

ids Documenter



JANUARY 2013

Questions or comments regarding this newsletter, contact Marketing at 800.554.1872 © 2013 IDS, Inc.

HAPPY NEW YEAR

from your friends at



3 WAYS TO CONTACT IDS CUSTOMER SUPPORT

Did you know that there are three ways to contact the IDS customer support team?

- 1** For simple questions and requests, the IDS Chat tool is your best option. To ask customer support a simple question or to request a simple change results in a response within 15 seconds.
- 2** If you're making permanent changes, the best way to contact customer support is through email, service@idsdoc.com. This allows us to keep a paper trail of all the changes being made throughout the entire process.
- 3** You can also call into IDS at 800.554.1872 to speak with one of our knowledgeable customer representatives. If you are trying to get a hold of one of our representatives and receive their voicemail, just press zero for the next available person.

Here at IDS we want to make it simple to get the answers and help you need. Use any of these three options to get a hold of our friendly staff.



idsDoc TIP

New Field Option for USDA Loans Called Not Considered MI

For USDA loans there is a new field option called *Not Considered MI*. When this field is checked, the USDA annual fee will not be calculated as mortgage insurance, resulting in the USDA annual fee not displaying in Section V of the 1003.

Section V. Combined Monthly Housing Expense			
Present	Borrower	Co-Borrower	Proposed
Rent			
First Mortgage P&I			First Mortgage P&I 0.00
Other Financing P&I			Other Financing P&I 0.00
Hazard Insurance			Hazard Insurance 0.00
Real Estate Taxes			Real Estate Taxes 0.00
Mortgage Insurance			Mortgage Insurance 0.00
Homeowner Assn. Dues			Homeowner Assn. Dues 0.00
Other			Other 0.00
Total		0.00	Total 0.00

The fields *Link to 904* and *Link to 1007* will appear when you select the field Not Considered MI.

USDA / Rural Housing			
Upfront Guarantee Fee	3,673.46	2.0000	<input checked="" type="checkbox"/> Link to 904
Renewal	76.53	0.5000	<input checked="" type="checkbox"/> Link to 1007
			Annual Renewal 918.37
			<input checked="" type="checkbox"/> Not Considered MI
			Case #

Selecting *Link to 904* will result in the USDA Up-front Guarantee Fee being linked on the Fees page.

904	USDA UP-FRONT GUARANTEE FEE		3,673.46	B APR 532
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Selecting *Link to 1007* will result in the renewal being linked on the Escrows page.

1007	USDA Annual Fee		months at 76.53	per month
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Payments From Escrow Account			
918.37	Monthly	1/1/2014	USDA Annual Fee



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