

LENDER ONLINE REPORT PREPARATION CONDITIONS/EXCEPTIONS REPORT – FINAL DOCS

Report Purpose – This report provides detailed final document information (post-loan purchase) for those loans which for Lender has not delivered all outstanding final documents due SONYMA or has delivered the final documents but these documents were determined to be unacceptable to SONYMA.

Lenders can use this report to monitor the delivery of final documents to SONYMA. The report can include all Mortgage Loans meeting the above criterion, or a subset thereof. The report features much flexibility and may be produced and customized to fit the LOL User's needs, by selecting different options.

For details regarding the preparation of this report, refer to Reports section of the LOL Guide.

SONYMA will prepare and send to Lenders a quarterly outstanding document billing report, as applicable for non-delivery or late delivery of final documents. Final document delivery dates are outlined in the SONYMA Seller's Guide, Section 2.710(f)(iii). ***In order to avoid being charged a penalty, Lenders must deliver final documents within one and one-half (1 ½) years from the date of the loan closing, and SONYMA must approve these documents as acceptable.***

Note: Loans will drop off of the LOL system once the loan has been cancelled or rejected for 120 days or once the final closed loan documents have been delivered to and approved by SONYMA.

- Log onto the LOL System
 - Click on the "Reports" tab
 - Click on "Conditions/Exceptions" Report
- Refer to **Figure 1** below

- THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK -

05/12



Figure 1

Click the “Select” button in the “Last Stage” section of the screen. Refer to **Figure 2** below.

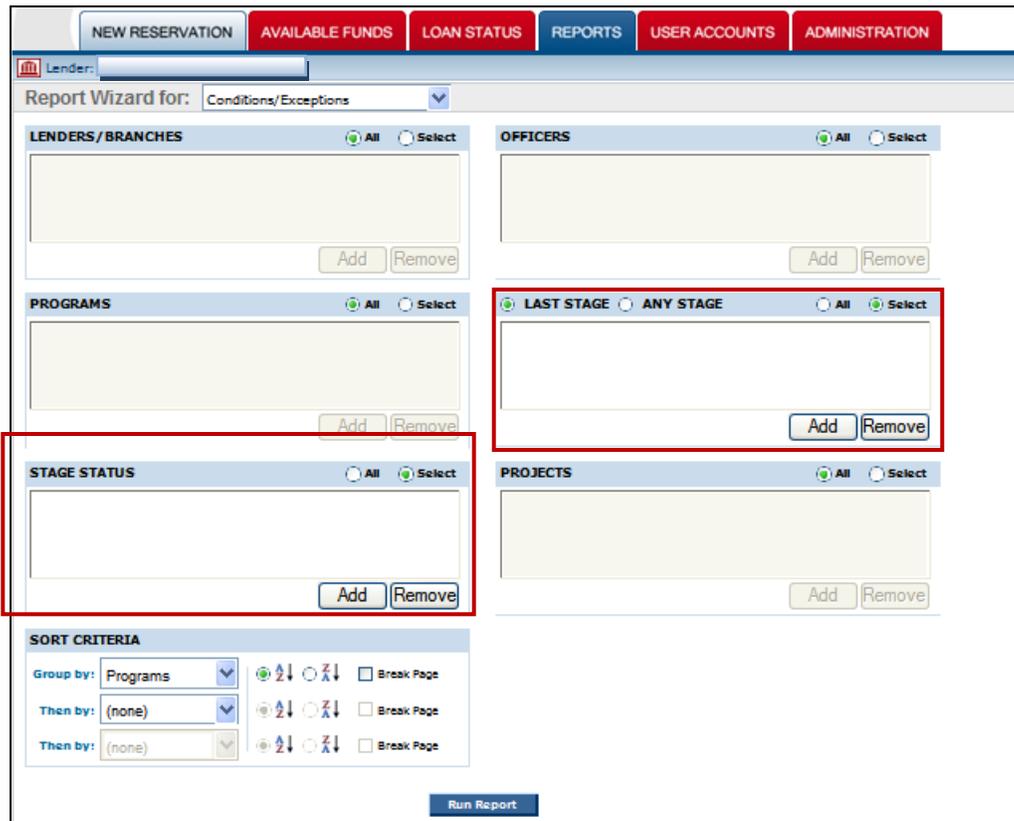


Figure 2

- Highlight “Final Documents” from the drop-down menu
- Click on “Insert” (refer to **Figure 3** below)

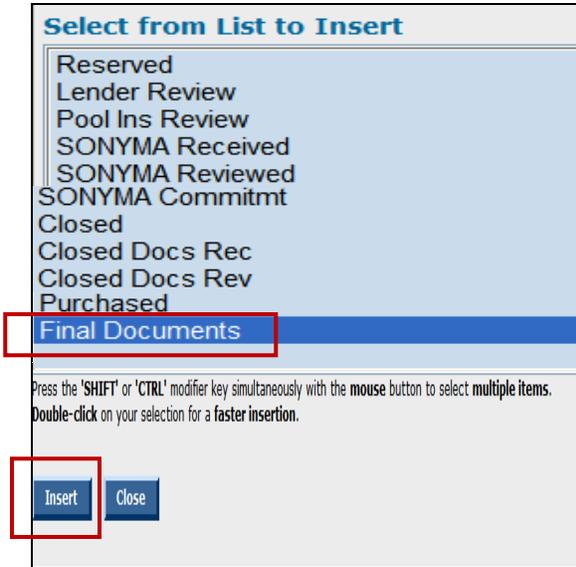


Figure 3

- Click the “Select” button in the “Stage Status” section of the screen. Refer to **Figure 2** above.
- Highlight “Outstanding” and “Inadequate” from the drop-down menu
- Click on “Insert” (refer to **Figure 4** below)



Figure 4

- Select the desired report sorting criteria (in this example, the report will be sorted by “Programs”)
- Click on “Run Report” (refer to **Figures 5 and 6**)

The screenshot shows a web-based 'Report Wizard' interface. At the top, there are navigation tabs: NEW RESERVATION, AVAILABLE FUNDS, LOAN STATUS, REPORTS, USER ACCOUNTS, and ADMINISTRATION. Below the tabs, the user is logged in as 'Lender' with a 'K' icon. The main heading is 'Report Wizard for: Conditions/Exceptions'. The interface is divided into several sections, each with 'All' and 'Select' radio buttons and 'Add'/'Remove' buttons:

- LENDERS/BRANCHES**: Empty list.
- PROGRAMS**: Empty list.
- STAGE STATUS**: Contains 'Inadequate' and 'Outstanding'.
- OFFICERS**: Empty list.
- LAST STAGE ANY STAGE**: Contains 'Final Documents'.
- PROJECTS**: Empty list.

A red box highlights the **SORT CRITERIA** section, which includes:

- Group by:** Programs (dropdown)
- Then by:** (none) (dropdown)
- Then by:** (none) (dropdown)

Each dropdown is accompanied by sorting icons (ascending, descending, Z-sort) and a 'Break Page' checkbox. A red box also highlights the **Run Report** button at the bottom center.

Figure 5

- THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK -



Lender Online
For All Your Clients' Needs

The State of New York Mortgage Agency
Affordable Housing Solutions for New York State

CONDITIONS/EXCEPTIONS REPORT

Updated on Friday, February 9, 2007, at 05:30 PM

	Reservation No.	Lender Loan No.	Borrower Name	Property Address	Loan Type	Loan Amount	Conditions/Exceptions
1	890ABC88402	0801012500	DE DAR, MARY	750 TUSCARORA STREET Lewiston, NY 140920000 County: Niagara	Conventional	\$102,900	1.*Original Recorded Assignment of Mortgage (Form 202/9-99) 2.-Original document and photocopy required. 3.*Orig. Mtg Title Insurance Policy/Alta Policy 4.-Original document and photocopy required.
2	186ABC88867	888	GOODA, HN	444 OCEAN DR Lokport, NY 122220000 County: Otsego	Conventional	\$70,000	----- Comments ----- test 2 slp 11/02/08
3	186ABC88207	51082	INTERLICCHIA, MARY	27 FOXCROFT TRAIL Fairport, NY 144500000 County: Monroe	Conventional	\$25,000	1.*Corrective Recorded Mortgage 2.SONYMA Rider to FNMA/FHLMC Mortgage (Form 3.230/4-99) 4.-Original signed document must be attached to 5.and recorded with the mortgage. ----- Comments ----- CCAL amount of \$ 4,024.11 - Approved 01/31/06. Reviewed by AR .
4	186ABC88868	777	MARRA/SH, MARY	444 HAPPINESS CT Lokport, NY 122220000 County: Niagara	Conventional	\$75,000	1.*Original Recorded Assignment of Mortgage (Form 202/9-99) 2.-Original document and photocopy required.
5	186ABC88890	2003939938	SHIROKA, MARY	1710 AVENUE H D8 Brooklyn, NY 112300000 County: Kings	Conventional	\$125,000	1.*Original Recorded Assignment of Mortgage (Form 202/9-99) 2.-The original document and its photocopy are 3.required. 4.*Original Recorded Mortgage (Fannie Mae/Freddie

Figure 6

Note: An asterisk (*) in front of a line item in the “Conditions/Exception” section indicates a missing/incorrect document and a dash (-) in front of a line item indicates the outstanding condition of the document.

- THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK -

- Click on a specific borrower's Reservation No. within the report to view the Loan Status screen for the borrower selected. The "Conditions/Exceptions" section of the screen lists the outstanding documents. Refer to Figure 7.

Lender Online For All Your Clients' Needs		LOAN STATUS DETAILS	
GENERAL INFORMATION			
Lender Loan No: 51082	Reservation/Loan No: 186ABC88207	Application Date: 12/14/2005	Reservation Expires: 02/27/2006
Commitment Expires: 03/23/2006	Extension Date:	Lock-in Type: S	Borrower Name: INTERLI
Social Security No: ***--8546	Co-Borrower Name:	Household Size: 1	Household Income: \$69,048.00
Lender ID No: ABC	Lender Name: ABC BANK	Branch Name: ROCHESTER	Loan Officer:
Submitted by:	PMI Insurer: UNINSURED	PMI Certificate No:	Pool Servicer: Genworth MI Co.
Pool Servicer: Genworth MI Co.	Pool Certificate No: 7450246830	Origination Reviewer: MJ	Closing Reviewer: JS
Final Reviewer:			
FIRST MORTGAGE		SECOND MORTGAGE	
Program: Achieving the Dream Program		Program:	
Loan Amount: \$79,540	Term: 360 months	Loan No:	Loan Type:
Initial Interest Rate: 5.1250%	CCAL Amount: \$0.00	Loan Amount: \$0	Term: 0 months
DPAL Amount: \$0.00		Initial Interest Rate: 0.0000%	
PROPERTY INFORMATION		STAGE/STATUS/DATE	
Street Number:	Street Name: CHURCH ROAD	<ul style="list-style-type: none"> • Final Documents / Outstanding on 09/15/2008 • Purchased on 10/02/2008 • Closed Docs Rev / Approved on 09/15/2008 • Closed Docs Rec on 09/15/2008 • Closed on 09/03/2008 • SONYMA Commitmt / Approved on 08/20/2008 • SONYMA Reviewed / Approved on 07/17/2008 • SONYMA Received on 07/16/2008 • Pool Ins Review / Approved on 08/11/2008 • Lender Review / Approved on 06/20/2008 • Reserved on 06/20/2008 	
Unit Number:	City: West Seneca		
	State: NY		
	Zip Code: 142240000		
	County: Erie		
Project Name: Existing	Purchase Price: \$82,000.00		
Appraised Value: \$0.00	Target Area: No		
CONDITIONS/EXCEPTIONS		REJECTION REASONS	
<ol style="list-style-type: none"> 1. *Original Recorded Assignment of Mortgage (Form 202/9-99) 2. -Original document and photocopy required. 3. *Original Mortgage Title Insurance (ALTA) Policy 4. -Original document and photocopy required. 5. *Original Recorded Mortgage (Fannie Mae/Freddie Mac Form 3033) 6. -Original document and photocopy required. 			
Final Docs Penalty Fee: \$0.00			

Figure 7