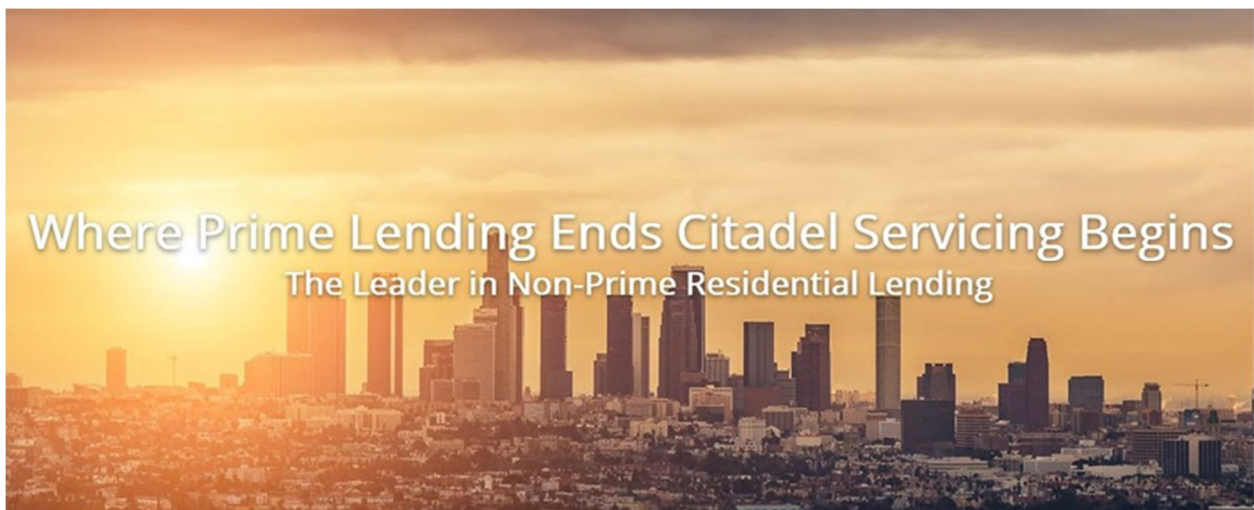


Disclosures – Initial Disclosures



Operations



Disclosures (Initial Disclosures)


Byte – HOME- Borrowers Section:

- **Important** – review and be sure no *abbreviations* or typing all in *CAPS*.
- **Important** – review to be sure *E-MAIL* matches *E-CONSENT* (email in Byte has to match with email on e-consent that's in Doc. Velocity)

BORROWERS				
<div>Add Borrower Delete Borrower Move / Switch Borrowers</div>				
Application 1 - Borrower			Application 1 - Coborrower	
Click here to add a coborrower				
Name	First Yvette	Middle R	Last Housen	Suffix
D.O.B.	10/06/1966	Age 51	Nickname	
SSN	Taxpayer ID Type		SSN	
Non - Person Entity <input type="checkbox"/>				
Work	(301) 675-9421		Home	(301) 675-9421
Mobile			Fax	
E-Mail	yvette@housenhealth.com			
Street	8713 Ivyberry way			
Cty-St-Zip	Gaithersburg	MD	20886	
EFX	<input type="checkbox"/>	TRU <input type="checkbox"/>	XPN <input type="checkbox"/>	Median
Citizen	US Citizen		Self Employed	<input checked="" type="checkbox"/>
CAIVRS	Order		LDP/GSA	
First Time Homebuyer	<input type="checkbox"/>		MLA	
Application 2 - Borrower				
Click here to add a new borrower on a new application				

Byte – HOME – License # Section:


- Fill in COMPANY Broker NMLS + License No. (from NMLS pages in Doc Velocity-DV)
 - Then go to the “[click here](#)”
 - Select from list Broker, Company, then type company name.
- NOTE:** If Broker + Loan officer do not show up ask for assistance.



LICENSE NUMBERS				
Click here to edit loan officer license info.				
	NMLS ID	License No	Expiration Date	Start Date
Company	<input type="text"/>	<input type="text"/>		
Branch	<input type="text"/>	<input type="text"/>		
Loan Officer				

Byte – HOME – Subject Property Info Section:

- Subject Property Info in Byte needs to match with SiteX (that's in DV)
 - If it does not match SiteX, review the Prelim or 1003
 - Cross reference multiple sheets if zip code is in question
- Fill in Parcel # (provided on SiteX/Prelim)
- Determine if the property is a PUD, Condo or Detached (ask if unsure)



SUBJECT PROPERTY INFO				REGISTRATION AND LOCK INFO			
Property TBD	<input type="checkbox"/>	Property Has No Address	<input type="checkbox"/>	Date Registered	<input type="text"/>		
Street	<input type="text" value="16801 NW 77th Pl"/>			Lock Days	<input type="text"/>	Fill Lock Info	
City, State, Zip	<input type="text" value="Miami Lakes"/>	<input type="text" value="FL"/>	<input type="text" value="33016"/>	Extensions	Ext 1 <input type="text"/>	Ext 2 <input type="text"/>	Ext 3 <input type="text"/>
County	<input type="text" value="Miami-Dade"/>	Units	<input type="text" value="1"/>	Date Locked	<input type="text"/>		
Property Type	<input type="text" value="Detached"/>			Lock Exp. Date	<input type="text"/>	Floating	<input type="checkbox"/>
Parcel No	<input type="text" value="32-2015-039-0300"/>			Date Canceled	<input type="text"/>		
Assessed Value	<input type="text"/>						

Byte – HOME – Loan Info Section:

- Check Purpose of loan: Is it a Purchase, Rate and Term or Cash-Out Refi? (This information is provided on AE Synopsis in DV)
- Loan Program Code: click “[select](#)” link →conventional→7/1 ARM? Fixed?
 - If ARM:
 - Interest Rate and Floor rate should be the same. Qual Rate option will automatically select appropriate one. Qual should not be in Red.
 - **Margin:** Look at program type and credit grade on Synopsis then go to appropriate Citadel Servicing Rate Sheet to get Margin.
 - **Index Value:** Federal Reserve Website → Treasury Constant Maturities → 1 year → Print page into DV and Name “Bank Rate”
 - **Index Type:** “One Year Treasury”
 - **Index Name:** “One Year Treasury Constant Maturity”
 - **Index Published In:** “Federal Reserve Board”
 - If Fixed:
 - Make sure Interest Rate and Qual. Rate Match (interest rate on synopsis)
- Loan Details: Make sure they match AE Synopsis.

LOAN INFO	
Loan Product	
Occupancy Type	Investment Proper <input type="checkbox"/> Bus.
Purpose of Loan	Refinance
Refinance Type	Cash-Out/Other
Loan Program Code	<input type="text"/> Select
Loan Program Name	<input type="text"/>
Mortgage Type	Conv.
Amortization Type	ARM ARM Info
Buydowns	None Jumbo
Loan Term	360 Due in 360
Interest Rate	6.999 % Qual Rate 7.350
Interest Only Term	<input type="text"/> months
Bi-weekly Loan	<input type="checkbox"/>
Loan Details	
Appraised Value	185,000.00 Estimated
Estimated Value	185,000.00
Base Loan	129,500.00 Calculate
PMI Type	None
MIP Percent	<input type="text"/> % Financed
Loan with MIP/FF	129,500.00
MIP/FF Paid in Cash	0.00
Monthly MI Premium	<input type="text"/> % yr 11-30: <input type="text"/>
Other Loan Info	
Escrow Waiver	Not Waived
1st Time Homebuyer	<input type="checkbox"/>
Edit Subordinate Financing	

Byte – HOME – Status Section (top of page):

- Review the *Loan Status Date/Submitted* and insert into the *Date Locked Sec.* on Byte home screen.
- Take the date from *Disclosures Lock Calculator* and insert in *Sched Closing Date* on **TIL** tab
- Select 'Fill' if prompted
- Return to the Home Screen and Erase date from *Date Locked Sec.*

The screenshot shows a section titled "CRITICAL DATES" with a blue header. Below the header are several input fields with blue underlined labels: "Application Date" (containing 11/30/2017), "Sched. Approval Date" (empty), "Sched. Closing Date" (containing 12/30/2017), "Signing Date & Time" (empty), "Case No. Date:" (empty), and "Agency Case No:" (empty). Each date field has a small circular icon to its right. Below the input fields are two buttons: "Jump to Conversation Log" and "Jump to Notes".

ECOA:

- Review that there is a date on '**Electronic Signature Disclosure Date**'
 - If there is no date present use date on E-Consent in DV.

The screenshot shows a section titled "Important Disclosure Dates" with a grey header. Below the header are three input fields with blue underlined labels: "Electronic Signature Disclosure Date" (containing 06/14/2017), "Sched Closing Date" (containing 08/20/2017), and "Appraisal Timing Waiver Date" (empty). Each date field has a small circular icon to its right. The first two rows are highlighted with a yellow background.

Underwriting:

- Doc Type:
 - **FULL** - W2, Paystubs, or 1040.
 - **Alternative** - Bank statements, ATR in Full, or Asset Depletion.
 - **Reduced** - DSCR+, Foreign National, Business Purpose, or ODF.

UNDERWRITING DETAILS	
Investor	NP
Mandatory Investor	<input type="text"/>
Excluded Investor	<input type="text"/>
Channel	Wholesale
Income Verified	<input type="text"/>
Credit Score	
Max Approved Rate	<input type="text"/> % <input type="button" value="Fill ..."/>
Doc Type	Alternative
Assets	Verified <input type="text"/> Inc Verified <input type="text"/> Emp Verified <input type="text"/>

NOTES



1008:

- Mortgage Originator from dropdown select 'Broker'
- 'Select From Cardex' - Select appropriate broker + officer
- Appraisal Company Name - Fill in with "PRO-TECK"

Note Information	
Original Loan Amount	553,500.00
Initial P & I Payment	4,013.26
Initial Note Rate	7.875 %
Loan Term (in months)	360
Mortgage Originator	Broker
Buydown	None
Broker/Correspondent Name and Company Name:	Yakelin Gonzalez, Columbus Capital Lending, LLC
Fill with Loan Officer	<input type="radio"/>
Select from Cardex	<input type="radio"/>
Second Mortgage	<input type="radio"/>
If Second Mortgage	Owner of First Mortgage
Original Amount of First Mortgage	<input type="text"/>



III. UNDERWRITING INFORMATION

Underwriter's Name	Appraiser's Name/License #	Appraisal Company Name
<input type="text"/>	<input type="text"/>	PRO-TECK
Stable Monthly Income	Present Housing Pymt: 1,763.00	





Closing:

- Delete any information in the 'Long Legal' section and replace with **SEE ATTACHED "EXHIBIT A"**
- Vesting – Click on "Fill"

Long legal description	
See attached "Exhibit A"	
Short legal description	
Vesting	
Manner in which Title is held	Married man <input type="button" value="Fill"/> 
Pedro Perez Married man	

Loan Estimate page 1:

- Click Fees Expire – then from the drop down: select **10 Business Days**
 - This must be done each day a loan is worked on, if not disclosed that day
- Prepayment Penalty - Select **NO**
- PPP can be “Yes” in very select circumstances, as dictated by the Underwriter/Manager

LOAN ESTIMATE PAGE 1			
Date Issued	12/01/2017	Loan Term	30 years
Applicants	Pedro Perez 16239 NW 91 CT Miami Lakes, FL 33018	Purpose	Purchase
		Product	7/1 Adjustable Rate
		Loan Type	Conventional
Property	16801 NW 77th Pl Miami Lakes, FL 33016	Loan ID	7011220
		Lock Exp.	
Sale Price	\$615,000.00	Fees Expire	12/15/2017 
			Explain
Loan Terms			
Can this amount increase after closing?			
Loan Amount	\$553,500	NO	
Interest Rate	7.875%	YES	<ul style="list-style-type: none">• Adjusts every year starting in year 8• Can go as high as 13.875% in year 10• See AIR Table on page 2 for details
Monthly P&I	\$4,013.26	YES	<ul style="list-style-type: none">• Adjusts every year starting in year 8• Can go as high as \$6,116 in year 10
Does the loan have these features?			
Prepayment Penalty	No		

Loan Estimate page 2:

- Closing Cost Estimate - Select program type from synopsis then yes from pop-up.
- Click in Values for sections A, B, C

This section loads various fields and is “hand filled in” as well.

Estimate		Non-Prime		Copy Estimates		Clear Costs		Reset Names	
A. Origination Charges									
\$16,516									
	PPFC	poc	To	Borrower	Seller/Lender	Disclosed	Estimate		
Edit Loan Discount Points	<input type="checkbox"/>	<input checked="" type="checkbox"/>	L			S			
Edit Administration Fee	<input type="checkbox"/>	<input type="checkbox"/>	L			S			
Edit Commitment Fee	<input type="checkbox"/>	<input type="checkbox"/>	L			S			
Edit Lender Fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	O			S			
Edit Loan Origination Fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	L			S			
Edit Mortgage Broker Fee	2.750	<input checked="" type="checkbox"/>	B	15,221.25		S			
Edit Processing Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	B			S			
Edit Underwriting Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	L	1,295.00		S	1,295.00		
Edit	<input type="checkbox"/>	<input type="checkbox"/>	L			S			
B. Services You Cannot Shop For									
\$1,050									
	PPFC	poc	To	Borrower	Seller/Lender	Disclosed	Estimate		
Edit Appraisal Fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	O	650.00		S	650.00		
Edit BPO Fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	L	150.00		S	150.00		
Edit Credit Report Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	50.00		S	50.00		
Edit Flood Certification	<input type="checkbox"/>	<input type="checkbox"/>	O			S			
Edit Re-Inspection Fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	O	200.00		S	200.00		
Edit Second Appraisal	<input type="checkbox"/>	<input type="checkbox"/>	O			S			
Edit Tax Service Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S			
Edit	<input type="checkbox"/>	<input type="checkbox"/>	O			S			
Edit UFMIP	Financed	0.00	+ Paid in Cash	0.00		S			
C. Services You Can Shop For									
\$8,612									
	PPFC	poc	To	Borrower	Seller/Lender	Disclosed	Estimate		
Edit Title - Abstract or Title Search	<input type="checkbox"/>	<input type="checkbox"/>	O	165.00		S			
Edit Title - Attorney's Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O			S			
Edit Title - Courier Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	100.00		S	100.00		
Edit Title - Disbursement Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S			
Edit Title - Doc Imaging Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	40.00		S			
Edit Title - Document Preparation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O			S			
Edit Title - E Filing Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	27.00		S			
Edit Title - Endorsement Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	390.00		S			
Edit Title - FL Policy Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	4.00		S			
Edit Title - Insurance Binder Wet	<input type="checkbox"/>	<input type="checkbox"/>	O	2,843.00		S			
Edit Title - Lender Coverage	<input type="checkbox"/>	<input type="checkbox"/>	O	2,843.00		S			
Edit Title - Lender Premium	<input type="checkbox"/>	<input type="checkbox"/>	O	25.00		S			
Edit Title - Lien Search Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	185.00		S			

- Mortgage Broker Fee - Check % on Submission sheet, Broker Itemization Fee Sheet, Fee Sheets (all in DV) -Take the higher % and insert into BYTE.
- Please advise that Brokerage charges are subject to 3% maximums on Non-Prime/Maggi, and 6% total on ODF (includes UW Fee). See Rate Sheets

Borrower Paid*	Lender Paid
Grade: <u>ODF DCSR</u>	Grade: _____
Rate: <u>6.999%</u>	Rate: _____
Points or \$ <u>0</u>	Comp: Select One _____
Processing \$ <u>1,295 U/W</u>	All broker fees can not exceed Lender Paid Comp
Contract Processing Fee \$ _____	NMLS# _____

- Inputting fees into LE 2 screen you will search in DV for **BROKER ITEMIZATION** (go through listed fees)
- Search in DV for **FEES**, look at sheets with fees (only the ones with subject address on them) and replace any current fees inputted that are lower than the higher ones.
- Search in DV for **HUD**, (only the ones with subject address on them) and replace any current fees inputted that are lower with the higher ones).

**Paid Outside Closing (POC) vs
Pre-Paid Finance Charge (PPFC)**

Section B

- ✓ Appraisal = POC
- ✓ BPO = POC
- ✓ Re-Inspection = POC

Section C

- ✓ Attorney = PPFC
- ✓ Courier = PPFC
- ✓ Doc Prep = PPFC
- ✓ Notary = PPFC
- ✓ Settlement = PPFC
- ✓ Wire = PPFC

B. Services You Cannot Shop For							\$1,050
	PPFC	poc	To	Borrower	Seller/Lender	Disclosed	Estimate
Edit Appraisal Fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	O	650.00		S	650.00
Edit BPO Fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	L	150.00		S	150.00
Edit Credit Report Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	50.00		S	50.00
Edit Flood Certification	<input type="checkbox"/>	<input type="checkbox"/>	O			S	
Edit Re-Inspection Fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	O	200.00		S	200.00
Edit Second Appraisal	<input type="checkbox"/>	<input type="checkbox"/>	O			S	
Edit Tax Service Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S	
Edit	<input type="checkbox"/>	<input type="checkbox"/>	O			S	
Edit UFMIP	Financed	0.00	+ Paid in Cash	0.00		S	
C. Services You Can Shop For							\$8,612
	PPFC	poc	To	Borrower	Seller/Lender	Disclosed	Estimate
Edit Title - Abstract or Title Search	<input type="checkbox"/>	<input type="checkbox"/>	O	165.00		S	
Edit Title - Attorney's Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O			S	
Edit Title - Courier Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	100.00		S	100.00
Edit Title - Disbursement Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S	
Edit Title - Doc Imaging Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	40.00		S	
Edit Title - Document Preparation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O			S	
Edit Title - E Filing Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	27.00		S	
Edit Title - Endorsement Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	390.00		S	
Edit Title - FL Policy Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	4.00		S	
Edit Title - Insurance Binder Wet	<input type="checkbox"/>	<input type="checkbox"/>	O	2,843.00		S	
Edit Title - Lender Coverage	<input type="checkbox"/>	<input type="checkbox"/>	O	2,843.00		S	
Edit Title - Lender Premium	<input type="checkbox"/>	<input type="checkbox"/>	O	25.00		S	
Edit Title - Lien Search Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	185.00		S	

- DO NOT CHANGE these fees whether higher or lower:
 - BPO
 - Re-Inspection
 - Notary
- There will always be a base fee of \$500 for *taxes* on every file.
 - If there are additional tax fees on other sheets, always add \$500 to the total
 - Be mindful entering Transfer Taxes, and City/County as these must be accurate to avoid cures to the company

OTHER COSTS							
E. Taxes and Other Government Fees						\$7,501	
		PPFC	poc	To	Borrower	Seller/Lender	Disclosed Estimate
Edit	Recording Fee - Deed	<input type="checkbox"/>	<input type="checkbox"/>	O	267.00		S
Edit	Recording Fee - Mortgage	<input type="checkbox"/>	<input type="checkbox"/>	O			S
Edit	Recording Fee - Releases	<input type="checkbox"/>	<input type="checkbox"/>	O			S
Edit		<input type="checkbox"/>	<input type="checkbox"/>	O			S
Edit		<input type="checkbox"/>	<input type="checkbox"/>	O			S
Edit	City/County Deed Tax/Stamp Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	7,234.25		S
Edit	City/County Mortgage Tax/Stam...	<input type="checkbox"/>	<input type="checkbox"/>	O			S
Edit	State Deed Tax/Stamp Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S
Edit	State Mortgage Tax/Stamp Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S

- Prepaids, Escrow and Flood:
 - Review the Disclosures Impound Guide and Property Tax Matrix

F. Prepaids							\$0
	Mo's	\$ / Mo	Borrower	Seller/Lender	Disclosed	Estimate	
Edit Hazard Insurance	<input type="text" value="12"/>	104.54	=	<input type="text"/>	S	<input type="button" value="[Clear]"/>	
Edit Flood Insurance	<input type="text"/>		=	<input type="text"/>	S	<input type="text" value="325.00"/>	
Edit Mortgage Ins. Premium	<input type="text"/>		=	<input type="text"/>	S		
Edit Daily Interest	Fill <input type="text" value="129.0972"/>	/dy		<input type="text"/>	S		
Edit Property Taxes	<input type="text" value="12"/>	779.67	=	<input type="text"/>	S	<input type="button" value="[Clear]"/>	
Edit Association Dues	<input type="text"/>	140.00	=	<input type="text"/>	S		
Edit <input type="text"/>	<input type="text"/>		=	<input type="text"/>	S	<input type="button" value="[Clear]"/>	
Edit <input type="text"/>	<input type="text"/>		=	<input type="text"/>	S	<input type="button" value="[Clear]"/>	

G. Initial Escrow Payment at Closing							\$0	
	Mo's	\$ / Mo	Borrower	Seller/Lender	Disclosed	Disburse	Starting	Year
Edit Hazard Insurance	<input type="text" value="12"/>	104.54	=	<input type="text"/>	S	<input type="button" value="Annua"/>	<input type="button" value="Closi"/>	<input type="button" value="!"/>
Edit Flood Insurance	<input type="text"/>		=	<input type="text"/>	S	<input type="button" value="!"/>		
Edit Mortgage Insurance	<input type="text"/>		=	<input type="text"/>	S	<input type="button" value="!"/>		
Edit Property Taxes	<input type="text" value="12"/>	779.67	=	<input type="text"/>	S	<input type="button" value="Annua"/>	<input type="button" value="!"/>	
Edit Association Dues	<input type="text"/>	140.00	=	<input type="text"/>	S	<input type="button" value="!"/>		
Edit <input type="text"/>	<input type="text"/>		=	<input type="text"/>	S	<input type="button" value="!"/>		
Edit <input type="text"/>	<input type="text"/>		=	<input type="text"/>	S	<input type="button" value="!"/>		

Aggregate Adjustment

Escrow Waiver

- If the file is a **REFINANCE** be sure you check the Calculating Cash to Close Box below sec. J

CALCULATING CASH TO CLOSE	
Click here to view the Disclosure History	
<input checked="" type="checkbox"/>	Use alternative cash to close table <input type="button" value="!"/>

- If file is a **PURCHASE** then sec H will need to have a value.
 - If Owners Title is not found on any fee sheets then take 1% of loan amount or click in value given.

H. Other							\$0
	PPFC	poc	To	Borrower	Seller/Lender	Disclosed	Estimate
Edit Title - Owner's Title Policy (optio...	<input type="checkbox"/>	<input type="checkbox"/>	O	<input type="text"/>	<input type="text"/>	S	
Edit <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	O	<input type="text"/>	<input type="text"/>	S	
Edit <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	O	<input type="text"/>	<input type="text"/>	S	

- ServiceLink Website
 - Log In
 - Go to Estimated Costs tab
 - Fill in order details
 - Add Endorsements/Occupancy type
 - Get Estimates
 - Update LE 2 fees as appropriate
 - Print into DV and name "Title Fees Quote"

HOME

QUOTE

ORDER

New Quote

Loan Number: 7013880

Quote ID: None

Load

PROPERTY INFORMATION

Loan Number: 7013880

Address: 29531 Hillside Lane

City: Silverado

State: CA Zip Code: 92626

Map

Map Satellite

Market Data (Not Available)

Zestimate®

High

Tax Year

Home Type

Bedrooms

Sq Ft.

ZDate

Low

Assessed

Year Built

Bathrooms

Lot Size

QUOTE REQUEST

Title: Linear Title

Agent:

Loan Purpose: Cash-Out Refi

Loan Type: Conventional

Property Use: Primary

Lien Position: First

Loan Amount: 405,000.00

Original Amount: 0.00

Sales Price: 0.00

Unpaid Balance: 0.00

Prior Policy Date: mm/dd/yyyy

Endorsement: 1 Selected

Is In Trust

Subordination: Bank of America (Subordination Unit) - \$250.00

Recording Pages: Deed: -- Mortgage: 25 Release: --

FEE ESTIMATE - Quote No: 0001004427

Show Splits

None Lines Sections

HUD	Description	Amount
1102	Settlement Fee	\$495.00
1104	ALTA 8.1 Environmental Protection Lien	\$0.00
1104	ALTA 9 Restrictions, Encroachments, Minerals	\$0.00
1104	Lender's title insurance	\$950.00
1109	Recording Service Fee	\$18.00
1110	Tax Review Fee	\$60.00
1202	Mortgage Recording Fee	\$81.00
1206	Building Homes and Jobs Act Fee	\$150.00
	Title Sub Total	\$1,754.00
	Grand Total	\$1,754.00

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What's a Zestimate®?

Get Quote

Place Order

Save As PDF

Print Quote

13

After going through all fee sheets and ServiceLink if you do not have Lenders Coverage, you will need to take 1% of the loan amount and use that as the value.

- For Sec A, B, C, E, H hit the 'Edit' link and fill in info (**PAID TO**)- Examples listed below:
 - Mortgage Broker Fee - update with correct broker
 - BPO - Paid to type: Change to Lender
 - Credit Report - CBC INNOVIS use dropdown (caps one)
 - Re-Inspection - Pro-Teck

Estimate

TRID Block: Services You Can Shop For

GFE Block: 4. Title services and lender's title insurance

Type: Other

Paid To Type: Other

Paid To:

Prepaid Finance Charge: ☐

Not Counted in Totals: ☐

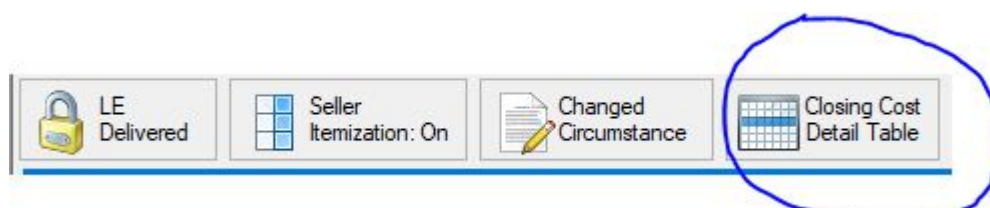
Borrower Selected: ☐ ?

Edit	PPFC	poc	To	Borrower
Appraisal Fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	O	650.00
BPO Fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	L	150.00
Credit Report Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	25.00
Flood Certification	<input type="checkbox"/>	<input type="checkbox"/>	O	
Re-Inspection Fee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	O	200.00
Tax Service Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	
UFMIP	Financed	0.00	+ Paid in Cash	0.00
C. Services You Can Shop For				
Edit	PPFC	poc	To	Borrower
Title - Abstract or Title Search	<input type="checkbox"/>	<input type="checkbox"/>	O	250.00
Title - Attorney's Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	750.00
Title - Courier Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	100.00
Title - Disbursement Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	
Title - Document Preparation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	
Title - Exam Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	475.00
Title - Lender Coverage	<input type="checkbox"/>	<input type="checkbox"/>	O	1,245.00
Title - Notary Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	250.00
Title - Recording Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	300.00
Title - Rundown Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	75.00
Title - Settlement Agent Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	1,000.00
Title - Wire Transfer Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	50.00

○ Sec.

C, E, H → Solidifi (all of those fields with fees)

-
- You can also click on the Closing Cost Detail Table button to make sure you filled out everything that needed to be filled in.





















Loan Estimate Page 3:

Select from the Drop Downs (**This should be pre-filled**):

- Assumption - allowed
- 15 Days - 5% of principal and interest ...
- Servicing - Servicing Retained

Other Considerations	
Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	<div>Allowed Under Certain Conditions</div>
Homeowner's Insurance	<input type="checkbox"/> This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	<div>Standard Wording</div> <p>If your payment is more than <div>15</div> days late, we will charge a late fee of <div>5.00</div> % of <div>the principal and interest portion of your payment</div></p>
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	<div>Servicing Retained</div>
New Construction	Delayed settlement date on a loan for new construction: <div></div>

- Take a Snip of Sec C (with Snip Tool)
 - Fill into Shoppable Providers Tab
 - Company - Solidifi

Shoppable Providers		
<div></div>		
Company	City, State	Service(s)
 Solidifi	Middletown, RI	Title - Attorney's Fee
 Solidifi	Middletown, RI	Title - Courier Fee
 Solidifi	Middletown, RI	Title - CPL Fee
 Solidifi	Middletown, RI	Title - Exam Fee
 Solidifi	Middletown, RI	Title - Lender Coverage
 Solidifi	Middletown, RI	Title - Notary Fee
 Solidifi	Middletown, RI	Title - Opinion Fee
 Solidifi	Middletown, RI	Title - Post Closing Fee
 Solidifi	Middletown, RI	Title - Recording Service Fee
 Solidifi	Middletown, RI	Title - Settlement Agent Fee
 Solidifi	Middletown, RI	Title - Tax Review Fee
 Solidifi	Middletown, RI	Title - Wire Transfer Fee

INTERFACE:

- Interface Doc Prep select the Loan Plan Code = Loan Program
- Package Type select Initial Disclosures or Re-Disclosures
- Submit - Select I am not Disclosing
- Go to TIL tab and make sure APR matches with generated pages
- Make sure REG Z states **PASS**. If this is **FAIL**, we simply notate conversation log

Order Information		Delivery Options	
Websheet #	<input type="text" value="20047"/>	<input type="checkbox"/> DocMagic eSign	
Loan Plan Code	<input type="text" value="DSI_71YRT - 7/"/> Refresh	<input type="checkbox"/> Signature Enable	
Alt Lender Code	<input type="text"/> Refresh	<input type="checkbox"/> Event Notification	
Package Type	<input type="text" value="Redisclosure"/>	<input type="checkbox"/> E-Mail Secure Link to	
Method	<input type="text" value="Seamless"/>	<input type="checkbox"/> Require Password	
Action	<input type="text" value="Process"/>	<input type="checkbox"/> Retrieval Notification	
<input type="button" value="Submit"/> Defaults		<input type="checkbox"/> DSI to Print and Deliver to Borrower	

Results (Note: Documents are returned only when using the Seamless method)	
Status Messages (double-click to view long messages)	
Date	Message
12/1/17 10:02:45 AM	Warning: LE.DS : Lender is missi
12/1/17 10:02:45 AM	Warning: TRID Section should be
12/1/17 10:02:45 AM	Warning: Charge 'Hazard Insuran
12/1/17 10:02:45 AM	Warning: Informational Audit: For
12/1/17 10:02:45 AM	Warning: Seller information is miss
12/1/17 10:02:45 AM	Warning: You have entered Broke
12/1/17 10:02:45 AM	Warning: You have entered an in
<input type="button" value="View Messages in New Window ..."/>	

Documents (double-click on a document to view it)	
Date	Name
12/1/17 10:02:45 AM	Perez 7011220 - Initial Disclosures
<input type="button" value="View Documents in New Window ..."/>	

Generated Pages:

Category – Select Initial Disclosures (re-disclosures = no category)

Description - Borrower name, Loan #, - Initial Disclosures = fill-in

(Initially name **Z Documents** for review purposes)

A screenshot of a task form with the following fields:

- Status:
- Outdated: ☐
- Type:
- Category: (Red arrow points here)
- Description: (Red arrow points here)
- Format: PDF
- Created: 12/5/2017 4:09:22 PM
- Expires:
- Needed Item:
- Condition:

(Floppy disk) Hit SAVE → Cancel → Close

CREATE NEW TASK (for review):

- Create new task – “Disclosure Review Task”
- Email Popup “Please Review”
- SEND email
- WAIT FOR RESPONSE FROM DISCLOSURE TEAM SUPERVISOR

Description	Assigned To	Assigned Role	Status	Due	Completed	Completed By	Created	Visible To
Disclosure Review Task ("DRT")	DouglasU	Disclosure Su...	Due Today	12/01/2017 11:59 PM	<input type="checkbox"/>		12/01/2017	Disclosure Processor, Disclosure Sup...
Disclosure Draw Task ("DDT")	JorgeM	Disclosure Pr...	Active	12/04/2017 11:59 PM	<input type="checkbox"/>		11/30/2017	Loan Officer, Transaction Manager, D...
TM - New File Submission To Under...		Underwriter	Active	12/05/2017 11:59 PM	<input type="checkbox"/>		11/30/2017	Transaction Manager, Assistant TM, ...
LS - New Submission Valuation Revi...	JessicaT	Valuation Sp...	Active	12/05/2017 11:59 PM	<input type="checkbox"/>		11/30/2017	Assistant TM, Underwriter, Underwrit...
TM - Borrowers CSC INTENT TO P...	MarthaP	Transaction ...	Active	12/07/2017 11:59 PM	<input type="checkbox"/>		11/30/2017	Transaction Manager, TM Supervisor

Select Task Template

Description

- ☐ Suspended -Now Approved -Disclosure Draw Task ("DDT")
- ☐ Re- Disclosure Draw Task (Changed Circumstances)
- ☐ Disclosure Review Task ("DRT")
- ☐ Disclosure Send Task ("DST")

Initial Disclosures Sending Checklist

CHECKLIST		
<input type="checkbox"/>	Stored Docs (Filing Cabinet)	<ol style="list-style-type: none"> 1. Open Initial Disclosures. 2. Change Status to Approved. 3. Print. 4. Name it "All Lender Initial Disclosures" <p>Next:</p> <ol style="list-style-type: none"> 5. Highlight Initial Disclosures in Stored Docs 6. Click New -> Create New 7. Delete Yellow Pages 8. Change Status to Approved 9. Click Store New Docs
<input type="checkbox"/>	LE1	<ol style="list-style-type: none"> 1. Click Log of Disclosure LE 2. Double Click Loan Estimate – Initial 3. Change Delivery Type to: <u>Emailed</u> or <u>Mailed</u>.
<input type="checkbox"/>	Home Page	<ol style="list-style-type: none"> 1. Click the Printer or File/Print 2. Click drop down "This Screen" change to Custom Docs 3. Select "CSC LE Notice of Intent to Proceed" and "CSC Borrower Loan Fraud Zero Tolerance". <ul style="list-style-type: none"> • If more than borrower choose: CSC 2nd/3rd/4th Borrower Loan Fraud, as needed. 4. Click Print and Name it Loan Fraud Zero (at Submission) <ul style="list-style-type: none"> • Type Zero for quick find
<input type="checkbox"/>	Stored Docs (Filing Cabinet)	<ol style="list-style-type: none"> 5. Highlight Bottom Disclosure Set with Intent to Proceed and Loan Fraud Zero(s). 6. Click Printer. <ul style="list-style-type: none"> • Put in Order "Intent. Zero, Disclosures" 7. Input last 4 digits of Borrower's SSN for password. 8. Click "To:" Select Borrower. 9. Click "CC" Select TM, AE, and Broker 10. Click Ok and Name PDF "Initial Disclosures"
<input type="checkbox"/>	Email	<ol style="list-style-type: none"> 1. Change From to Disclosures 2. Delete the default email body message 3. Input Initial Disclosures Signature 4. Put in Transaction Manager Email in body and hyperlink it. (Blue) 5. Subject Line add "- Borrower Last Name and Loan Number" 6. Check Disclosures Password. <ul style="list-style-type: none"> • Look for Intent to Proceed with Date • Loan Fraud Zero • Housing Counselors • Loan Estimate 7. Send the email
<input type="checkbox"/>	After Sent	<ol style="list-style-type: none"> 8. Check for kickbacks ~10-15 seconds 9. Print over sent email and name it "Proof of Disclosures Sent" 10. Clear Tasks "Initial Disclosures emailed/mailed." 11. Status Screen - Click Dot next to Initial Disclosures Sent Date 12. Convo Log – Create New – Click Append Notes – Input Initial Disclosures emailed/mailed. 13. Respond back to Reviewer (Doug, Jorge, Ryan) with Initial Disclosures emailed/mailed.