over $1000 and does not fall within the guidelines for a higher deductible that is explained on page 2.

Do not Escrow Letter – ES051 - This letter is used when we receive an invoice to pay insurance that is not escrowed. Usually this will be on a condo loan or for a flood policy.

Mail received that does not belong to our area should be forwarded to the appropriate department.
VARIOUS ESCROW MAIL:

Insurance Invoices – To Jeanette. These will be filed by expiration date of the insurance policy and go in the 3rd drawer of her filing cabinet. She will have about 2 months of folders there. If the due date is before the date that starts in her drawer, that means she has already paid up to that date and those invoices should go in her red folder outside of her office.

Cancellations – Jeanette – Green folder outside her office. Next to the date stamp, put the date and time they were given to her.

Mortgage Payments - Stephanie

Claim checks or letters – Stephanie

Insurance Refund checks- Jeanette

Returned checks - Diane Lee

Property tax documents – Shanté If they are business or development they go to Laura Nicholson in Development

Force Placed Insurance checks – Jeanette

Force placed Documents – Jeanette (Received from SWBC)

Name and address changes – Kimberly Huggins

Death and Personal Representative Certificate - Kimberly Huggins

PMI checks – Go to Yvonne, unless they are small ones; those go to Eboné. PMI cancellations will be indexed only. Requests to cancel PMI will go to Eboné. PMI Delinquency report will go to Venita or Yvonne. Letters for payments due go to Eboné. Letters for claim losses go to Yvonne.

Legal Foreclosure Documents - go to Deborah McAllister (next to Nathan)

Leretta Reports – Shanté

MONTHLY DELINQUENT LOAN STATUS REPORT – Venita (last row)

Draft set ups – Allison

Commercial INS documents – If we cannot find in our system, they will go to Development.
**Returned Mail** – 1099’s go to Jena, 1098’s to Debbie, returned coupon books to Debbie. If you can tell who sent letter, give back to that person. Check LPS to see if we have a different mailing address than what was on envelope.

*Never leave checks in an empty cubicle, make sure they are given to an actual person. If the person they go to is out that day, give them to someone else in that area, or give to Sherri to lock up.*
Incoming mail

Daily - Retrieve and open mail
Separate Insurance Cancelations, Invoices and Declaration Pages

Is Document a Cancellation?

YES

Process First
Date Stamp with Received Date
Look up Loan number in BKFS and write on document, verify information in BKFS, update where needed.

Give to Jeanette with date and time given to her on document

Jeanette to process per procedures within regulatory timeframe

Image document into OnBase with any corresponding documentation for the cancelation. Manually index in OnBase

NO

Is Document an Invoice?

YES

Process 2nd
Look up Loan number in BKFS and write on document, verify information in BKFS, update where needed.

Send documents to Imaging for scan to OnBase with batch marked for return to you. Manually index batches in OnBase

File by due date in the Invoice Filing Cabinet.

Process 3rd
Look up Loan number in BKFS and write on document, verify information in BKFS, update where needed.

Send documents to Imaging for scan to OnBase
Manually index batches in OnBase

Perform any required post processing, ie letters to insurance companies and/or borrowers

NO

Is Document a Dec Page?

YES

Other type of document

Refer to Escrow Procedures

NOTES:
At times invoices may need to be processed through the declaration page process or invoices or cancelation may end up in batch in error. Need to be able to flag for special processing and image to OnBase as actual document type.

Needs to identify documents as to type of Insurance to facilitate matching to correct BKFS Insurance record.
Types = Hazard, Condo, Earthquake, Wind and Hail, and Flood
Mail Room - Sort documents by type: Cancelations, Invoices, Declarations pages, other

Is Declarations Page?

YES

Send documents to Imaging for scan to Kofax

Run Insurance data export from BKFS

Run Insurance data import to Kofax server

User processes batch in Kofax Document Review Module to verify document types

NO

Follow specific document processing procedures.

At times invoices may need to be processed through the declaration page process or invoices or cancelation may end up in batch in error. Need to be able to flag for special processing and image to OnBase as actual document type

Needs to identify documents as to type of Insurance to facilitate matching to correct BKFS Insurance record.

Types = Hazard, Condo, Earthquake, Wind and Hail, and Flood

User processes batch in Kofax Validation Module - Database lookup to match property address with Loan Number and Insurance Type Record

Display needed data information from BKFS export, update required fields, add notes, follow up letter indicators and flag for OnBase workflow special processing choices.

Automated

Export Data to BKFS macro file

In BKFS Run BKFS macro file to import data into BKFS

Automated

Export images to OnBase fully indexed

OnBase workflow sends special processing emails with document attached.

Automated

Export backup data to temporary text file (keep for 45 days)
## Homeowners Declaration

**Effective:** 01/11/2016

**111 Ow. Commercial Blvd**
**Suite 300**
**Fort Lauderdale, FL 33309**

**Toll Free:** 800-425-9113

**New Policy**

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>FROM</th>
<th>Policy Period TO</th>
<th>[INSURED BILLED]</th>
<th>Agent Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1/11/2016</td>
<td>1/11/2017</td>
<td>12:01 AM Standard Time</td>
<td>SC19734</td>
</tr>
</tbody>
</table>

**Named Insured and Address**

**Basic Coverages**

<table>
<thead>
<tr>
<th>Premium</th>
<th>Attach Endorsments Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$456.59</td>
<td>$33.36</td>
</tr>
</tbody>
</table>

**Premium Summary**

<table>
<thead>
<tr>
<th>Assessments / Surcharges</th>
<th>MGA Fees/Policy Fees</th>
<th>Total Policy Premium (Including Assessments &amp; Surcharges)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$27.69</td>
<td>$517.64</td>
</tr>
</tbody>
</table>

**Location 001**

- **Form:** HO3
- **Construction:** Masonry Veneer
- **Year:** 2004
- **Townhouse/ Rowhouse:** N
- **Number of Families:** 1
- **Occupied:** Y
- **Protection Class:** 4
- **Territory:** BCEG
- **County:** SUMTER
- **Dwelling Replacement Cost:** Y
- **Home Updated:** Y
- **Protective Device Credits:**
  - Wind/Hail Exclusion: N
- **Fire Sprinkler:** None
- **Shutter:** None

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

### COVERAGE - SECTION I

<table>
<thead>
<tr>
<th>LIMITS</th>
<th>PREMIUMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage -A- Dwelling</td>
<td>$123,492</td>
</tr>
<tr>
<td>Coverage -B- Other Structure</td>
<td>$12,350</td>
</tr>
<tr>
<td>Coverage -C- Personal Property</td>
<td>$61,746</td>
</tr>
<tr>
<td>Coverage -D- Loss of Use</td>
<td>$24,699</td>
</tr>
</tbody>
</table>

**NOTE:**

- The portion of your premium for hurricane coverage is: $284.75
- The portion of your premium for all other coverages is: $232.89

**Section 1 coverages subject to a minimum 2.0% - $2,470 hurricane deductible per calendar year.**

**Section 1 coverages subject to $1,000 non-hurricane deductible per loss.**

**Describ Location - The Described Location covered by this policy is at the above address unless otherwise stated:**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

Flood coverage is not provided by Universal Property and Casualty Insurance Company and is not part of this policy.

**Countersignature**

**Date**

**Chief Executive Officer**
Universal Property and Casualty Insurance Company
c/o Universal Risk Advisors
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309
Toll Free: 800-425-9113

Declaration Effective
01/11/2016

New Policy

Claims: 800-218-3208
Service: Contact your Agent Listed Below

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>FROM</th>
<th>Policy Period</th>
<th>TO</th>
<th>INSURED BILLED</th>
<th>Agent Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1/11/2016</td>
<td>1/11/2017</td>
<td>12:01 AM Standard Time</td>
<td>SC19734</td>
<td></td>
</tr>
</tbody>
</table>

Policy Forms and Endorsements Applicable to this Policy

<table>
<thead>
<tr>
<th>NUMBER EDITION</th>
<th>DESCRIPTION</th>
<th>LIMITS</th>
<th>PREMIUMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>HO 00 03 04 91</td>
<td>Homeowners 3 Special Form</td>
<td></td>
<td>$456.59</td>
</tr>
<tr>
<td>UPCIC 03 33 07 08</td>
<td>Limited Fungi, Wet or Dry Rot, or Bacteria $10,000/$20,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UPCIC 24SC 06 09</td>
<td>Hurricane Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UPCIC 23SC 04 09</td>
<td>Special Provisions - South Carolina</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UPCIC 16 01 98</td>
<td>Loss Assessment Coverage</td>
<td>$1,000</td>
<td></td>
</tr>
<tr>
<td>HO 04 96 04 91</td>
<td>No Coverage for Home Day Care Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UPCIC 04 90 04 91 (06-07)</td>
<td>Personal Property Replacement Cost</td>
<td>$61,746</td>
<td>$83.36</td>
</tr>
<tr>
<td>HO 04 48 04 91</td>
<td>Other Structures</td>
<td>$12,350</td>
<td></td>
</tr>
<tr>
<td>UPCIC 10 01 98 (06-07)</td>
<td>Existing Damage Exclusion</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Year Built Credit</td>
<td>($46.00)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Windstorm Protective Devices</td>
<td>($50.00)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>MGA Fee</td>
<td>$25.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fire Department Premium Tax</td>
<td>$2.69</td>
<td></td>
</tr>
</tbody>
</table>

COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.

UPCIC HO Dec 02 12

Printed Date: 1/5/2016 2:21:16 AM
Allstate Indemnity Company Mortgagee Dec Summary

**Insured and Policy Information**

<table>
<thead>
<tr>
<th>Loan Number:</th>
<th>[Blank]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured Name:</td>
<td>[Blank]</td>
</tr>
<tr>
<td>Insured Mailing Address:</td>
<td>[Blank]</td>
</tr>
<tr>
<td>Property Address:</td>
<td>[Blank]</td>
</tr>
<tr>
<td>Policy Effective Date: 02/01/2016</td>
<td>Policy Number: (please refer to policy number)</td>
</tr>
<tr>
<td>Policy Expiration Date: 02/01/2017</td>
<td>Control Number:</td>
</tr>
<tr>
<td>Document Produced: 12/30/2015</td>
<td>Policy Type:</td>
</tr>
<tr>
<td>Payor Type: Mortgagee</td>
<td></td>
</tr>
<tr>
<td>Annual Premium: $1,040.32</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limits of Liability</th>
<th>Applicable Deductible(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling Protection</td>
<td>$137,331</td>
<td>$1,000 All peril</td>
</tr>
<tr>
<td>Other Structures Protection</td>
<td>$13,733</td>
<td>$1,000 All peril</td>
</tr>
</tbody>
</table>

**RECEIVED**

JAN 1 1 2016
S.C. STATE HOUSING AUTHORITY
MORTGAGE SERVICING
Policy documents

- Landlords Package Policy - AS84
- Policyholder Disclosure Notice of Terrorism Insurance Coverage - AP3337-3
- Landlords Package Policy - Vandalism Coverage - AS134
- Landlords Package Policy - Burglary Coverage - AS135-1
- Amendatory Endorsement - AP4838-1
- South Carolina Landlords Package Policy Amendatory Endorsement AS99-1

Mortgagee(s)
First: SC STATE HSNG & FINANCE DEV AUTH ISAOA ATIMA
300C Outlet Ptne Blv, Columbia, SC 29210-5652

Message(s)

► Please note: This is not a request for payment. Your bill will be mailed separately.
► Please note: This is not a request for payment.

If you have any outstanding or unpaid bills, please pay at least the minimum amount due to assure your policy continues in force. If you have any questions, please contact your agent.

Office Use Space
### Insured and Location
- Insured: [Redacted]
- Location: [Redacted]

### Loss Settlement Provisions (See Policy)
- A1 Replacement Cost - Similar Construction
- B1 Limited Replacement Cost - Coverage B

### Forms, Options, and Endorsements

<table>
<thead>
<tr>
<th>Homeowners Policy</th>
<th>JP-7955</th>
<th>OPT JF</th>
<th>OPT ID</th>
<th>OPT OL</th>
<th>FE-7300.4</th>
<th>FE-7300.4</th>
<th>FE-3524</th>
<th>FE-2340</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jewelry and Furs</td>
<td>$2,500</td>
<td>$5,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase Dwg up to</td>
<td>$21,600</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ordinance/Law 10%</td>
<td>$10,800</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earthquake Excl Masonry Veneer</td>
<td>$1000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Back-Up Dwll/Listed Proper</td>
<td>$500</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homeowners Policy Endorsement</td>
<td>$500</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amendatory Endorsement</td>
<td>$500</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Zone
- Zone: 54

### Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

### RENEWAL CERTIFICATE
- **Policy Number:** [Redacted]
- **Homeowners Policy:** FEB 26 2016 to FEB 26 2017

### PAID BY SPECIFIED PARTY

#### Coverages and Limits

<table>
<thead>
<tr>
<th>Section</th>
<th>A Dwelling</th>
<th>$108,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>B Dwelling Extension</td>
<td>Up To</td>
<td>10,800</td>
</tr>
<tr>
<td>C Personal Property</td>
<td>$81,000</td>
<td></td>
</tr>
<tr>
<td>D Loss of Use</td>
<td>Actual Loss Sustained</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Deductibles - Section I</th>
<th>Other Losses 1/2% (MIN)</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Except 10% Earthquake</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Section II

<table>
<thead>
<tr>
<th>Section</th>
<th>L Personal Liability</th>
<th>$300,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>M Medical Payments to Others</td>
<td>(Each Person)</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

### Annual Premium
- $897.00

### Premium Reductions
- Home/Auto Discount | 409.00 |
- Claim Record Discount | 293.00 |

### Inflation Coverage Index: 216.2

### Received
- JAN 1 2016

### S.C. STATE HOUSING AUTHORITY MORTGAGE SERVICING
- Thank you for letting us serve you. We appreciate our long term customers.
- Agent: HAL GIRARDEAU
- Telephone: (803) 359-5393

- Moving? See your State Farm agent. See reverse for important information.
- Prepared JAN 06 2016
**Policy:**

- **Insured:** REASON: Renewal Notification
- **Mortgagee/Add.Party:** SC STATE HOUSING FIN-300-C OUTLET POINTE-COLUMBIA-SC-29210
- **Insurance:** QBE-One General Drive-Sun Prairie-WI-53596
- **Producer:** DH HORTON INSURANCE AGENCY-8407 FALLBROOK AVE STE 20 200-WEST HILLS-CA-91304
- **Prop. Loc:** AGENCY-8407 FALLBROOK AVE STE 20 200-WEST HILLS-CA-91304
- **End. No:** S.C. STATE HOUSING AUTHORITY
- **Loan #:** MORTGAGE SERVICING

**Coverage**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Coverage Amt</th>
<th>Other Structures</th>
<th>Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling</td>
<td>197,000</td>
<td></td>
<td>300,000</td>
</tr>
<tr>
<td>Personal Property</td>
<td>118,200</td>
<td>Loss of Use</td>
<td>Med Pay</td>
</tr>
</tbody>
</table>

**Carrier:** PRAETORIAN INS CO

- **Pol. Type:** Homeowners
- **Eff. Dte:** 02/28/2016
- **Pol. From:** 02/28/2016
- **Pol. To:** 02/28/2017
- **Total Policy Premium:** 596.00
- **Premium Amount:** 0.00
- **Ded.Clause 1:** 1,000

This is not an Invoice/Bill

**RECEIVED**

JAN 11 2016

S.C. STATE HOUSING AUTHORITY
MORTGAGE SERVICING
Appendix V - Data Mapping and Characteristics

Requirements for data pull from BKFS for use in Kofax Validation

Export from BKFS Process: text file requires use of field names in first line
"|" delimited text file
File name = ESCR HAZARD INSURANCE INFO EXPORT.txt
File location = X:\Homeownership\Kofax_BKFS Processing\Datafiles for BKFS

<table>
<thead>
<tr>
<th>Property Street Address</th>
<th>City Name</th>
<th>Property Zip Code</th>
<th>Loan Number</th>
<th>Mortgagor First Name</th>
<th>Mortgagor Last Name</th>
<th>HAZARD COVERAGE TYPE</th>
<th>Billing Address Line 4</th>
<th>Billing Address Line 3</th>
<th>Billing City Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sort Ascending</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>This is the FIPS Numberic Field - no leading zero's</th>
</tr>
</thead>
</table>

There can be multiples per loan number. Need each as its own record

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Remove leading spaces</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HAZARD INS COMPANY CODE</th>
<th>HAZARD AGENT CODE</th>
<th>First Principal Balance</th>
<th>HAZARD COVERAGE AMOUNT</th>
<th>HAZARD TYPE OF PAYMENT CODE</th>
<th>HAZARD DISBURSEMENT TYPE</th>
<th>HAZARD DEDUCTIBLE AMOUNT</th>
<th>HAZARD DEDUCTIBLE PERCENT</th>
<th>HAZARD EXPIRATION DATE</th>
<th>HAZARD TERM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>AKA current principal balance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Text field in BKFS, reformat as date</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HAZARD DISBURSEMENT AMOUNT</th>
<th>HAZARD DISBURSEMENT DUE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Text field in BKFS, reformat as date mm/dd/yyyy</td>
<td></td>
</tr>
</tbody>
</table>

DataSets

Data Characteristics and BKFS Layout Information_Dec Page Project 1
### Requirements for data exported from Kofax to Access and BKFS

**Data exports from Kofax to Access as type**

**Data for import into BKFS as type**

**Postion in Import for BKFS**

**Sample Value**

<table>
<thead>
<tr>
<th>ID</th>
<th>DocumentID</th>
<th>DocumentPath</th>
<th>SVLoanNum</th>
<th>FirstName</th>
<th>LastName</th>
<th>PolicyNumber</th>
<th>DisbursementType</th>
<th>CoverageType</th>
<th>CurrentHazPrem</th>
</tr>
</thead>
<tbody>
<tr>
<td>2162</td>
<td>2162</td>
<td>na</td>
<td>na</td>
<td>1</td>
<td>na</td>
<td>na</td>
<td>12</td>
<td>Text</td>
<td>23</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Text</td>
<td>Text/ 1 char</td>
<td>Text/ 20 chars</td>
<td>Text/ 5 char</td>
<td>Text/ 5 char</td>
<td>Text/ 1 char</td>
<td>Text/ 10 char</td>
<td>Text/ 10 char</td>
<td>Text/ 10 char</td>
<td>Text</td>
</tr>
<tr>
<td>24</td>
<td>25</td>
<td>0</td>
<td>10</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SendES001</th>
<th>SendES002</th>
<th>SendES003</th>
<th>SendES004</th>
<th>SendES007</th>
<th>SendES011</th>
<th>SendES015</th>
<th>SendES016</th>
<th>SendES051</th>
<th>SendES033</th>
</tr>
</thead>
<tbody>
<tr>
<td>Text/ 1 char</td>
<td>Text/ 1 char</td>
<td>Text/ 1 char</td>
<td>Text/ 1 char</td>
<td>Text/ 1 char</td>
<td>Text/ 1 char</td>
<td>Text/ 1 char</td>
<td>Text/ 1 char</td>
<td>Text/ 1 char</td>
<td>Text/ 1 char</td>
</tr>
<tr>
<td>11</td>
<td>13</td>
<td>14</td>
<td>15</td>
<td>20</td>
<td>26</td>
<td>22</td>
<td>25</td>
<td>19</td>
<td>27</td>
</tr>
</tbody>
</table>

**Data Sets**

**Data Characteristics and BKFS Layout Information_Dec Page Project**
### DataSets

<table>
<thead>
<tr>
<th>FlagNoteforProcessor</th>
<th>LF-CurrentInsCoName</th>
<th>LF-NewInsCoName</th>
<th>PaidinFullDate</th>
<th>ComCode_001</th>
<th>UCom_001</th>
<th>ComCode_002</th>
<th>UCom_002</th>
<th>ComCode_003</th>
<th>UCom_003</th>
</tr>
</thead>
<tbody>
<tr>
<td>Text/ 50 char</td>
<td>Text/ 30 char</td>
<td>Text/ 30 char</td>
<td>Text/ 10 char</td>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
</tr>
<tr>
<td>Not Required</td>
<td>Text/ 30 char</td>
<td>Text/ 30 char</td>
<td>Text/ 10 char</td>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
</tr>
<tr>
<td>na</td>
<td>16</td>
<td>18</td>
<td>28</td>
<td>29</td>
<td>30</td>
<td>31</td>
<td>32</td>
<td>33</td>
<td>34</td>
</tr>
<tr>
<td>Any text string</td>
<td>NAT SECURITY</td>
<td>Text string - 50 chars</td>
<td>4/1/2015</td>
<td>Limit to List</td>
<td>Any String</td>
<td>Limit to List</td>
<td>Any String</td>
<td>Limit to List</td>
<td>Any String</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ComCode_004</th>
<th>UCom_004</th>
<th>ComCode_007</th>
<th>UCom_007</th>
<th>ComCode_011</th>
<th>UCom_011</th>
<th>ComCode_015</th>
<th>UCom_015</th>
<th>ComCode_016</th>
<th>UCom_016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
</tr>
<tr>
<td>35</td>
<td>36</td>
<td>37</td>
<td>38</td>
<td>39</td>
<td>40</td>
<td>41</td>
<td>42</td>
<td>43</td>
<td>44</td>
</tr>
<tr>
<td>Limit to List</td>
<td>Any String</td>
<td>Limit to List</td>
<td>Any String</td>
<td>Limit to List</td>
<td>Any String</td>
<td>Limit to List</td>
<td>Any String</td>
<td>Limit to List</td>
<td>Any String</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ComCode_033</th>
<th>UCom_033</th>
<th>ComCode_051</th>
<th>UCom_051</th>
</tr>
</thead>
<tbody>
<tr>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
<td>Text/ 6 char</td>
<td>Text/ 150 char</td>
</tr>
<tr>
<td>45</td>
<td>46</td>
<td>47</td>
<td>48</td>
</tr>
<tr>
<td>Limit to List</td>
<td>Any String</td>
<td>Limit to List</td>
<td>Any String</td>
</tr>
</tbody>
</table>

**ComCode List**

<table>
<thead>
<tr>
<th>Word</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 MCLREQ</td>
</tr>
<tr>
<td>2 MTGCLA</td>
</tr>
<tr>
<td>3 DECPGE</td>
</tr>
<tr>
<td>4 LTRSNT</td>
</tr>
<tr>
<td>5 INSNEW</td>
</tr>
<tr>
<td>6 NMECHG</td>
</tr>
<tr>
<td>7 DEDELT</td>
</tr>
<tr>
<td>8 PDFULL</td>
</tr>
<tr>
<td>9 NOESC</td>
</tr>
<tr>
<td>BEFS</td>
</tr>
<tr>
<td>------</td>
</tr>
<tr>
<td>Go to Director</td>
</tr>
<tr>
<td>GoTo Tools</td>
</tr>
<tr>
<td>Goto 3270 Explorer</td>
</tr>
<tr>
<td>Screen = Haz1</td>
</tr>
</tbody>
</table>

**Enter Loan number**

Page will automatically default to 351. F1 toggles to the next line and will show the next policy disbursement type for the borrower in order from 351 to 355.

**Typ**

DisbursementType_351to355TraniType

**Act**

Act (Action) defaults to "C" for this screen

<table>
<thead>
<tr>
<th>Product</th>
<th>Notes</th>
<th>Test file Field Name</th>
<th>or Constant Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agent</td>
<td>NewAgentCode</td>
<td></td>
<td></td>
</tr>
<tr>
<td>INSCO</td>
<td>NewInsCompanyCode</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expires</td>
<td>NewExpirationDate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium</td>
<td>NewAmount_Disbursement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coverage</td>
<td>NewAmount_Coverage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P</td>
<td>NewTypicalPaymentCode</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NewCoverageType</td>
<td>NewPolicyNumber</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Enter when all fields updated**

**Data Characteristics and BKFS Layout Information Dec Page Project**
Manual Entry process has users keying letters types associated with each screen once they have completed that screen. I have followed that protocol here but think that doing them all at the end would work just as well. Doing it their way the Loan Number is pre-populated, not sure if it will be if all done at end. For this I am making the assumption that you would key in the Loan Number.

```
IF SendES001 = Y
   SendES001
   1
   N

For ES001
BkFS
   Keystroke = HOME key on keyboard
   Enter Letter-ID or Letterset
   Enter Loan Number
   Number of Copies
   MTGR Lang Pref Override

Enter when all fields updated
   IF [NewPolicyNum] Is NotNull then
      [NewPolicyNum] else [PolicyNumber]
   PolicyNumber

For ES002, ES003 and ES007 once you hit enter the letter will generate/print since it has no other user fields.
```

For ES002, ES003 and ES007
BkFS
   Keystroke = HOME key on keyboard
   PL03
   Enter Letter-ID or Letterset
   If SendES002 = Y
   SendES002
      1
      N
   If SendES007 = Y
   SendES007
      1
      N
   Enter Loan Number
   Number of Copies
   MTGR Lang Pref Override

Data Characteristics and BKFS Layout Information_Dec Page Project
Enter when all fields updated

<table>
<thead>
<tr>
<th>For ES004</th>
<th>BKFS</th>
<th>Notes</th>
<th>Text file Field Name or Constant Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keystroke = HOME key on keyboard</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PL03</td>
<td>Enter Letter-ID or Letterset</td>
<td>IF SendES002 = Y</td>
<td></td>
</tr>
<tr>
<td>Enter Loan Number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of Copies</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MTGR Lang Pref Override</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Enter when all fields updated

| U014. Current Insurance Company Name |
| U053. Hazard Premium Amount |
| U014. Current Insurance Company Name |
| U003. New Insurance Carrier |
| U004. New Insurance Payment Amount |
| U003. New Insurance Carrier |

Enter when all fields updated

| U014. Do Not Escrow |
| U014. Current Insurance Company Name |

Data Characteristics and BKFS Layout Information_Oec Page Projec't

---

Since there are no user entry fields these letters will generate once you have performed the Enter keystroke.

**Notes**

**IF** SendES002 = Y

**IF** SendES0051 = Y

**Do Not Escrow**

See Below for Criteria

**DisburseType_151to35STrnsType**

**CurrentInsCoName**

---
IF [DisburseType_351to355TransType] = 351, IF [CoverageType] = C, Value = "Condominium"
Else IF [CoverageType] = H, Value = "Homeowners"
Else IF [CoverageType] = F, Value = "Forced Placed"
Else Abort(Do not Print this Letter)

IF [DisburseType_351to355TransType] = 352, IF [CoverageType] = W, Value = "Flood"
Else Abort(Do not Print this Letter)

IF [DisburseType_351to355TransType] = 353, IF [CoverageType] = A, Value = "Additional"
Else Abort(Do not Print this Letter)

IF [DisburseType_351to355TransType] = 354, IF [CoverageType] = Q, Value = "Earthquake"
Else Abort(Do not Print this Letter)

IF [DisburseType_351to355TransType] = 355, IF [CoverageType] = S, Value = "Storm (Wind & Hail)"
Else Abort(Do not Print this Letter)

Then go to Windows

Then go to Windows

Enter

Data Characteristics and BKFS Layout Information_Dec Page Project
Go to PL03

Keystroke = HOME key on keyboard

PL03

Enter letter-ID or Letterset

Enter Loan Number

Number of Copies

MTGR Lang Pref Override

Enter when all fields updated

U013. Freeform

Enter
## Appendix VI - Project Status Report

### SC State Housing Development and Finance Authority

## PROJECT STATUS - Final

08/17/2015

### 1. General Project Information

<table>
<thead>
<tr>
<th><em>Project Name:</em></th>
<th>Kofax Recognition and Extraction for Servicing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Leader:</td>
<td>Donna Fletcher (IT)</td>
</tr>
<tr>
<td>Sub-Team Members:</td>
<td>Donna Fletcher, Sherri Miller, Debbie Plato, Kim Huggins</td>
</tr>
</tbody>
</table>

### *Project Timeline*

<table>
<thead>
<tr>
<th>Task</th>
<th>Who</th>
<th>Start</th>
<th>Expected Complete</th>
<th>Actual Complete</th>
<th>% Complete</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Exploration Meeting</td>
<td>Full Team</td>
<td>8/14/2013</td>
<td>8/14/2013</td>
<td>8/14/2014</td>
<td>100%</td>
</tr>
<tr>
<td>Define Scope and Priorities</td>
<td>Full Team</td>
<td>10/18/2013</td>
<td>10/18/2013</td>
<td>10/18/2013</td>
<td>100%</td>
</tr>
<tr>
<td>Decision to start with Escrow Insurance Declaration pages and Invoices — due to volume. Sample gathering for recognition started. A Default and Preservation project will be explored later.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Batch class defined, 5 Doc Types defined, 3 for Dec pages, 1 for cancelations and 1 for Invoices.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kofax Project Planner – create doc recognition module</td>
<td>IT</td>
<td>4/1/2014</td>
<td>5/31/2014</td>
<td>5/31/2014</td>
<td>100%</td>
</tr>
<tr>
<td>Kofax Project Builder – create validation for the different doc types and possibly layouts</td>
<td>IT</td>
<td>6/1/2014</td>
<td>7/31/2014</td>
<td>11/15/2014</td>
<td>100%</td>
</tr>
<tr>
<td>Kofax Capture Module – create batch class</td>
<td>IT</td>
<td>8/1/2014</td>
<td>10/31/2014</td>
<td>12/10/2015</td>
<td>100%</td>
</tr>
<tr>
<td>Create Access database to facilitate data from and to BKFS. Create macro script to facilitate data load to BKFS.</td>
<td>IT</td>
<td>10/1/2014</td>
<td>01/13/2015</td>
<td>3/2/2015</td>
<td>100%</td>
</tr>
<tr>
<td>IT and User Testing and project adjustments</td>
<td>Sub Team</td>
<td>12/15/2014</td>
<td>2/6/2015</td>
<td>3/2/2015</td>
<td>100%</td>
</tr>
<tr>
<td>Move Project from test to Production/ Testing</td>
<td>IT</td>
<td>2/9/2015</td>
<td>2/19/2015</td>
<td>3/2/2015</td>
<td>100%</td>
</tr>
<tr>
<td>Develop User Procedures for Process/Install Kofax</td>
<td>IT</td>
<td>1/15/2015</td>
<td>2/19/2015</td>
<td>3/2/2015</td>
<td>100%</td>
</tr>
<tr>
<td>Test BKFS script in Kofax/OnBase production with hand-picked live documents</td>
<td>IT &amp; Sub Team</td>
<td>2/23/2015</td>
<td>2/27/2015</td>
<td>3/2/2015</td>
<td>100%</td>
</tr>
<tr>
<td>Add new letter fields/test (Requested during testing)</td>
<td>IT &amp; Sub Team</td>
<td>3/2/2015</td>
<td>3/13/2015</td>
<td>3/13/2015</td>
<td>100%</td>
</tr>
<tr>
<td>Add new comment fields/test/move to production (Requested during testing)</td>
<td>IT &amp; Sub Team</td>
<td>3/2/2015</td>
<td>6/04/2015</td>
<td>5/31/2015</td>
<td>100%</td>
</tr>
<tr>
<td>Live User Testing Period (production)</td>
<td>IT &amp; Sub Team</td>
<td>6/9/2015</td>
<td>7/15/2015</td>
<td>7/20/2015</td>
<td>100%</td>
</tr>
<tr>
<td>Collect data on how long current process takes</td>
<td>Escrow Staff</td>
<td>7/15/2015</td>
<td>8/7/2015</td>
<td>8/3/2015</td>
<td>100%</td>
</tr>
<tr>
<td>Follow-up period and project review meeting</td>
<td>IT &amp; Sub Team</td>
<td>6/24/2015</td>
<td>8/7/2015</td>
<td>8/17/2015</td>
<td>100%</td>
</tr>
</tbody>
</table>
### Project Progress Notes

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3/22/2014</td>
<td>Batch Types will be = Dec Pages - Scan before any processing, document recognition and validation with LPS, extraction, output to OnBase, value updates output to LPS. Cancellations - Scan after processing, extract borrower info to determine loan number keyword for OnBase. Output image only. Single Invoices - Scan after initial LPS review, extract borrower info to determine loan number keyword for OnBase, file in proper folder by payment month. List Bill Invoice - Scan before any processing, document recognition and validation with LPS, extraction, output to OnBase, value updates output to LPS.</td>
</tr>
<tr>
<td>6/16/2014</td>
<td>Document recognition piece has been configured to recognize the various dec page layouts of which there are approximately 40. Design of validation and extraction process has begun for these. Data set for extraction is currently being created by Mark and Craig. There will be a slight pause in forward progress for the next 45 to 60 days while IT migrates file shares and sql databases for some our major programs to new servers.</td>
</tr>
<tr>
<td>8/4/2014</td>
<td>Due to priorities in other program areas (Server Migration) very little progress has been made on this project in the last 45 days. Mark and Craig have now provided me with an extraction set. The goal is to start shifting focus back on the validation and extraction design before the end of the month.</td>
</tr>
<tr>
<td>9/5/2014</td>
<td>Design of validation forms and extraction/lookup process is continuing. Have been working with Debbie on BKFS field groupings and placement.</td>
</tr>
<tr>
<td>10/3/2014</td>
<td>Design of validation forms and extraction/lookup process is making progress. BKFS information and update fields have undergone some adjustments based on further information from Debbie and Kim. These changes are now reflected on the validation forms.</td>
</tr>
<tr>
<td>11/5/2014</td>
<td>Database lookup functionality and multiple record returns encountered some challenges but is working. Final autofill set is now being developed for this process. Basic validation form design for Insurance Declaration pages is completed as is the basic batch class. Currently adjusting both for desired functionality. Next step will be development of the the desired output. The image output to OnBase will be fairly standard and issues are not expected here. Developing the output/upload process to LPS from the Kofax side will be the more time consuming task but methodology is currently under discussion and evaluation. Expect that before the end of the month users will be able to to begin the testing and feedback process.</td>
</tr>
<tr>
<td>12/2/2014</td>
<td>Recognition and Validation design are mostly complete. Currently working on data output files to BKFS using an Access database as an intermediary data collection step to facilitate the various data requirements for both systems in the creation of the database lookup file for Kofax and for the data export from Kofax that will be uploaded in BKFS. Image output configuration is complete. A user review/testing session is scheduled for December 17, 2014.</td>
</tr>
<tr>
<td>1/2/2015</td>
<td>Recognition and Validation design are complete. Capture Batch class creation is complete, all export connectors have been configured. Currently working on data output files from Access to text file, configuring the reports from access. The Access process will also output a report that shows all Processor Notes entered during the Kofax Validation Module and a listing of Letters to Borrowers that were requested during the process. Mark and Craig are using the text file to script a data entry macro for use in uploading data to BKFS. User will launch macro from within BKFS. A few modifications are currently being made to the process that were requested by users during the December 17th user review session and on Dec. 31st during a screen/keystroke discovery session with Kim. We expect the BKFS Upload macro process, the Access Database and additional user testing to occur to be completed during January. Testing may continue into February if needed or additional changes are needed. Once the testing phase has been completed and signed off on by Servicing Leadership the project will be moved to Production and user documentation will be created.</td>
</tr>
<tr>
<td>2/4/2015</td>
<td>The macro script to load data updates into BKFS is approximately 95% complete. User procedures for the process are 90% complete. Final adjustments should be made later this week. The OnBase portion has been moved to production and has been tested. Kofax portion of project should be moved to production next week. Once that is complete Kofax will be installed on the users pc's and final testing and training will occur. IT will provide Escrow with a list of documents we would like to use for validating the script upload into BKFS. These batches will load images into OnBase for final verification that image delivery, keyword values and workflow actions are being handled appropriately by both Kofax and OnBase. Data changes will be uploaded into Access and BKFS to validate field accuracy and letter and Notes Report creation. These will need to be unprocessed current documents. Once this testing is complete and any necessary adjustments made to both test and production solutions users will need to complete a few more mock batches in the Kofax system to further familiaize themselves with the process and with the procedures guide. Data and images from these batches will not be loaded into OnBase or BKFS.</td>
</tr>
</tbody>
</table>
3/5/2015 – Production level user testing was conducted the week of 2/23/2015. Several issues with the upload to BKFS and Kofax interface were corrected and/or improved. Users requested another letter type and data field be added to the process for paid off loans. These fields have been added and testing will be conducted to ensure correct functionality during the next week. Users also requested a that fields be added to insert standard and non-standard letter comment fields into BKFS. A discovery meeting for this will be held 3/6/2015. Go live will also be discussed at this meeting. A decision will be needed if the users will start using the process before or after the letter comments additions are ready. The estimated date for the addition of the comment process to be completed for this would be 3/31/2015.

4/2/2015 – Discovery for the letter comment codes and user comments was moved to 3/20/2015 at the request of Servicing. These changes have now been added to the Kofax Test system, test batches run by IT and a new file has been generated for use in the BKFS upload scripting process. IT is currently working to add the new fields to the upload file. Once that has been worked out the changes will be moved to Kofax production and final user testing with data upload in BKFS will be held. After any final adjustments are made IT will update process documentation to reflect any changes and will create several practice batches for the users to increase their process familiarity. Project should be able to go live once the users feel they are ready. They estimate that this will only take a few practice batches since they are somewhat familiar with it already.

5/12/2015 – Due to issues with the Kofax production server final testing had to be moved out a few more weeks. Server issues have been resolved and the letter comment changes have been moved to the production environment. Final script adjustments and testing are currently underway in IT. User testing with the production batch class will be scheduled during the week of 5/25/2015. Adjustments if needed, user practice batches and go live will follow right behind successful testing. User procedure documentation is currently being updated to include the most recent changes.

6/10/2015 – Final Testing Phase was begun on 6/8/2015. As of this report all known issues have been resolved. Debbie Plato will continue to run small batches for the next two weeks. She will be running in a “test mode” in BKFS prior to letting the script actually update the data. This is necessary as we have not had data to update and/or letters to print for each of the document types yet so some change fields have not been fully tested. The process also creates an Excel file for users should they need to verify data was updated in BKFS. Deborah is also tasked with collecting data on the amount of time the new process takes.

This data will be used to help determine the effectiveness of the new process so we can determine if we should move forward with other similar processes in the Servicing department. The entire team will participate in a Feedback/Lessons Learned type meeting so we can share our thoughts on the project and the process.

7/08/2015 – Production Testing is ongoing. We have worked out a few small hiccups during the past few weeks. The majority of fields being in uploaded into BKFS for the 351 type have been tested. There are 2 data fields and several letter types that have not been due to the situation in which they are used not arising as of yet. The 352, 353, 354 and 355 types have not seen as much activity since they are lower volume types. I will continue to monitor batches weekly until all fields have been tested. Backup processes were created so that a batch should fail for some reason the data that needs to be sent to BKFS can be easily re-created. This process has been tested as well. Shante is scheduled for training in this process on July 21st and a feedback/follow-up meeting is scheduled for August 7th. IT technical documentation has also been created.

8/17/2015 – Project follow-up meeting was held on 8/7/2015. Team was very pleased with the results. The combination of the Kofax process and Debbie’s re-alignment of her processes have resulted in a time savings of about a day and a half per week. There are still several letters and comment codes associated with the Hazard Insurance document that we have not had an opportunity to test in BKFS as well as data, letter and comment codes for Flood, Condo, Earthquake and Wind & Hail document types. IT will continue to update this list at least monthly from batch data and provide an updated list to Debbie and Shante. We have had an opportunity to test the backups that were built into the project in the event that a network interruption caused a process failure at any point. Recovering the data that needed to go into BKFS took about an hour and worked as it was designed to. The full team will meet on 8/28/2015 to review each servicing department’s high volume or heavy manpower items and work toward a decision on where we need to focus our efforts next.

---

**Project Risks, Issues and Resolution Tracking**

<table>
<thead>
<tr>
<th>Possible Risk:</th>
<th>Project has zero budget except for man hours.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resolution:</td>
<td>Low risk. Solution design will work within this constraint.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Possible Risk:</th>
<th>Project will be functionally successful but will not realize expected time savings.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resolution:</td>
<td>Acceptable risk.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Possible Risk:</th>
<th>BKFS system does not have a test system that can be used to test the data upload macro.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resolution:</td>
<td>Mark can code user controls into the macro for use during testing that allows pause after each update for user verification.</td>
</tr>
</tbody>
</table>
### Possible Risk:
Network or system connectivity issues could cause occasional failed batches. Design needs to include easy methods for recreating any part of the process.

### Resolution:
The existing structure of our Kofax allows for restoring any images that might fail to export to OnBase. An archival test file export would be designed to capture data from each batch processed. This could then be restored in the passthrough Access database and the BKFS macro file re-created.
Appendix VII - User Process Guide

Escrow Dec Pages – Kofax to BKFS Processing Guide

I. Process Preparation
   1. Export Data from BKFS
   2. Import/Export Process for Auto-fill Set

II. Batch Preparation
   1. Paper
   2. Coversheet

III. Kofax Processing
   1. Batch Type = Escrow Insurance Declarations
      A. Kofax Document Review
      B. Kofax Validation
      C. Online Learning Module

IV. Post Processing
   1. Batch Type = Escrow Insurance Declarations
      A. Access Database: Export, Print Letter Listing and Notes List
      B. Launch Script in BKFS
Process Preparation

1. Export Data from BKFS

Instructions for Passport Query & Export

Passport Navigation

1) Click on your LPS Portal icon to bring up the Director application.
2) In the Application Tree (on the left) click on Passport

Finding Enterprise Level Queries

Initial Screen:

1) Optional: Close Application Tree (Left Side)
2) Click on More button
3) Uncheck CREATOR check box
4) Click on ENTERPRISE radio button
5) Click on RETRIEVE button

List of Enterprise Level Queries are displayed:

Running the Query – No Modifications to Selection Criteria Needed:

From the list of queries, select the query you want to launch, you may have to scroll down to find the one you need. Select ESCR HAZARD INSURANCE INFO EXPORT by clicking on it. After selecting the query, simply click on the LAUNCH button. After the query is launched, click on the RESULTS icon to see the query results (See Results Section below).
After the **LAUNCH** button is clicked, you will have 7 seconds to cancel the transaction by clicking **Cancel** on the pop up window if needed:

![Query Executing](image)

**Working with Results:**

To get to the Results window, either click on the **RESULTS** icon or clicking on the menu item **Results** then **View Results List**.

After the query is launched, and the Results button is clicked. If the status of the launched query is QUEUED or INPROCESS, Click on the **Refresh** icon to recheck the status. You may have to do this several times. When the status is changed to READY, the query has completed and you may review the results.

![Available Results](image)

To view the results, double-click on the results line. This will open up the query.
Saving the Query to a Text File:

While the query is opened, click on Report.

From Reports, click on Spreadsheet Manager.

Choose option 4. Create Results Text File.

Next you will save the document to the correct location.

Do not change the file name.

If you receive this message select Yes.
Open the Access database Bat file on your desktop. This opens your individual copy of Escrow_Kofax Processing.accde located in Kofax_BKFS Processing.

Click on Box 2. This step will take the text file created in Passport during Step 1 and convert the data for use by Kofax and create a text file export that will save the reformatted text file SVEscrowAutofill.txt in BKFS KofaxProcessing.

Before processing Kofax Batch - SVEscrow_Insurance Declarations

1. Run the "ESCR HAZARD INSURANCE INFO EXPORT" in Passport.
   This creates a text file - ESCR HAZARD INSURANCE INFO EXPORT.txt and stores it in Kofax_BKFS Processing. This data is then imported into the database table BKFS_SYS HAZARD INSURANCE INFO. The data is then re-configured in qry_SVEscrowAutofill and exported out to BKFS_KofaxProcessing on the Kofax server.

2. Click here to import data from BKFS and create export to Kofax Escrow Process

The process will take a minute to run. When it is complete you will receive the following message. Select OK.
Batch Preparation

1. Paper
For Kofax Batch Class = SVEscrow_InsuranceDeclarations the paper in the batch should consist of documents used to review current policy information and are usually stored in OnBase as:

SV Flood Insurance Policy 
SV Wind and Hail Insurance

The Cancelation and Invoice paper types will also be recognized by this batch class when needed. In this batch class they should be processed as Declarations but they will save in OnBase as the actual type that they are. Further options for these document types will be discussed later in this document.

All staples should be removed from the documents before sending to scan.

Only one policy per page can be processed. 
If you need to make copies of small sheets please use the Enlarge feature on the copier. This will aid in document recognition within Kofax.

2. Coversheet
A batch cover sheet for the Kofax batch is located in the Kofax Escrow Batch Cover Sheet.pdf in the Kofax_BKFS Processing folder:

Kofax Escrow Batch Cover Sheet.pdf

The coversheet may be completed online and then printed or printed and then filled out.

Select the Batch Name

Prepared By – Preparer's Name – if the scanner has questions this is who they will contact.

Select the Format – if pages have print on both sides of paper select Duplex.

Select Black and White for Color Settings

Select Scan and Retain for Disposition unless you need a particular batch returned to you.

Complete the following fields:

# of Documents

# of Pages

Submitted Date

Special Instructions to Scanner – complete only if there is something atypical in the batch that the scanner needs to be aware of.
Kofax Processing

1. Batch Type = Escrow Insurance Declarations
   A. Kofax Document Review

After your batch has been sent to imaging and you have allowed for time for it to be scanned open Kofax Capture Batch Manager. Go to your Windows Start Button/ All Programs/ Kofax Capture/ Batch Manager.

Select the Batch you wish to process by clicking on it once.

While on the Home tab select the Process Icon

The Document Review Module will open. In this step you will see what items were not recognized by the Recognition Module. Recognition is affected by several factors – quality of original document being chief among them. The number of samples that were used to train a particular company’s document also impacts recognition. For some we only had one and for some there weren’t any available at the time. Number of documents to train also affects recognition for documents with multiple pages. For this batch class Kofax Online learning was setup to help recognition improve over time. Further explanation for this will be found later in this document.
When Document Review opens all documents that it was unable to recognize or the recognition threshold is set at a higher confidence level than the project settings require will show in expanded view with an orange background.

Class "SV-DecPages" is an unconfident classification result.

The current document to be processed has a header that is highlighted in blue as shown below. The document thumbnail(s) will be displayed on the left and the viewable document will show on the right. You can zoom in or out on the document with your mouse wheel after clicking on it or by using the icons on the toolbar.

Probably the most common error will be an "unconfident classification result". In this example the suggested classification is an SV-DecPages which after reviewing the document it is determined to be.
To confirm the classification result for this document use your Right Mouse menu and select Confirm Class or use the Confirm Class icon on the toolbar.

If the classification result is not correct select the correct class from the drop down. Then click in the thumbnail space to confirm this classification.

Another error you may encounter is a multipage document where not all the pages are recognized. Kofax allows you to join these together into one document and confirm. Hold the shift key on your keyboard and select all pages that belong to this document. All pages that have been selected will then have headers highlighted in blue. Access the Right Mouse menu and select Merge. You can then confirm the class.
Occasionally a document may contain a page that does not belong to it. You may split this page out from the document by selecting the page that will be the first page of the new document. Selected page is outlined in blue.

Use the Right Mouse menu to select Split before Current Page. The document will be split into two documents with the new document having the same classification result as the original.

Online Learning:
The process to send a document to Online Learning is in the Validation Module however if you would like to flag a document for Online Learning while in the Document Review the easiest way to do this is to add a Sticky Note so you will know which document it is when you get to the Validation Module. I would not recommend doing this for every mis-classified document. Best candidates will be those with multiple pages that you have to merge, ones from low volume vendors that likely did not have many samples during project development, and those that you have to split from other documents. Documents that are not recognized due to poor document quality should not be sent to Online Learning.

To add a Sticky Note
Click on the document you would like to add a note to then select the Sticky Note icon or in the menu toolbar go to View\ Add Sticky Note.
Then click on the top left hand corner of the document and the note will be placed there. Add any verbiage you wish – such as “Train” or something of your choosing. These notes are only for use during the Kofax processing - they do not transfer to OnBase with the document.

Then select OK to close the note.

**To Suspend a batch:**

If you need to suspend a batch so that you can return and complete the processing steps at a later time select the Suspend Icon or in the menu toolbar go to Batch\ Suspend.

**To Close a Batch**

When all documents have been confirmed a message box will display:
If you are ready for the batch to close and advance to the next sever level select Yes. If you need to return to a document to process changes choose No and the batch will remain open.

Batch Manager will automatically send the batch to the KTM Server 2 Module. This module does not require any user interaction and will take a few minutes to run. When it is complete the batch will display in Batch Manager as Ready for Validation.
B. Kofax Validation

- Select the Batch you wish to process by clicking on it once.

While on the Home tab select the Process Icon

Validation will open and display each document in turn. There are 3 panes on the screen and each is resizable.

The left hand pane shows a listing of the documents in a batch. The question marks indicate that the document fields have not yet been confirmed.

The middle pane displays the document fields for validation and for data entry.

The right hand screen displays the active document. You may zoom in or out on the document by clicking on the document and using your mouse wheel or by using the icons on the toolbar.
To Validate a document

Verify the document class.

To change the document class select the dropdown and select the correct type.

Then click on the Property Address field.
The following dialog boxes will appear – select Yes for both.

Locate the Property Address on the document and using your mouse pointer draw a box around the address (this step will be referred to as rubber-banding during the rest of the procedures) and it will appear in the Property Address field.

Highlight the address in the field and using the right mouse menu Copy the address then click on the Database Lookup button.

Using your right mouse menu paste the address in the “What are you looking for?” field and select search. The best matches will appear in the results box.

To select a record double click on the record or single click and select OK.
If you receive the message "Your search returned no results. Please try again." Try typing in another field value such as first or last name.

Select the correct record verifying that it is also the correct policy type. Each policy type for the borrower will have an individual record. If you find a record for the borrower but do not find one for the policy type see the "New Policy Type for Borrower" section later in this document.

If no matching borrower is found in the system enter the Property Address, the Property City, the First Name, and the Last Name. You can enter information either by typing the information directly in the field or by clicking in the field and using the rubber-band procedure. You must also enter a "Y" in the "Unknown Borrower/Dec?" field.
Return to the Property Address field, review the entry and confirm the entry by pressing the Enter key on your keyboard. As each entry is confirmed it will turn green. Then select the Confirm icon.

- Property Address
- Property City
- SVLoanNum
- FirstName
- LastName
- OBSVLoanNum - (If Unknown Policy field not required)

By typing a "Y" for any of these 3 questions the document will go into OnBase as the specified document type and will trigger an OnBase Workflow. If Print or Add New Policy is indicated the workflow will send you a copy of the document in an email that indicates if it is for print or for adding a new policy in BKFS. If Unknown is indicated the workflow will reset the OnBase document type.

Print? Y
NewPolicyIndicator
Unknown Borrower/Dec? Y

Enter New Values for Export to BKFS

Coverage Type
Policy Number
InstCompanyCode
AgentCode

You may also enter a note that will print later in a report for follow-up.

Export Note for Processor
Enter processors follow-up notes here

Return to the Property Address field, review the entry and confirm the entry by pressing the Enter key on your keyboard. As each entry is confirmed it will turn green. When all 4 of these fields are confirmed the following message box will appear:

Do you want to save the current document?
Yes  No  Cancel
Select Yes. This will save the values for export and advance you to the next document.
Selecting No will advance you to the next document without saving any values. You will need to return to the document to redo before you can close the batch.
Selecting Cancel will allow you to correct any values on the current document.

Note: All documents with a "Y" entered in the "Unknown Borrower/Dec?" field will export to OnBase as the indicated document type and will pass through a workflow that will change the document type to SV Unknown Haz Policy Dec and send it to the L32 SV New Unknown Haz Dec Policy Update workflow for attempted matching.

If a matching borrower is found:
Selecting the record in the Database Lookup will populate the current values from BKFS in the left-hand fields.
Compare the values from BKFS and from the document and add updates to the appropriate field. These updates will be uploaded into BKFS in a later step.

NOTE: Fields showing current BKFS information are read only.

EXAMPLE - Coverage Amount has changed from $84,000.00 to $75,000.00. Key 75000 in the NewCoverageAmount field.
<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
<th>New Field</th>
<th>New Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principle Balance</td>
<td>$115,953.34</td>
<td>New Coverage Amount</td>
<td>$184,000</td>
</tr>
<tr>
<td>Coverage Amount</td>
<td>$1,000</td>
<td>New Payment Code</td>
<td>16</td>
</tr>
<tr>
<td>Disbursement Type</td>
<td>351</td>
<td>New Deductible Amount</td>
<td>$1,500</td>
</tr>
<tr>
<td>Expiration Date</td>
<td>01/09/2016</td>
<td>New Expiration Date</td>
<td></td>
</tr>
<tr>
<td>Term</td>
<td>12</td>
<td>New Disbursement Amount</td>
<td>$57,000</td>
</tr>
<tr>
<td>Disbursement Due Date</td>
<td>01/01/2016</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Letters Required for Loan</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**If letter(s) to the borrower are needed from BKFS:**

Next to the letter type header double click in the check box to select the letter type.

- Default or starting state of checkbox. This setting will NOT generate a letter. Gray background, gray check.

- Cleared checkbox. This setting will NOT generate a letter. White background, no check

- Marked checkbox. White background, black check.
After entering user comments you will need to confirm the data using your Enter key on your keyboard. If the type does not turn green when you do this you have entered too many characters. You will need to shorten your comment. User comments are limited to 150 characters.

Letters will print from BKFS during the upload data to BKFS process to the same default printer that they normally print to.

Confirm – Once all data has been reviewed and updates, notes, letters etc. have been entered select the Confirm icon on the toolbar.

The following dialog box will appear:

Kofax Transformation Modules - Validation

Do you want to save the current document?

[Yes] [No] [Cancel]
Select Yes. This will save the values for export and advance you to the next document. Selecting No will advance you to the next document without saving any values. You will need to return to the document to redo before you can close the batch. Selecting Cancel will allow you to correct any values on the current document.

**New Policy Type for Borrower**

If you can locate the borrower but not the Hazard Coverage Type for the policy a new policy type will need to be added in BKFS manually.

Policy Types CANNOT be added through this process but will need to be manually added.

We can however send the image to OnBase correctly using the following process:

Verify/correct classification

Lookup the Property Address as shown in previous steps

Select the correct borrower record even though the Hazard Coverage Type is incorrect – this will bring in the correct borrower information.

Enter a "Y" in the "New Policy Type for Borrower?" field.

Confirm document and data fields

The following dialog box will appear:
Select Yes. This will save the values for export and advance you to the next document. Selecting No will advance you to the next document without saving any values. You will need to return to the document to redo before you can close the batch. Selecting Cancel will allow you to correct any values on the current document.

This will send the image to OnBase using the borrower SV Number. It will not export any data to BKFS.

An OnBase workflow will send out an email with the document attached and a message reminding you to set up the new policy in BKFS.

Add new insurance policy type to BKFS for this borrower

OnbaseDistribution@cio.sc.gov

Sent: Thu 1/8/2015 1:47 PM
To: Fletcher, Donna 6-9166; kim.huggins@schousing.com; Holder, Deborah 6-0013

Subject: SV Hazard Insur. Policy Dec. for SV 10074, 0011232918, MALTBY, 743 COVENTRY LN A-B, Lein = 1, Doc Date = 1_8_2015.1f (2 KB)

An Insurance Document Processed through Kofax Requires that a new policy type be set up in BKFS before processing. This document has already been scanned to OnBase using the document type that it was confirmed to be during the Kofax processing.

Please open the attached document and complete BKFS data entry. 10074, MALTBY, NANCY

Cancellations

Cancellations CANNOT be added to BKFS through this process. They will need to follow the time critical Cancellation procedures.

We can however send the image to OnBase correctly using the following process:

Verify/correct classification

Lookup the Property Address as shown in previous steps

Select the correct borrower record—this will bring in the correct borrower information.

Enter a "Y" in the "New Policy Type for Borrower?" field.

By typing a "Y" for Print the document will be sent to Onbase as the specified document type and will trigger an Onbase Workflow. The workflow will send you a copy of the document in an email that indicates it is for print.
Confirm document and data fields

The following dialog box will appear:

Select Yes. This will save the values for export and advance you to the next document. Selecting No will advance you to the next document without saving any values. You will need to return to the document to redo before you can close the batch. Selecting Cancel will allow you to correct any values on the current document.

This will send the image to OnBase using the borrower SV Number. It will not export any data to BKFS.

An OnBase workflow will send out an email with the document attached and a message reminding you that further processing is need for the document.

Print

While processing any document you can flag the document to go through the OnBase workflow that sends an email with the document attached and a message reminding you that further processing is need for the document.

Enter a “Y” in the “New Policy Type for Borrower?” field.
Editing Document Pages

On occasion you may miss where a document had more pages but ended up identified as a separate document or you may need to delete a page or a document or a document ended up with a page or pages that need to be a document themselves. The following will explain the process for this:

The Batch Content pane shows all the documents in the batch and each page in the document.

The first page will automatically display when you advance to that document. To view a subsequent page you will click on the page number in the Batch content list. The validation form will not change while you are on any page in that document.

To delete a page:

On the menu toolbar select Edit Batch

Then select the page(s) you wish to delete, access the right mouse menu and select Delete.

If you wish to delete an entire document select all pages in the document.

To merge page(s) with a previous document

In this example the last two pages of a policy were confirmed as an SV Haz. Insur Dec Policy in Document Review but they actually are the last two pages of the previous document.

Select the pages (if there is more than one page hold your CTRL key down while selecting and dragging). While using your mouse pointer drag the pages up to the previous document.
To split pages into two documents

Select the page(s) that will be the new document, access the right mouse menu and select Create Document. The new document will be at the bottom of the Batch Content Listing.

To return to the Validation Form View select Edit Batch on the menu toolbar again.

Flag Document for Generic Online Learning

Online learning is setup to enable this Kofax project to learn as it goes with a little help from staff members. When documents are flagged for Online Learning the Kofax system stores a copy of their images in one of the project folders which allows the system administrator to quickly update the project periodically with new forms for the current document types.

Examples of good candidates for adding to Generic Online Learning:
Specific form type consistently being suggested as a different form type
Low Volume Vendor form
Vendor has changed form
Multi-page documents that you have to “Edit the Batch” to merge or separate
Documents that were flagged in Document Review with a Sticky Note for this purpose

In Validation you will see the Sticky Note that was added in Document Review displayed on the document in the same location as you placed it on the document.
When you process these documents or any others that you want to submit to Online Learning BEFORE confirming and saving the document select the Generic Online Learning icon or go to Document /Make Available for Generic Online Learning.

Select Classification in the dialog box. Add comment is optional. Select OK.

A document that has been flagged for Online Learning will have a small plus symbol by the document in the Batch Content Listing.

To Close a Batch

When you confirm the last document in a batch you will receive the following dialog box. If you are ready to close select OK. If you need to return to an earlier document to adjust select cancel.
Note: You cannot Close a batch unless all documents have been validated and confirmed.

**To Suspend a batch:**

If you need to suspend a batch so that you can return and complete the processing steps at a later time select the Suspend icon or in the menu toolbar go to Batch \ Suspend.

**End of Kofax Processing**

Once you have closed Validation the remaining modules to complete the batch should run automatically.

Once the batch has sent the data from the batch to the Escrow_Kofax Processing Access database and The images to OnBase the batch will no longer show in the Kofax Batch Manager module.

Verify that the batch has completed before proceeding to the Post Processing steps outlined below.

At any time that the batch goes to the Quality Control module stop processing and call Donna Fletcher.
Post Processing

1. Batch Type = Escrow Insurance Declarations
   A. Create Script, Print Letter Listing and Notes List

   Open the Access database Bat file on your desktop. This opens your individual copy of Escrow_Kofax Processing.accde located in Kofax_BKFS Processing.

   After Processing Kofax Batch
   
   4. Click here to generate text file for importing into BKFS the data changes from Kofax Process. This will generate the file for the BKFS updates, print a listing of all letters that should print after the BKFS update is run and a listing of all of the processors notes from the Kofax Validation procedure.

   To push updates to BKFS
   
   5. Log into BKFS and select your Haz Update Smart Button. Follow the prompts. File location is Kofax_BKFS Processing\Datafiles for BKFS\qry_KofaxData to BKFS_Final.txt

   Click on Box 4. This step will:
   Create a text file for with all data fields entered during the Kofax Validation process for use during the BKFS Haz Update Smart Button scripting process to use.
   Print a report that lists all letters by loan number that were requested during the Kofax Validation process. (Letters will still print in the overnight batch process, use the report to ensure that are letters are printed and mailed.)
   Print a report that lists all processor notes entered during the Kofax Validation process. Use this for whatever type of follow-up needed.
   Create an Excel file with the same data as the text file above. For use by user if verification of data elements sent to BKFS is needed. Export_to_BKFS_Data_For_use_in_data_verification.xlsx

   B. Launch Script in BKFS

   Open BKFS\3270 Explorer and run their Haz Update smart button. The user will be asked for the file location and will browse to and select Kofax_BKFS Processing\Datafiles for BKFS\qry_KofaxData_to_BKFS_Final.txt.
   The script associated with the smart button will then process all data field changes.

   Uses should check the LPS printer for their batch letters first thing the following morning.

   Note: Users will not be able to do any other processing in BKFS while the script is running. Run time will vary slightly depending on the number of records to be updated.
Appendix VIII - IT Solution Documentation

Escrow Kofax BKFS Processing

Wednesday, October 21, 2015
3:36 PM

Data Flow Details

See Kofax_BKFS Processing\Escrow Dec Pages_Kofax to BKFS Processing Guide.doc for users procedures guide.

The text file used by the Kofax Batch Class - SVEscrow_Insurance Declarations is generated by the users using Passport Query and Export using the "ESCR HAZARD INSURANCE INFO EXPORT" query. This query is then exported to a text file named ESCR HAZARD INSURANCE INFO EXPORT.txt which is stored in Kofax_BKFS Processing\Datafiles for BKFS.

This is a semi-colon delimited text file. First line should contain column headers. If re-creating the import of the ESCR HAZARD INSURANCE INFO EXPORT.txt in Access do not use the default table name. USE SYS HAZARD INSURANCE INFO EXPORT.

Users then open the Access database Bat file on their desktop.

This opens their individual copy of Escrow_Kofax Processing. accde located in Kofax_BKFS Processing.

This database opens with Form = BKFS/Kofax Processing Steps and users follow the procedures to import the ESCR HAZARD INSURANCE INFO EXPORT.txt file which the database reformats and exports to BKFS_KofaxProcessing\SVEscrowAutofill.txt. This needs to export as a pipe delimited text file. First line should contain column headers.

Once Kofax processing is complete:

Images export to OnBase as confirmed document types. If the Print, Unknown, or New Policy Keywords are exported with values the documents also pass through one or two OnBase workflow(s): -SV Unknown Haz Policy Dec and L32 SV New Unknown Haz Dec Policy Update

Data fields that have been updated in the Kofax process are exported to the Access Database Escrow_Kofax_Processing_Data.accdb located in EscrowDB. The tables in this database are linked to the Escrow_Kofax Processing.accde located in Kofax BKFS Processing. This folder is a shared folder along with the EscrowDB folder. Security account and Kofax security group require modify rights on the folder to push and pull data via the Import/Export functions in the Access database and the Automated Processes in Kofax.

Text File for Image/document history - A text file is created and stored on in Release named SVEscrowtoBKFS.txt. All batches of this type will write to the file for an entire day. At the end of the day all text files and all image files are moved to Archives in a folder named Archive_mmddyyyy. These folders are store for 45 days and then deleted.
These files are useful on the rare occasions when we have connectivity issues and may need to manual sweep. They help associate image files when specific borrowers and document types.

**Text File for BKFS Backup** - Another text file is created and stored in the Release named BKFS_Backup.txt. All batches of this type will write to the file for an entire day. At the end of the day all text files and all image files are moved to Archives in a folder named Archive_mmddyyyy. These folders are store for 90 days and then deleted. The data elements in this file consists of all the fields that should be updated in BKFS from the batch. Since the table in the access database empties at the end of each run this file can be used to recreate the table data if needed. Header columns will need to be removed first.

After the user has processed the batch in Kofax they will return to their Escrow_Kofax_Processing.accde. They will run Step 4 to generate the data for the BKFS upload script. The database exports a text file to - Kofax_BKFS_Processing\qry_KofaxData_to_BKFS_Final.txt

This needs to export as a semi-colon delimited text file without Text Qualifiers. First line should contain column headers.

When Step 4 is run if there were any User Notes added during the process these will print in a report and a listing of any letters requested in the process will also print.

Once all processing is complete all records in the table Export_to_BKFS will be deleted. This will prevent the same data from being loaded into BKFS at a later date.

The user will then open **BKFS/ 3270 Explorer** and run their

smart button. The user will be asked for the file location and will browse to Kofax_BKFS_Processing\Datafiles for BKFS\qry_KofaxData_to_BKFS_Final.txt.

The data that will update the data fields in BKFS and set letters up for the nightly batch print job. Users can compare the letters printed in the overnight batch job with the BKFS Letters Printed Listing by Batch.doc that was printed to their default printer in the above step to ensure they have all letters needed for mailing.

**Note:** Users will not be able to do any other processing in BKFS while the script is running. Run time will vary slightly depending on the number of records to be updated.

The BKFS script definition file is located in Escrow to modify the Access database

Always create and test any changes in the ITC test copy before moving to production version.

Open Escrow_Kofax_Processing_Test.accdb

The tables in this copy of the database are linked to Escrow_Kofax_Processing_Data_Copy.accdb

Perform and test all changes to the correct form, query, report or vb code.

Templates associated with the Letter Listing or Notes Listing are:

Letter Files for BKFS\BKFS Letters Printed Listing by Batch.dotx

Letter Files for BKFS\BKFS Processors Notes List by Batch.dotx

Changes to the structure of existing tables or addition of new tables will need to be performed in
They will need to be linked from within *Escrow_Kofax_Processing_Test.accdb* (Link via Access)

After changes and testing are complete:
Copy any new or changed tables to *Escrow_Kofax_Processing_Data.accdb*
In most cases you will only need to copy the structure and not the data.

**Rename existing files:**

In the **Escrow_Kofax folder** select the **Escrow_Kofax_Processing.accde** file

Rename it to **Escrow_Kofax_Processing_mm.dd.yyyy.accde**
Keep this as a backup file. If there is an older backup file you can delete it at the end of this process.

Also rename the file **Escrow_Kofax_Processing.accdb** to **Escrow_Kofax_Processing_mm.dd.yyyy.accdb**

In the **Escrow_Kofax folder** copy and paste the **Escrow_Kofax_Processing_Test.accdb**
You will then have a file called **Escrow_Kofax_Processing_Test_Copy.accdb**

Rename **Escrow_Kofax_Processing_Test_Copy.accdb** to **Escrow_Kofax_Processing.accdb**

**Database Visual Basic Code Changes that must be made in access before every move from Test to Production**

Open **Escrow_Kofax_Processing.accdb**

In Module = Form_BKFS/Kofax Processing Steps

Private Sub cmdDatatoBKFS_Click()

    Dim db As Database
    Dim rs As Recordset
    Dim rs1 As Recordset
    Dim sqlstr As String
    Dim objWord As Word.Application

    'FOR PRODUCTION - Export data received via ODBC connection "Kofax_BKFS" from the Kofax "SVEscrow_Insurance Declarations" batches to the Export_to_BKFS table
    'in *Escrow_Kofax_Processing_Data.accdb*
'FOR TEST - Export data received via ODBC connection "Kofax_BKFS_Test" from the Kofax "SVEscrow_Insurance Declarations" batches to the Export_to_BKFS table in Escrow_Kofax_Processing_Data.accdb.

'Export process exports data using the query "qry_KofaxData_to_BKFS_Final".

***** To run in Production mode:

'Exports data to Excel Spreadsheet for use in verification when needed. File overwrites existing file each time it is run. File exports to G:\Homeownership\Kofax_BKFS Processing\Export_to_BKFS_Data For use in data verification.xlsx

Un-Rem this line by removing the apostrophe
'DoCmd.RunSavedImportExport "Export-Export_to_BKFS_Data For use in data verification"

'Export process exports data using the query "qry_KofaxData_to_BKFS_Final". Exports to Datafiles for BKFS\qry_KofaxData_to_BKFS_Final.txt

Un-Rem this line by removing the apostrophe
'DoCmd.RunSavedImportExport "Export-qry_KofaxData_to_BKFS_Final"

***** To Run in Test Mode

'Exports data to Excel Spreadsheet for use in verification during testing. File overwrites existing file each time it is run. File exports to Export_to_BKFS_Data backup for verification during testing.xlsx

Rem this line by adding an apostrophe to the front of it
'DoCmd.RunSavedImportExport "Export-BKFS_Data backup_Test Mode"

'Export process exports data using the query "qry_KofaxData_to_BKFS_Final". Exports to Datafiles for BKFS\qry_KofaxData_to_BKFS_Final_test.txt

Rem this line by adding an apostrophe to the front of it
'DoCmd.RunSavedImportExport "Export-qry_KofaxData_to_BKFS_Final_test"

Also modify:
Private Sub cmdImport_Export_Click()

Dim db As Database
Dim rs As Recordset
Dim rs1 As Recordset
Dim sqlstr As String

'Same for either Test or Production, Imports data to table = SYS HAZARD INSURANCE INFO EXPORT from Datafiles for BKFS\SYS HAZARD INSURANCE INFO EXPORT.txt (this data originates from BKFS)

DoCmd.RunSavedImportExport "Import-SYS HAZARD INSURANCE INFO EXPORT"

***** To run in Production mode (to Metcalf, from G:\ITC\Access\Escrow_Kofax\Escrow_Kofax_Processing.accde, data tables located in Escrow_Kofax_Processing_Data_Copy.accdb)
Un-Rem this line by removing the apostrophe

'DoCmd.RunSavedImportExport "Export-SVEscowAutofill"

******To Run In Test Mode (to Autry, from Processing\Escrow_Kofax_Processing.accde, data tables accdb located in Processing\Datafiles for BKFS\Escrow_Kofax_Processing_Data.accdb)

Rem this line by adding an apostrophe to the front of it

'DoCmd.RunSavedImportExport "Export-SVEscowAutofill_Test"

After the code modifications are complete save changes.

Go to File\ Save and Publish\ Save Database As \ Make ACCDE, \ Save As

Save as Escrow_Kofax_Processing.accde.

Close current database
Open Escrow_Kofax_Processing.accde file
Go to External Data\Linked Table Manager
Select all tables, add check to "Always prompt for new location" then select OK

You will be linking only the Export_to_BKFS and the ImageTable

Browse to Escrow_Kofax_Processing_Data.accdb then select Open
When all tables have been linked to the production database you will receive:

Select OK. Close the Linked Table Manager

Then go to File\Options
Un-check the Display Navigation Pane. Select OK
Close the database and then reopen to ensure the Navigation Pane is no longer available to users.

Copy the file Escrow_Kofax_Processing.accde

Go to G:\Homeownership\Kofax_BKFS Processing and paste the file in that directory. Overwrite the existing file. (You have already saved a backup of the one being replaced in the ITC directory).

Delete all individual accde copies. For example you delete fletd.accde in the above screenshot. When the user opens the database using their bat file icon it will generate them a fresh copy with all changes reflected.

**BKFS Macro File Information**

When the macro file is exported from Escrow_Kofax_Processing.accde the file is stored in G:\Homeownership\Kofax_BKFS Processing\Datafiles for BKFS as qry_KofaxData_to_BKFS_Final.txt

Once the file has been pulled into BKFS the file is moved to G:\Homeownership\Kofax_BKFS Processing\Datafiles for BKFS\Processed
The file name is modified adding the date, time and day occurrence number. Files are maintained for 45 days.
A transaction log file is also created in Datafiles for BKFS\Logs. The log file details original values and updated values of each field that was updated during the script run.

The vb script file that provides the code for the BKFS macro

(Macro Icon in BKFS) - must be added to each user's display

Is located:

BKFS Hazard Insurance Update.vbs

This will need updated any time a field is added, deleted or modified in the process that provides the data to BKFS

To modify the Kofax project design

Always use the Kofax test server to update and test all changes before moving to production server. Always create a cab file for the batch class before performing modifications. This can be used to restore the project to its original state if needed.

In Test

KTM files are located in Servicing_Escrow\Escrow\PB_EscrowDecPages. Training images are also located in this folder.

Capture files are located in CaptureSV\AdminDB\Custom\00000094

In Production

KTM files are located in Insurance_Declarations_Project_00000001

Capture files are located in CaptureSV\AdminDB\Custom\00000052

Batch Class

For all Document types except Cancellations there are 4 exports configured. The Cancellation document type does not have or require the Database Export Connector or the Text Export Connector - BKFS_Backup since that document type does not process any data changes in this process.
### Assigned Export Connectors:

<table>
<thead>
<tr>
<th>Connector Name</th>
<th>Version</th>
</tr>
</thead>
<tbody>
<tr>
<td>Database Export Connector - Kofax_to_BKFS</td>
<td>1.0.0/1...</td>
</tr>
<tr>
<td>Text Export Connector - SEscrowtoBKFS</td>
<td>1.0.0/1...</td>
</tr>
<tr>
<td>Text Export Connector - BKFS_Backup</td>
<td>1.0.0/1...</td>
</tr>
<tr>
<td>OnBase Core Script</td>
<td>2.13.0...</td>
</tr>
</tbody>
</table>

### Processing queues are:

KTM Server, KTM Server 2, KTM KB Learning Server, KeyMark Resizer and Export processes are set to run automatically.

### Users must be a member of the Servicing security group to have access to this batch class in the Kofax Batch Manager.

Standard synchronization and publishing rules apply to all modifications before batches can be processed.

Refer to Kofax Administrators guide for information on how to modify project setup in Project Builder or in Capture.
Information and update-able fields are displayed side by side with document to be processed.

User can search for values on various fields. Property address, mailing address and last name return the best values.
If a borrower has more than one type of insurance policy both are displayed and user can select the correct coverage type to display the information that matches the document type.
Escrow_Kofax_Processing.accde – User GUI

For pre and post Kofax processing – each is a simple one click action. Other process information is included to aid users.

**Before processing Kofax Batch - SVEscrow_Insurance Declarations**

1. Run the "ESCR HAZARD INSURANCE INFO EXPORT" in Passport. This creates a text file - ESCR HAZARD INSURANCE INFO EXPORT.txt and stores it in G:\Homeownership\Kofax_BKFS Processing. This data is then imported into the database table BKFS_SYS HAZARD INSURANCE INFO. The data is then re-configured in qry_SVEscowAutoFill and exported out to C:\ProgramData\Kofax\CaptureSV\BKFS_KofaxProcessing on the Kofax server.

2. Click here to import data from BKFS and create export to Kofax Escrow Process.

**Process your Kofax Batch**

3. Open Kofax Batch Manager and process batch according to procedures.

**After Processing Kofax Batch**

4. Click here to generate the text file that will be used to import the data updated in Kofax into BKFS.

**To push updates to BKFS**

5. Log into BKFS and select your Haz Update Smart Button. Follow the prompts. File location is G:\Homeownership\Kofax_BKFS Processing\Datafiles for BKFS\qry_KofaxData_to_BKFS_Final.txt

Select Link Below to Open Processing Guide

[Link to Processing Guide]
### Functional Requirements

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User ability to see data from BKFS while working in Kofax.</td>
<td></td>
</tr>
<tr>
<td>User ability to modify data from BKFS while working in Kofax.</td>
<td></td>
</tr>
<tr>
<td>Accurate uploads of modified data into BKFS.</td>
<td></td>
</tr>
<tr>
<td>Accurately indexed images into OnBase.</td>
<td></td>
</tr>
<tr>
<td>User provided with a list of letters that BKFS should print for mailing.</td>
<td></td>
</tr>
<tr>
<td>User provided with a list of any follow up notes entered for a loan during the Kofax Validation step.</td>
<td></td>
</tr>
<tr>
<td>User provided with a method for routing insurance documents for which a borrower was not located in BKFS.</td>
<td></td>
</tr>
<tr>
<td>User provided with a method for getting a print out of a specific document without having to hunt for it in the paper batch</td>
<td></td>
</tr>
<tr>
<td>IT provide with a method for easy and successful restorations of data if needed.</td>
<td></td>
</tr>
<tr>
<td>User provided with a method for easy verification of data values uploaded into BKFS.</td>
<td></td>
</tr>
<tr>
<td>Easy to follow process from users viewpoint.</td>
<td></td>
</tr>
<tr>
<td>Easily modifiable in the event that additional fields need added due to software and or process changes.</td>
<td></td>
</tr>
<tr>
<td>User provided with a Process Guide.</td>
<td></td>
</tr>
<tr>
<td>IT Project Documentation provided.</td>
<td></td>
</tr>
<tr>
<td>IT - Minimizes additional time needed for training document recognition when new insurance companies or forms are added.</td>
<td></td>
</tr>
<tr>
<td>Process man hours before project</td>
<td>Monday</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>Opening/Sorting Mail</td>
<td>2</td>
</tr>
<tr>
<td>Loan Lookup &amp; Information Updates</td>
<td>5</td>
</tr>
<tr>
<td>Batch Prep</td>
<td>0</td>
</tr>
<tr>
<td>Indexing into OnBase</td>
<td>0</td>
</tr>
<tr>
<td>Send Letters/Outstanding Issues</td>
<td>0</td>
</tr>
<tr>
<td><strong>Daily Hrs</strong></td>
<td>7</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Process man hours after project</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening/Sorting Mail</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Batch Prep</td>
<td>0.5</td>
<td>0</td>
<td>0.25</td>
<td>0.25</td>
<td>0.25</td>
</tr>
<tr>
<td>Kofax Process</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Mail Letters/Outstanding Issues</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>Daily Hrs</strong></td>
<td>5.5</td>
<td>1</td>
<td>3.25</td>
<td>4.75</td>
<td>4.75</td>
</tr>
</tbody>
</table>

**Weekly Hrs** 33

**Weekly Hrs** 19.25
**Reduction in Hrs** 13.75
**Reduction in Workdays** 1.83
<table>
<thead>
<tr>
<th><strong>User Feedback - Project Evaluation</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Kofax Processing</strong></td>
</tr>
<tr>
<td>Easy to learn</td>
</tr>
<tr>
<td>Using the guide the process is easy to follow. Will not be difficult to teach new users.</td>
</tr>
<tr>
<td>Validation layout matched typical user manual process fairly closely</td>
</tr>
<tr>
<td>The loan lookup was faster in the Kofax process than in BKFS</td>
</tr>
<tr>
<td>Loan lookup can be performed quickly using several different fields</td>
</tr>
<tr>
<td>Quickly adapted to working with image instead of paper.</td>
</tr>
<tr>
<td>Incorporates multiple BKFS screens into one.</td>
</tr>
<tr>
<td>Don't miss manual indexing into OnBase</td>
</tr>
<tr>
<td><strong>Access Database</strong></td>
</tr>
<tr>
<td>Easy to follow. The form design helps user keep the steps in order.</td>
</tr>
<tr>
<td>Like the follow up print outs.</td>
</tr>
<tr>
<td><strong>BKFS Upload</strong></td>
</tr>
<tr>
<td>Using the macro in &quot;Stop and Verify&quot; mode during testing was slow but now that most fields and functions have been verified as updating correctly the process is quick and operator can be performing other tasks while it runs.</td>
</tr>
<tr>
<td>Letters to borrowers or insurance companies print as part of process so this is no longer a separate task to be performed.</td>
</tr>
<tr>
<td><strong>Backup Process</strong></td>
</tr>
<tr>
<td>Works as we had hoped. In the event of a failure of the data export it takes about an hour to verify which parts may have failed and re-create the data table in the Access Database.</td>
</tr>
<tr>
<td><strong>Other</strong></td>
</tr>
<tr>
<td>Debbie undertook to realign the mail sorting process to work better with this process. This has resulted in even more time savings. Excellent job Debbie!</td>
</tr>
<tr>
<td>Invoices are easier and faster to key. Since all the billing information is being kept up to date on a daily basis there is no longer a need to re-verify information when the invoice is being processed for payment.</td>
</tr>
<tr>
<td>Makes workload seem less overwhelming because the paper is not stacked all over desk.</td>
</tr>
<tr>
<td>IT should be able to pull in new sample documents that are flagged during processing that need to be trained for recognition. Performing this task should take less than an hour per month.</td>
</tr>
<tr>
<td>From an IT perspective this was a great team to work with. Collaboration, open mindedness and willingness to think outside of &quot;how we've always done it&quot; made this a great project. Debbie is to be commended for all the time and effort she has provided this project.</td>
</tr>
</tbody>
</table>
### BKFS Macro Upload - Fields that have not had an occurrence for upload since project began

<table>
<thead>
<tr>
<th>HAZ 351</th>
<th>Flood 352</th>
<th>Additional (Condo) 353</th>
<th>Earthquake 354</th>
<th>Wind and Hail 355</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>NewAgentCode</td>
<td>NewAgentCode</td>
<td>NewAgentCode</td>
<td>Send_ES001(Mort Clause)</td>
</tr>
<tr>
<td></td>
<td>NewInsCoCode</td>
<td>NewInsCoCode</td>
<td>NewInsCoCode</td>
<td>Send_ES033 (Paid in Full)</td>
</tr>
<tr>
<td></td>
<td>LF-NewInsCoName</td>
<td>NewExpirationDate</td>
<td>NewExpirationDate</td>
<td>Send_ES051 (Do Not Escrow)</td>
</tr>
<tr>
<td></td>
<td>Send_ES007 (Name Change)</td>
<td>NewPolicyNumber</td>
<td>NewPolicyNumber</td>
<td>ComCode_001 (Mort Clause)</td>
</tr>
<tr>
<td></td>
<td>Send_ES051 (Do Not Escrow)</td>
<td>Send_ES001(Mort Clause)</td>
<td>NewAmountCoverage</td>
<td>UCom001Fin (Mort Clause)</td>
</tr>
<tr>
<td></td>
<td>ComCode_004 (Change of Insur)</td>
<td>Send_ES002 (Inadeq.Cover)</td>
<td>NewPolicyNumber</td>
<td>ComCode_033 (Paid in Full)</td>
</tr>
<tr>
<td></td>
<td>UCom004Fin (Change of Insur)</td>
<td>Send_ES004 (Change of Insur)</td>
<td>NewDeductibleAmount</td>
<td>UCom033Fin (Paid in Full)</td>
</tr>
<tr>
<td></td>
<td>ComCode_007 (Name Change)</td>
<td>LF-NewInsCoName</td>
<td>Send_ES001(Mort Clause)</td>
<td>ComCode_051 (Do Not Escrow)</td>
</tr>
<tr>
<td></td>
<td>UCom007Fin (Name Change)</td>
<td>Send_ES007 (Name Change)</td>
<td>Send_ES002 (Inadeq.Cover)</td>
<td>UCom051Fin (Do Not Escrow)</td>
</tr>
<tr>
<td></td>
<td>ComCode_051 (Do Not Escrow)</td>
<td>Send_ES015(DeductLetter)</td>
<td>Send_ES004 (Change of Insur)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>UCom051Fin (Do Not Escrow)</td>
<td>Send_ES011 (Contact Letter)</td>
<td>LF-NewInsCoName</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Send_ES033 (Paid in Full)</td>
<td>Send_ES007 (Name Change)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Send_ES051 (Do Not Escrow)</td>
<td>Send_ES015(DeductLetter)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>ComCode_001 (Mort Clause)</td>
<td>Send_ES011 (Contact Letter)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>UCom001Fin (Mort Clause)</td>
<td>Send_ES033 (Paid in Full)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>ComCode_002 (Inadeq.Cover)</td>
<td>Send_ES051 (Do Not Escrow)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>UCom002Fin (Inadeq.Cover)</td>
<td>ComCode_001 (Mort Clause)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>ComCode_004 (Change of Insur)</td>
<td>UCom001Fin (Mort Clause)</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>UCom004Fin (Change of Insur)</td>
<td>ComCode_002 (Inadeq.Cover)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>ComCode_007 (Name Change)</td>
<td>UCom002Fin (Inadeq.Cover)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>UCom007Fin (Name Change)</td>
<td>ComCode_004 (Change of Insur)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>ComCode_011 (Contact Letter)</td>
<td>UCom004Fin (Change of Insur)</td>
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