


DOC PREP GUIDE

CD Phase 2 – 04/16/2021



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- 
- 1. Go to the INITIAL CD TRACKER**
 - 2. Grab a file that doesn't have a name under Doc Drawer**
 - 3. Search the loan number in DV and open the file**

Home Screen

1. Under File Assignments, choose the following names:

- a. **Doc Drawer:** Your Name
- b. **Doc Drawer – 2nd :** AmberH
- c. **Assistant Funder:** AmberH
- d. **Shipper Manager:** AlvesteT
- e. **Document Control:** MelanieP

2. Write down the following info from the Home Screen:

- a. Subject property address, Parcel number, County, Fixed/Arm, Wet/Dry
- b. Loan amount, Purchase/Appraised price, Rate

**** Note:** Subject property address **MUST** be spelled out completely

- a. Dr = Drive, Apt – Apartment, SW=Southwest, etc.

3. In the Overview Bar, click [Details](#).

- a. Open the last Loan Estimate that was disclosed and check if the Loan Amount, Purchase Price, or Rate changed.

Overview - [7032048]
Closing Expected In 2 Days

General

Status	Lenders
Sched Closing Date	04/19/2021

[Details](#)



Disclosure History		
Log Disclosure of LE Log Disclosure of CD		
Form	Delivered	Method
Loan Estimate - Initial	03/30/2021 10:11 AM	Emailed



Loan Information	
APR	5.313
Finance Charge	460,612.10
Product	Fixed Rate
Prepayment Penalty	No
Interest Rate	4.999
Loan Amount	476,250.00
Purchase Price	635,000.00

Doc Prep

1. Go to the **Initial Doc Prep Screen**. Complete the doc prep.
2. If it's already been completed, review everything.
 1. Ensure dates are current, info is accurate, and any new uploaded docs are reflected in byte.
3. Things to pay extra attention to when reviewing:
 1. Status Screen Dates
 2. Settlement Agent Fee Confirmation Sheet info
 3. Hazard Insurance (updated dates and coverage)
 4. NMLS info (licenses AND address)
 5. Approved Items/Endorsements
 6. Prepayment Penalty (needs to be chosen on **Prepayment Penalty** Screen too)
 7. Vesting (borrower's names in byte match vesting exactly)

Closing Screen

1. Go to the **Closing Screen**.
2. Open **Preliminary Title Report / Commitment** in dv.

****NOTE:** If changes to docs are required, request from TM.

A. **Effective Date** is within 60 days of today. → **Commitment Effective Date:** March 25, 2021 at 8:00 A.M.

B. **Subject Property Address** matches byte, including unit numbers.

Property Address:
10308 NIXON ROAD
TAMPA, FL 33624

Subject Property			
Street	10308 Nixon Road		
City, State, Zip	Tampa	FL	33624

C. **Loan Amount** and **Purchase Price** matches byte, if it's included.

ALTA 2006 OWNER'S POLICY
(with Florida Modifications)
Proposed Insured:

HARSHNILKUMAR PATEL and SUPAL PATEL

Proposed Policy Amount:
\$635,000.00

ALTA 2006 LOAN POLICY
(with Florida Modifications)

Proposed Policy Amount:
\$476,250.00

Loan Details	
Appraised Value	650,000.00
Purchase Price	635,000.00
Base Loan	476,250.00

D. **Names** match our **Vesting spelling** EXACTLY.

- If it's a Purchase, sometimes it won't be updated and still have the seller. That's okay.
- If it's a Refi, it must match exactly. If not, we need a Deed in DV to approve the change to our vesting.

HARSHNILKUMAR PATEL and SUPAL PATEL

Vesting	
Manner in which Title is held	Joint tenants
Harshnilkumar Patel and Supal Patel, Husband and Wife	

Closing Screen

1. Go to the **Closing Screen**.

2. Open **Appraisal** in dv.

A. **Subject Property Address** matches byte.

2102EM020020
File # 2102EM020020

Uniform Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address	10308 Nixon Rd	City	Tampa	State	FL	Zip Code	33624
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****NOTE:** If changes to docs are required, request from TM.

Street	10308 Nixon Road		
City, State, Zip	Tampa	FL	33624
County	Hillsborough	Units	1
Property Type	Detached		
Parcel No	23806.0000		

B. **Property Type** matches UW and Byte.

Prop Type: Detached SFR	Prop Type	Detached
--------------------------------	-----------	----------

C. Write down if it's a **New Construction** or not. Effective Age will show 0.

A. Typically at the bottom left of the first page.

General Description	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit
# of Stories	2
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Alt. <input type="checkbox"/> S-Det./End Unit
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.
Design (Style)	Contemp
Year Built	2018
Effective Age (Yrs)	3

D. Write down if it's marked "**As Is**" or "**Subject To**."

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

E. Write down the **Total Estimated Cost-to-New**.

A. Typically at the bottom right of the 3rd page.

OPINION OF SITE VALUE				= \$	45,000
DWELLING	3,982	Sq.Ft. @ \$	137.00	= \$	545,534
	0	Sq.Ft. @ \$		= \$	
				= \$	
Garage/Carport	624	Sq.Ft. @ \$	48.00	= \$	29,952
Total Estimate of Cost-New				= \$	575,486
Less	Physical	Functional	External		
Depreciation	28,774			= \$(28,774)

Closing Screen

1. Go to the **Closing Screen**.
2. Open **USPS Address Verification** in dv.

A. **Subject Property Address** matches byte.

10308 NIXON RD
TAMPA FL **33624-**

3. Open **Plat Map** in dv.

A. **Subject Property Address** matches byte.

10308 NIXON ROAD, TAMPA, FL. 33624

4. Open **Flood Certification** in dv.

A. **Subject Property Address** matches byte.

B. **APN** matches byte.

Determination Address:


10308 NIXON RD
TAMPA, FL 33624-5042
HILLSBOROUGH COUNTY

APN/Tax ID: 23806.0000

Street	10308 Nixon Road		
City, State, Zip	Tampa	FL	33624
County	Hillsborough	Units	1
Property Type	Detached		
Parcel No	23806.0000		

****NOTE:** If changes to docs are required, request from TM.

Closing Screen

1. Go to the **Closing Screen**.
2. Open **Closing Protection Letter** in dv. 
 - A. Our loan number is correct.
 - B. Dated within 60 days of today.
 - C. Our Addressee matches our Citadel address exactly.
 - D. Subject Property Address matches byte.
 - E. Names are spelled correctly. If there's middle initial vs. spelled out, this is okay. Just add an AKA (this is a later step.)
3. Open **Wiring Instructions** in dv.
 - A. Minimum of one of these unique identifiers:
 - A. Title Order Number
 - B. Our Loan Number
 - C. Subject Property Address

Tuesday, April 6, 2021 -- Ref: 970055939 -- FLA01 -- SINGLE TRANSACTION LIMITED I

Addressee:

Citadel Servicing Corporation, ISAOA
25531 COMMERCENTRE DRIVE
STE 160
LAKE FOREST, CA 92630
Loan Number: 7032048

Transaction ("the Real Estate Transaction"): HARSHNILKUMAR PATEL and SUPAL PATEL
10308 NIXON ROAD
TAMPA, FL 33624

****NOTE:** If changes to docs are required, request from TM.

Closing Screen

1. Go to the **AKA Tab** of the Closing Screen.
2. Open **Lender Credit Report** in dv.
 - A. Scroll toward the end to the **Employment** section.
 - B. Add all the **borrower(s) name variations** into byte by clicking the **PLUS** sign.
 - C. You can switch borrowers with the **drop down**.

Employment				
Name	Employer Position	Status	Reported Date	Repository
HARSHNIL PATEL	TREASURE ISLAND PETROLEUM LLC PREISIDENT	Current	03/19	XP1 TU1
HARSHNIL PATEL	TRESASURE ISLAND PETROLEU	Prior	01/18	XP1
SUBAL PATEL	PINELLAS HEMATOLOGY FINACIAL COUNSELOR	Current	03/19	XP2 TU2
SUPAL A PATEL	JOYCE LESLIE ASST MNGR	Prior	01/08	TU2

Information and Alerts

XP1
OFAC: (Clear) [SUBMISSION OF OFAC REQUEST RETURNED NO RESULTS \(XP1\)](#)
CREDIT PULLED ON: 03/30/2021
DOB: 1979 Age: 42 - MONTH AND DAY OF DOB NOT PROVIDED
AKA: PATEL HARSHNIL
AKA: HARSHILKUMAR PATEL
AKA: HARSHILKU HASMUKHBHAI
AKA: HANSABEN H PATEL
AKA: PATEL HARSHNILKU HASMUKI

3. Open **Personal Identification** in dv.
 - A. Input any name variations as an AKA.
 - B. Even if their ID has last name showing first, input their last name as their first name.

Closing Screen

1. Go to the **Flood** tab.
 - A. Make sure flood info is filled out.
2. Go to the **Trust** tab.
 - A. Input Trust info, if applicable.
3. Go to the **Sellers** tab.
 - A. Make sure if there's a seller, info is inputted.
 - A. This info was on the **Settlement Agent Fee Confirmation** in dv.
 - B. If the seller is a **Company**, check the **Non-Person Entity** box.
 - C. If there's **multiple sellers**, click the PLUS button under **Additional Sellers** to input their names.



General AKA's **Flood** Borrower Details

Order Information

Flood Certificate Number 1214303645

Flood Certificate Date 03/29/2021

Life of Loan Yes

A. NFIP Community Jurisdiction

NFIP Community Name HILLSBOROUGH COUNTY*

County(ies) HILLSBOROUGH COUNTY

NFIP Community Number 120112

B. NFIP Data Affecting Building/Mobile Home

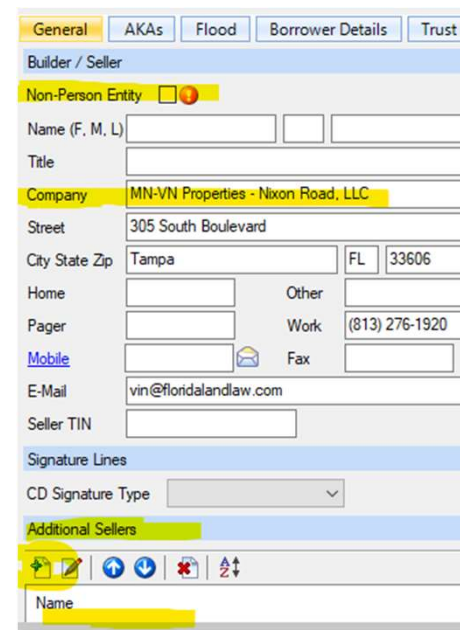
NFIP Map/Panel Number 12057C0191H

NFIP Map/Panel Date 08/28/2008

LOMA Date

Flood Zone X

Map Covers Building Yes



General AKA's Flood Borrower Details **Trust**

Builder / Seller

Non-Person Entity ☒

Name (F, M, L)

Title

Company MN-VN Properties - Nixon Road, LLC

Street 305 South Boulevard

City State Zip Tampa FL 33606

Home Other

Pager Work (813) 276-1920

Mobile Fax

E-Mail vin@floridalandlaw.com

Seller TIN


Signature Lines

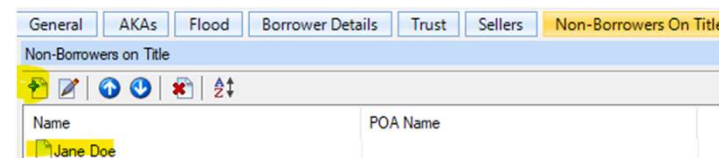
CD Signature Type

Additional Sellers

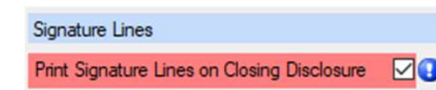
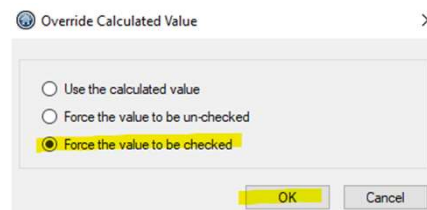
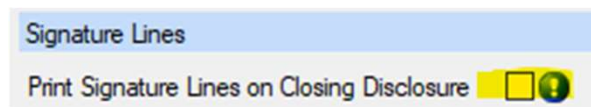
Name

Closing Screen

1. Go to the **Non-Borrowers On Title** tab. 
 - A. If there's a name on **Vesting** and they ARE NOT listed as a borrower, add their name into this tab.
 - I. You can check borrowers on the **Home Screen**.



- B. Then check this box.
 - A. In the pop-up, check “Force the value to be checked.” It will turn red.



2. Go to the **Title** tab.
 - A. Make sure it's filled out.
3. Go to the **Trustee** Tab.
 - A. Make sure it's filled out.

Aggregate Escrow - HOI

1. Go to the **Aggregate Escrow Screen** tab.
2. Open the most recent **Hazard Insurance** in D.V
Verify the following:
 1. **Borrower(s) name**
 2. **Subject Property Address**
 3. **Our Loan Number**
 4. **Effective Dates** are within 30 days
 5. Our **Loss Payee Address**
 6. **Dwelling Amount** covers either our Loan Amount or the appraisal's Estimated Cost-To-New Amount.
7. If it's a NOO property and rental income is being used, check if there's adequate **Loss of Use coverage**.
 1. To check, open **Underwriting Worksheet** in dv. In the middle, it'll show **Rental Income**.
 2. Multiple that number by 6. This is the **minimum Loss of Use coverage** we need.
8. A **Premium Amount** is listed on the policy.

INSURED 1 Harshnikumar Patel Supal Patel 10308 Nixon Rd Tampa, FL 33624		3 4	LOAN NUMBER 7032048 EFFECTIVE DATE 04/12/2021 EXPIRATION DATE 04/12/2022 THIS REPLACES PRIOR EVIDENCE DATED:	POLICY NUMBER OIC30088040-00 CONT TERN																		
PROPERTY INFORMATION LOCATION/DESCRIPTION 2 HO3- 10308 Nixon Rd Tampa, FL 33624																						
COVERAGE INFORMATION <table border="1"> <thead> <tr> <th>COVERAGE/PERILS/FORMS</th> <th>AMOUNT OF INSURANCE</th> </tr> </thead> <tbody> <tr> <td>6 A. Dwelling:</td> <td>\$590,000</td> </tr> <tr> <td>B. Other Structures:</td> <td>\$11,800</td> </tr> <tr> <td>C. Personal Property:</td> <td>\$150,000</td> </tr> <tr> <td>7 D. Loss of Use :</td> <td>\$59,000</td> </tr> <tr> <td>E. Personal Liability:</td> <td>\$100,000</td> </tr> <tr> <td>F. Medical Payments:</td> <td>\$1,000</td> </tr> <tr> <td></td> <td>Wind Deductible</td> </tr> <tr> <td></td> <td>AOP Deductible</td> </tr> </tbody> </table>					COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	6 A. Dwelling:	\$590,000	B. Other Structures:	\$11,800	C. Personal Property:	\$150,000	7 D. Loss of Use :	\$59,000	E. Personal Liability:	\$100,000	F. Medical Payments:	\$1,000		Wind Deductible		AOP Deductible
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F. Medical Payments:	\$1,000																					
	Wind Deductible																					
	AOP Deductible																					
REMARKS (Including Special Conditions) 8 Premium \$1365.00																						
NAME AND ADDRESS Citadel Servicing Corporation ISAOA 25531 Commercentre Dr #160 Lake Forest, CA 92630																						
Rental Income		Subject Property: 0.000																				

Rental Income = 0
 $0 \times 6 = 0$ is minimum Loss of Use required.
 $59,000 > 0$.

****NOTE:** If changes to docs are required, request from TM.

Aggregate Escrow - HOI

1. Go to the **Aggregate Escrow Screen** tab.
2. Scroll down and click the blue **Hazard Insurance**.
3. Input the **Total Annual Premium** amount from the Hazard Insurance Policy into **Exact Periodic Payment**.
4. Click **Fill**. Hover over the blue **exclamation point**.
 1. Change the **Exact Periodic Payment** to whatever the ! shows.
 2. Sometimes the number is the same, like this example.
5. Under Escrow Info, choose **Annually** for Disbursement Sched.
 1. For **Starting**, choose the **month and year** of the policy's **Effective Date**.
6. Under Premium, choose input **12 months**.
 1. Click the blue number it calculated.
 2. If it is not exact to the premium stated on the hazard policy, **override** and input the **exact amount**.
7. If the premium is **PAID IN FULL**, check the **Paid Outside of Closing Box**.
 1. You can find out if it's paid on the hazard invoice or sometimes it'll say PAID on the policy.

Disbursement Schedule and Cushion

Hazard Insurance Annually Starting April Year 2022 Cushion 2

Payment

Monthly Payment 8.33 **Fill** Exact Periodic Payment 1,350.00 Annually

Payment

Monthly Payment 112.50 Exact Periodic Payment 1,350.00 Annually

Escrow Info 112.50 x 12 = 1,350.00

EFFECTIVE DATE	EXPIRATION DATE
04/12/2021	04/12/2022

Escrow Info

Disbursement Sched. Annually Starting April Year 2022

Premium

Hazard Insurance Prem 12 mths @ 112.50 / mth = 1,350.00

☐ Paid Outside of Closing

☒ Override Calculated Value

☒ Use calculated value: 1,350.00

☐ Override the calculation with this value:

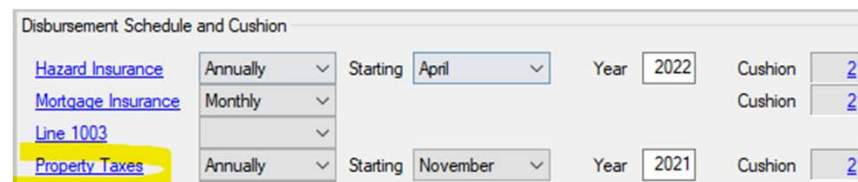
Aggregate Escrow - Tax

1. Open **Tax Certificate** in DV. Keep the **Aggregate Escrow Screen**.

2. Scroll down and click the blue **Property Taxes**.

3. Input the **Total Annual Tax** amount from the Tax Cert into **Exact Periodic Payment**.

*** NOTE: Please refer to the **Taxing Nuances Guide** and the **HOI/Tax Validation Memo** to calculate.



Disbursement Schedule and Cushion					
Hazard Insurance	Annually	Starting	April	Year	2022
Mortgage Insurance	Monthly	Starting	April	Year	2022
Line 1003					
Property Taxes	Annually	Starting	November	Year	2021



General	
Type	County Property Tax
Monthly Payment	954.71
Exact Periodic Payment	11,455.00

4. Click **Fill**. Hover over the blue **exclamation point**.

1. Change the **Exact Periodic Payment** to whatever the ! shows.

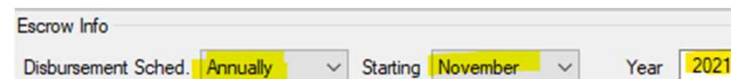
2. Sometimes the number is the same, like this example.



Exact Periodic Payment	11,454.96
954.58 x 12 = 11,454.96	

5. Under Escrow Info, choose **Disbursement Sched.**

***NOTE: Please refer to **Lereta Guide** to find Disbursement Sched.



Escrow Info		
Disbursement Sched.	Annually	Starting
	November	Year
		2021

Closing Disc Page 2

1. Go to the **Closing Disc Page 2 Screen**.

2. Open **Loan Document Request** in DV.

1. Make the **Origination Charges** match DV.
2. ** NOTE: Broker Fee can remove rate and input a flat amount, but can never increase. If it increased, follow CIC procedure.

3. Open **Underwriting Worksheet** in DV.

1. Check to see if the charges match.

Close of Escrow Date:	
Reserves:	21,316.86
Residual Income:	8,923.23
Broker Fee:	11,906.25
Misc:	
Acra Lending Underwriting Fee:	1,295.00
Rate Sheet Date:	03/17/2021
Escrow Hold Back:	
Section 32: N/A	Max DTI: 50.00

		Disclosed	Broker to Confirm Amount
CSC Origination Fee:	%		
Commitment Fee (NJ):	%		
Mortgage Broker Fee (Cannot increase fee disclosed):	2.500 %	11.906.25	11,906.25
Processing Fee:	%		
CSC Underwriting Fee:	%	1.295.00	1,295.00
Discount Points:	%		

LOAN COSTS									
A. Origination Charges					13,201.25				
		Paid to			poc	Borrower	Others		
802	Loan Discount Points		to	Acra Lending	<input type="checkbox"/>	<input type="checkbox"/>	B	<input type="checkbox"/>	S
805	Administration Fee		to	Acra Lending	<input type="checkbox"/>	<input type="checkbox"/>	B	<input type="checkbox"/>	S
806	Lender Fee		to		<input type="checkbox"/>	<input type="checkbox"/>	B	<input type="checkbox"/>	S
801	Loan Origination Fee		to	Acra Lending	<input type="checkbox"/>	<input type="checkbox"/>	B	<input type="checkbox"/>	S
808	Mortgage Broker Fee	2.500	to	Patriot Lending Services, Inc.	<input type="checkbox"/>	11,906.25	B	<input type="checkbox"/>	S
810	Processing Fee		to	Patriot Lending Services, Inc.	<input type="checkbox"/>		B	<input type="checkbox"/>	S
811	Underwriting Fee		to	Acra Lending	<input type="checkbox"/>	1,295.00	B	<input type="checkbox"/>	S
807			to	Acra Lending	<input type="checkbox"/>		B	<input type="checkbox"/>	S
815			to	Acra Lending	<input type="checkbox"/>		B	<input type="checkbox"/>	S
LO Compensation from Lender to					Explain	<input type="text"/>	%	<input type="text"/>	

Closing Disc Page 2

1. Refer to the Loan Doc Order for the following fees and input them into byte. →

1. If it shows PAID BY BORROWER, mark **POC** in BYTE.

2. Open **Appraisal Invoice** in DV.

1. Verify the **Appraisal Fee** amount.
2. If it's different, change it in byte to match the invoice.

PAYMENT 495.00
BALANCE DUE \$0.00

3. If the amount is HIGHER than disclosed, it'll cause a Cure (It'll show red, top right in byte).

- EX: \$700 > \$650. It'll show **\$50** Cure.
- Click the **Cure. Override** to show 0.
- If **Purchase**, input Cure to **Section L** on **Closing Disc PG 3 Screen**.
- If **Refinance**, input Cure Amount as a negative to **Section H** on **Closing Disc PG 2 Screen**, paid to borrower.
- Request **Broker Acknowledgement** from TM.

	Due:	Paid:	By: (Borrower, Broker, 3rd Party, etc.)		
Credit Report Fee*:	<input checked="" type="checkbox"/>	<input type="checkbox"/>		50.00	50.00
Appraisal Fee*:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Borrower	650.00	650.00 POC
2nd Appraisal Fee*:	<input type="checkbox"/>	<input type="checkbox"/>			
442 Fee*:	<input type="checkbox"/>	<input type="checkbox"/>		200.00	
Recert of Value Fee*:	<input type="checkbox"/>	<input type="checkbox"/>			

*INVOICE REQUIRED (BROKER MUST PROVIDE INVOICE FOR EACH ITEM)
BPO Fee Reimbursement (Non AMC Only):

B. Services Borrower Did Not Shop For					545.00	
	Paid to	Shop	poc	Borrower	Others	
803	Appraisal Fee to Sunshine Appraisal Manage...		<input checked="" type="checkbox"/>	495.00	B	S
809	BPO Fee to Acra Lending		<input type="checkbox"/>		B	S
804	Credit Report Fee to Credit Plus		<input type="checkbox"/>	50.00	B	S
1303	Flood Certification to		<input type="checkbox"/>		B	S
816	Second Appraisal to Sunshine Appraisal Manage...		<input type="checkbox"/>		B	S



Total Cure Calculation

Cure for Charges That Cannot Increase	0.00
Cure for Charges That Can Increase 10%	0.00
Decrease or (Increase) in Lender Credit	0.00 Lender Credit of \$0.00 Did Not Change
Total Cure	0.00 Lender credit: \$0.00; Principal reduction: \$0.00

Charges That Cannot Increase Override Calculated Value

Line ID	Name	Use calculated value:	0.00
804	Credit Report Fee	<input checked="" type="radio"/>	
808	Mortgage Broker Fee	<input type="radio"/>	
811	Underwriting Fee	<input type="radio"/>	
803	Appraisal Fee	<input type="radio"/>	
1202	City/County Deed Tax	<input type="radio"/>	

Override the calculation with this value:

OK Cancel

1215 Broker RESPA Cure for Appraisal to Jane Doe (50.00) B S

Closing Disc Page 2

1. Refer to the Loan Doc Order for the following fees and input them into byte.
 1. If it shows PAID BY BORROWER, mark **POC** in byte.
2. Open **Credit Invoice** in DV.
 1. Verify the **Credit Report Fee** amount.
 2. If it's different, change it in byte to match the invoice.
 1. It can decrease. It CANNOT increase. If it is higher, leave it at the disclosed amount it already had in byte.
 2. For fees prior to **submission date**, it must be within 60 days. You can find the submission date on the **Home Screen**.
3. Click the **blue box** next to the payee name.
 1. Click the **blue box** next to **Company**.
 2. Change it to the **Payee** on the **invoice**.

	Due:	Paid:	By: (Borrower, Broker, 3rd Party, etc.)		
Credit Report Fee*:	<input checked="" type="checkbox"/>	<input type="checkbox"/>		50.00	<u>50.00</u>
Appraisal Fee*:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<u>Borrower</u>	650.00	<u>650.00 POC</u>
2nd Appraisal Fee*:	<input type="checkbox"/>	<input type="checkbox"/>			
442 Fee*:	<input type="checkbox"/>	<input type="checkbox"/>		200.00	
Recert of Value Fee*:	<input type="checkbox"/>	<input type="checkbox"/>			

*INVOICE REQUIRED (BROKER MUST PROVIDE INVOICE FOR EACH ITEM)

BPO Fee Reimbursement (Non AMC Only):

B. Services Borrower Did Not Shop For					545.00
	Paid to	Shop	poc	Borrower	
103	Appraisal Fee to Sunshine Appraisal Manage...	<input checked="" type="checkbox"/>			495.00
109	BPO Fee to Acra Lending	<input type="checkbox"/>			
104	Credit Report Fee to Credit Plus	<input type="checkbox"/>			50.00

Date	Name	Description	Payments	Charges
3/29/2021	PATEL, HARSHNIL	3BURJ	\$0.00	\$41.50
3/29/2021	PATEL, HARSHNIL	SCORE PLUS-E0T1X0	\$0.00	\$50.00

CRITICAL DATES

Application Date 03/29/2021

Total Charges: \$91.50

CREDIT PLUS^{INC}

15365 COLLECTIONS CENTER DRIVE
CHICAGO, IL 60693
Tel: (800) 258-3488
Fax: (800) 258-3287

Acra
LENDING

Closing Disc Page 2

1. Open **Settlement Agent Fee Confirmation** in dv. Scroll to the Title Charges.

2. Input any fees that are paid to Escrow or Title into **Section B Services Borrower Did Not Shop For**.

1. Then check the SHOP box.

** Seller side fees will go under OTHERS.

** If it's not a fee automated it BYTE, you can add it into any empty line starting with a 1000 # and title it "Title – abcdf"

2. If the fee is NOT paid to Escrow/Title, it goes in Section H.

C. Services Borrower Did Shop For				\$2,841.50
01	Title - ALTA 8.1 Environmental	to	Old Republic National Title Insurance Company	\$35.00
02	Title - FL Form 9	to	Old Republic National Title Insurance Company	\$350.00
03	Title - Lender's Title Insurance	to	Old Republic National Title Insurance Company	\$2,456.50

H. Other				\$700.00
01	Buyer Agent Commission	to	EXP Realty, LLC	\$18,755.00
02	Listing Agent Commission	to	Luca Properties, LLC	\$295.00
03	Title - Owner's Title Insurance	to	Old Republic National Title Insurance Company	\$1,043.50
04	Title-Closing Fee	to	Old Republic National Title Insurance Company	\$300.00
05	Title-Lien Search Fee	to	Property Debt Research	\$79.00
06	Title-Survey Fee	to	NexGen Surveying, LLC	\$400.00
07	Title-Title Search Fee	to	Old Republic National Title Insurance Company	\$75.00

H. Other				400.00
	Paid to	poc	Borrower	Others
1215				
1206	Buyer Agent Commission	to	EXP Realty, LLC	\$18,755.00
1212	Lien Search Fee	to	Property Debt Research	\$79.00
1211	Listing Agent Commission	to	Luca Properties, LLC	\$295.00
1115	Settlement Fee - Seller	to	Old Republic National Title	\$350.00
1213	Survey Fee	to	NexGen Surveying, LLC	\$400.00
1114	Title - Owner's Title Policy (optio...	to	Old Republic National Title	\$1,043.50

B. Services Borrower Did Not Shop For						545.00
	Paid to	Shop	poc	Borrower	Others	
803	Appraisal Fee	to Sunshine Appraisal Manage...	<input checked="" type="checkbox"/>	495.00	B	
809	BPO Fee	to Acra Lending	<input type="checkbox"/>		B	
804	Credit Report Fee	to Credit Plus	<input type="checkbox"/>	50.00	B	
1303	Flood Certification	to	<input type="checkbox"/>		B	
816	Second Appraisal	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B	
1304	Tax Service Fee	to	<input type="checkbox"/>		B	
1102	Title - Abstract or Title Search	to Old Republic National Title	<input checked="" type="checkbox"/>		B 75.00	
1107	Title - Attorney's Fee	to	<input type="checkbox"/>		B	
1103	Title - CPL Fee	to	<input type="checkbox"/>		B	
1112	Title - Disbursement Fee	to	<input type="checkbox"/>		B	
1105	Title - Document Preparation	to	<input type="checkbox"/>		B	
1124	Title - Endorsement Fee	to Old Republic National Title	<input checked="" type="checkbox"/>	35.00	B	
1321	Title - FL Form 9	to Old Republic National Title	<input checked="" type="checkbox"/>	350.00	B	
1108	Title - Lender Coverage	to Old Republic National Title	<input checked="" type="checkbox"/>	2,456.50	B	
1106	Title - Notary Fee	to	<input type="checkbox"/>		B	
1101	Title - Settlement Agent Fee	to Old Republic National Title	<input checked="" type="checkbox"/>	300.00	B	

Closing Disc Page 2

1. Once you're done inputting those fees, click the blue Click here button at the top.
2. This refreshed the page and moves any fee that you checked SHOP to Section C.
3. Whatever extra fees we are not including will remain in Section B. Delete all of these fees from BYTE.

One or more fees were updated. [Click here](#) to refresh the screen.

B. Services Borrower Did Not Shop For							545.00
	Paid to	Shop	poc	Borrower	Others		
803	Appraisal Fee	to Sunshine Appraisal Manage...	<input checked="" type="checkbox"/>	495.00	B		S
809	BPO Fee	to Acra Lending	<input type="checkbox"/>		B		S
804	Credit Report Fee	to Credit Plus	<input type="checkbox"/>	50.00	B		S
1303	Flood Certification	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
816	Second Appraisal	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
1304	Tax Service Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
1107	Title - Attorney's Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
1103	Title - CPL Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
1112	Title - Disbursement Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
1105	Title - Document Preparation	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
1106	Title - Notary Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
812	Title - Wire Transfer Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S

C. Services Borrower Did Shop For							3,141.50
	Paid to	Shop	poc	Borrower	Others		
1102	Title - Abstract or Title Search	to Old Republic National Title	<input checked="" type="checkbox"/>		B	75.00	S
1124	Title - Endorsement Fee	to Old Republic National Title	<input checked="" type="checkbox"/>	35.00	B		S
1321	Title - FL Form 9	to Old Republic National Title	<input checked="" type="checkbox"/>	350.00	B		S
1108	Title - Lender Coverage	to Old Republic National Title	<input checked="" type="checkbox"/>	2,456.50	B		S
1101	Title - Settlement Agent Fee	to Old Republic National Title	<input checked="" type="checkbox"/>	300.00	B		S

B. Services Borrower Did Not Shop For							735.00
	Paid to	Shop	poc	Borrower	Others		
803	Appraisal Fee	to Sunshine Appraisal Manage...	<input checked="" type="checkbox"/>	495.00	B		S
809	BPO Fee	to Acra Lending	<input type="checkbox"/>		B		S
804	Credit Report Fee	to Credit Plus	<input type="checkbox"/>	50.00	B		S
1303	Flood Certification	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
816	Second Appraisal	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
1304	Tax Service Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
1107	Title - Attorney's Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>	100.00	B		S
1103	Title - CPL Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
1112	Title - Disbursement Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>	30.00	B		S
1105	Title - Document Preparation	to Sunshine Appraisal Manage...	<input type="checkbox"/>	10.00	B		S
1106	Title - Notary Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>		B		S
812	Title - Wire Transfer Fee	to Sunshine Appraisal Manage...	<input type="checkbox"/>	50.00	B		S

Closing Disc Page 2

1. On the **Settlement Agent Fee Confirmation's** statement in dv, there will be a **Recording and Tax Fees**.
2. These fees go under **Section E** on **Closing Disc Page 2**.
 1. All recording fees will add up into line item "1201 Recording Fee – Deed."
 2. All tax fees will add up into line item "1202 City/County Deed Tax/Stamp Fee," regardless of it's name.
 3. The **Payee** is the
 1. "County Name County Recorder"

E. Taxes and Other Government Fees				\$2,892.55		
01	Recording Fees	Deed: \$23.00 Mortgage: \$250.00	\$273.00			
		to Hillsborough County Clerk of Court				
02	Transfer Tax	to				
03	Deed transfer taxes	to Hillsborough County Clerk of Court				\$4,445.00
04	Intangible taxes	to Hillsborough County Clerk of Court	\$1,667.05			
05	Mortgage taxes	to Hillsborough County Clerk of Court	\$952.50			
06	Record LLC Affidavit	to Hillsborough County Clerk of Court				\$14.50

OTHER COSTS									
E. Taxes and Other Government Fees				2,892.55					
		Paid to		poc	Borrower	Others			
1201	Recording Fee - Deed	to Hillsborough County Recorder		<input type="checkbox"/>	273.00	B	14.50		S
1207	Recording Fee - Mortgage	to		<input type="checkbox"/>		B			S
1208	Recording Fee - Releases	to		<input type="checkbox"/>		B			S
1204		to		<input type="checkbox"/>		B			S
1205		to		<input type="checkbox"/>		B			S
1202	City/County Deed Tax/Stamp Fee	to Hillsborough County Recorder		<input type="checkbox"/>	2,619.55	B	4,445.00		S

Closing Disc Page 2

1. Go to **Section F Prepays** on **Closing Disc Page 2**.

2. For Daily Interest,

1. **FROM** date = **Sched Funding Date**
2. **TO** date = **1 month PRIOR** to **First Payment Date**
3. **Click the dot** that appears next to the dates. It will recalculate how many days of payment.

3. The Hazard Insurance's **Payee** will autofill from the doc prep input.
1. The **POC** box should be checked if it was paid in full.
 2. If it was **PARTIALLY** paid, remove the **12 mo.**
 1. Then add how much is **due in Section H**.

Dates	
Sched Closing Date	04/19/2021
Sched Funding Date	04/19/2021
First Payment Date	06/01/2021

F. Prepays		4,004.22
Paid to	Payment	poc Borrower Others
Edit Daily Interest from 04/19/2021 to 05/01/2021 42 dy x 62.8385 = 2,639.22		

F. Prepays		2,119.06
Paid to	Payment	poc Borrower Others
Edit Daily Interest from 04/19/2021 to 05/01/2021 12 dy x 62.8385 = 754.06		

F. Prepays		2,119.06
Paid to	Payment	poc Borrower Others
Edit Daily Interest from 04/19/2021 to 05/01/2021 12 dy x 62.8385 = 754.06		
Edit Hazard Insurance to Olympus Insura 12 mo x 113.75 = 1,365.00		

H. Other		1,700.00
206 Buyer Agent Commission	to EXP Realty, LLC	<input type="checkbox"/> B 18,755.00 S
212 Lien Search Fee	to Property Debt Research	<input type="checkbox"/> B 79.00 S
211 Listing Agent Commission	to Luca Properties, LLC	<input type="checkbox"/> B 295.00 S
115 Settlement Fee - Seller	to Old Republic National Title	<input checked="" type="checkbox"/> S 350.00 S
213 Survey Fee	to NexGen Surveying, LLC	<input type="checkbox"/> 400.00 B
114 Title - Owner's Title Policy (optio...	to Old Republic National Title	<input type="checkbox"/> B 1,043.50 S
214	to	<input type="checkbox"/> B
215 Hazard Insurance	to Olympus Insurance Company	<input type="checkbox"/> 1,300.00 B

Closing Disc Page 2

1. Go to [Section F Prepays](#) on **Closing Disc Page 2**.

2. For Property Taxes,

1. The **Payee** is the "[County Name County Tax Collector/Treasurer](#)"

2. **For Purchases:** REMOVE the amount of months.

1. If the Tax Certificate in dv shows DUE, charge the amount in [Section H to the Seller Side](#).

3. **For Refinances:** Input the amount of months due in [Section F Prepays](#).

1. Click the blue amount and override to the [exact amount due](#).

3. We DO NOT touch numbers in Section G.

1. If there's an [Update Months in Reserves](#) button, Click it and hit **Yes**.

F. Prepays										1,262.85
	Paid to	Payment	poc	Borrower	Others					
Edit	Daily Interest from 04/23/2021 to 05/01/2021	8 dy x 22.6944 =		181.56					S	
Edit	Hazard Insurance to: Allstate	12 mo x 90.11 =		1,081.29					S	
Edit	Flood Insurance to:								S	
Edit	Mortgage Insurance to:								S	
Edit	Property Taxes to: Fulton County Tax Collector	6 mo x 28.35 =							S	
Edit	Association Dues to:								S	

1212	Property Taxes 2020 - 2nd Inst	to: Fulton County Tax Collector			B	2,000.00	S
------	--------------------------------	---------------------------------	--	--	---	----------	---

Edit	Property Taxes	to: Fulton County Tax Collector	6	mo x 28.35 =		170.10	S
----------------------	----------------	---------------------------------	---	--------------	--	--------	---

G. Initial Escrow Payment at Closing										2,373.04
	Disburse	Starting	Year	Payment	poc	Borrower	Others			
Edit	Hazard Insurance	Annually	Janu	2022	6 mo x 60.83 =		364.98		S	
Edit	Flood Insurance								S	
Edit	Mortgage Insurance	Monthly							S	
Edit	Property Taxes	Other			3 mo x 532.43 =		1,597.29		S	
Edit	Association Dues	Not Escr							S	
Edit									S	
Edit									S	
Edit									S	
Aggregate Adjustment									410.77	
Escrow Waiver									Not Waived	
									Update Months in Reserves	

BytePro Enterprise

Would you like to update the number of months in reserves:
The months in reserve for Property Taxes should be 4.

[Yes](#) [No](#)

Closing Disc Page 3

Open **Closing Disc Page 3** in your Overview Bar.

1. This is where you'll add in any Payoffs, Deposits, Prorations, Seller Credit, etc.

1. **Section K** = Buyer Debit
2. **Section M** = Seller Credit
3. **Section L** = Buyer Credit
4. **Section N** = Seller Debit

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Financial		
	215,000.00	Sale Price of Property	215,000.00	
		Deposit		2,500.00
		Loan Amount		172,000.00
5,000.00		Seller Credit		5,000.00
		Prorations/Adjustments		
277.06		City/Town Taxes 01/01/21 - 04/08/21		277.06
89.43		County Taxes 01/01/21 - 04/08/21		89.43
132.67		Assessments 01/01/21 - 04/08/21		132.67

Closing Disc Page 3 - [7032019]

This screen should only be used after the Loan Estimate has been marked as delivered.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
<input type="checkbox"/> See attached page(s) for additional information Explain		<input type="checkbox"/> See attached page(s) ... <input type="checkbox"/> Leave Seller Side Blank	
K. Due from Borrower at Closing	224,371.93	M. Due to Seller at Closing	215,000.00
01. Sale Price of Property	215,000.00	01. Sale Price of Property	215,000.00
02. Sale Price of Any Personal Property ...		02. Sale Price of Any Personal Property ...	
03. Closing Costs Paid at Closing (J)	9,371.93		
03 - 08 Adjustments Copy			
# Description	Amount	# Description	Amount
Adjustments for Items Paid by Seller in Advance Copy		Adjustments for Items Paid by Seller in Advance Copy	
# Description	From	To	Amount
L. Paid ... by or on Behalf of ...		N. Due from Seller at Closing	
179,999.16		18,504.16	
01. Deposit (Earnest Money)	2,500.00	01. Excess Deposit	
02. Loan Amount	172,000.00	02. Closing Costs Paid at Closing (J)	13,005.00
03. Existing Loan(s) Assumed or Taken ...		03. Existing Loan(s) Assumed or Taken ...	
05. Seller Credit	5,000.00	04. Payoff of First Mortgage Loan	
Add Other Credit		05. Payoff of Second Mortgage Loan	
View D.O.T.		08. Seller Credit	5,000.00
04, 06 - 11 Other Credits and Adjustments		09 - 13	
# Description	Amount	# Description	Amount
Adjustments for Items Unpaid by Seller Copy		Adjustments for Items Unpaid by Seller Copy	
# Description	From	To	Amount
12 City/Town Taxes	01/01/21	04/08/21	277.06
13 County Taxes	01/01/21	04/08/21	89.43
15 Assessments	01/01/21	04/08/21	132.67

Closing Disc Page 3

If a Purchase:

1. Scroll to the bottom of **Closing Disc Page 3**.
2. Scroll to the bottom of the **statement** in the Settlement Agent Fee Confirmation.
3. Compare the **Seller Side Totals**. It should match.
 - If it does not, review your fee inputs and find the mistake.

Seller			Borrower	
Debit	Credit		Debit	Credit
18,504.16	215,000.00	Subtotals	221,916.10	179,999.16
		Due from Borrower		41,916.94
196,495.84		Due to Seller		
215,000.00	215,000.00	Totals	221,916.10	221,916.10



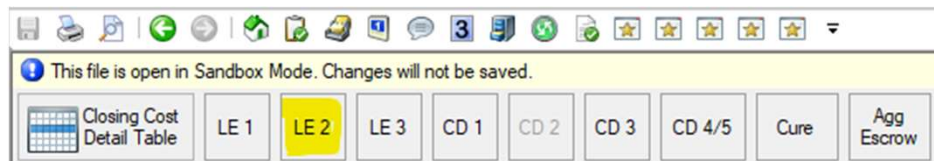
Calculation		Calculation	
Total Due from Borrower at Closing (K)	224,371.93	Total Due to Seller at Closing (M)	215,000.00
Total Paid Already by or on Behalf of ... (L)	-179,999.16	Total Due from Seller at Closing (N)	-18,504.16
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	44,372.77	Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	196,495.84

Loan Estimate Page 2

- Go to **Loan Estimate Page 2**.
**** Hint: There's a button at the top of Closing Disc Page 2 (LE 2).**

- Go down the screen and **check mark the PPFC box** for any **APR Fees**.
**** Please see the APR Fees List to determine.**

- Uncheck** anything else.

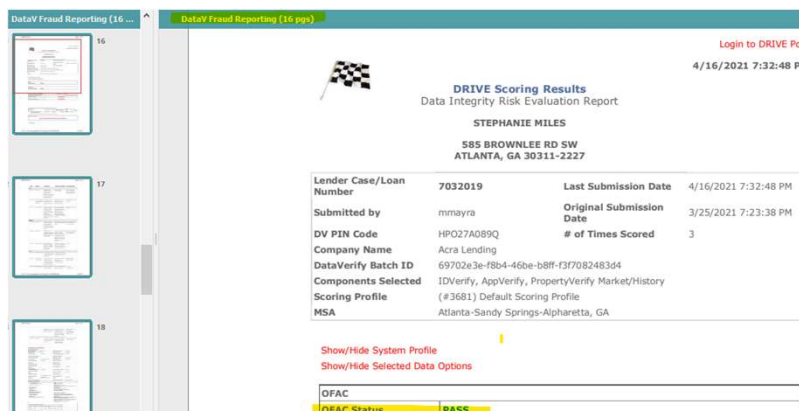
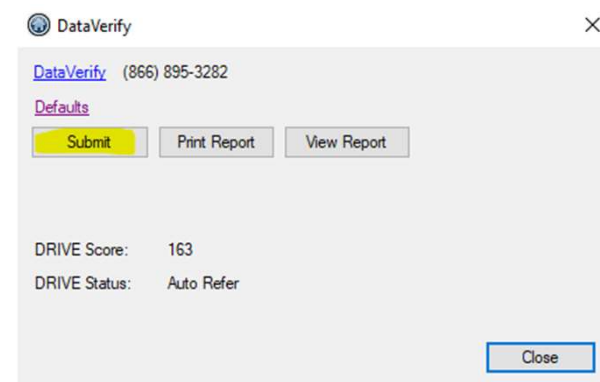
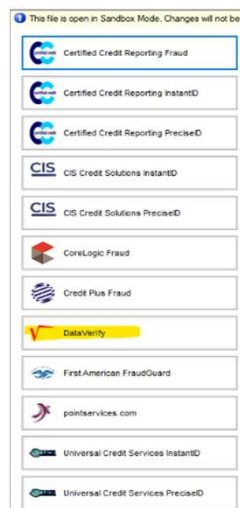


C. Services You Can Shop For						\$1,753
	PPFC	poc	To	Borrower	Seller/Lender	Good Faith Estimate
Edit Title - Abstract or Title Search	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit Title - Attorney's Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit Title - CPL Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	50.00		S ERNST
Edit Title - Disbursement Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit Title - Document Preparation	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit Title - Electronic Security and Store	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	30.00	30.00	S ERNST
Edit Title - Exam Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	225.00		S ERNST
Edit Title - Lender Coverage	<input type="checkbox"/>	<input type="checkbox"/>	O	593.20		S ERNST
Edit Title - Notary Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit Title - Post Closing Fee	<input type="checkbox"/>	<input type="checkbox"/>	O		75.00	S ERNST
Edit Title - Settlement Agent Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	750.00		S ERNST
Edit Title - Wire Transfer Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O			S ERNST

C. Services You Can Shop For						\$1,753
	PPFC	poc	To	Borrower	Seller/Lender	Good Faith Estimate
Edit Title - Abstract or Title Search	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit Title - Attorney's Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit Title - CPL Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	50.00		S ERNST
Edit Title - Disbursement Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit Title - Document Preparation	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit Title - Electronic Security and Store	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	30.00	30.00	S ERNST
Edit Title - Exam Fee	<input type="checkbox"/>	<input type="checkbox"/>	O	225.00		S ERNST
Edit Title - Lender Coverage	<input type="checkbox"/>	<input type="checkbox"/>	O	593.20		S ERNST
Edit Title - Notary Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit Title - Post Closing Fee	<input type="checkbox"/>	<input type="checkbox"/>	O		75.00	S ERNST
Edit Title - Settlement Agent Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	O	750.00		S ERNST
Edit Title - Wire Transfer Fee	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST
Edit	<input type="checkbox"/>	<input type="checkbox"/>	O			S ERNST

Fraud Detection

1. Go to the **Fraud Detection Screen**.
2. Click [DataVerify](#).
3. Click **Submit** to run the report.
 1. It takes a few minutes to run.
4. Print to DV as [DataV Fraud Reporting](#).
 1. Make sure [OFAC Status](#) shows **PASS**
 2. Review the warnings in case there's anything important.



Low			
1500 (L)	Subject Property	Investment Property - Investment properties typically present a higher risk.	Review any other red flags which have a high impact on this loan.
1520 (L)	Title Officer & Escrow Agent	Potential Conflict of Interest - Two or more parties have similar LAST NAMES (but different first names) on the loan.	Review entire loan file and examine for potential non-arms length transaction.
5311 (L)	Subject Property	Subject Property has been owned by a	Review PropertyVerify Report and Subject
			Trans Date: 3/11/2020 Buyer: RENE DILLON / RENE DILLON

Compliance Review

1. Go to the **Document Preparation Screen**.
2. Choose the appropriate **Loan Plan Code**.
3. Choose the **Alt Lender Code**.
 1. If Alternate Lender at the top shows Citadel, choose **Citadel**.
 2. If it shows No Alt Lender or Acra, choose **Acra**.
4. Choose **Compliance Review** for **Package Type**.
5. Click **Submit**. Then **Click Just Submit; I Am Not Disclosing**.
 1. It takes a few seconds to run.
6. It'll show up under **Document Packages** as **DocMagic Compliance Review**. Double Click it.
 1. Then under Documents, double click "**Not Reviewed**"
7. **Review warnings** to see if there's anything important.
 1. **Section 32** must PASS. **Section 35** can fail if we're impounding (Section F Prepays).

Alternate Lender: No Alt Lender

DocMagic

Contact Information

DocMagic Web Site
Customer Support 1-800-649-1362

Order Information

Worksheet # 41322

Loan Plan Code DSI_CONV - ALL Refresh

Alt Lender Code 1017 - ACRA LEI Refresh

Package Type Compliance Review

Method Seamless

Action Process

Submit Defaults

Closing Disclosure

You are submitting a package that includes the Closing Disclosure

Submit and Flag as Disclosed

Just Submit; I Am Not Disclosing

Cancel - Do Not Submit

Document Packages		
Name	Vendor ID	Created
DocMagic Compliance...	7379f9ce05845...	4/19/2021 11:01:45 AM

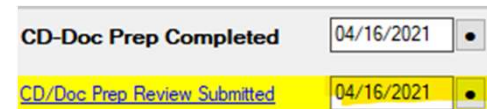
Documents
Status
Not Reviewed

High Cost Tests	
Section 32 (HOEPA)	
PASS	REG. Z SECTION 1026.32 DETERMINATION: Section 32/HOEPA does not apply to business purpose loans
Section 35 (Federal HPML)	
PASS	HPML DETERMINATION: HPML Test d

Data Validation	
WARNING	Prepayment Penalty entry does not match Plan Default
WARNING	No Loan Fee detected
WARNING	Vesting To Read does not match default
WARNING	You have entered an invalid number of months for one or more of your pre-paid charges.

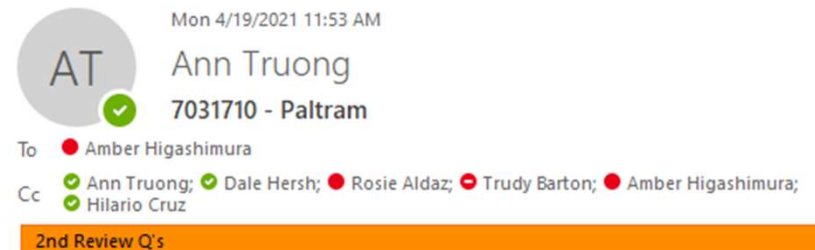
2nd Review

1. Go to the **CD-Initial Doc Prep Screen**.
2. Scroll to the very bottom. Click the [CD/Doc Prep Review Submitted](#) button.
3. It will autogenerate an email for send for 2nd Review.
 1. Include any notes, questions, things to request from TM, etc.
 2. Wait until the 2nd reviewer emails back with corrections.
4. When you receive corrections, adjust as needed and send out any docs necessary.



CD-Doc Prep Completed 04/16/2021

CD/Doc Prep Review Submitted 04/16/2021



Mon 4/19/2021 11:53 AM

AT Ann Truong
7031710 - Paltram

To: Amber Higashimura

Cc: Ann Truong; Dale Hershey; Rosie Aldaz; Trudy Barton; Amber Higashimura; Hilario Cruz

2nd Review Q's

CD/Doc Prep Review request submitted for second review

- Insufficient hoi coverage – please confirm
- Need hoi to fix loss payee address.
- Need hoi invoice

DocMagic - CD

*** DOCMAGIC – CD IS FOR TRID FILES ONLY

1. Go to the **Document Preparation Screen**.
2. Choose **Closing Disclosure** as **Package Type**.
 1. Click Submit, then **Just Submit, I Am Not Disclosing**
 2. Double click the document generated and make sure **ONLY** the CD printed.
 3. Scroll to the bottom of the CD and verify the Vesting names generated correctly. Then exit.
3. For Loan Proceed To, choose **Title Company**.
4. Check **DocMagic eSign, Signature Enable, and Event Notification**.
 1. Hit Select. Then type under recipients finalcd@acralending.com
 2. Also choose Broker, AE, TM, and yourself.
 1. If it's retail, Loan Processor, TM, and yourself.
 3. Click Submit and **Submit and Flag as Disclosed**.

Order Information

Worksheet # 40970

Loan Plan Code DSI_CONV - ALL Refresh

Alt Lender Code 1017 - ACRA LE Refresh

Package Type Closing Disclosure

Method Seamless

Action Process

Submit Defaults

Closing Disclosure

You are submitting a package that includes the Closing Disclosure

Submit and Flag as Disclosed

Just Submit, I Am Not Disclosing

Cancel - Do Not Submit

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Loan Proceeds To Title Company

Delivery Options

DocMagic eSign ☒

Signature Enable ☒

Event Notification ☒ Select

Select Email Recipients

Name	Type
Sharon Griffith	Appraiser
Scott Leslie	Broker
Sara Garcia	Builder Or Seller
Escrow Company	Escrow Company
Listing Agent	Listing Agent
Fun	Fun
Loan	Loan
Loan	Loan
Acco	Acco
Daniel Busquets	Daniel Busquets
Markus	Markus

Message Recipients:

To -> finalcd@acralending.com; sleslie@patriotlending.com; lb

OK

Closing Disclosure

You are submitting a package that includes the Closing Disclosure

Submit and Flag as Disclosed

Just Submit, I Am Not Disclosing

Cancel - Do Not Submit

DocMagic - CD

1. If a Rate Lock is required, Choose Rate Lock as Package Type and send to the same recipients.
 1. Same process – [submit and flag as disclosed](#).
2. These will send you emails. Print them to dv.
 1. The Closing Disclosure email will be named “[Proof of CD Sent](#)”
 2. The Rate Lock email will be named “[State Specific Rate Lock Agreement](#)”
3. Go to [Stored Documents Screen](#).
 1. Highlight CD (named J Documents_2 in byte) and Rate Lock (named H Documents in byte)
 2. Click Export, then [Export in Native Format](#).
4. Print those documents to dv
 1. CD = “[Final CD](#)”
 2. Rate Lock = “[State Specific Rate Lock Agreement](#)”

Order Information		Delivery Options	
Worksheet #	40970	DocMagic eSign	<input checked="" type="checkbox"/>
Loan Plan Code	DSI_CONV - ALL <input type="button" value="Refresh"/>	Signature Enable	<input checked="" type="checkbox"/>
Alt Lender Code	1017 - ACRA LEI <input type="button" value="Refresh"/>	Event Notification	<input checked="" type="checkbox"/> finalcd@acralending.com
Package Type	Rate Lock	E-Mail Secure Link to	<input type="checkbox"/>
Method	Seamless	Require Password	<input type="checkbox"/>
Action	Process	Retrieval Notification	<input type="checkbox"/>
		DSI to Print and Deliver to Borrower	<input type="checkbox"/>

Lender: CITADEL SERVICING CORPORATION DBA ACRA LENDING
 (Ann Truong)
 Account: 417860
 Loan Number: 7030974
 Recipient: Susan Rodger
 Package Type: **Closing Disclosure** (74354366)
 Version: 1
 Status: ACTIVE
 Worksheet: 39819

Your DocMagic OnLine Worksheet has been successfully processed!

Not Reviewed			J Documents_2
Not Reviewed			H Documents

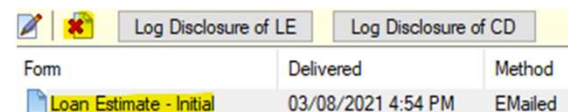
New	View	Export	Up	Down	Print	Zoom
Stacking Order / Bundle						
All	Appraisal	Export in Native Format				
PTD Conditions						
Fund -Internal Fundi						
Deliver Bundle						
Export as PDF						
Export as PDF and Zip						

5. Clear CD tasks.

TM - Initial Doc Prep - TRID Loan	AnnT	Doc Drawer	Complete	04/15/2021 11:56 AM	04/12/2021	<input type="checkbox"/>	AnnT
TM - Initial Closing Disclosure (CD) R...	AnnT	Doc Drawer	Complete	04/15/2021 11:56 AM	04/13/2021	<input type="checkbox"/>	AnnT

DocMagic - CD

1. If you ran a Rate Lock, go to **Closing Disclosure Pg 3 Screen**.
2. The system registered the Rate Lock as an LE. We need to remove this.
 1. Just click the Loan Estimate and then the X button.

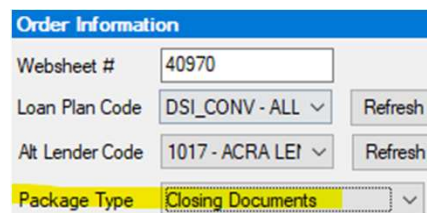


Form	Delivered	Method
Loan Estimate - Initial	03/08/2021 4:54 PM	EMailed

Lenders Instructions - TRID

*** FOR TRID FILES ONLY.

1. If READY FOR DOCS status, go to the **Document Preparation Screen**.
2. Choose Closing Documents as **Package Type**.
 1. Click Submit, then Just Submit, I Am Not Disclosing



Order Information

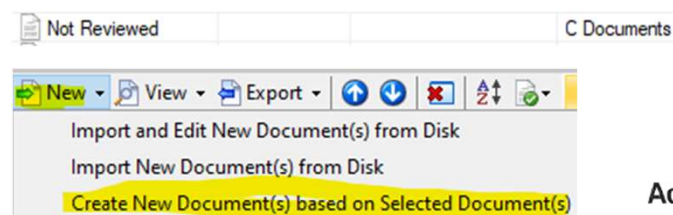
Worksheet # 40970

Loan Plan Code DSI_CONV - ALL Refresh

Alt Lender Code 1017 - ACRA LEI Refresh

Package Type Closing Documents

3. Go to **Stored Documents** Screen. Highlight C Documents.
4. Click New, then Create New Document(s)...



Not Reviewed C Documents

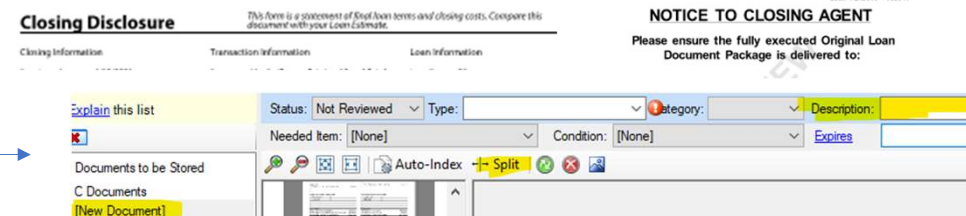
New View Export

Import and Edit New Document(s) from Disk

Import New Document(s) from Disk

Create New Document(s) based on Selected Document(s)

5. Highlight the CD & Lenders Instructions.
 1. It ends where the Note starts.



Closing Disclosure

This form is a statement of the loan terms and closing costs. Compare this document with your Loan Estimate.

Explain this list

Documents to be Stored

C Documents

[New Document]

Status: Not Reviewed Type: Category: Description:

Needed Item: [None] Condition: [None] Expires

Auto-Index Split

6. Hit Split and click [New Document]. Then name the description "Lenders Instructions"

7. Then click Store New Documents at the bottom.

Store New Documents

Acra Lending
div of CUADEL

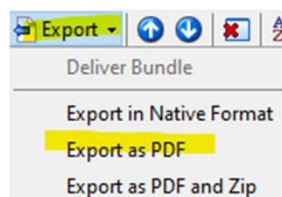
NOTICE TO CLOSING AGENT
Please ensure the fully executed Original Loan Document Package is delivered to:

Acra
LENDING

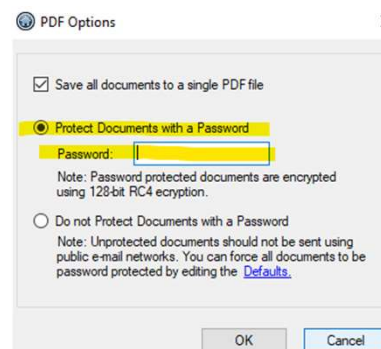
Lenders Instructions - TRID

*** FOR TRID FILES ONLY.

1. It will show up on the Stored Documents Screen. Highlight the [Lenders Instructions](#).



2. Click Export, then [Export as PDF](#).



3. Choose [password protect](#) and the password is Citadel and the zip code (EX: **Citadel12345**)

4. Go to the Title and Escrow Screen.
 1. Click the **Escrow Tab**. Next to the email, click the [Envelope Button](#).

A screenshot of a form with two tabs: 'Title' and 'Escrow'. The 'Escrow' tab is selected and highlighted with a yellow box. The form contains fields for 'Escrow No.' (21028051), 'Company' (Old Republic National Title), 'Street' (1410 N Westshore Blvd, Suite 800), 'City State Zip' (Tampa FL 33607), 'Name (F, M, L)' (Sara L Garcia), 'Title', 'Work' ((813) 228-0555), 'Fax', and 'E-Mail' (sgarcia1@oldrepublictitle.com). There is a yellow envelope icon in the bottom right corner.

Lenders Instructions - TRID

*** FOR TRID FILES ONLY.

1. In the Autogenerated email,

1. **TO:** Autogenerates to Closing Agent
2. **FROM:** CSC Closing Statements
3. **CC:** AmberH, EdithP, and whoever the TM is.
4. **BCC:** DaleH, TrudyB, and KarenV.

2. Attach the Lenders Instructions that you exported with the password.

3. Choose **TRID Lenders** Signature.

4. Send email.

5. Clear Tasks in BYTE.



NOTE: This e-mail address is for the sending of Lender's Instructions and receipt of CDs &

Doc Drawer - Lenders Out	AnnT	Doc Drawer
Assistant Funder - Settlement Agent ...	AnnT	Doc Drawer
Doc Drawer - Confirmation of CD Re...	AnnT	Doc Drawer
TM - Initial Doc Prep - TRID Loan	AnnT	Doc Drawer
TM - Initial Closing Disclosure (CD) R...	AnnT	Doc Drawer

Rate Lock – NONTRID


*** FOR NONTRID FILES ONLY AND MUST BE READY FOR DOCS STATUS


1. Go to Home Screen. Under Follow Up Flag, choose **PURPLE**.
2. Refer to the [CSC Commitment/Rate Lock Matrix](#).
 1. If the state IS NOT on the list,
 1. **FROM:** finalcd@acralending.com
 2. **TO:** Borrower(s)
 3. **BCC:** TM
 4. Choose [Rate Lock Signature](#).

STATUS	
Follow Up Flag	Purple Flag ▼
Loan Status	Ready for Docs (04/20/2021)
Origination Channel	Wholesale ▼

Mon 4/19/2021 11:05 AM

FC Final CD
7032019 Miles Rate Lock

To  stephanie.schultz.hr@gmail.com

Bcc  Brin Stephens

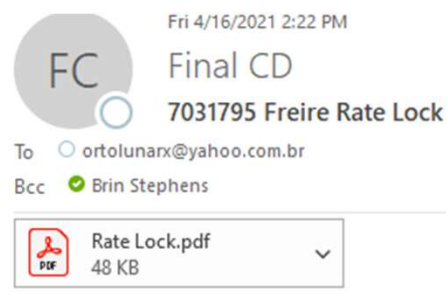
Greetings,

At this time, your loan has been locked for 14 calendar days. Note that your loan must fund on or prior to the (lock expiration date) to avoid additional cost or delays. State law (when applicable) may require CSC to send you additional disclosure and instruction. Please contact your **LOAN OFFICER or BROKER** if you have questions on your locked rate, loan terms or any other questions on this transaction.

Rate Lock – NONTRID

*** FOR NONTRID FILES ONLY AND MUST BE READY FOR DOCS STATUS

1. Refer to the [CSC Commitment/Rate Lock Matrix](#).
 1. If the state IS on the list AND is [Foreign National](#), go to **Document Preparation Screen**.
 2. Choose [Rate Lock](#) as **Package Type**.
 1. Submit, then [Just Submit, I Am Not Disclosing](#).
 3. Go to **Stored Documents Screen**. [Export as PDF](#).
 1. [Password](#): Citadel and their birth year
 1. EX: Citadel1989
 4. Send the Rate Lock email.
 1. [FROM](#): finalcd@acralending.com
 2. [TO](#): Borrower(s)
 3. [BCC](#): TM
 4. Choose [Rate Lock Signature – Foreign National](#).
 5. [Attach](#): Rate Lock document you exported.



Greetings,

At this time, your loan has been locked for 14 calendar days. Note that your loan must fund on or prior to the (lock expiration date) to avoid additional cost or delays. State law (when applicable) may require CSC to send you additional disclosure and instruction. Please contact your **LOAN OFFICER or BROKER** if you have questions on your locked rate, loan terms or any other questions on this transaction.

To open, the password is Citadel and your year of birth. Example: Citadel2000

Rate Lock – NONTRID

*** FOR NONTRID FILES ONLY AND MUST BE READY FOR DOCS STATUS

1. Refer to the [CSC Commitment/Rate Lock Matrix](#).
 1. If the state IS on the list **AND NOT** Foreign National, go to **Document Preparation Screen**.
2. Choose [Rate Lock](#) as **Package Type**.
 1. **Loan Proceeds** to : [Title Company](#).
 2. Click [DocMagic eSign](#), [Signature Enable](#), and [Event Notification](#).
 3. Hit Select. Then type under recipients finalcd@acralending.com
 4. Also choose Broker, AE, TM, and yourself.
 1. If it's retail, Loan Processor, TM, and yourself.
 5. Click Submit and [Submit and Flag as Disclosed](#).
2. If you ran a Rate Lock, go to **Closing Disclosure Pg 3 Screen**.
 1. The system registered the Rate Lock as an LE. [We need to remove this](#).
 2. Just click the Loan Estimate and then the X button.

Loan Proceeds To: [Title Company](#)

Order Information		Delivery Options	
Worksheet #	40970	DocMagic eSign	<input checked="" type="checkbox"/>
Loan Plan Code	DSI_CONV - ALL <input type="button" value="Refresh"/>	Signature Enable	<input checked="" type="checkbox"/>
Alt Lender Code	1017 - ACRA LEI <input type="button" value="Refresh"/>	Event Notification	<input checked="" type="checkbox"/> finalcd@acralending.com
Package Type	Rate Lock	E-Mail Secure Link to	<input type="checkbox"/>
Method	Seamless	Require Password	<input type="checkbox"/>
Action	Process	Retrieval Notification	<input type="checkbox"/>
		DSI to Print and Deliver to Borrower	<input type="checkbox"/>

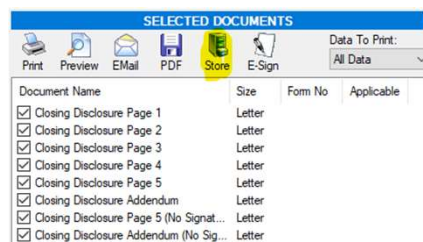
Log Disclosure of LE Log Disclosure of CD

Form	Delivered	Method
Loan Estimate - Initial	03/08/2021 4:54 PM	Emailed

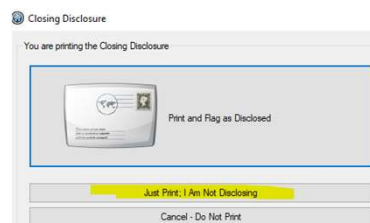
Lenders Instructions - NONTRID

*** FOR NONTRID FILES ONLY AND MUST BE READY FOR DOCS STATUS

1. If READY FOR DOCS status, go to the **Closing Disc Pages 4 and 5.**



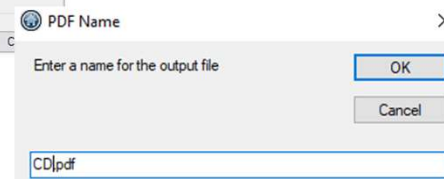
2. Click **Store**. Then **Just Print, I Am Not Disclosing**.



3. Do not password protect.



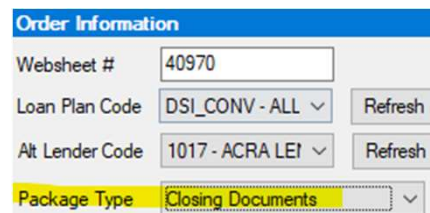
4. Name it **CD**



Lenders Instructions - NONTRID

*** FOR NONTRID FILES ONLY AND MUST BE READY FOR DOCS STATUS

1. Go to the **Document Preparation Screen**.
2. Choose **Closing Documents** as **Package Type**.
 1. Click Submit, then **Just Submit, I Am Not Disclosing**
3. Go to **Stored Documents** Screen. Highlight **C Documents**.
4. Click New, then **Create New Documents(s)...**
5. Highlight the **Lenders Instructions**.
 1. It ends where the Note starts.
6. Hit **Split** and click **[New Document]**. Then name the description "**Lenders Instructions**"
7. Then click **Store New Documents** at the bottom.



Order Information

Worksheet # 40970

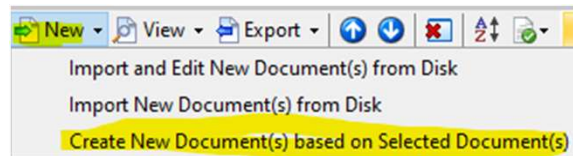
Loan Plan Code DSI_CONV - ALL Refresh

Alt Lender Code 1017 - ACRA LEI Refresh

Package Type **Closing Documents**



Not Reviewed		C Documents
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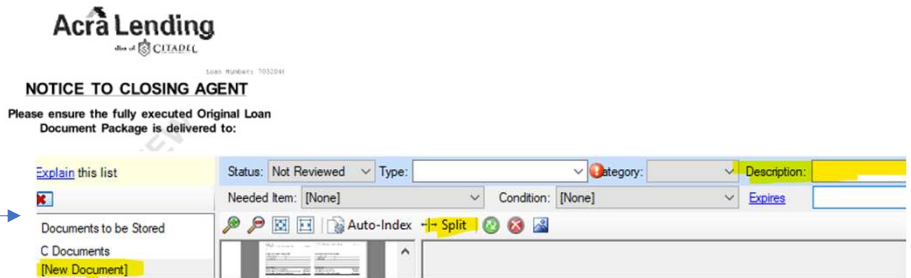


New View Export

Import and Edit New Document(s) from Disk

Import New Document(s) from Disk

Create New Document(s) based on Selected Document(s)



Acra Lending

NOTICE TO CLOSING AGENT

Please ensure the fully executed Original Loan Document Package is delivered to:

Explain this list

Status: Not Reviewed Type: Category: Description:

Needed Item: [None] Condition: [None] Expires:

Documents to be Stored

C Documents

[New Document]

Split



Store New Documents

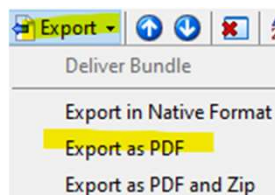
Lenders Instructions - NONTRID

*** FOR NONTRID FILES ONLY AND MUST BE READY FOR DOCS STATUS

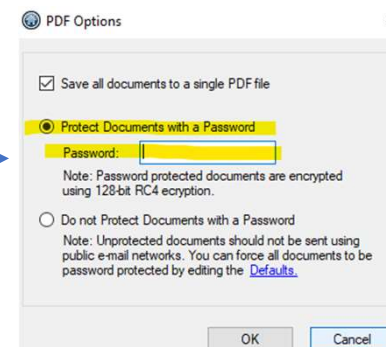
1. It will show up on the Stored Documents Screen. Highlight the **Lenders Instructions** and the **CD**.

Not Reviewed			CD
Not Reviewed			C Documents
Not Reviewed			C Documents_2
Not Reviewed			Lenders

2. Click Export, then **Export as PDF**.



3. Choose **password protect** and the password is Citadel and the zip code (EX: **Citadel12345**)



4. Go to the Title and Escrow Screen.
 1. Click the **Escrow Tab**. Next to the email, click the **Envelope Button**.

A screenshot of the 'Escrow' tab in a software interface. The 'Escrow Company' section is expanded. Fields include: 'Escrow No.' (21028051), 'Company' (Old Republic National Title), 'Street' (1410 N Westshore Blvd, Suite 800), 'City State Zip' (Tampa FL 33607), 'Name (F, M, L)' (Sara L Garcia), 'Title' (empty), 'Work' ((813) 228-0555), 'Fax' (empty), and 'E-Mail' (sgarcia1@oldrepublictitle.com). A yellow envelope icon is visible in the bottom right corner of the form.

Lenders Instructions - NONTRID

*** FOR NONTRID FILES ONLY.

1. In the Autogenerated email,
 1. **TO:** Autogenerates to Closing Agent
 2. **FROM:** CSC Closing Statements
 3. **CC:** AmberH, EdithP, and whomever the TM is.
 4. **BCC:** DaleH, TrudyB, and KarenV.

2. Attach the Lenders Instructions that you exported with the password.

3. Choose **NONTRID Lenders** Signature.

4. Send email.

5. Clear Tasks in BYTE.



NOTE: This e-mail address is for the sending of Lender's Instructions and receipt of CDs &

TM - File To Funding Ready For Docs
TM Final Doc Prep Business Purpose
Doc Drawer - Lenders Out
TM - Initial Doc Prep - Business Purp...