The Plan Codes and document names listed below are for initial disclosures and closing packages for loans sold to Spring EQ.

Closing Package Plan Codes

ICE MT Plan Code ID	Description	Investor Plan Code
12460002	HELOAN 10 Yr Fixed Rate	HELOAN10
12460003	HELOAN 15 Yr Fixed Rate	HELOAN15
12460004	HELOAN 20 Yr Fixed Rate	HELOAN20
12460006	HELOAN 30 Yr Fixed Rate	HELOAN30
12460007	HELOC 30 Yr Adjustable	HELOC30103
12460008	HELOC 15 Yr Fixed Rate	HELOCF153
12460009	HELOC 20 Yr Fixed Rate	HELOCF203
12460010	HELOC 30 Yr Fixed Rate	HELOCF303
12460011	Variable Rate HELOC 20 Yr Term 10 Yr I/O 3 Yr Draw	HELOC20103
12460012	Variable Rate HELOC 15 Yr Term 10 Yr I/O 3 Yr Draw	HELOC15103
12460013	Variable Rate HELOC 30 Yr Term 3 Yr I/O 3 Yr Draw	HELOC3033

Please see the disclaimer on page 3.

Investor Custom Documents

ICE MT Plan Code ID	Document Title	Form Selection
I1246HFNOT	HELOC Agreement and Disclosure Statement (Fixed)	Prints in closing package for HELOC fixed products.
I1246HANOT	HELOC Agreement and Disclosure Statement (Adjustable)	Prints in closing package for HELOC ARM products.
I1246HADRNOT	HELOC Agreement and Disclosure Statement (Adjustable)	Prints in closing package for HELOC ARM (No Additional I/O after Draw) products.
I1246HITFJ	Important Terms of Our Home Equity Line of Credit (Fixed)	Clients to provide print criteria via CRF for initial packages.
I1246HITAJ	Important Terms of Our Home Equity Line of Credit (Adjustable)	Clients to provide print criteria via CRF for initial packages.
I1246HITADRJ	Important Terms of Our Home Equity Line of Credit - 30 Yr Term 3 Yr I/O 3 Yr Draw (Adjustable)	Clients to provide print criteria via CRF for initial packages.
I1246HITA15J	Important Terms of Our Home Equity Line of Credit - 15 Yr Term 10 Yr I/O 3 Yr Draw (Adjustable)	Clients to provide print criteria via CRF for initial packages.
I1246HITA20J	Important Terms of Our Home Equity Line of Credit - 20 Yr Term 10 Yr I/O 3 Yr Draw (Adjustable)	Clients to provide print criteria via CRF for initial packages.
I1246HSSTF I1246HSSTFJ	HELOC Settlement Statement Terms (Fixed)	Prints in closing package for HELOC fixed products. Clients to provide print criteria via CRF for initial packages.
I1246HSSTA I1246HSSTAJ	HELOC Settlement Statement Terms (Adjustable)	Prints in closing package for HELOC ARM products. Clients to provide print criteria via CRF for initial packages.

Each Lender will need to coordinate the mapping of their fees to each section with your Customer Support team as part of their Encompass set-up to use these SEQ documents. The disclosures available through these document codes serve as examples and include terminology specific to the products we provide. Lenders must review and modify the HELOC Important Terms and HELOC Agreement as needed on a periodic basis to adhere to any applicable federal or state laws. In certain cases, this may require creating a customized version of the disclosures in collaboration with your document provider. It is the lender's responsibility to assess the documents included in the disclosure packages to confirm adherence to the regulatory standards pertinent to your lending institution.

Spring EQ originates closed-end home equity loans serviced utilizing a 30/360 interest accrual method. When utilizing Encompass, certain states, i.e., WA and SC, will reflect a restriction on this interest accrual method for these products. Encompass Investor Docs has added a Closing Doc Audit (shown here) which will prevent the generation of documents when a HELOAN reflects an interest accrual method that is not 30/360.

To generate HELOAN Plan IDs, Lenders will need to contact Mavent for available options to override or exclude this Mavent fail where a 30/360 interest accrual method reflects as a FAIL on the report.

Closing Docs Audit			✕
Audited on 07/15/2025 4:06 PM		Loan Data ∨ Refresh Audit	Order Docs
Order Type	Closing ∨		
Spring_EQ_HELOAN - Data Audit Results			
Type ▲	Description		Go To Field
Required	The investor does not support this interest accrual method for plan code chosen.		