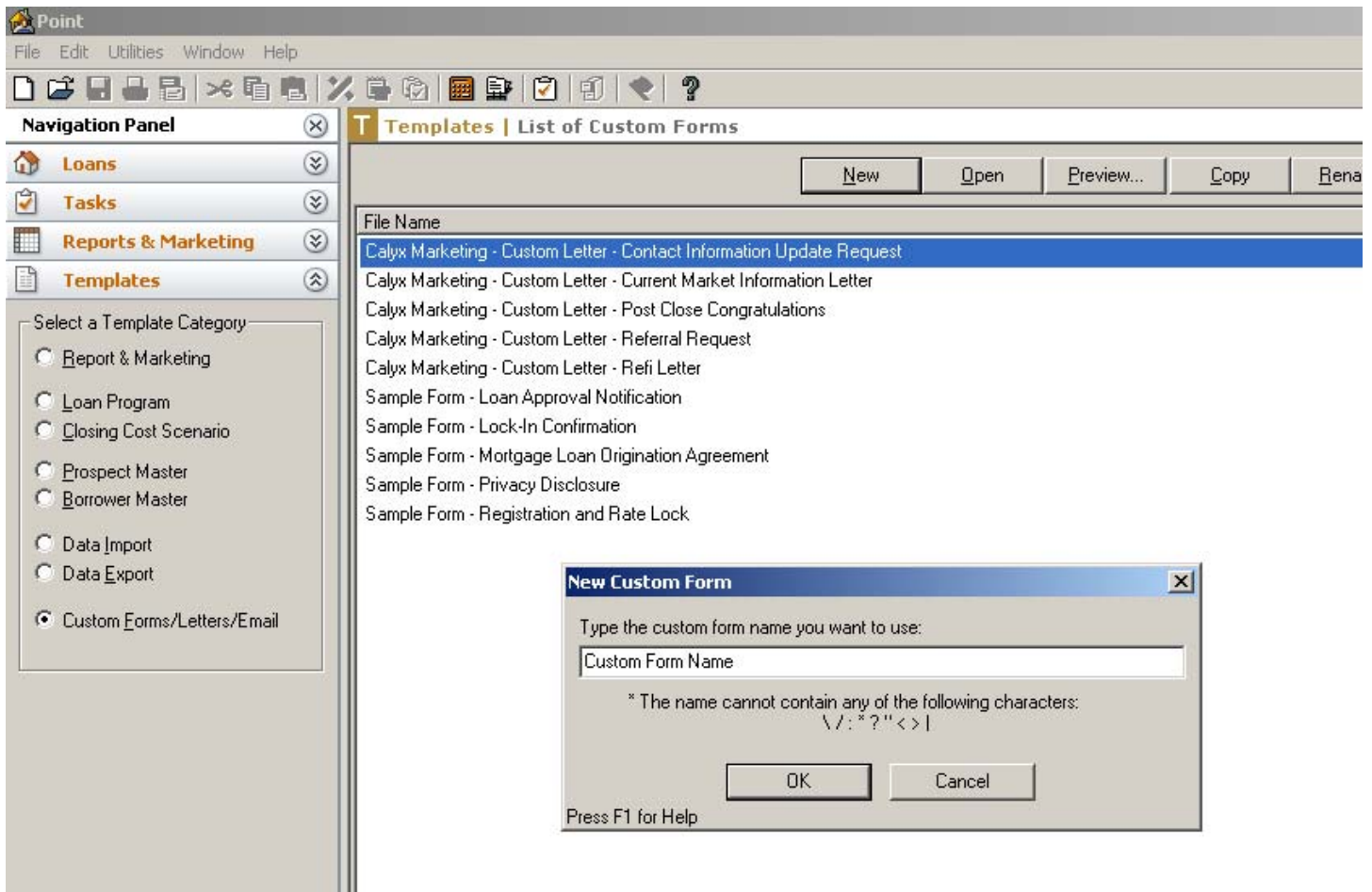


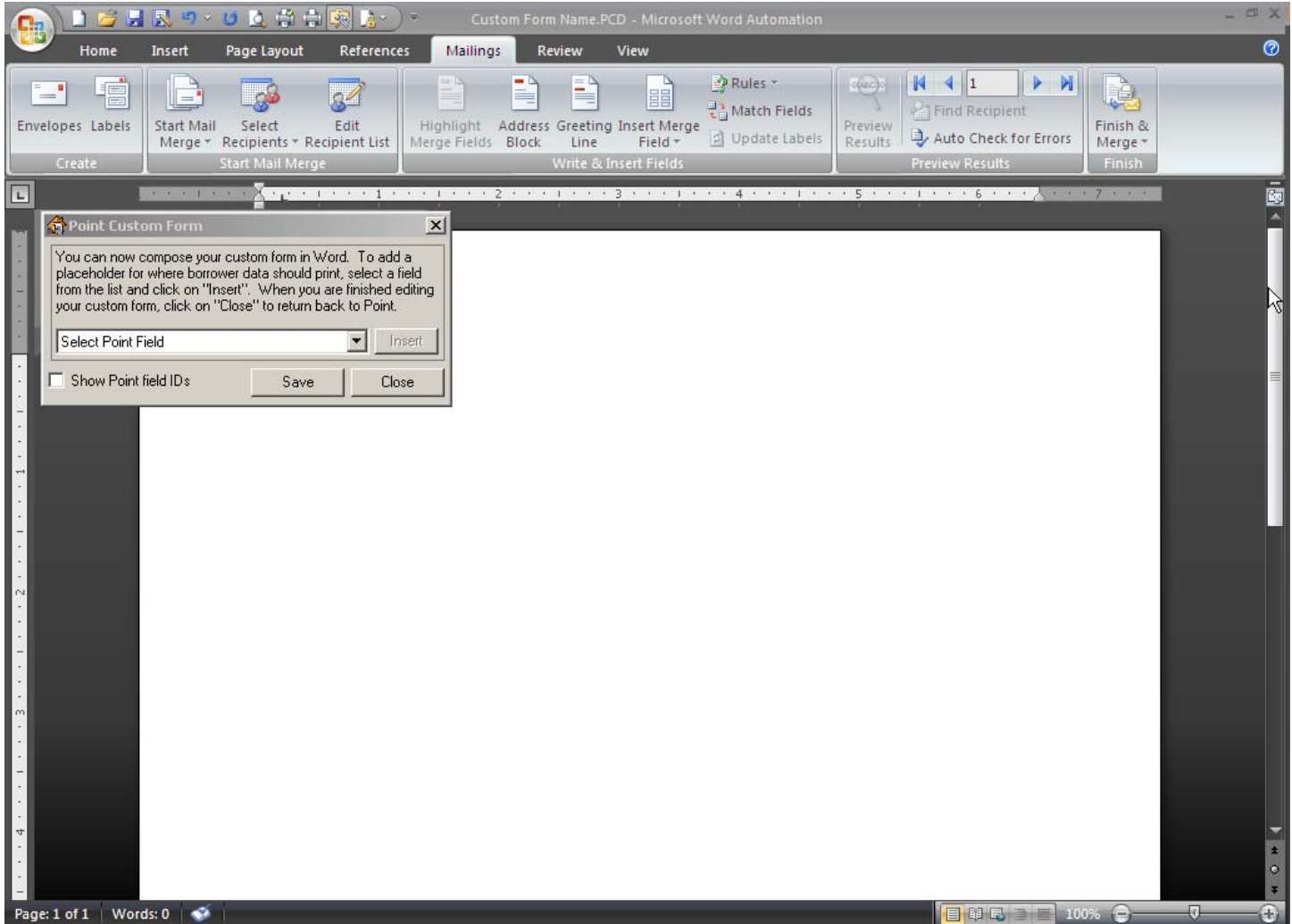
Letters. Newsletters. Brochures. Flyers. Forms. When you choose to switch from mortgage originator to designer, Point® provides the layout and design tools you currently use in Microsoft Word® by embedding them seamlessly into Point. Suddenly it's easy to build, merge, and print beautiful, media-rich documents certain to impress your clients – all from within Point!

Creating a New Custom Form

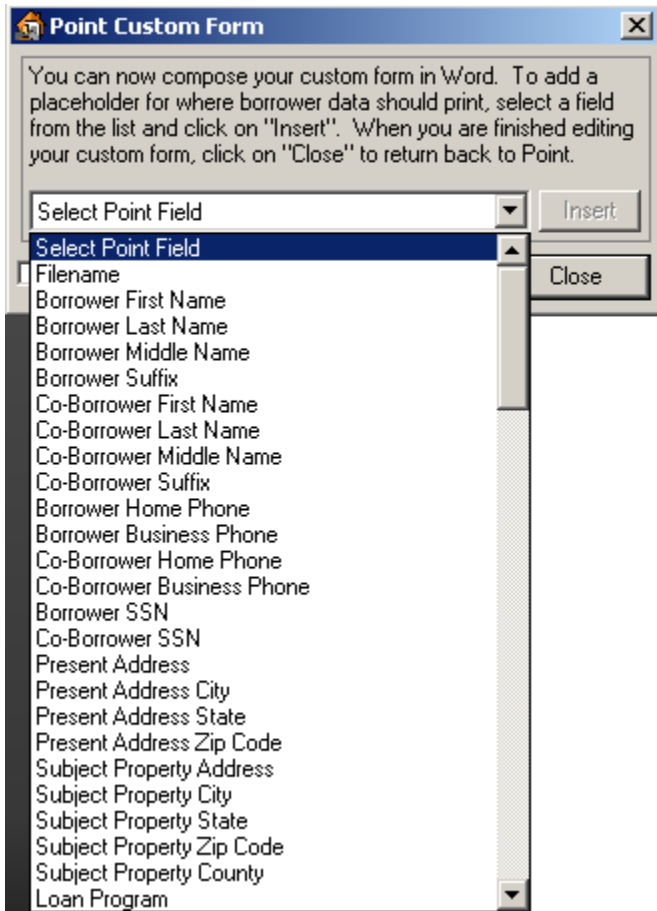
The first step in creating a new custom form is to set up a Custom Form Template. In the Navigation Panel on the left of the Point screen, click the Templates tab. Select the Custom Forms/Letters/Email checkbox and then click the New button. The New Custom Form window appears. Enter a name for the form you want to create, and click OK.



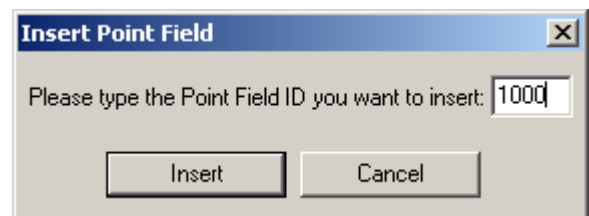
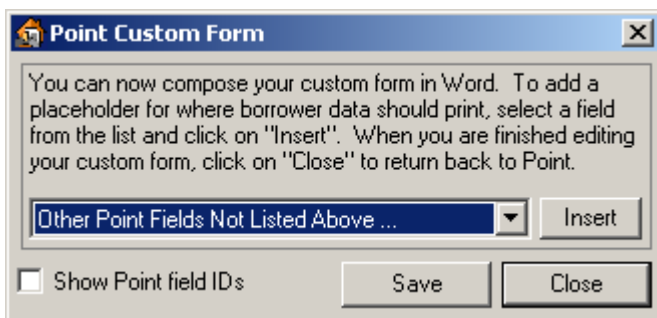
Microsoft Word® opens, showing a blank document, along with the Point Custom Form window.



In Microsoft Word, you can create your form, and select Point fields from the Select Point Field dropdown list to insert Point merged fields into your document. Once you select a field, click the Insert button to put it into your document.

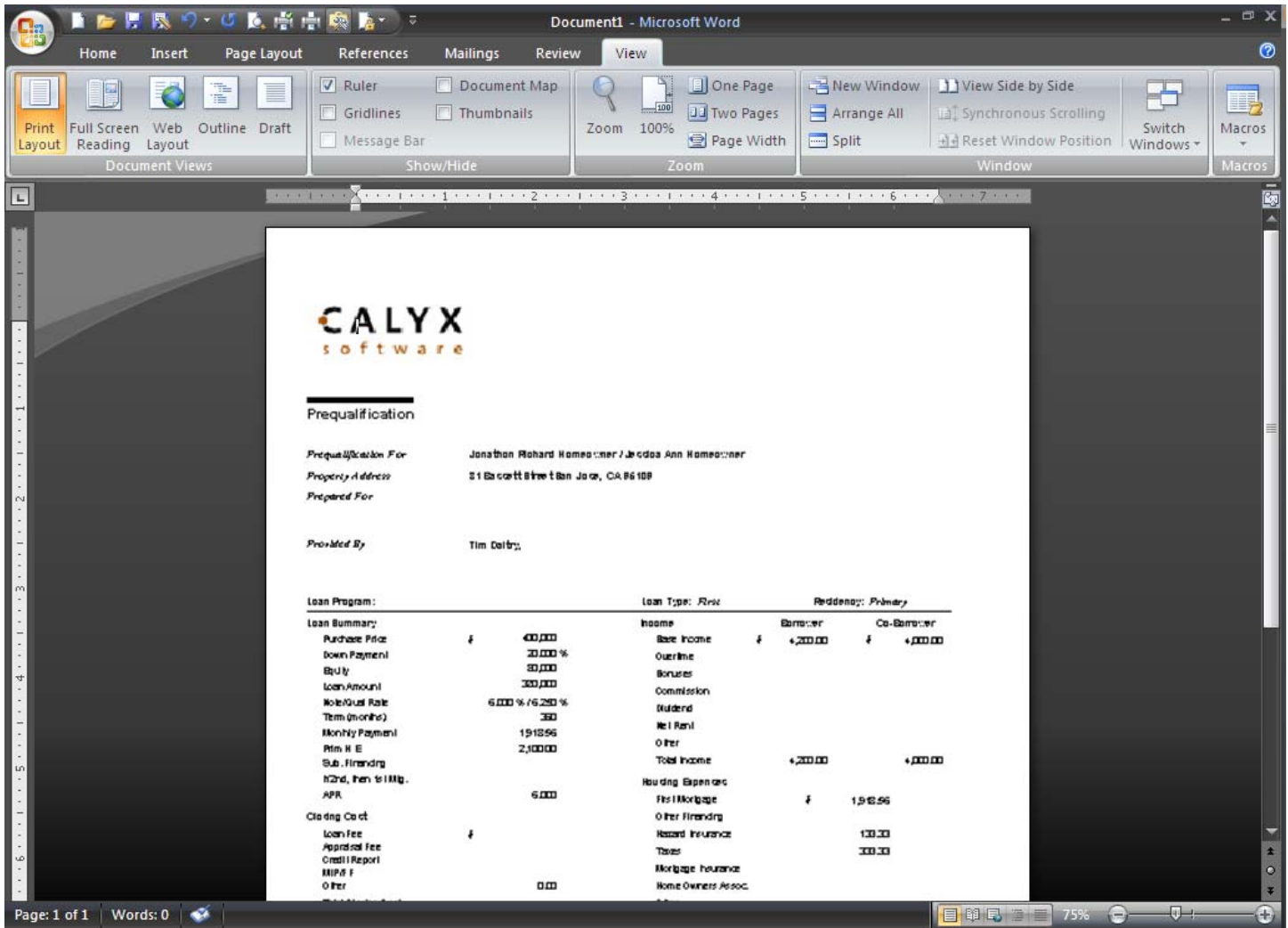


If the field you need is not in the dropdown list, select Other Point Fields Not Listed Above and click Insert. The Insert Point Field window will appear. Enter the Field ID and click Insert.



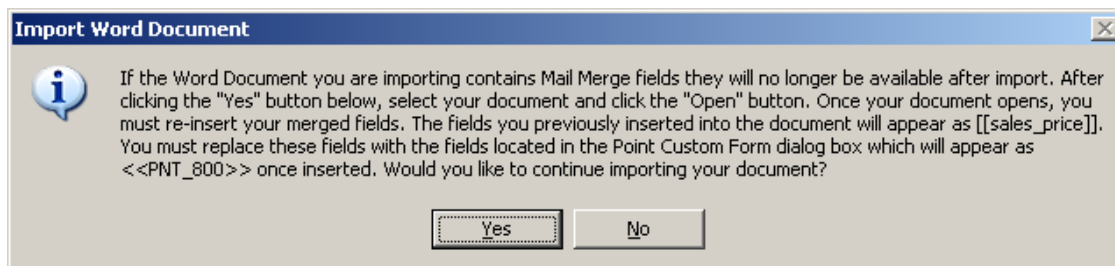
When you are finished creating your document, click Save, then click Close.

Import your existing Word® documents to create Custom Forms Custom Form

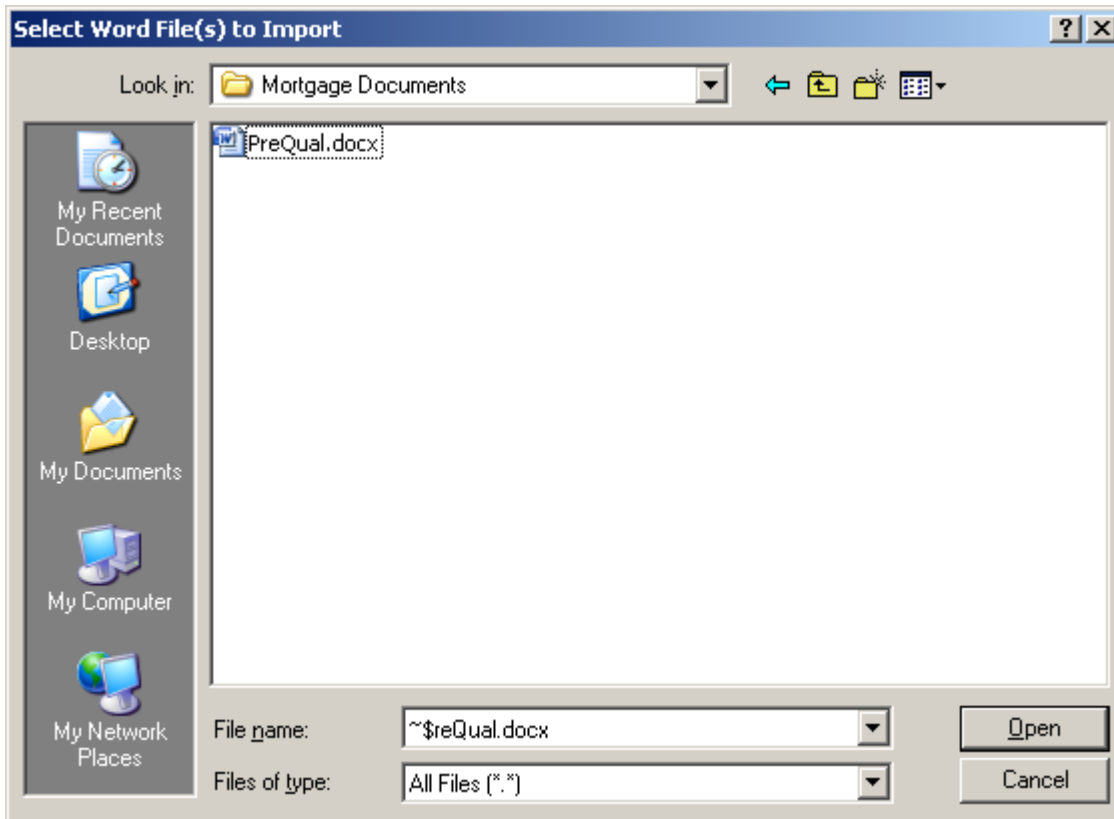


Import your Microsoft Word® documents into Point with ease. Whether you're using Microsoft Office version 2007, 2003, or 2000, Point will open them exactly as they were designed without modifications. Once your file is imported, you can begin adding Point fields into your existing document immediately!

In Point's left navigation panel, click the Templates tab. Select the Custom Forms/Letters/Email checkbox, and then click the Import button at the top of the workspace. If the Word document contains Mail Merge fields, the following message appears stating that those fields are no longer available after import. Click Yes.



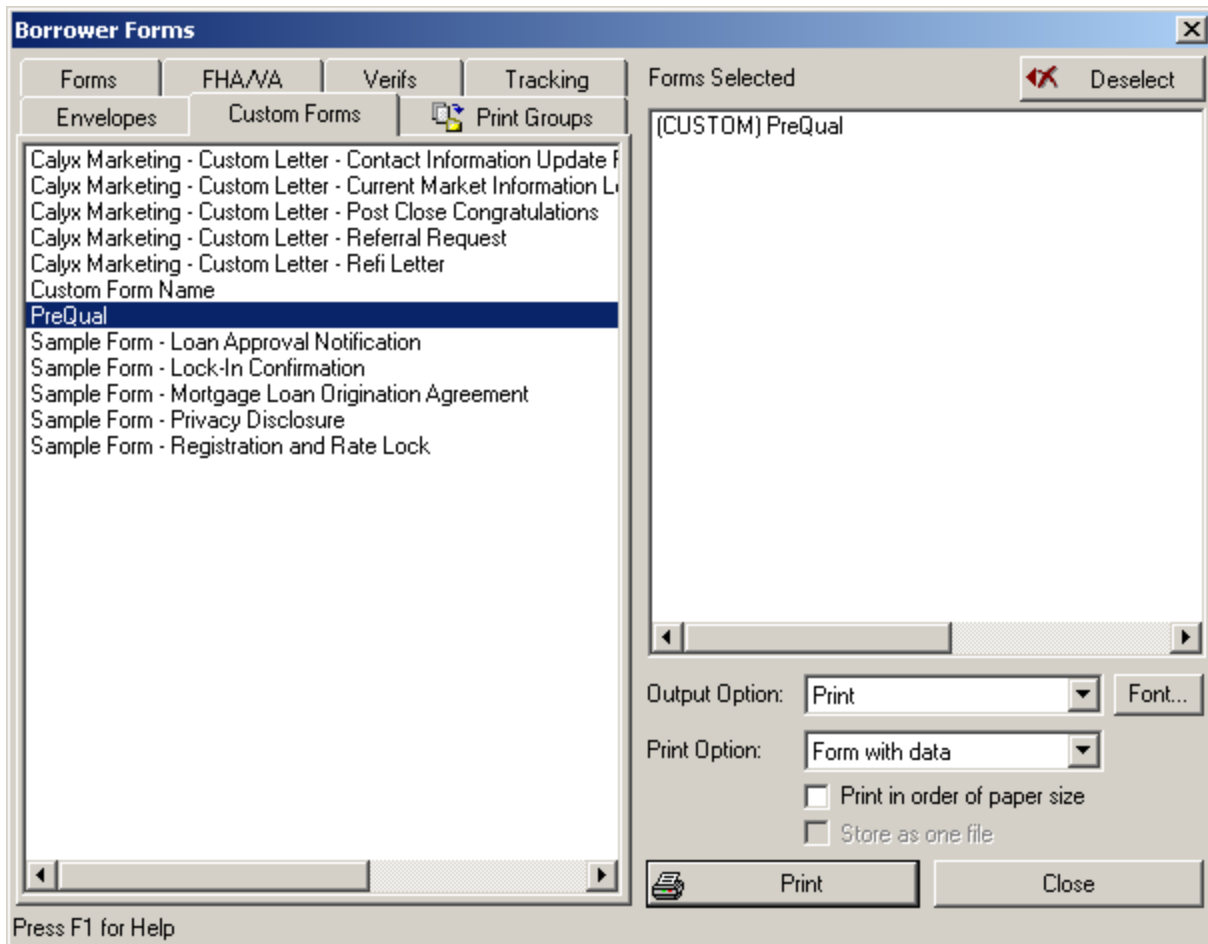
The Select Word File(s) to Import box will appear. Highlight the Word file or files you want to import and click Open.




The document you selected is added to Point.

Printing a Custom Form:

It's easy to print Point Custom Forms right alongside your standard Point forms. To get started, open a Prospect or Borrower file. From the Menu bar, select File > Print. In the Borrower Forms window, select the Custom Forms tab. Select a document in the left pane and change the Output Option drop down menu to Print Preview. When you have verified that the document is ready to print, change the Output Option to Print. Click Print.



Your document will print with Point data in the fields you merged into the document.



Prequalification

Prequalification For: Jonathan Robert Jones/Ann Hames/Erner
 Property Address: 2110 Cavett/Highway 100, CA 95010
 Requested For:

Provided By: Tim DeBru

Loan Program:	Loan Type: First	Requested: Primary	
	Income	Debt/yr	Co-Debt/yr
Purchase Price	\$ 400,000	\$ 4,200.00	\$ 4,000.00
Down Payment	20.000 %		
Down Payment	\$0.000		
Loan Amount	300,000		
Rate/Guar Rate	6.000 % / 6.250 %		
Term (Months)	360		
Monthly Payment	19,056		
Min. H. H.	2,100.00		
Sub. Financing			
2nd, then 1st/1st, then 2nd			
APR	6.000		
Closing Cost			
Loan Fee			
Appraisal Fee	\$		
Cost Inspection			
MIPF 1			
Other	0.00		
Total Closing Cost			
Ratios			
Household Expenses/Income	20.740 %		
Total Payment/Income	44.203 %		
Loan to Value	75.000 %		
Total Loan to Value	75.000 %		
Income			
Base Income	\$ 4,200.00		
Overline			
Bonus			
Commission			
Dividend			
Net Rent			
Other			
Total Income	4,200.00		4,000.00
Holding Expenses			
1st Mortgage	\$	1,918.56	
Other Financing			
Interest to Owner			100.00
Taxes			300.00
Mortgage Insurance			
Home Owners Assoc.			
Other			
Total Holding Expenses			2,300.00
Other Obligations			
Negative Cash Flow	\$	0.00	
All Other Payment			1,200.00
Total Other Payment			1,200.00

The prequalification statement above is presented as an estimate of an approximate potential or realistic to consider. This and a loan commitment are not a guarantee of any qualification. The statement is based solely on submitted figures and information available at the time of preparation.
 CALYX Form Prequalification 10/09

