



ALL STAR

2010 USERS CONFERENCE

CYPRESS  
SOFTWARE



# 2010 Users' Round Table Discussion



**Moderated by Cypress & Mark IV Steering Committee**



# 2010 Users' Round Table Discussion

## Session Overview

- Compliance Issues and Concerns
- PAC is Back!
- Steering Committee Enhancement Requests
  - Enhancement List
- What's Next for Mark IV ?
  - On the Horizon



# 2010 Users' Round Table Discussion

## Thanks to the Steering Committee

### 2010 – 2011 Members:

- Hollie Pappas – State Bank & Trust (MS)
- Les Oelke – Heartland Financial (IA)
- Kristi White – Klein Bank (MN)
- Clayton Bond – Banner Bank (WA)
- Steve Tatum – Red River Bank (LA)



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## Steering Committee Responsibilities

- Beta Testing Responsibilities
- Client Calls
- Monthly Conference Calls
- Reviewing Enhancement Requests on Website
- Moderating this Event



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## Introductions:

- Institution's Name
- Underwriting Environment –Centralized vs. Decentralized
- Your Goals for this Discussion



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## Suggested Enhancement Requests

- Request for An Option To Choose Which Mapped Printer to Print To
- Two Payment Streams
- Date Finance Charge Begins - need to backdate
- Requesting ability to view previous decisions while in a new application
- Add applicant type to decline letters
- Add Co-App Existing Relationships to Underwriting Eval & Decision
- Request to include borrower's name in the Manager Routing email notification
- Ability to deactivate / Hide a branch



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## On the horizon

- Enhancing the URLA for completeness based on the new 07/2010 version
- Adding Overridden as status for Conditions in addition to Satisfied and Not Satisfied
- Adding Public Records to Equifax Print Image
- Fee logic for retrieval of a joint credit bureau vs. 2 singles, based on applicant/co-applicant marital status
- Provide the ability to complete NAI w/o Service Providers, Closing Cost templates, or Early Disclosures



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## On the horizon

- Separate TIL from GFE Printing
- Create a Rate Lock Agreement form as part of Early Disclosure process
- System should log bypass credit pull prompt/response to app audit log
- Satisfied Conditions cannot be reused when conditions change
- Support NADA Auction Values
- Add HPML Report to Auto-Print functionality
- Bypass Credit Pull by Product



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