

Document Management System Interface
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1. Oracle FLEXCUBE - DMS Integration

1.1 Introduction

Oracle IPM is an external Document Management System with which Oracle FLEXCUBE integrates for document processes. Oracle IPM provides image scanning and business process management capabilities for enterprise applications. Oracle IPM is integrated with Oracle FLEXCUBE to support the existing Oracle FLEXCUBE DMS.

The integration between Oracle FLEXCUBE and Document Management Systems occurs only in process flows. Therefore, not all modules of Oracle FLEXCUBE are utilizing the services offered by the integration. The user interface in FLEXCUBE makes standard request to the underlying infrastructure and Oracle FLEXCUBE infrastructure would interact with the DMS and supply the result to user interface in same manner.

1.2 Integrating Oracle FLEXCUBE with external DMS

The integration of Oracle FLEXCUBE with external DMS supports plug and play with different DMS solutions. Though FLEXCUBE is capable of handling multiple DMS solutions, system would interface with only one DMS at a given time. To support different DMS solutions, adapter functionality is used to interact with DMS. Adapters are kind of service provider which provides the operations as per the Oracle FLEXCUBE infrastructure. Plugging in additional adapters requires implementing the adapter to provide the service, and then choosing that adapter to interface with the DMS solution of choice.

Oracle FLEXCUBE supports a set of operations that are common to the DMS solutions supported. The set of operations that would be supported by the integration are:

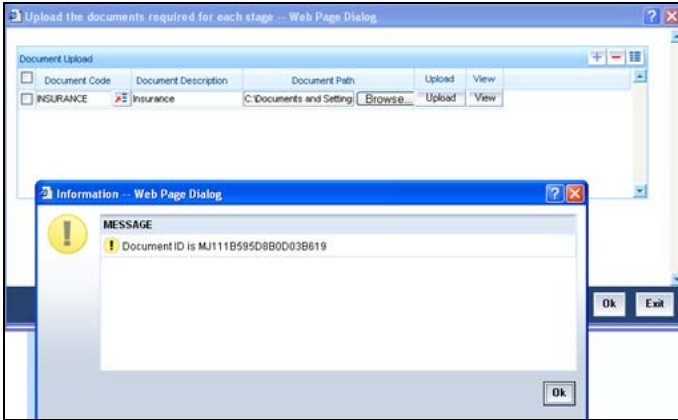
- Add a document to a DMS
- View a document indexed in the DMS
- Delete a document indexed in the DMS

1.2.1 Adding a Document to DMS

In this operation you can upload a document to a DMS. The paper documents should be scanned into a digital format, which can be uploaded to the DMS. To upload the digital document, you must choose the file using the browse dialog and click upload button to index the document in the DMS. The DMS would register the document and provide a document ID to identify this document for later usage. This document ID can be used to locate the document, for other operations.

Oracle FLEXCUBE stores this document ID to maintain a linkage between the documents stored in the DMS, and the documents pertaining to any transaction. Hence, the documents indexed in the DMS by Oracle FLEXCUBE, can be opened and viewed at a later stage.

If Oracle IPM is the DMS of choice, then the document ID is stored as an attribute of the document. The ID can be utilized for searching and locating the document via the search features offered by Oracle IPM.



1.2.2 Viewing the Document Indexed in the DMS

Oracle FLEXCUBE allows you to view documents stored in a DMS that are referenced by transactions created in Oracle FLEXCUBE. To view the document captured in DMS, select the document and click View button. If Oracle IPM is your DMS, you must login to Oracle IPM and you can view the document in the 'Oracle IPM: ImageViewerTool' screen.

Oracle I/PM : ImageViewerTool - Windows Internet Explorer

Properties View With > Previous Document Next Document

MJ111B5455A2EE0255E9

General Loan Acknowledgment

Applicant(s): GRISWOLD, CLARK W. Property (if applicable): 630 Remberton Way 80919

I/we, the undersigned Applicant(s), hereby make the following certifications with regards to my/our application for mortgage:

Appraisal Notice
I/we have the right to a copy of the appraisal report used in connection with my/our application for credit. If I/we wish a copy, I/we may write to you, the Lender, at the mailing address you have provided. You must hear from me no later than 90 days after you have notified me/us about the action taken on my/our credit application or I/we withdraw my/our application. In my/our letter, I/we must provide you with my/our name(s), the address(es) where I/we want the appraisal report mailed and my/our loan number. I/we acknowledge receipt of this notice by signing on the date specified below.

Check this box if you would like an appraisal sent to you. If this box is not checked, you will need to send a written request.

Financial Privacy Notice
FHA-VA Loans - This is notice to you, as required by the Right to Financial Privacy Act of 1978, that the Veterans Administration (VA) Department of Housing and Urban Development (HUD) Federal Housing Administration (FHA) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the VA/HUD without further notice or authorization but will not be disclosed or released by this institution to another government agency or department without your consent except by law.

Affiliated Business Arrangement Disclosure
I/we have read this disclosure, and understand that the Lender is referring me/us to purchase the within described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Title Election and Disclosure
 Yes, I want TOP No, I do not want TOP Not Available
1) Certain policy endorsements are required by many lenders when title insurance is purchased. The cost of these endorsements varies from market to market. The AT1 Title Condition Report does not require these endorsements.
2) No survey or plat drawing is required when an AT1 Title Condition Report is issued. Depending upon the geographic area, these costs can vary significantly. Borrower may elect to purchase a survey or plat drawing at their option and expense.
3) Lender's title insurance cost is based upon loan amount. Lender's title insurance affords protection, to the Lender only, against title defects.

Price Protected Election	Anticipated closing date	Est. processing time (days)	Commitment Fee	Margin
<input type="checkbox"/> Price Protected Election	<u>MAY 1 1998</u>		<u>200.00</u>	<u>2.0</u>
<input checked="" type="checkbox"/> Floating Election	<u>7.5</u>			

Expiration Date (Price Protected only): 7.5

I/we hereby give my/our permission to the Lender to discuss my/our application with individuals including the real estate agent representing me/us, the real estate agent representing the seller(s), and the seller(s) directly involved in the purchase for which I/we have applied for financing. Once Price Protected, if I/we close the loan on the subject property I/we have applied for with the Lender within the Price Protection Period, I/we promise to close the loan with the Lender at the Price Protected rate and discount points (whenever elected). If the loan does not close within the Price Protection Period, then paragraph 2 of the Terms of Application section on the Floating or Price Protected Application Election form will apply. I/we have read, and understand and accept the procedures, Terms of Application and Agreement stated therein.

RESPA Disclosure
I/we have read the disclosure, and understand its contents, as evidenced by my/our signature(s) below. I/we understand that this acknowledgement is a required part of the mortgage loan application.

MI Choices Disclosure (conventional loans with an LTV of >80%, if applicable)
I/we acknowledge having reviewed and understand the notice and I/we select the following: N/A No MI Product Traditional
Premium: Annual or Monthly or Single and Refundable or Non-Refundable

Adjustable Rate and Balloon Mortgages N/A
I/we acknowledge receipt of the Consumer Handbook on Adjustable Rate Mortgages (NMF 40706) containing program description and disclosure information for adjustable rate mortgage and balloon mortgage programs.

Refinance Applicant(s) Responsibility Notice (Refinance transactions only)
I/we acknowledge having received and understand the notice included in the Compliance Book.

Use of Information Brochure
I/we acknowledge receipt of the Use of Information brochure containing a description of how my/our financial information may be shared with other affiliated companies.

Applicant: Clark Griswold Date: 2-9-1998

I certify that the above items, including the TIL and GFE, were
 hand delivered mailed to the Applicant(s) on the date below.

Sales Representative/Mortgage Specialist: [Signature] Date: 2-9-1998

1187 - White - Pre-Nelson - Applicant, Post - Applicant signs and returns if the application is by mail

Ready 1 of 1

Documents stored in Oracle IPM are viewed via the Oracle IPM Viewer which provides additional functionality to annotate the document.



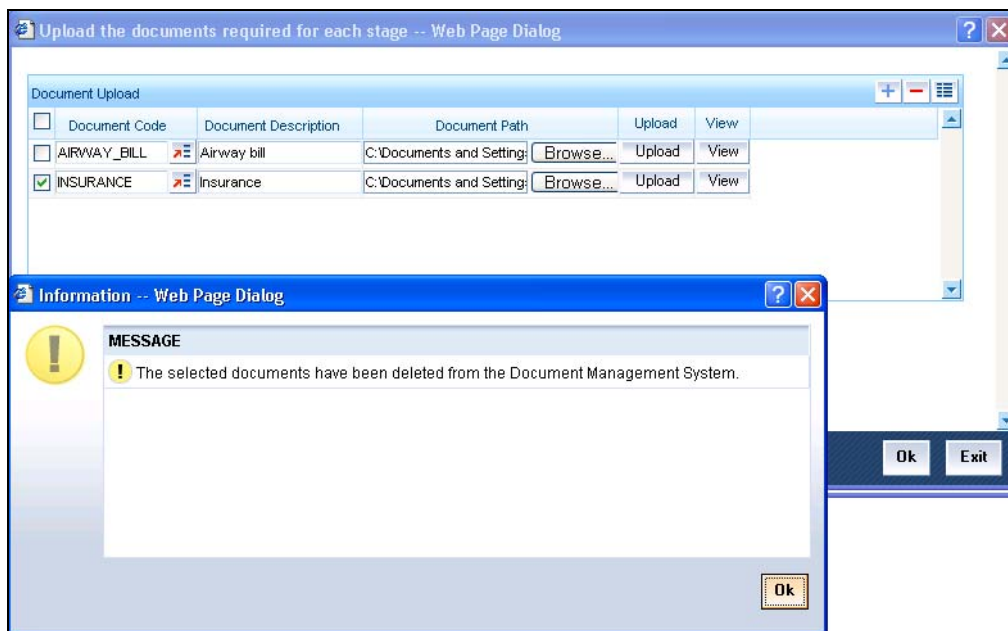
If Oracle IPM Viewer is not installed on your machine you can use the plain Image Viewer to view the documents.

1.2.3 **Deleting a document indexed in DMS**

Documents stored in the DMS can be deleted from Oracle FLEXCUBE if the transaction stores the link to the document. To delete the document captured in the DMS, select the document and click 'Delete' button to delete the record from the set of document records.

After the deletion of a document the corresponding Oracle FLEXCUBE transaction would not have references to the document. If the document does not get deleted from the DMS, the record would still be removed from the Oracle FLEXCUBE transaction, so that a failure in the DMS would not prevent further transactions.

To delete multiple documents at a time, you have to select the multiple records corresponding to the document and click the delete button. A message gets displayed as successfully deleted or not.





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