

PointMan. Mortgage automation made easy.

Product Information

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For More Information

Visit the Calyx Web Site  
[www.calyxsoftware.com](http://www.calyxsoftware.com)

Call Calyx  
 Information and Sales Line  
 800 362 2599

Order a Free Demo Kit  
 To order your free demo CD and full-color instruction guide, visit [www.calyxsoftware.com](http://www.calyxsoftware.com) or call 800 362 2599.



About Calyx PointMan

**PointMan: Point for loan officers.**

Designed specifically for the loan officer, Calyx® PointMan™ is a mortgage automation application that simplifies and automates loan marketing, prequalification, and origination. Developed by mortgage professionals, PointMan combines the latest technology with the functionality that loan officers need.

PointMan contains only the functions of Point® that loan officers require, and it can be used alone or in conjunction with Point. At a price that's less than half of Point, PointMan provides a cost-effective solution for loan officers who use a laptop computer or work in a remote location and require only a single-computer license. And since Point and PointMan files are completely interchangeable, you can easily transfer your loan files to Point for processing.

**With PointMan, you'll be connected.**

In addition to its robust features and functionality, PointMan provides a single point to and from which mortgage-based information

is exchanged with a wide array of lenders and service providers. And with the revolutionary Lenders in Point and Services in Point, you can send data from your PointMan screens directly to the lender or service provider you choose. Processed information is then transmitted right back to your PointMan screens. The exchange of information is seamless and your records will always match the lender's or service provider's system of record.

Loan Marketing

**Manage leads and market loans.**

Calyx PointMan provides tools that help you attract prospective borrowers, manage leads, and market loans. You can produce amortization schedules, compare loans, calculate cash-to-close amounts, and generate rent vs. own comparisons—quickly and easily. And if you have a Calyx Point WebCaster web site, you can receive loan applications from prospective borrowers who have completed portions of the form online. Applications can be opened in PointMan, eliminating the need

About PointMan

**For Loan Officers**

Designed specifically for the loan officer, PointMan can be used alone or in conjunction with Point. It's perfect for the loan officer who uses a laptop computer or works in a remote location and requires only a single-computer license.

**Point and PointMan: What's the Difference?**

Point contains the functionality and forms that mortgage professionals need for all phases of the loan process—from loan marketing through closing. PointMan contains only the components of Point that loan officers require. It's fully compatible with Point, so files can easily be sent to Point for processing.

Point	\$895	•
PointMan	\$395 or \$195*	•
Loan Officers		• •
Loan Processors		•
Loan Marketing		• •
Prequalification		• •
Origination		• •
Disclosures (includes GFE, RegZ)		• •
Automated Underwriting		• •
FHA and VA: Initial forms		• •
FHA and VA: Complete forms		•
1008 Transmittal Summary		•
Verification forms		•
Lenders in Point		• •
Services in Point		• •
Preferred Point Partners		• •
License information		
Point:	10-computer license; 1 location	
PointMan:	Single-computer license	

\* Special price for current Point owners.

to re-enter data and making it fast and easy to learn about prospects' requirements before you contact them.

**Create promotional flyers.**

PointMan makes it easy to print flyers that include three side-by-side loan comparisons for specific properties. When working with Realtors, you can use these flyers—complete with a photo of the home—at open houses, enabling you to market your products and services to everyone who sees the property.

Prequalification

**Prequalification Tool**

The Prequalification tool—for first, second, or investment purchase mortgages—is a great way to give prospective borrowers an idea of how much they might qualify to borrow. This tool helps you answer two basic questions for the borrower: “How much money can I qualify for?” and “Can I afford this property?” The Prequalification tool also provides information about minimum income required and maximum debt allowable. Drop-down boxes allow quick insertion of loan programs and hazard, tax, and mortgage insurance factors, so you can run different scenarios easily.

**Prequalification vs. Preapproval**

With the advent of automated underwriting, the loan approval process has changed significantly. Automated underwriting engines, such as Fannie Mae's Desktop Originator™ and Freddie Mac's Loan Prospector™, make it possible to get actual underwriting decisions—not just prequalifications—in minutes. And when competing for a property, borrowers who are preapproved have a significant advantage over those who are prequalified only. With Lenders in Point and built-in interfaces to Fannie Mae and Freddie Mac, PointMan makes it easy to

take advantage of all the benefits of automated underwriting.

**Amortization Schedule**

The Amortization Schedule in PointMan displays the individual principal and interest values for each mortgage payment, or it can show the values accumulating over the life of the loan. The schedule shows borrowers the advantages of making extra payments to the principal with each monthly payment or of making one additional lump-sum payment per year. Customizable Loan Program templates make it easy to switch from one loan product to another. You can amortize fixed, ARM, potential negative amortization, and buy-down mortgages. Data can be viewed on the screen or printed out for review. The printed version provides a summary page with space for the borrower's name, property address, “prepared for” name and address (real estate agent), and “prepared by” name and address.

**Rent vs. Own**

PointMan makes it easy to show borrowers the financial advantage of home ownership over renting. The Rent vs. Own tool bases its calculations on months of home ownership, current rent, assumption of rental increase per year, assumption of home appreciation (compounded yearly), investment interest (interest earned on the down payment if not used for purchase), and income tax bracket. Results show the monthly financial benefit of purchase plus the benefit of home ownership for the total number of months selected. The printed version includes room for the borrower's name, property address, “prepared for” name and address (real estate agent), and “prepared by” name and address.

**Cash-to-Close Summary**

PointMan creates a Cash-to-Close summary that's easy for borrowers to understand. Based

## Calyx Support

### Built-in Product Support

Help is available instantly from any screen in PointMan. Simply press **F1** and a window appears containing the information you need to know about the screen or function you're using.

### Committed to Support

Calyx Software is committed to providing its customers with the highest level of service and support possible. Calyx stands behind every copy of its software by offering complimentary web and phone-based support to all licensed users of active (nonretired) versions.

### Technical Support

Technical Support Line  
800 342 2599

### Web and E-mail

[www.calyxsupport.com](http://www.calyxsupport.com)  
[support@calyxsoftware.com](mailto:support@calyxsoftware.com)

## Calyx Training

### Classes

Point 101 Combination Class  
Hands-on Point Basics  
Loan Origination Workshop  
Loan Processing Workshop  
Power Processing with Point

### Schedule

A complete list of training class dates and nationwide locations is available on the Calyx web site.

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

### Registration

Karol Pierce, Training Director  
877 836 7655 (toll free)  
714 544 8040  
714 544 8060 (fax)  
[karol\\_pierce@calyxsoftware.com](mailto:karol_pierce@calyxsoftware.com)

on information from the Loan Application (Details of Transaction, page 3), the summary includes estimated prepaid items, estimated closing costs, and cash to or from the borrower. The single-page, 8.5" x 11" printed form includes the borrower's name and address, space for a Realtor's name and address, and the loan officer's name and contact information. The Cash-to-Close summary provides a concise summary of bottom-line costs that every borrower will appreciate.

### Loan Comparison

The Loan Comparison tool generates side-by-side loan comparisons, making it easy to compare different loan programs. Quickly access loan program scenarios for fixed, ARM, and government loans. Use the pop-up calculators to insert hazard, tax, and MI factors, as needed. Choose the right closing-cost scenarios and you're ready to compare loans for any number of months you like. In addition to the standard loan summary information, the printout includes minimum income required, maximum debt allowed, total cash-to-close, and APR. It also includes spaces for the borrower's name, property address, "prepared for" name and address (real estate agent), and "prepared by" name and address. You can also print an open house flyer—complete with a photo of the property.

### Debt Consolidation Tool

Analyzing several debt scenarios helps prospects understand how debt-to-income ratios affect their ability to qualify for a loan when refinancing. The Debt Consolidation tool in PointMan takes data from the liabilities section of the loan application and allows you to generate "what if" scenarios for your clients. Within minutes, you can show a prospective borrower how different ratios are created when selected debts are paid off. Basing your analysis on the prospect's current outstanding

debt is easy—simply use one of the credit reporting interfaces in PointMan to download the latest one-, two-, or three-bureau in-file reports into the liabilities section of the loan application. Select and deselect desired trade lines to be paid off to create different "what if" scenarios for your borrower to review.

## Origination and Disclosures

### Loan Program Templates

PointMan provides three tools that make the paperwork-intensive process of working with loan files more efficient—Loan Program, Closing Cost Scenario, and Master File templates. To speed up data entry, PointMan provides a tool that makes it easy to create Loan Program templates. You can generate a template for each fixed or adjustable rate product that you use frequently. Once the template is created, you can select it from within a loan file and the information will be inserted automatically—saving time and reducing data entry errors.

### Closing Cost Templates

PointMan also makes it easy to create Closing Cost Scenario templates and use them when filling out a Good Faith Estimate. You can create templates containing standard fees for different loan types, even for specific lenders, and access them from within the Good Faith Estimate screen. When selected from a drop-down list in the Good Faith Estimate screen, the appropriate fields will be populated automatically, greatly reducing data entry time.

### Master Files

PointMan allows you to create Master files—or templates—for a loan file. Master files are identical to prospect or borrower loan files. Unlike Loan Program and Closing Cost Scenario templates, which contain data for a

**How to Order**

**By Phone**

Information and Sales Line  
800 362 2599

**Calyx PointMan**

Software..... \$395  
Price for Point owners..... \$195

Subset of Point for loan officers  
Single-computer license

12 months of free upgrades  
Toll-free technical support for  
owners of active (nonretired)  
versions of PointMan

Annual Subscription..... \$95  
12 months of upgrades

**Calyx Point**

Software..... \$895  
10-computer license for 1 location

12 months of free upgrades  
Toll-free technical support for  
owners of active (nonretired)  
versions of Point

Annual Subscription..... \$295  
12 months of upgrades

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specific aspect of the file, a Master file contains all the fields in the loan file. Master files can be created for different types of loans. For example, you can create a Master file for purchase loans and complete the fields that pertain to it. Once the template is created, you can select it from within a loan file and the corresponding fields will be populated automatically. The associated screens, such as the loan application, verifications, and tracking report, will all be populated simultaneously.

**Automated Underwriting**

With PointMan, you can take advantage of the speed and efficiency of automated underwriting. Enjoy seamless communication with Lenders in Point and built-in interfaces to Fannie Mae's Desktop Originator (DO), Fannie Mae's Desktop Underwriter (DU), and Freddie Mac's Loan Prospector (LP). All of these connections let you transmit PointMan data easily and receive underwriting decisions in minutes. And when you transfer a loan file to Point for processing, all the underwriting decisions are transferred with it. To use PointMan, you will need the following computer software and hardware:

**System Requirements**

- For Microsoft Windows 98® and Windows ME®: 32 MB of RAM (minimum)
- For Microsoft Windows NT® 4.0: 32 MB of RAM (minimum), and you must be running Service Pack 3 or higher
- For Microsoft Windows 2000® and Windows XP®: 64 MB of RAM (minimum)
- A personal computer with a 66-MHz or faster microprocessor (Pentium® recommended) with access to a CD-ROM drive
- 70 MB of free space for PointMan application and additional space for user data
- Monitor with 800 x 600 screen resolution (256

colors recommended)

- Mouse
- Any Windows-compatible laser or non-laser printer (1 MB of printer memory required for laser printers)
- An Internet Service Provider is required for some functions

Note: Point is written to be Microsoft Network compatible. Calyx does not support the operation of PointMan under Novell, Linux, or any other environment, including multiple-user environments such as Citrix Servers or Microsoft Terminal Servers and Services.

**Contact Calyx today.**

Innovative and reliable software combined with award-winning service and support has made Calyx Point the number one mortgage automation application on the market. For more information about Point or PointMan or to order your free demo kit—featuring the Point demo CD and a full-color instruction guide—visit [www.calyxsoftware.com](http://www.calyxsoftware.com), call your Calyx Marketing Partner, or call the Calyx national sales line at **800 362 2599**.

