

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
12460001	HELOAN 5 Yr Fixed Rate	HELOAN5
12460002	HELOAN 10 Yr Fixed Rate	HELOAN10
12460003	HELOAN 15 Yr Fixed Rate	HELOAN15
12460004	HELOAN 20 Yr Fixed Rate	HELOAN20
12460005	HELOAN 25 Yr Fixed Rate	HELOAN25
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 Document Name	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.