

VMP<sup>®</sup> Mortgage Solutions

Mortgage Lending  
Materials Guide



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# Grow Your Mortgage Business

Wolters Kluwer Financial Services' VMP® Mortgage Solutions brand supports your entire mortgage lending process and includes electronic and preprinted forms, document automation and design, and library services—allowing you to concentrate on growing your business instead of managing forms. The following pages contain just a few of our more popular VMP Mortgage Solutions brand preprinted and custom printed materials for the mortgage industry.

## About Wolters Kluwer Financial Services

Wolters Kluwer Financial Services is a leading provider of compliance, content, technology, and services for banking, securities, and insurance. We bring together some of the industry's most trusted and reliable solutions to help financial organizations address compliance requirements, reduce risk, and operate more efficiently. Our leading brand families include VMP® Mortgage Solutions, Bankers Systems, Expere®, and PCi/Wiz. From paper documents, software, and training resources to fully integrated technology solutions, we deliver the products and services you need in today's rapidly and constantly changing financial services industry. To learn more, visit [www.WoltersKluwerFS.com](http://www.WoltersKluwerFS.com).

For more information about products in this catalog or other mortgage products, including electronic or paper forms or mortgage software solutions, please call your Wolters Kluwer Financial Services Account Executive or VMP Mortgage Solutions Customer Support at 800.521.7291.



# Planning and Application

## PLANNING

### Mortgage Planning Guide (MPG/F-3 KIT)

Simplify the mortgage process for your borrowers. The kit contains six inserts, including:

- Mortgage Loan Application Check List
- Loan Qualification Form
- Home Mortgage Glossary
- Financing Procedures
- Choosing Your Mortgage
- Closing Cost Information

(Cover: 9.75" x 11.5", white gloss, embossed, gold foil stamp optional; Inserts: blue and white)

Call 1.800.521.7291 today for a sample.

## APPLICATION

Application Express from Wolters Kluwer Financial Services expedites the loan application and assists borrowers with procedures. These standard kits can be fully customized to meet specific lending needs.

### Application Express (VMP-123A or VMP-123\*)

The standard application kit includes:

- Uniform Residential Loan Application Instructional with Loan Application (VMP-321N)
- HUD Settlement Costs booklet "Buying Your Home" (VMP-18)

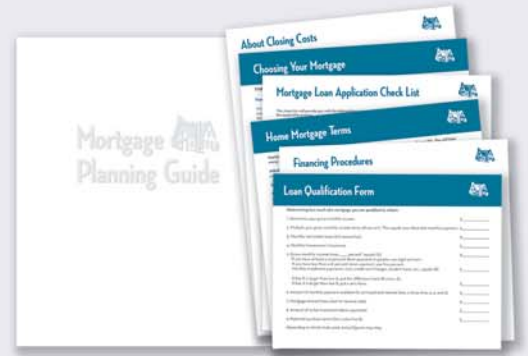
*\*This kit includes a Guide to Completing the Loan Application booklet (VMP-321B).*

### Mortgage Refinance Application Express (VMP-123R)

The VMP-123R includes the two publications listed above, as well as "A Guide to Mortgage Refinancing" (VMP322).

In addition to these standard versions of Application Express, kits can be made-to-order to meet a wide range of lending situations—using standard or customized versions of booklets, pamphlets, and forms from our extensive inventory.

The standard Application Express kits above are listed on the Price Guide. Custom kit pricing is quoted on an individual basis.



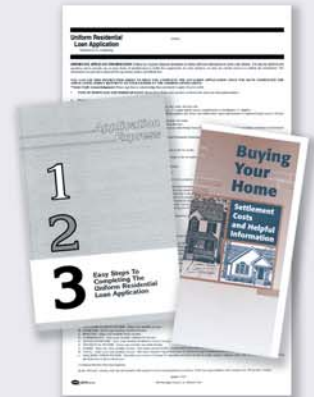
MPG/F-3 KIT



VMP-123A  
(includes VMP-18  
and VMP-321N)



VMP-123  
(includes VMP-321B,  
VMP-321N, and VMP-18)



VMP-123R  
(includes VMP322,  
VMP-321N, and VMP-18)





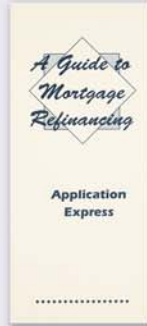
# Booklets and Pamphlets



VMP-18



VMP-20



VMP-322

## HUD Booklet "Buying Your Home" (VMP-18)

Real Estate Settlement Procedures Act (RESPA) regulations require lenders to provide the HUD booklet at the time of receipt of application. Also available in Spanish.

## CHARM Booklet (VMP-20)

Regulation Z requires lenders to provide a Consumer Handbook on Adjustable Rate Mortgages (CHARM) booklet to inform borrowers applying for an ARM of the unique characteristics of this type of loan. It is also available in Spanish.

## A Guide to Mortgage Refinance (VMP-322)

Providing basic information to borrowers about refinancing home mortgages, this guide is included in the Mortgage Refinance Application Express (VMP-123R) or can be purchased separately.



VMP-388



VMP-563



VMP-483

## Warning: Be Honest When Applying for a HUD Mortgage Loan! (VMP-388)

HUD strongly suggests the use of this pamphlet that warns borrowers of the consequences of dishonest transactions when applying for a HUD loan.

## How to Avoid Foreclosure HUD-FA-426 (VMP-563)

Send this pamphlet to each delinquent mortgagor with a lender-specific Notification to Homeowner. It outlines steps borrowers should take to avoid mortgage default and foreclosure.

## When Your Home is on the Line: What You Should Know About Home Equity Lines of Credit (VMP-483)

When consumers are looking for basic information on home equity lines of credit and what to look for when shopping for credit, this booklet is a must. Lenders are required by the Federal Reserve Board to use this Federal Reserve Board brochure.



VMP-323

## Protect Your Family From Lead in Your Home (VMP-323)

This pamphlet, required by federal law and developed by the Environmental Protection Agency (EPA), addresses household lead-based paint concerns for houses and apartments built before 1978. Also available in Spanish format.

## Home Mortgages: Understanding the Process and Your Right to Fair Lending (VMP-465)

Published for consumers by the Federal Reserve System to discuss the mortgage process and cover the federal laws offering protection to borrowers regarding home ownership.

## Consumer Guides (VMP-480, VMP-481, VMP-482)

Informing consumers of the various types of mortgage processes available to borrowers is encouraged by the Federal Reserve Board.

## A Home Buyer's Guide to Environmental Hazards (VMP-464)

Help homebuyers find answers to their environmental concerns in the home buying process with this guide.

## Selling Your GI Home? VA26-68-1 (VMP-432)

Help borrowers understand how they can have their government issue (GI) loan liability released or how eligible veterans can have their entitlement restored.

## Rehab a Home With HUD's 203(k) Rehab Program (VMP-437)

This guide explains how the Housing and Urban Development (HUD) 203(k) rehabilitation loan works; the documentation required; and types of housing, rehabilitation projects, and loans that qualify.

## A Quick Guide for Homebuyers and Real Estate Professionals, VA (VMP-390)

This guide can help you detail the eligibility for a Veterans Affairs (VA) loan and the costs associated, as well as access a list of VA offices.

## Guide to Single Family Home Mortgage Insurance (VMP-487)

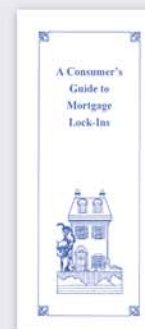
This guide provides information on Federal Housing Administration (FHA) mortgage insurance programs.



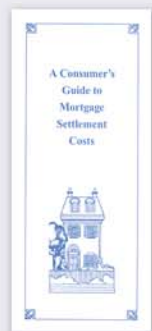
VMP-465



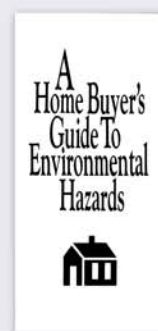
VMP-480



VMP-481



VMP-482



VMP-464



VMP-432



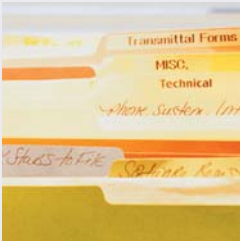
VMP-437



VMP-390



VMP-487



# File Folders



VMP-MTGFOLD-1



VMP-MTGFOLD-2



VMP-MTGFOLD-3



VMP-MTGFOLD-4



VMP-MTGFOLD-5

### VMP-MTGFOLD-1

This hole-punched folder has a detailed mortgage check list on the front for dates requested and received. A large header and lower note space clearly identify each file, as well as maintain consistency between files.

### VMP-MTGFOLD-2

With standard tabs that feature a shaded column header, this legal-sized folder has a detailed check list table on the front to bring order to your origination, appraisal, and survey documents. Folders are hole-punched on top to provide easy insertion of fasteners.

### VMP-MTGFOLD-3

There's a highly detailed, comprehensive check list table on the front of this hole-punched folder, providing easy organization of documents necessary for refinance loans.

### VMP-MTGFOLD-4

Featuring permanent fasteners adhered to each inside page for secure document placement, this legal-sized folder has a box format, mortgage status check list on its front. A folder tab runs the length of the folder to ensure easier file identification.

### VMP-MTGFOLD-5

This legal-sized, expandable, 25-point pressboard folder features eight standard index tabs, permanent fasteners, and a file pocket to hold loose papers. It also has a check list printed on the first tab.

### VMP-MTGFOLD-7

This blank, 25-point pressboard folder is expandable with inside fasteners and a die-cut tab on the side.

### VMP-MTGFOLD-8

Expandable with inside fasteners, this blank folder is constructed with 25-point pressboard and features a die-cut tab on its lower edge.

### VMP-MTGFOLD-9

The permanent fasteners in this 14-point manila folder secure documents, while a comprehensive check list table on the front provides convenient organization of refinance forms.

### VMP-POCKET

The VMP-POCKET is a hole-punched manila folder to conveniently hold loose papers.

### HUD Case Binder (VMP-455)

Required for all HUD/FHA lenders, this binder meets all federal guidelines outlined in Mortgagee Letter 89-25 issued by HUD.

### Yellow HUD Case Binder (VMP-455LI)

The VMP-455LI is used as part of HUD's Lender Insurance Program when documents are submitted electronically.

### Custom File Folders (VMP-MTGFOLD-6)

Custom-print, legal-sized folders are available in manila, blue, red, white, lavender, yellow, pink, green, goldenrod, gray, and orange. These folders are hole-punched at the top, allowing easy insertion of fasteners. Colored folders are an excellent method for differentiating files between loan originators or loan types.



VMP-MTGFOLD-7



VMP-MTGFOLD-8



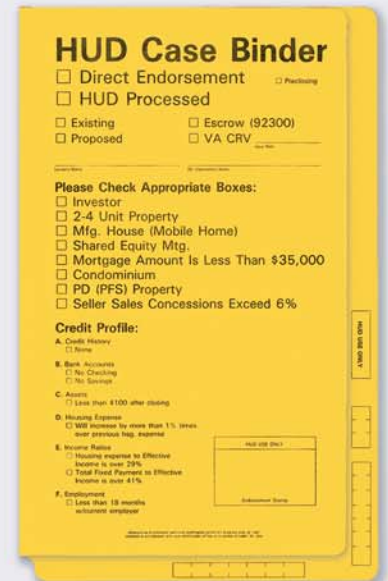
VMP-MTGFOLD-9



VMP-POCKET



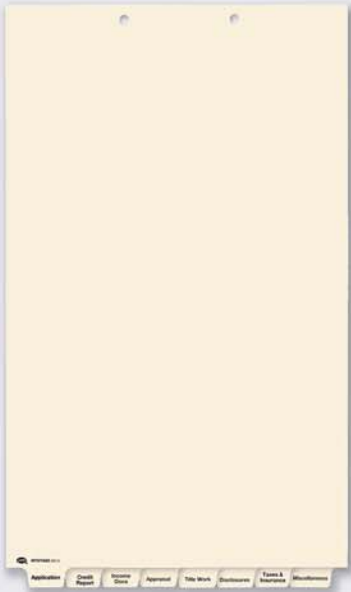
VMP-455



VMP-455LI



## File Tabs



VMP-MTGTAB-2



VMP-MTGTAB-3

### VMP-MTGTAB-1

Custom legal-sized sheets help organize each file, as well as bring consistency between files with an unlimited number of tabs per set and imprinted with your chosen text. Standard pricing applies to orders meeting the following specifications:

- 100# manila tag stock
- 8.5" x 14.5" or 9" x 14"
- Black ink
- 2-hole punch
- Printing on both sides of the tabs, with no printing on body of sheets
- Tabs collated into sets

### VMP-MTGTAB-2

- Standard set of eight index tabs\*
- 8.5" x 14.5"
- End tab

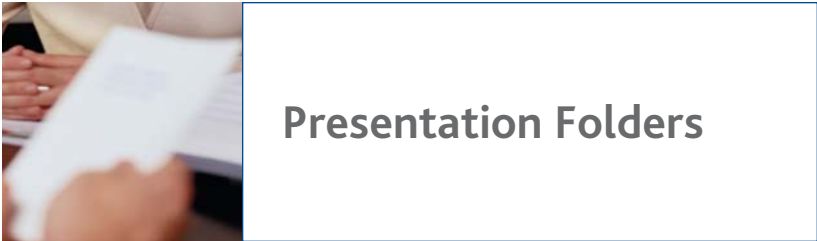
### VMP-MTGTAB-3

- Standard set of eight index tabs\*
- 9" x 14"
- Side tab

\*Standard set of tabs include:

- Application
- Income Documents
- Title Work
- Taxes and Insurance
- Credit Report
- Appraisal
- Disclosures
- Miscellaneous





## Presentation Folders

### Mortgage Documents—Wooded Bay View (VMP-PRES 1)

With a two-color printed graphic on the front, this legal-sized folder features a classic home and scattered fall leaves. It's a great way to present orderly form packages to your borrowers. Each folder has two, three-inch pockets inside and a business card die cut on the right pocket.

### Home Loan Information—Cottage (VMP-PRES 2)

This ready to ship legal-sized folder is enhanced with a silver foil-stamped sketch and a business card die cut on the right inside pocket.

### Presentation Folder (VMP-PRES 3)

Presentation folder four-color version. Modern home image on front cover. Legal size, right inside pocket is die cut with business card slot.

### Presentation Folder (VMP-PRES 4)

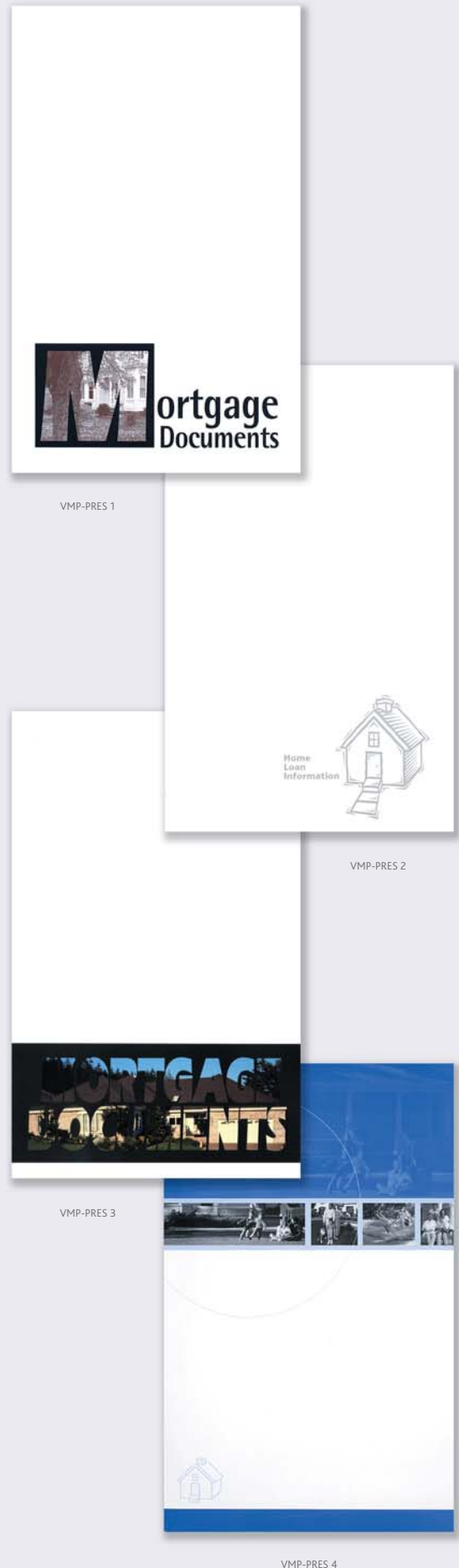
Presentation folder two-color version. Family images on front cover. Legal size, right inside pocket is die cut with business card slot.

### Custom Presentation Folders

Customized presentation folders from Wolters Kluwer Financial Services are tailor-made to your selections from a wide range of options. The folders are available in 9" x 14.5" legal, 9" x 12" letter, and 9.5" x 14.5" sizes to accommodate the variety of documents your borrowers need to complete a loan package.

Graphic enhancements put the finishing touches on your custom folders. Multiple enhancements can be applied to your company name and logo in a variety of combinations based on three available applications; ink color, foil color, and blind embossing.

A variety of other options can also enhance your folders, inside and out. Existing, camera-ready art can be applied to the folders or we can develop graphics for you. In addition to printing your company name on the inside pockets, business card die cuts can be positioned on either pocket (horizontally or vertically) to match the orientation of your cards.





# Lobby Posters



VMP-393 (MO)



VMP-392



VMP-389 (TX)



VMP-479\*



VMP-385



VMP-485\*



VMP-486



VMP-386



VMP-484

All posters are available in the required size and include a convenient double-wing easel tab for display.

**Texas Notice to Borrowers—VMP-389 (TX)**  
8.5" x 11"

**Missouri Notice to Applicants—VMP-393 (MO)**  
11" x 14"

**Equal Housing, NCUA—VMP-392**  
8.5" x 14"

**Equal Housing Lender, FDIC—VMP-479\***  
11" x 14"

**Equal Housing Lender, Federal Reserve Board—VMP-385**  
11" x 14"

**Equal Housing Opportunity, HUD Version—VMP-485\***  
11" x 14"

**Equal Housing Lender, OTS Version—VMP-486**  
11" x 14"

**Equal Housing Lender, Comptroller of Currency—VMP-386**  
11" x 14"

**Home Mortgage Disclosure Act Notice—VMP-484**  
8.5" x 11"

**Community Reinvestment Act Notice (FDIC, FRB, OTS, and OCC)—VMP-387\*\***

Contact [vmp-customersupport@wolterskluwer.com](mailto:vmp-customersupport@wolterskluwer.com) for development and/or order of this customizable poster. 11" x 14"

\*FDIC-regulated lenders may use either VMP-485 or VMP-479.

\*\*Questionnaire must be completed prior to shipping.



# Spanish Products

## Spanish Application Express (VMP-123S)

The Spanish Application Express kit, "Solicitud Ultra Rápida," includes:

- Bilingual Uniform Residential Loan Application Instructions with Fannie Mae version of bilingual Loan Application (BI321N)
- Spanish version of HUD Settlement Costs booklet "Buying Your Home" (VMP-18S)

## HUD Booklet "Buying Your Home" (VMP-18S)

Real Estate Settlement Procedures Act (RESPA) regulations require lenders to provide the HUD booklet at the time of receipt of application.

## CHARM Booklet (VMP-20S)

Regulation Z requires lenders to provide a Consumer Handbook on Adjustable Rate Mortgages (CHARM) booklet to inform borrowers applying for an ARM of the unique characteristics of this type of loan.

## Protect Your Family From Lead in Your Home (VMP-323S)

This pamphlet, required by federal law and developed by the Environmental Protection Agency (EPA), addresses household lead-based paint concerns for houses and apartments built before 1978.

## LOBBY POSTERS

### Equal Housing Lender, FDIC (VMP-479S)

11" x 14"

### Equal Housing Opportunity, HUD Version (VMP-485S)

11" x 14"

### Equal Housing Lender, OTS Version (VMP-486S)

11" x 14"

### Equal Housing Lender, Comptroller of Currency (VMP-386S)

11" x 14"

### Home Mortgage Disclosure Act Notice (VMP-484S)

8.5" x 11"



VMP-123S (includes BI321N and VMP-18S)



VMP-18S



VMP-20S



VMP-323S



VMP-479S



VMP-485S



VMP-486S



VMP-386S



VMP-484S

800.521.7291

[www.WoltersKluwerFS.com](http://www.WoltersKluwerFS.com)

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