



Vanceo™ Mortgage End User Training Guide

Software Training

Date April 2021

File Vanceo™ End User Training Guide

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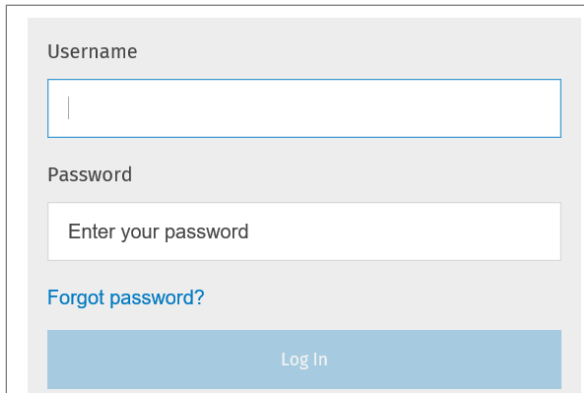
Navigation and Resources

Objectives

- Learn about navigating.
- Learn about Helpresources.

Navigating and Logging In

1. Navigate to the URL for Vanceo Mortgage.
 - **Production** environment:
 - <https://vanceo.wolterskluwer.com/>
 - **Test** environment:
 - <https://ct-vanceo.wolterskluwer.com/>
2. Enter your username and password.
3. Select **Log In**.

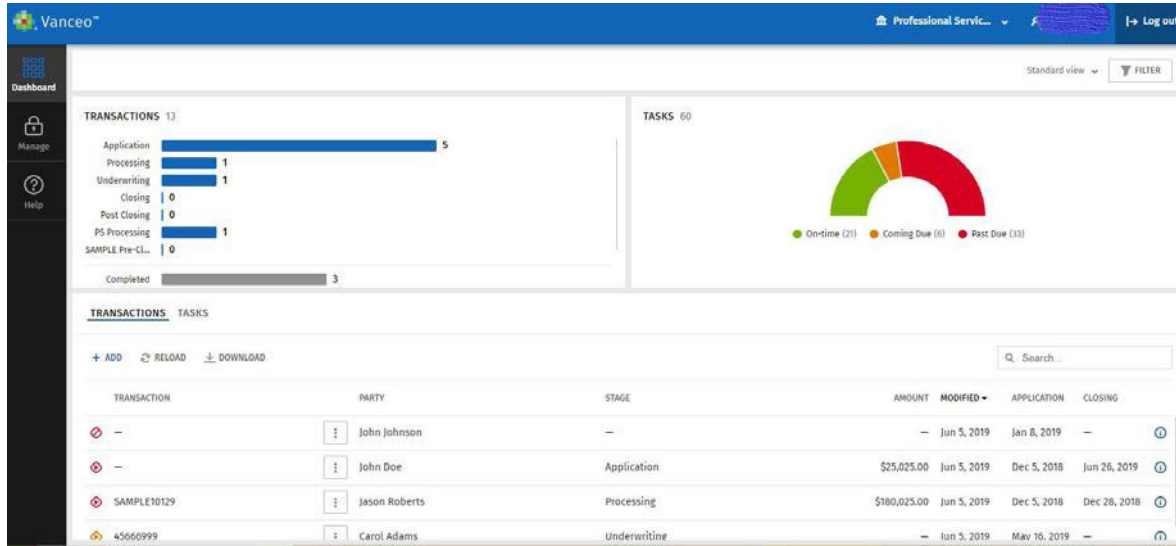




The screenshot shows a login form with the following elements:


- Username:** A text input field with a vertical cursor on the left.
- Password:** A text input field with the placeholder text "Enter your password".
- Forgot password?:** A blue hyperlink.
- Log In:** A blue button.

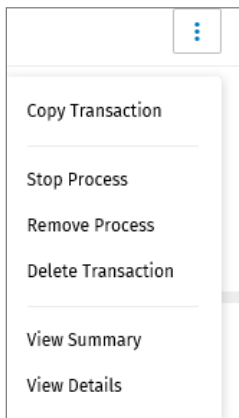
<i>Tip</i>	<i>Description</i>
A	<p>Change Password</p> <ul style="list-style-type: none">• A password is case-sensitive and must be a minimum of eight (8) characters.• A password expires every 90 days.• A password must include 3 of the following characteristics:<ul style="list-style-type: none">– An alpha character that is uppercase.– An alpha character that is lowercase.– A character that is numeric.– A special character.

Dashboard



Tip	Description
A	Select the  to return to the Dashboard.
B	The left pane displays: <ul style="list-style-type: none"> Dashboard: Select Dashboard to return to the main Dashboard view. Manage: If you have permissions for Mange, select Manage to access administration options and delete party demographic information. Help: Select Help to launch a new window with access to different Help topics.
C	Select your name in the upper-right to edit your password and view security information on the page that displays.
D	The Open Transaction pane displays the number of transactions in each stage. Select a stage to display only those transaction in the selected stage. The Open Task pane displays the number of tasks associated with a transaction that are on-time, coming due, and past due. Select a status to display only the tasks in the selected status.
E	Transactions Grid <ul style="list-style-type: none"> The grid displays a list of previously-created transactions available for recall. You can filter the list of transactions by using the FILTER button. Tasks Grid <ul style="list-style-type: none"> The grid displays all tasks available for completion. You can filter the list of Tasks by using the FILTER button.
F	+ ADD Starts a new transaction. RELOAD Refreshes a page. DOWNLOAD Downloads the data in xml report format.
G	FILTER  option allows the user to decide between many options which will display what shows on the dashboard. (example to view just the users transactions, or a certain phase transactions are

<i>Tip</i>	<i>Description</i>	
H	 The three-dot menu provides additional options. Info button – for additional details	The Info icon (upper-right corner) provides details about an item.



Help Menu

Select the **Help** link.

<i>Tip</i>	<i>Description</i>
A	Selecting the HELP link launches a new window. Help includes What's New, FAQs, and how-to information.

Software Support Contact Information

- Visit www.woltersklugerFS.com/support for training information, FAQs, enhancement request forms, downloads, and more.
- Send an e-mail to Software Support at VanceoMortgageSupport@wolterskluger.com
- Phone Software Support at (800) 274-2711 Monday—Friday between 7:00 A.M.—7:00 P.M. Central time. After reaching the phone menu, select option 9 to dial by extension and enter 1123665. Please have your customer number available.

Creating Desktop Shortcuts for the Test and Production Environments

Desktop shortcuts help prevent confusion when opening the Vanceo mortgage application in the Customer Test and Production environments. Shortcuts can be created for each.

1. Right-click on your computer Desktop and select **New** and **Shortcut**.
2. Enter the web address provided below and select **Next**. Verify the web address includes the forward-slash (/) at the end.
 - Production Environment
 - Vanceo Mortgage: <https://vanceo.wolterskluger.com/>
 - Customer Test Environment
 - Mortgage: <https://ct-vanceo.wolterskluger.com>
3. Enter a name for the shortcut and select **Finish**.

<i>Tip</i>	<i>Description</i>
A	Do not attempt the log into the Test environment and the Production environment at the same time using the same Internet browser, or errors may occur. You may use two different browsers (Internet Explorer and Google Chrome) if you need to log in to both environments at the same time.



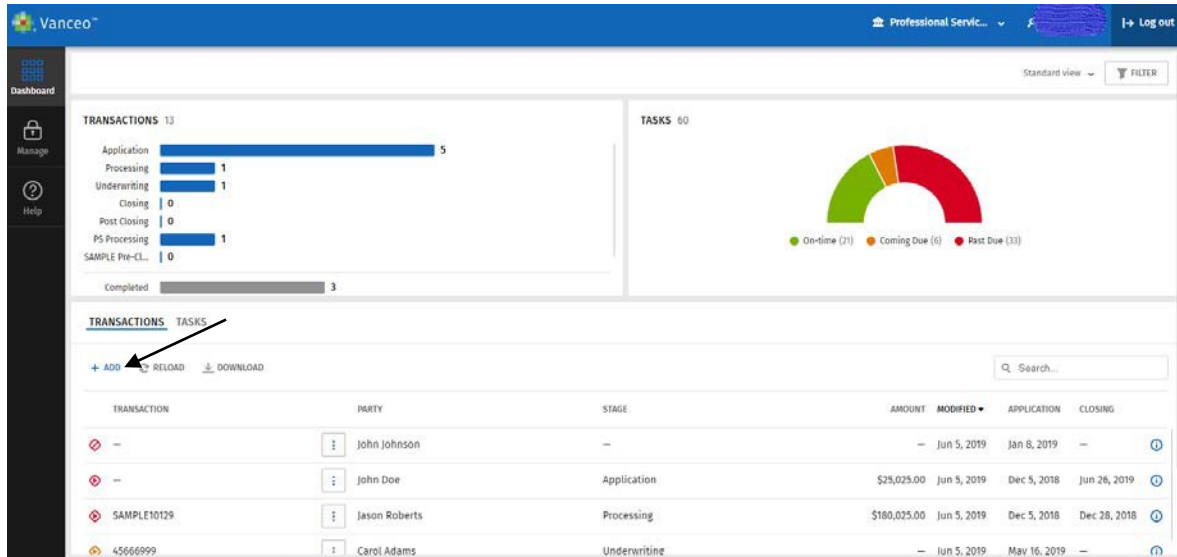
Starting a New Transaction

Objectives

- Start a transaction with or without a loan template and/or a workflow process.
- Start a transaction by copying an existing transaction.

Start a Transaction with or without a Template

1. Verify you are in the correct account if more than one account displays in the upper right corner.
2. Select **Transactions** above the grid.
3. Select **+ Add**.



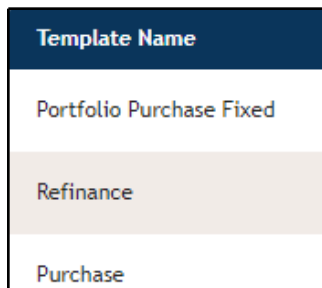
4. If Loan Templates have been set up, select **Proceed Without a Template** or **Select a Template**.

Add New Transaction

Would you like to use a Template to create the new transaction?


CANCEL
PROCEED WITHOUT A TEMPLATE
SELECT A TEMPLATE

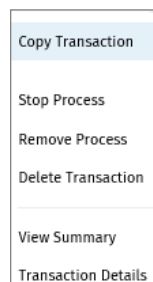
Tip	Description
A	If you select Proceed without a Template , continue with the transaction.
B	If you select Select a Template , select the template to use for the transaction. The loan template cannot be changed, however the workflow process can be changed/remove or added.



5. Proceed to the Party Information lesson.

Copy an Existing Transaction

1. Hover over the transaction to copy and select  to the right of the transaction.
2. Select **Copy Transaction**.





Party Information

Objectives

- Complete information for the applicant/borrower, co-signer, and/or guarantor.
- Pull a credit bureau report if applicable.

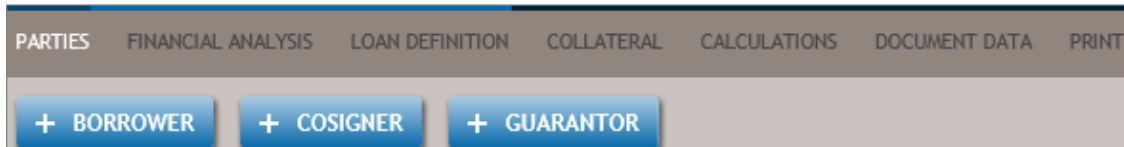
Enter Party Information

1. If a Process was not applied to this transaction, you may select a process now or when your workflow permits.



2. If the transaction was started without a template, select **+Borrower**. If the transaction was started with a template, select the **Replace Party**.

Without a template



With a template

TEMPLATE PARTIES			
Name	Type	Role	Action
Template Individual-1864	Individual	Borrower	REPLACE PARTY
Template Individual-1484	Individual	Borrower	REPLACE PARTY

3. Select **+Individual** to add a new individual or select an existing party in the Name column.

+ INDIVIDUAL + ENTITY + SOLE PROPRIETORSHIP			
Show 10 entries			
Name	SSN/EIN	Primary Phone	
Sample, Joe	000-00-0001	(000) 111-2222	
Sample, Sue	000-00-0002	(000) 111-2222	

Tip	Description
A	The list of names includes parties from the database. Select a name in the grid or add new party.

4. Complete the Individual Information and ID Information sections.

INDIVIDUAL INFORMATION

Party ID

Prefix First Name * Middle Name Last Name * Suffix

Physical Street Address

City State Postal Code

Years Months

Own or Rent

Mailing Address is the same as Physical Address

Not Applicable Insider Correspondent

Citizenship Alien Registration #

Veteran Status

Primary Contact Type

Secondary Contact Type

E-Mail Address

SSN

Date of Birth

Marital Status

OFAC False Positive

ID INFORMATION

ID Type ID Number ID Issued State

ID Issue Date ID Expiration Date

EMPLOYMENT AND INCOME

PREVIOUS ADDRESSES

<i>Tip</i>	<i>Description</i>
A	Party ID: The Party ID is for the CIF or port number used by your core system. The Party ID does not print on documents.
B	Select to copy the address information from another party.
C	Postal Code: If only the Physical Address is entered, the postal code from the Physical address will print on the Home Owners Counseling Notice. If both the Mailing Address and Physical Address are entered, the postal code from the Mailing Address will print on the Home Owners Counseling Notice.
D	Insider/Correspondent: If selected, the Regulation O Addendum will be selected as applicable.
E	Citizenship: Citizenship information prints on the application.
F	Marital Status: The marital status prints on the application and is included in the vesting language on the Mortgage or Deed of Trust (e.g. an unmarried individual, or Spouse of XXXXX).
G	OFAC False Positive: This option displays after a party has been selected for the transaction. Select this option if you are using OFAC, the party is on the OFAC list, and you know the party is incorrectly included in the list.

5. Click the **ADD** button next to Employment and complete the Employment and Income and Previous Address sections.

<i>Tip</i>	<i>Description</i>
A	Employment and Income: Select Add to add an employer. Complete the information and save. Repeat for additional employers.
B	Other Income: Select the option, enter an amount, and select Add after completing the data.

- Select **Save** when finished.
- Complete the Demographics page and select **Save** when finished.

DEMOGRAPHICS - Borrower - Andy Adverse
 The demographic information for all borrowers and cosigners was provided:

Exclude their age and report 'not applicable' for HMDA

Ethnicity

Hispanic or Latino

- Mexican
- Puerto Rican
- Cuban
- Other Hispanic or Latino - Enter origin

Not Hispanic or Latino

I do not wish to provide this information

Collected on the Basis of Visual Observation or Surname
 Not applicable

Sex

Female

Male

I do not wish to provide this information

Collected on the Basis of Visual Observation or Surname
 Not applicable

Race

American Indian or Alaska Native
 Enter name of enrolled or principal tribe

Asian

- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian - Enter race

Black or African American

Native Hawaiian or Other Pacific Islander

- Native Hawaiian Guamanian or Chamorro Samoan
- Other Pacific Islander - Enter race

White

I do not wish to provide this information

Collected on the Basis of Visual Observation or Surname
 Not applicable

- Select **+ Borrower**, **+ Cosigner**, and/or **+Guarantor** on the main Party page to add additional parties and complete the applicable information.



Tip	Description
A	Co-Applicants: If more than one borrower is added, Co-Applicants displays. Select Co-Applicants to determine if the borrowers have separate or combined applications, combined Assets/Liabilities, and if individual or joint credit reports default. The individual or joint credit bureau pull option may be changed depending on the credit pull vendor set up in Interface Manager.

CO-APPLICANTS ✕

Select the Co-Applicant for the transaction:

smith, sue smith (Borrower)	▼	Combine Assets/Liabilities
Smith, Robert (Borrower)	▼	<input type="checkbox"/>



Financial Analysis

Objectives

- Obtain credit report data.
- Complete assets and liabilities.

Enter Financial Analysis Information

1. Select **Financial Analysis** on the menu.
2. Complete the applicable information.
3. Select another menu option to save the Financial Analysis information.

▼ CREDIT REPORT

Party	Credit Bureau	N/A	Date	Score	Percentile	Credit Scoring Model	Key Factors
James Bond ▼	Equifax ▼	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/> Credit Score Used for Risk Based Pricing <input type="checkbox"/> Use on Notice of Action Taken <input type="checkbox"/> Credit Score Used in Interface							
+							

<i>Tip</i>	<i>Description</i>
A	N/A: Credit score was not available, or blank returned from the credit bureau.
B	Credit Score Used for Risk Based Pricing: Select this option to automatically select the Risk Based Pricing Notice.
C	Use on Notice of Action Taken: Information from the Credit Report section will also print on the Adverse Action.
D	Credit Score Used in Interface: Select this option to indicate which credit score was used to make the credit decision. This option is required according to the 2018 HMDA Final Rules. This credit score will also be used for any applicable interfaces. Selecting this option does not determine which credit score prints on the Notice of Action Taken documents.

Assets and Liabilities

Assets Hide Detail

Type	Account Number	Amount	Owner
<input type="text" value="Checking Account"/> <input type="checkbox"/> Verification Requested Depository Institution Name <input type="text"/> Address <input type="text"/> <input type="text"/> City <input type="text"/> State <input type="text"/> Postal Code <input type="text"/>	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text" value="- select owners -"/>
Total:		\$0.00	

+

Liabilities Show Detail

Type	Account Number	Payment Amount	Outstanding Balance	Owner	Creditor	Payoff	Exclude
<input type="text" value="Installment Lr"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="- select owners -"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Total:		\$0.00	\$0.00				

Include the Authorization for Payoff

+

Real Estate Owned

Property Details	Property Status	Property Type	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc	Net Rental Income
No data available in Table								
Total:			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

+

<i>Tip</i>	<i>Description</i>
A	Show/Hide Detail: Select to toggle between displaying/hiding additional details of assets and liabilities.
B	Owner: Select the owner(s) in the Owner column for each asset and liability you add.
C	Payoff <ul style="list-style-type: none"> If Payoff is selected, the application includes language that indicates the liability will be paid off. If the loan is a refinance, select Payoff for the loan that will be paid off.
D	Exclude <ul style="list-style-type: none"> If blank is selected, the liability is included on the application and in the DTI calculations for ATR/QM loans. If Exclude is selected, the liability is not printed on the application or included in any calculations/totals. If Exclude from Debt Ratio is selected, the liability shows on the application but is not included in the totals.

Source of Funds

SOURCE OF FUNDS
This information prints to the Uniform Residential Loan Application (1003) and the Loan/Uniform Underwriting and Transmittal Summary documents.


Down Payment Type	Source Description
Bridge Loan ▼	<input style="width: 95%;" type="text"/>


+

<i>Tip</i>	<i>Description</i>
A	The Source of Funds information prints on the Uniform Underwriting and Transmittal Summary, HUD 92900 LT Loan Underwriting and Transmittal Summary, and Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application.

Pull a Credit Bureau Report

This option is available if your institution is licensed for this service and the display may be different depending on the vendor.

- After completing the borrower information, select  and **Credit Bureau**.

<i>Tip</i>	<i>Description</i>
A	If your organization tracks credit pulls per branch, navigate to Loan Definition and select the correct organization first and then select  .

- Select an individual on the left if the loan has multiple borrowers. Select the applicable options.

Credit Bureau Interface
Bob Testcase

Bob Testcase

Linda Testcase

Robert Smith

Jane Doe

▼ **CREDIT CRITERIA**

Do Not Pull a Credit Report for this Individual

Consumer (Non-Mortgage) Credit Report

Mortgage Credit Report

Reissue Existing Credit Report

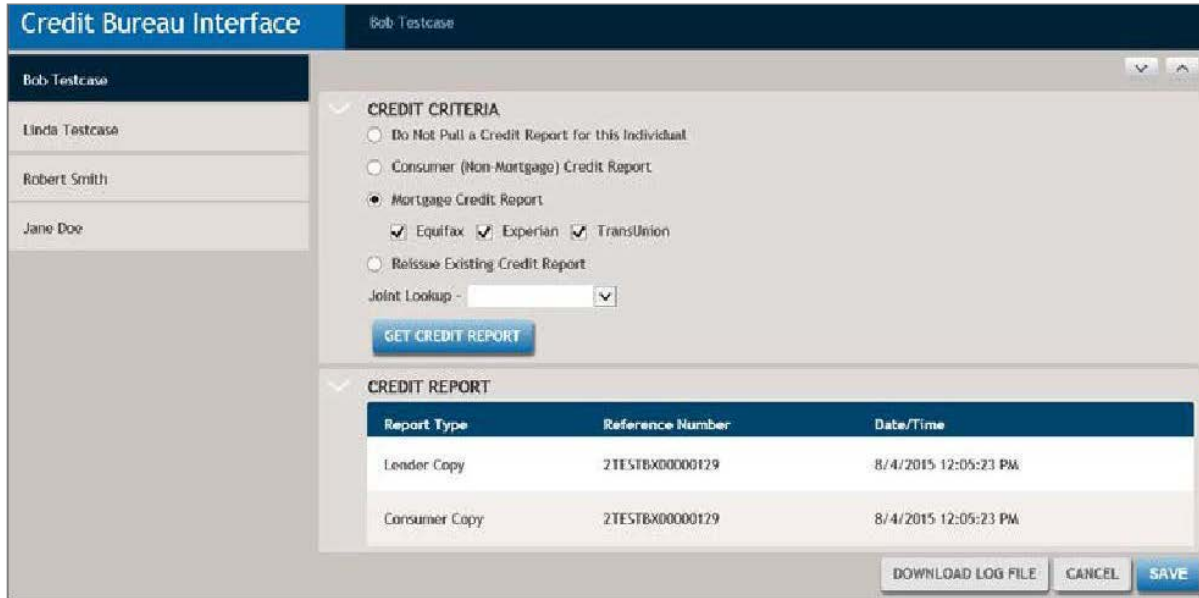
Joint Lookup - ▼

GET CREDIT REPORT

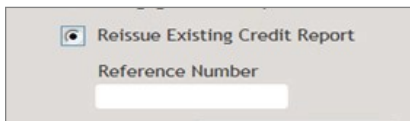
DOWNLOAD LOG FILE
CANCEL
SAVE

<i>Tip</i>	<i>Description</i>
A	Joint Lookup: Select this option to pull a joint credit report for the person selected on the left. This option may not display depending upon the vendor used.

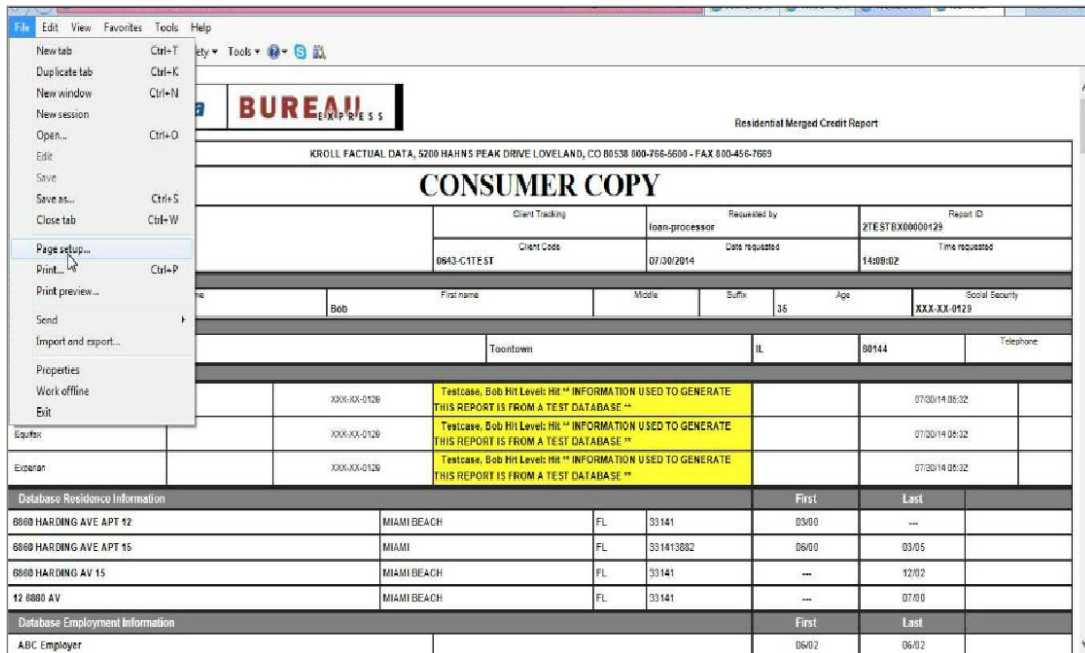
3. Select **Get Credit Report**.



Tip	Description
A	Reissue Existing Credit Report: Select this option and enter a reference number to avoid pulling a new credit report.



4. Select the report type (Lender or Consumer). The Consumer option may not appear depending upon vendor.
5. View, save, and/or print the report as needed.



6. Close the page when finished.



Loan Definition

Objectives

- Select policies that are set up in administration.
- Learn how selections impact application and closing documents.

Enter Loan Definition Information

1. Select **Loan Definition** on the menu
2. Complete the applicable information.
3. Select another menu option to save the Loan Definition information.

WORKFLOW PROCESS

Process

ORGANIZATION & POLICY

Organization *

Alabama

Policy Group

Calculations Policy *

Calculation Policy

Document Policy *

Document Policy -all RE with Dynamic Note

Loan Definition Policy


Loan Officer *

LESLIE MAE LENDER

LOAN DEFINITION

GENERAL INFORMATION

Organization and Policy

Tip	Description
A	Organization: Select the applicable branch location.
B	Refresh: Select  to refresh the data after making changes.
C	Policy Group/Calculations Policy/Document/Loan Definition Policy/Loan Officer: The available options in these lists are set up in administration and can be changed if applicable.
D	<p>Loan Act</p> <ul style="list-style-type: none"> • This option is available depending on your jurisdiction. The Loan Act is available based on certain state laws that impact document language or selection of documents. • A loan act can be selected for the following jurisdictions: CO, GA, IA, ID, IN, KS, LA, ME, MN, MO, NM, OK, SC, TN, TX, UT, WI, WV, and WY. The state law that you are lending under may not be in the Loan Act list because it does not impact the document language or selection for mortgage. • Select the blank option if you are lending under a state law that does not appear in the list. Refer to Help for details of the loan acts.

Loan Definition

LOAN DEFINITION

Loan Number ATR/QM Test

Type of Mortgage
 In-house Document MLA Applies MLA Covered Borrower

Type of Loan*
 New

Construction Note Type

Loan Purpose*
 Consumer Loan is Assumable

Integrated Disclosure Purpose
 Purchase

HMDA

HMDA Applies Partially Exempt per S. 2155 Business or Commercial Purpose

Universal Loan Identifier (ULI) AB1234CD5678EF901234 - -

Preapproval Loan Purpose Submission of Application

2 = Preapproval Not Requested 1 = Home Purchase 1 = Submitted Directly to Your Institution

<i>Tip</i>	<i>Description</i>
A	<p>Loan Number</p> <ul style="list-style-type: none"> Enter the loan number in the Application Phase. The number prints in the Loan ID field on the Loan Estimate. The number must match the ID field on the Closing Disclosure. The number will become part of the Universal Loan Identifier (ULI) number used for 2018 HMDA reporting.
B	<p>ATR/QM Test: This list displays if set up in administration. Select the applicable option. The option selected in the list determines some of the options that display in Calculations.</p>
C	<p>Type of Mortgage: The mortgage type determines the documents that will be selected.</p>
D	<p>Integrated Disclosure Purpose: The selected option prints in the Purpose field on the Loan Estimate and Closing Disclosure. Per regulation, only four options are available.</p>
E	<p>Loan is Assumable: If this option is selected, the assumable language will be selected on the Loan Estimate and the Closing Disclosure. This option will not change language on the note. This option can be deselected in administration.</p>
F	<p>MLA Applies: If this transaction falls under the Military Loan Act, select this option to narrow the loan options to those allowed by the MLA.</p>
G	<p>MLA Covered Borrower: Hover the mouse over this option and select on the hypertext to open the Department of Defense site to check and determine if the applicant is a covered borrower.</p>
H	<p>HMDA Applies: If this is a HMDA applicable transaction, select the option. If selected, the 2018 HMDA Rule Applies option displays.</p>

General Information

GENERAL INFORMATION

Application Received Date *
08/24/2017

Application Package Disclosure Date
 Use the Application Package Disclosure Date on Additional Application Documents

Loan Estimate Issued Date

Organization Contact ^[A]
 Training Institution

Document Preparer ^[A]
 Training Institution

Document Return to - UCC ^[A]
 Training Institution

Document Return to - Mortgage/Deed of Trust ^[A]
 Training Institution

Settlement Agents

Identify a second Settlement Agent on the Closing Disclosure

Settlement Agent ^[A] Surely Settlement Services Settlement Agent Contact ^[A] Sally Settle

Number of tax forms requested 1

Tip	Description
A	<p>Application Package Disclosure Date/Use the Application Package Disclosure Date or Additional Application Documents: Enter the date and select the option to default the data into additional application related documents.</p> <p>Select to default the Application Package Disclosure Date to Application Completion Date, Date Borrower Received, Document Print or Mailing Date, and Informed Consumer Choice Preparation Date found in Document Data for additional application phase documents. See online Help for a list of affected documents.</p>
B	<p>Organization Contact</p> <ul style="list-style-type: none"> This information prints on documents such as the Deed Of Trust, Fannie Mae, Freddie Mac, Borrowers Signature Authorization, Notification Of Loan Payoff, Fannie Mae 1008, Freddie Mac 1077 Underwriting Transmittal, Release Of Real Estate Security Instrument, and a few jurisdiction-specific documents. Organization contacts are set up in administration.
C	<p>Document Preparer and Document Return to Mortgage/Deed of Trust: This information prints on applicable Mortgages or Deeds of Trust depending upon the jurisdiction. The available options are set up in administration.</p>
D	<p>Settlement Agent</p> <ul style="list-style-type: none"> Select the Identify a second Settlement Agent on the Closing Disclosure option if more than one settlement agent is needed. Select the settlement agent and contact or select Other to enter different option. The available options are set up in administration.
E	<p>Number of tax forms requested: The selected number applies to all borrowers. The number of tax forms can be changed on the Document Data page if the number of forms requested is different between the borrowers.</p>



Collateral

Objectives

- Add collateral.
- Learn how selections impact Application and Closing documents.

Enter Collateral

1. Select **COLLATERAL** on the menu.
2. Select **+Single Family** or applicable option to add collateral. The transaction type may determine the available options.
3. Complete the applicable information.
4. Select **Save** when finished.
5. Select **+Other Collateral** or **+Single Family** to add additional collateral.

LOCATION			
Address			
<input type="text"/>			
City	State *	Postal Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
County			
<input type="text"/>			
COLLATERAL INFORMATION			
<input checked="" type="checkbox"/> Borrower's Principal Dwelling			
<input checked="" type="checkbox"/> Borrower's Dwelling			
<input checked="" type="checkbox"/> Owner's Principal Dwelling			
<input checked="" type="checkbox"/> Owner's Dwelling			
<input checked="" type="checkbox"/> Purchase Money			
Organization's Lien Position	Construction Method	Manufactured Home Land Property Interest	Manufactured Home Secured Property Type
<input type="text"/>	1 = Site built (modular or p <input type="text"/>	5 = Not applicable <input type="text"/>	3 = Not applicable <input type="text"/>
Occupancy Status Type			
<input type="text"/>			
Sales Price	Personal Property Amount		
<input type="text"/>	<input type="text"/>		
Appraisal Value			
<input type="text"/>			
Year Built	# of Units		
<input type="text"/>	1 <input type="text"/>		
<input type="checkbox"/> MERS			
Legal Description			
See Exhibit "A"			

<i>Tip</i>	<i>Description</i>
A	<p>Borrower's Principal Dwelling/Borrower's Dwelling</p> <ul style="list-style-type: none"> • If selected and the transaction is a refinance and secured by the borrower's principal dwelling or the owner's principal dwelling, the Right of Rescission is selected for each borrower. • Select if the collateral is in Massachusetts. The Mortgage Loan Disclosure-MA and the Borrower Opt-In Disclosure-MA will be autoselected.

<i>Tip</i>	<i>Description</i>
B	<p>Owner's Principal Dwelling/Owner's Dwelling</p> <ul style="list-style-type: none"> If selected and the organizations jurisdiction is Wisconsin, the following language prints on the Consumer Note: <i>Sample Text</i> <i>I may prepay this loan in whole or in part at any time without penalty. If I prepay in part, I must still make each later payment in the original amount as it becomes due until this note is paid in full. In the event of prepayment in full, including prepayment by acceleration, I may be entitled to a refund of a portion of any unearned interest or a portion of any prepaid finance charge, except for amounts that the law permits you to retain.</i> If selected and the organizations jurisdiction is California, and (a) the term of the loan is less than or equal to 10 years, or (b) the transaction is not secured by real estate, or (c) the loan is a home-improvement construction loan on 1-4 family. The following language prints on the Consumer Note: <i>Sample Text</i> <i>Your right to set-off against any demand deposit accounts I have deposited with you may be limited by applicable California law. In certain circumstances, I may be entitled to a notice of set-off. State law may further limit your right of set-off.</i> If selected and the organizations jurisdiction is Iowa, the Title Guaranty Affidavit-IA is added to the document list. This document applies if the lender wishes to obtain a title commitment/title certificate for loans that are secured by real property located in Iowa, and the property is owner-occupied.
C	<p>Personal Property Amount: The amount is used on the Loan Estimate and Closing Disclosure if applicable.</p>

Owners

OWNERS (1 item)

[+ OWNER](#)

Benjamin A Franklin 358 Pennsylvania Lane
St Cloud, MN 78251

Title Will Be Held in What Name(s)
 Use Collateral Owners

Manner in Which Title Will Be Held

ADDITIONAL SIGNATURES

[+ ADDITIONAL SIGNATURE](#)

ADDITIONAL LIENHOLDERS


[+ LIENHOLDER](#)

SELLERS

[+ SELLER](#)

Seller Information is Unknown

<i>Tip</i>	<i>Description</i>
A	<p>+ Owner</p> <ul style="list-style-type: none"> If the borrowers are not the owners of the collateral, place your cursor over the name and select the X to delete the borrower. Select +Owner to add the owner(s) for the collateral. Selecting the Use Collateral Owners option will default the owners listed in the 'Title Will Be Held in What Name(s)' box(s). If the option is not selected, enter a name in the 'Title Will Be Held in What Name(s)' box. The information entered in 'Manner in Which Title Will Be Held' will print on the application documents.

<i>Tip</i>	<i>Description</i>
B	<p>+ Additional Signature: Some states may require an individual (for example a spouse) to sign the mortgage instruments, such as the mortgage or deed of trust, without being a borrower or a collateral owner. The name would not appear under the mortgager/grantor section of the mortgage or deed of trust, but as separate section for additional signers.</p>
C	<p>+Lienholder: Select to add a prior lienholder for the Subordination Agreement.</p>
D	<p>Use Sellers Disclosures for Non-Seller Transaction: Selecting this option determines the standard version of the Loan Estimate and Closing Disclosure is selected instead of the alternative version. This option only displays for applicable transactions.</p>
	
E	<p>Trustees: If the lending jurisdiction is Colorado, trustee information is collected in Document Data and not in this section.</p>



Flood Services

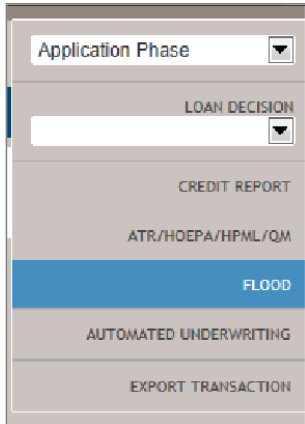
Objective

- Pull a flood report.

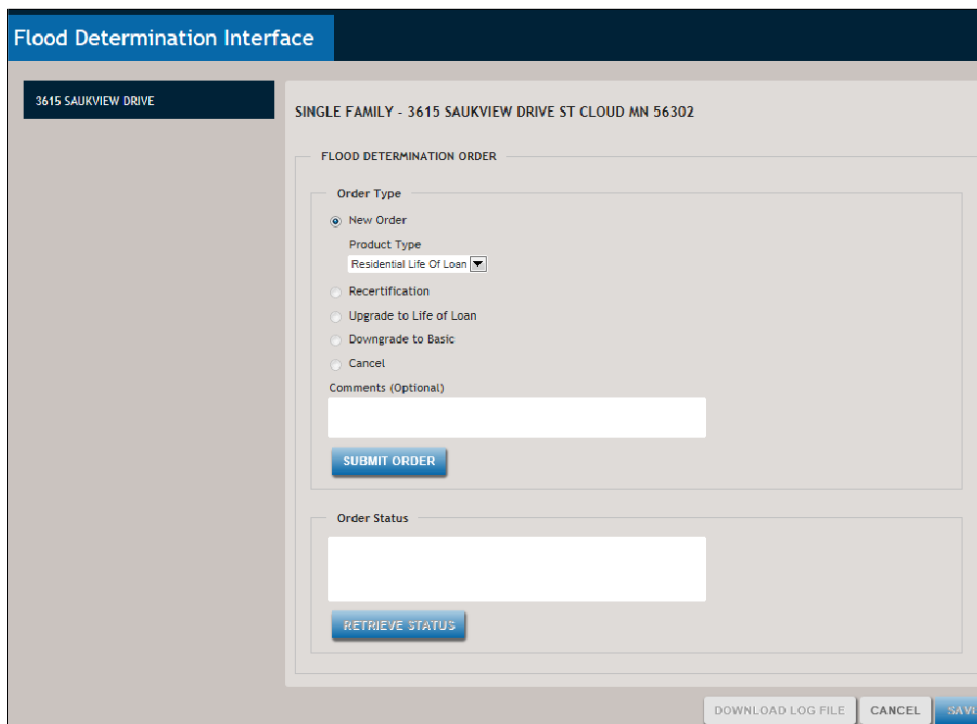
Pull a Flood Report

Interface Manager allows you to pull a basic or life of the loan flood certificate if your institution is licensed for this service.

1. Select  and select **Flood**.



2. After Interface Manager opens, select the applicable options on the right pane.
3. Select **Submit Order**.



4. Select **Save**.

Tip	Description
A	If the property does not have a street address, enter the legal description or applicable information in the Comments (Optional) box.
B	If you need to perform a manual lookup for the property, or there are problems with the flood pull, the Order Status will display additional messages



Calculations

Objective

- Select the appropriate calculation options.

Enter Calculations Information

1. Select **Calculations** on the menu.
2. Complete the applicable information.
3. Select **Calculate** when finished.

Terms of Loan/Rate Information

TERMS OF LOAN

Repayment Method* Installment <input type="button" value="v"/>	Amount Requested* <input type="text"/>	Payment Frequency* Monthly <input type="button" value="v"/>	Number of Payments* <input type="text"/>
Funding Date* <input type="text"/>	Note Date* <input type="text"/>	First Payment Date* <input type="text"/>	Closing Date <input type="text"/>

Accrual Method: 30/360

Prepay Odd Days Interest
 Payable On Demand

RATE INFORMATION

Rate Type* Variable <input type="button" value="v"/>	Rate Lock Date <input type="text"/>	Variable Rate Policy <input type="text"/> <input type="button" value="refresh"/>
Index Name* <input type="text"/> <input type="button" value="refresh"/>	Index Month* January <input type="button" value="v"/>	Index Year* <input type="text"/>
Index Rate* <input type="text"/>	Margin <input type="text"/>	Interest Rate Rounding to the Nearest <input type="button" value="v"/> .125 <input type="button" value="v"/>

Initial Rate Definition*
Equal to the market r

Floor Definition*
None

Ceiling Definition*
Specific Value

Market Rate: 0.000
Initial Rate (Calculated): 0.000

Rate Change Information

Rate Change Affects the Payment Amount

Initial Rate Hold Term* <input type="text"/> Payments	Subsequent Rate Change* <input type="text"/> Payments
--	--

Periodic Rate Caps*
Apply on a per adjustment basis

Periodic Cap

<i>Tip</i>	<i>Description</i>
A	Closing Date: The closing date will print in the applicable field on the Closing Disclosure and Note.
B	Prepay Odd Days Interest: Select this option if you require odd days to be prepaid by the borrower at closing.
C	Payable on Demand: If selected, the following additional demand language will print in the Payment section: "Payable on demand, if no demand is made, then loan payments will be xxx."
D	Rate Lock Date: If HMDA 2018 Rule Applies is selected, the rate lock date will be used to calculate the Rate Spread if you are licensed for HMDA Wiz.

Fees

1. Select **+Fee** to add a new fee with no default values.
2. Select **+Fees from Fee Policy** to add a fee from a different policy.

Remove	Name	Section	Fixed Amount	Percent Amount	Status	Paid By	Paid To	Variance Type	Collect As	POC	APR
<input type="checkbox"/>	Appraisal	Services Borrower Can Si	400.00	0.000		Borrow	Other	10%	Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy						Paid To Description					
Fee Policy TW						Appraisal Company					
<input type="checkbox"/>	Attorney	Services Borrower Canno	250.00	0.000		Borrow	Other	0%	Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy						Paid To Description					
Fee Policy TW						Attorney					
<input type="checkbox"/>	City/County Tax Stamps - Deed	Taxes and Other Governr	60.00	0.000		Borrow	Other	0%	Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy						Paid To Description					
Fee Policy TW						Public Official					
<input type="checkbox"/>	Closing	Services Borrower Canno	70.00	0.000		Borrow	Other	0%	Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy						Paid To Description					
Fee Policy TW						Title Company					
<input type="checkbox"/>	Courier	Other	60.00	0.000		Borrow	Other		Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy						Paid To Description					
Fee Policy						Couier					
<input checked="" type="checkbox"/>	Credit Report	Services Borrower Canno	13.00	0.000		Borrow	Other	0%	Add Tc	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy						Paid To Description					
Fee Policy TW						Kroll Factual Data					
<input type="checkbox"/>	Credit Report	Services Borrower Canno	13.00	0.000		Borrow	Other	0%	Add Tc	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy						Paid To Description					
Fee Policy						Kroll Factual Data					

Tip	Description
A	<ul style="list-style-type: none"> • If more than one policy exists, select from a policy from the list. • Single click on each Fee to add. • The selected fees will be displayed at the bottom of the list.

Fee Details

✓ FEE DETAIL

Fee Name
Appraisal ▼

Fee Short Name

Section *
Services Borrower Cannot Shop For ▼

Fixed

Percent

Paid By
Borrower ▼

Paid To
 ▼

Variance Type
0% ▼

Collect As
Cash ▼

Title Charge

POC

Fee Refundable prior to Closing

APR

MAPR

Include on the Changed Circumstances document

Points and Fees-Federal

Points and Fees-State

✓ SERVICE PROVIDERS

Show 10 entries 🔍 ↻

Selected	Name
<input type="checkbox"/>	Title Company

<i>Tip</i>	<i>Description</i>
A	Default fees are available if they were set up in administration. Select the fee to modify applicable data.
B	<p>Section: Select an option. An option may default depending on the fee name selected.</p> <ul style="list-style-type: none"> • If Taxes and Other Government Fees is selected, a Transfer Taxes option displays. • If Prepays is selected, a Terms of Coverage option displays. • If Other is selected, an Optional Charge option displays.
C	Title Charge: Inserts 'Title' in front of the fee.
D	Points and Fees: Select if the fee should be reviewed for HPML, HOEPA, ATR, or QM.

Closing Costs, Post Closing Fees, and Late Charges

Closing Costs Expiration

Date* Time* Time Zone*

✓ **POST-CLOSING FEES**

Returned Payment Fee

Returned Payment Fee Applies

Late Charges

Late Charge Applies

Tip	Description
A	Closing Costs Expiration: The expiration prints on the Loan Estimate.
B	Post-Closing Fees: Post Closing fees may change according to the transaction. For example, this section will include an Inspection and Handling Fees for construction only and construction permanent transaction.

Mortgage Insurance

MORTGAGE INSURANCE

PMI Applies

Subject to Homeowner's Protection Act of 1998

PMI Paid By Borrower

This Is a High Risk Loan as Defined by the Lender

Coverage Type:

Declining balance ▼

PMI Type:

Renewals Only ▼

Number of Years	Rate
<input type="text" value="0"/>	<input type="text" value="0.000000"/>

+

Escrow PMI

Payment Frequency

Monthly ▼

PMI renewal payments that are held in escrow will be:

Refunded Separately to the Borrower ▼

Tip	Description
A	Subject to Homeowners Protection Act of 1998: If selected, the This is High Risk Loan as Defined by the Lender option displays.

<i>Tip</i>	<i>Description</i>
B	<p>Coverage Type</p> <ul style="list-style-type: none"> Level balance: The PMI payment amount is based on the original amount of the transaction and remains the same throughout the transaction repayment period. Declining balance: The PMI payment amount is based on the outstanding balance. As the borrower pays down the loan, the PMI payment amount will decrease accordingly.

Property Costs

Escrow and non-escrowed items are entered in the Property Costs sections.

PROPERTY COSTS

Property Costs Policy
Escrow Policy

Escrow Account Type
Escrow account established and optional

Property Cost is:	Description	Amount	Frequency	Payment Date	Optional	Total
<input type="text" value="Escrowed"/>	<input type="text" value="City Property Taxes"/>	\$0.00	<input type="text" value="Selected"/>	1 prnt <input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0.00
<input type="text" value="Non-Escrowed"/>	<input type="text" value="Homeowner's Insurance"/>	0.00	<input type="text" value="Annually"/>	<input type="text"/>	<input type="checkbox"/>	\$0.00
Escrowed Total:						\$0.00
Non-Escrowed Property Costs over Year 1:						\$0.00
<input type="checkbox"/> Override Calculated Non-Escrowed Payment						\$0.00

+

Reserves Deposited with Lender

Escrow Reserves Paid
Cash

Cushion
None

Escrow Payment

Initial Deposit for your Escrow Account

Description	Payments	Federal	State	Payment Amount	Amount
No data available in table					
Aggregate Reserve Adjustment <input type="text"/>					

Initial Escrow Schedule

Payment Date	Payment to Escrow	Payment from Escrow	Description	Escrow Balance
No data available in table				

<i>Tip</i>	<i>Description</i>
A	<p>Property Costs Policy: If policies were set up in Administration, select the applicable policy if applicable.</p>

<i>Tip</i>	<i>Description</i>
B	<p>Escrow Account Type</p> <ul style="list-style-type: none"> • Consumer waived the optional escrow account: Select this option when the escrow account is not required in connection with the transaction. The borrower will manage payment of taxes and insurance outside of an escrow account. This option will select 'you declined it' in the Escrow Account section on page 4 of the Closing Disclosure. Property costs can be entered only as Waived in the Property Costs table. When selected, the options in the Mortgage Insurance section will be disabled. • Escrow account established and optional: Select this option when the escrow account is not required in connection with the transaction and an account will be established for the payment of such items as taxes and insurance. Property costs can be entered as Escrowed, Non-Escrowed, or Waived in the Property Costs table. When selected, the options in the Mortgage Insurance section directly above the Property Costs section will be disabled. • Escrow account established and required: Select this option when the escrow account is required in connection with the transaction. Property costs can be entered as Escrowed, Non-Escrowed, or Waived in the Property Costs table. When selected, the options in the Mortgage Insurance section directly above the Property Costs section are available because the inclusion of mortgage insurance requires an escrow account. • Escrow not applicable: Select this option when the account is not applicable for the transaction. Choosing this option will select 'your lender does not require of offer one' in the Escrow Account section on page 4 of the Closing Disclosure describing why an escrow account was not established. Property costs can be entered only as Non-Escrowed in the Property Costs table. When selected, the Mortgage Insurance section directly above the Property Costs section is not available.
C	<p>Optional Checkbox: If selected, the escrow item will not be included on page 1 of the Loan Estimate or Closing Disclosure, and the monthly payment will be displayed on the last page in the Escrow Account section on the Loan Disclosure.</p>

Calculation Results

▼ CALCULATION RESULTS
 Payment Schedule
 180 monthly payments of \$3,797.89 beginning 09/26/2018

Charges Not Affecting the APR		Charges Affecting the APR		Ratios	
Loan Amount	\$550,000.00	APR Fees	\$0.00	Loan to Value	95.652 %
Proceeds	\$550,000.00	Prepaid Odd Days Interest		CLTV	0.000 <input type="checkbox"/>
Amount Financed	\$550,000.00	Number of Odd Days		Total Income	<input type="checkbox"/>
Total of Payments	\$684,720.20	Mortgage Insurance		<input type="checkbox"/> Include all parties income	
APR	2.999 %	Prepaid Insurance		Home to Income	
Maturity Date	08/26/2033	Escrow		<input type="checkbox"/> Override calculated HTI	
		Insurance Renewals		Debt to Income	<input type="checkbox"/>
		Total Charges Affecting the APR		<input type="checkbox"/> Override calculated DTI	
		Total Finance Charge	\$133,620.20		
Charges Not Affecting the APR					
Total Non-APR Fees	\$1,100.00				

<i>Tip</i>	<i>Description</i>
A	<p>Calculation Results: Results will display after selecting Calculate.</p>
B	<p>Ratios: Use this section to exclude ratios from HMDA and override calculated ratios if applicable. The Exclude from HMDA options will not display if HMDA Applies was not selected on the Loan Definition page.</p>

Monthly Housing Expenses

MONTHLY HOUSING EXPENSES
 The fields marked with [E] & [L] will be defaulted automatically from either the Escrow section above or the Liabilities on the Financial Analysis page. Once you change the value in the field it will no longer default from these areas.

	Proposed
First Mortgage	3,797.89
Second Mortgage	
Hazard Insurance [E]	
Taxes [E]	
Mortgage Insurance	0.00
HOA Fees [E]	
Lease/Ground Rent [L]	
Other [L]	
Total Primary Housing Expenses	3,797.89
Negative Cash Flow	
All Other Monthly Payments	
Total All Monthly Payments	3,797.89

Tip	Description
A	Monthly Housing Expenses: This information prints on the application and is a one-time default that is displayed after selecting Calculate .

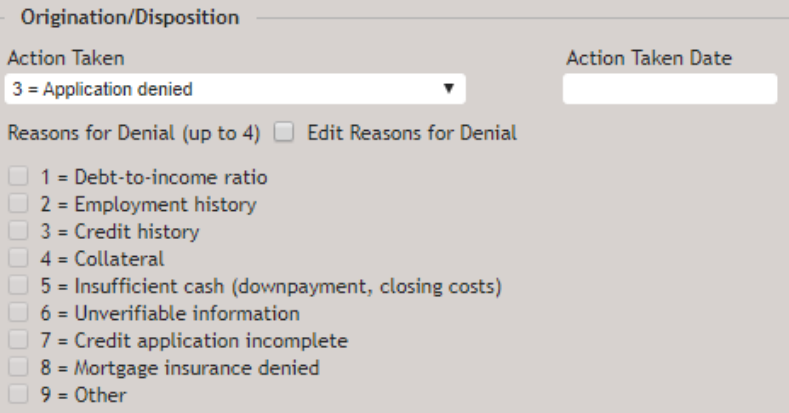
Underwriting Information

UNDERWRITING INFORMATION
 Underwriting Method
 Automated

Automated Underwriting
 System: [Dropdown] Results: [Dropdown]

Origination/Disposition
 Action Taken: [Dropdown] Action Taken Date: [Text Field]
 Type of Purchaser: 0 = Not applicable [Dropdown] Initially Payable to Your Organization: 1 = Initially payable to your institution [Dropdown]

RATE SPREAD
 Rate Spread: [Text Field] Manual Rate Spread

Tip	Description
A	<ul style="list-style-type: none"> The Underwriting Information section is used for HMDA reporting and will not display if HMDA Applies has not been selected on the Loan Definition page. If you do not enter an Action Taken Date, options will not be available on the HMDA page.
B	<p>If 3=Application denied is selected for the Action Taken, the Reasons for Denial will default into the applicable boxes after the document data has been completed for the document.</p>
	
C	<p>Rate Spread: The rate spread will be available for HMDA reporting. To enter rate information manually, select Manual Rate Spread and enter the rate. If you are using the Wolters Kluwer HMDA Wiz product, select Calculate Rate Spread to automatically calculate the spread.</p>

Calculating Cash to Close


CALCULATING CASH TO CLOSE	
Total Existing Debt Being Satisfied	<input type="text"/>
Payments to 3rd Parties Not Disclosed in Total Closing Costs	<input type="text"/>
Deposit	<input type="text"/>
Lender Credits	
Specific Lender Credits	0.00
Generalized Lender Credits	<input type="text"/>
Lender Credits	0.00
Seller Credits	
Specific Seller Credits	0.00
Generalized Seller Credits	<input type="text"/>
Seller Credits	0.00
Other Credits	
Specific Other Credits	0.00
Generalized Other Credits	<input type="text"/>
Adjustments	<input type="text"/>
Adjustments and Other Credits	0.00

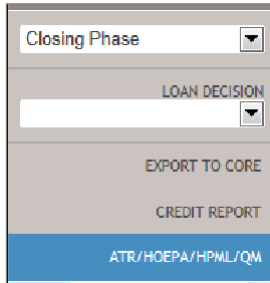
<i>Tip</i>	<i>Description</i>
A	<p>Calculating Cash to Close (With Seller or Standard Disclosures)</p> <ul style="list-style-type: none"> • Total Existing Debt Being Satisfied: This amount determines the Down Payment/Funds From Borrower and Funds for Borrower. Examples: Payoff of an existing loan in a refinance transaction, sale price, credit card payoff, or construction cost. (Depending on setup, this will not display if Disbursements Not Disclosed in Total Closing Costs is displayed.) • Payments 3rd Parties Not Disclosed in Total Closing Costs: This value determines the Closing Costs Financed (Paid from your Loan Amount) value. Examples: Payoff of an existing loan in a refinance transaction, a credit card payoff, or the sale price in a purchase transaction. Note: For purchase transactions, payoffs other than the sale price may be entered here as Adjustments in the Adjustments and Other Credits calculation. (Depending on setup, this will not display if Disbursements Not Disclosed in Total Closing Costs is displayed.) • Disbursements Not Disclosed in Total Closing Costs: This amount determines the Down Payment/Funds From Borrower and Funds for Borrower and determines Closing Costs Financed (paid from your Loan Amount). Examples: Payoff of an existing loan in a refinance transaction, sale price, credit card payoff, or construction cost. (Depending on setup, this option may not display.) • Deposit: This amount includes the amount paid to the seller or held in trust or escrow by an attorney or other party under the terms of the contract for sale of the property. Earnest money is a typical example. • Specific Lender Credits: The calculation for these credits is based on any lender-paid fees. • Generalized Lender Credits: This amount is not tied to a specific fee. This field for any lender paid items that have not been listed as a lender-paid fee. • Specific Seller Credits: The calculation for Specific Seller Credits is based on seller-paid fees. • Generalized Seller Credits: This is the amount of seller credit not tied to a specific charge. For example, a seller credit could be a credit resulting from the walk-through of the property prior to closing. • Generalized Other Credits and Adjustments: Examples are amounts to be paid by the consumer at closing pursuant to the contract of sale and may include: charges for personal property to be acquired by the consumer, prorations for property taxes, and prorations for homeowner's association dues.
B	<p>Calculating Cash to Close (Without a Seller): Examples are payoffs of existing liens secured by the property such as mortgages, deeds of trust, and judgments attached to the property. The page displays differently when the loan is without a seller.</p>
	<p>CALCULATING CASH TO CLOSE</p> <p>Estimated Total Payoffs and Payments</p>
C	<p>Amortization Schedule</p>

AMORTIZATION SCHEDULE							
Today's Date:	07/09/2014	Organization:	Demo Institution	Loan Number:			
Principal:	200,000.00	Interest Rate:	5.000%				
Funding Date:	07/14/2014	First Payment:	08/14/2014				
Borrower(s):	Dolly Smith						
Pmt #	Date	Payment	Principal	Interest	PMIRate	PMI	Remaining Balance
1	08/14/2014	1,584.88	734.08	850.80			199,615.92
2	09/14/2014	1,584.88	737.20	847.68			198,878.72
3	10/14/2014	1,584.88	767.57	817.31			198,111.15
4	11/14/2014	1,584.88	743.59	841.29			197,367.56
5	12/14/2014	1,584.88	773.78	811.10			196,593.78
	2014 Totals:	7,924.40	3,756.22	4,168.18		0.00	
6	01/14/2015	1,584.88	750.03	834.85			195,843.75

Complete ATR/QM/HPML/HOEPA Information

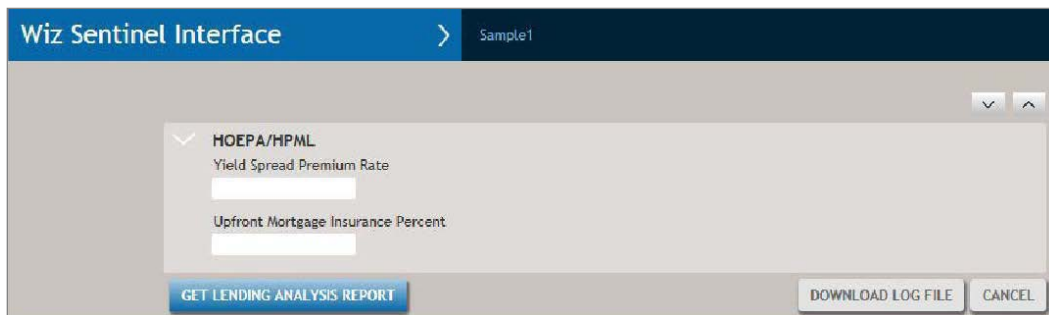
Wiz Sentinel is available if your institution is licensed for this service.

1. Select  on the right side of the page.
2. Select **ATR/HOEPA/HPML/QM** in the list.



A vertical sidebar menu with a light gray background. At the top is a dropdown menu labeled "Closing Phase". Below it are four buttons: "LOAN DECISION", "EXPORT TO CORE", "CREDIT REPORT", and "ATR/HOEPA/HPML/QM". The "ATR/HOEPA/HPML/QM" button is highlighted in blue.

3. Complete the applicable information and select **Lending Analysis Report**.



The screenshot shows the "Wiz Sentinel Interface" for "Sample1". A panel titled "HOEPA/HPML" is expanded, showing two input fields: "Yield Spread Premium Rate" and "Upfront Mortgage Insurance Percent". At the bottom of the panel are three buttons: "GET LENDING ANALYSIS REPORT" (highlighted in blue), "DOWNLOAD LOG FILE", and "CANCEL".

Complete a ATR/QM/HPML/HOEPA Wiz Sentinel Check

An accurate check cannot be performed until all required fields are completed. After completion, the information is sent to Wiz Sentinel.

- **Employer Information:** Enter the gross monthly income for all parties.
- **Financial Analysis:** Enter additional income for all parties, assets, and liabilities.
- **Loan Definition:** Enter the application date.
- **Collateral:** Select a lien position.
- **Calculations:** Enter a rate lock date and select points for applicable fees.

HOEPA/HPML

Yield Spread Premium Rate

Upfront Mortgage Insurance Percent

CURRENT/EXPECTED INCOME

Type	Amount	Include
Base	4,000.00	ATR/QM
Base	<input type="text" value="2,500.00"/>	ATR/QM

CURRENT/EXPECTED ASSETS

Type	Amount	Include
Bank Deposit	3,500.00	ATR/QM

MONTHLY MORTGAGE RELATED OBLIGATIONS

Type	Amount	Include
Hazard Insurance	100.00	ATR/QM
Real Estate Tax	<input type="text" value="116.66"/>	ATR/QM

MONTHLY DEBT OBLIGATIONS

Type	Amount	Include
Revolving	10.00	ATR/QM
Revolving	<input type="text" value="228.00"/>	ATR/QM
Installment	228.00	ATR/QM
Installment	<input type="text" value="414.00"/>	ATR/QM
Revolving	20.00	ATR/QM
Revolving	<input type="text" value="44.00"/>	ATR/QM
Revolving	70.00	ATR/QM

ABILITY TO REPAY

Current/Expected Income

Current/Expected Assets

Currently Employed *

CURRENT/EXPECTED INCOME		
Type	Amount	Include
Base	<input type="text" value="4,000.00"/>	ATR/QM
Base	<input type="text" value="2,500.00"/>	ATR/QM

CURRENT/EXPECTED ASSETS		
Type	Amount	Include
Bank Deposit	3,500.00	ATR/QM

MONTHLY MORTGAGE RELATED OBLIGATIONS		
Type	Amount	Include
Hazard Insurance	100.00	ATR/QM

Sample Report

Wiz Sentinel Report

Loan Number: Sample1
 Analysis Date: 9/10/2014
 Analysis Time: 5:05:18 PM
 TELA APR: 5.518%
 TELA Fee Total: \$600.00
 Section32 Index: 0
 Section32 Margin: 0

Amount Financed: \$200,800.00

Section 32:	APR	Fee Total	Fee %
Actual	5.518%	\$600.00	0.299%
Section 32 Limit	9.810%	0.000	\$10,020.00 (5.000%)
(Difference)	-4.292%	\$600.00	-\$9,420.00

Section32 Messages:

APOR Indices:

15 Year Maturity

APOR Rate 3.31%

APOR Date 9/8/2014

Rate Locked Date 9/9/2014

Bona Fide Discount Details: Section 32 bona fide discount points calculation details.

Actual Amount Excluded: 0.00

Amount Charged in Discount Points: 0

Section32 Bona fide Amount: 0.00

Comparison Indices:

10 Year Maturity

Treasury Rate 2.34%

Treasury Date 8/16/2014

HMDA Rate Spread 2.208%

Rate Locked Date 9/9/2014

ATR-QM Results

ATR Test

Values for one or more ATR criteria was not provided.

The following factors were considered in the assessment:

Those that meet requirements:

- The applicant's employment status is employed.
- The applicant's covered monthly payment is \$1,619.39.
- The applicant's other monthly payments are \$0.00.
- The applicant's monthly mortgage payments are \$216.66.
- The applicant's debt obligations are \$1,012.00.
- The applicant's monthly DTI is 44.124%.
- The applicant's credit history has been considered.
- The current or reasonable expected income or assets, other than the value of the dwelling is \$6,500.00.
- The current or reasonable expected income or assets, other than the value of the dwelling is \$3,500.00.

Those that do not meet requirements:

Those that could not be considered because information was not provided:

- Value for MonthlyResidualIncome was not provided.

This page is not intended to serve a consumer of ability to repay or qualified mortgage, it is for informational purposes only. You must make a final determination of whether the loan meets ability to repay/qualified mortgage requirements based on the entirety of the borrower's circumstances.

ATR-QM Results

QM Test

Loan is not eligible for Qualified Mortgage because one or more QM criteria failed.

The following factors were considered in the assessment:

Those that meet requirements:

- Loan has regular periodic payments.
- Loan does not have a negative amortization.
- Loan does not have an interest only feature.
- Loan does not have a balloon payment.
- Loan term does not exceed 30 years.
- The points and fees total of \$600.00 does not exceed allowable total 3% of the test loan amount.

Those that do not meet requirements:

- This loan does not meet the requirements for a Qualified Mortgage because Applicant's DTI 44.124 is over 43%.
- This loan is not eligible for purchase, guarantee or insurance by Fannie Mae, Freddie Mac, HUD, VA, USDA or RHE.

Those that could not be considered because information was not provided:

This page is not intended to serve a consumer of ability to repay or qualified mortgage, it is for informational purposes only. You must make a final determination of whether the loan meets ability to repay/qualified mortgage requirements based on the entirety of the borrower's circumstances.

Complete Document Data

1. Select **Document Data** on the menu.
2. Select an option in the Select a Phase list. The available options are different for the application and closing phases.
3. Complete the Transaction Data section, if applicable.
4. Select a document in the Forms to View First list to complete Data Entry for the document.
5. Select **View Documents**.

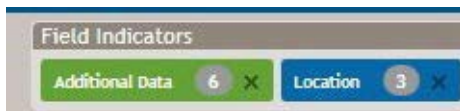
Tip	Description
A	Select a Phase: The selected phase determines the transaction data questions and the documents that display. Only documents related to the applicable phase will be available.

6. Select the arrow on the left side (the document drawer) or select the fields in the document to complete data entry for the document.
7. Expand each section in the document data on the left pane and complete as applicable.

Tip	Description
A	You can also select a highlighted field on the document in the right pane and complete the data directly on the document.

- Select **Document** at the top and select the next document to complete. Select **Completed** to mark the document as completed if you want to track your progress.

Tip	Description
A	<p>Field Indicators</p> <ul style="list-style-type: none"> Additional Data displays the number of fields that are required. Location displays how many fields are repeated on the document for the current field.





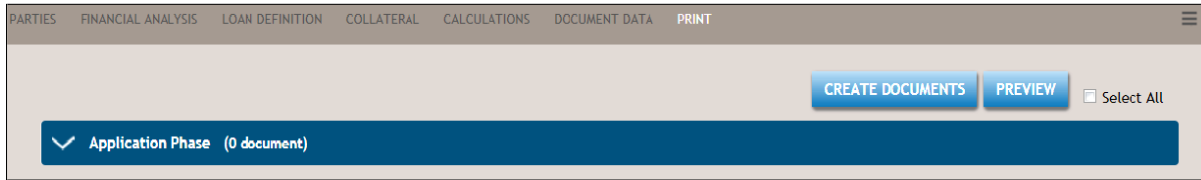
Printing

Objective

- Print Documents

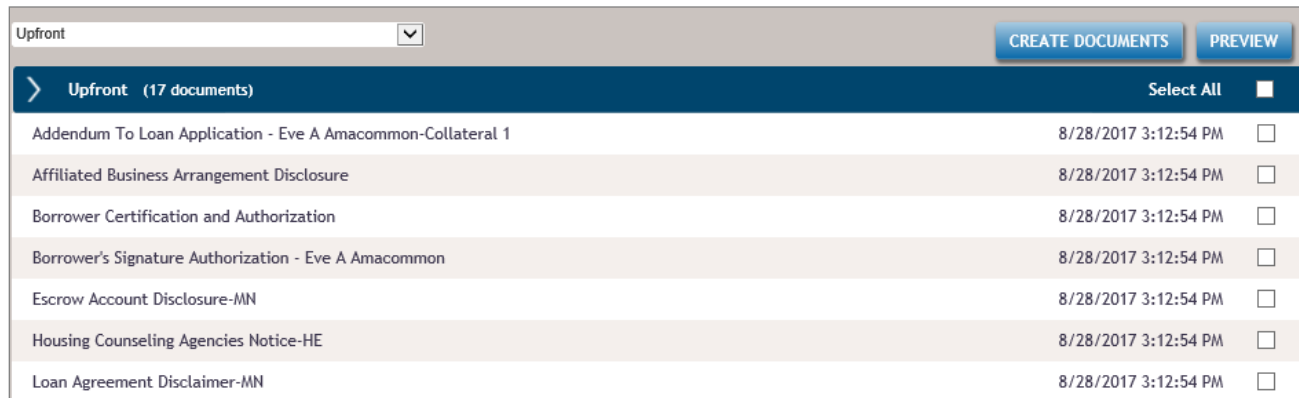
Print Documents

1. Select **Print** on the menu.
2. Select **Create Documents**. This function should be done each time changes are made to the transaction.

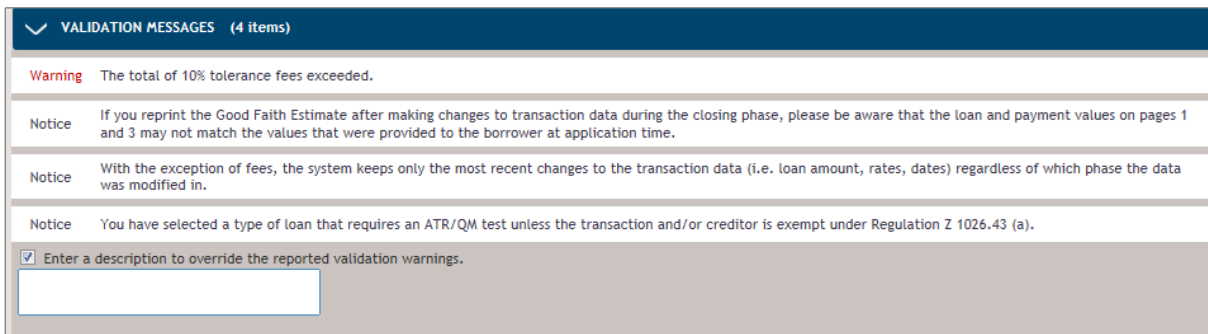


3. Select the document(s) to preview. The documents display in a PDF format for printing and/or saving.

4. Select  next to the Vanceo logo icon when finished.



<i>Tip</i>	<i>Description</i>
A	Create Documents: Select to refresh the document list each time changes are made to a transaction.
B	<p>After selecting Print, a Validation check is completed, and Warnings and/or Notices are displayed as appropriate.</p> <ul style="list-style-type: none"> • A Warning requires a correction of the error. Failing to correct the error results in an INCOMPLETE watermark on documents. Select the Warning text to return to the incorrect section and correct the error. With applicable permissions, a user can select the Enter a description to override the reported validation warnings option, enter a reason for the override, and print the documents without correcting the error. If you override the warning, a VO prints in the tagline of documents. • A Notice is informational and does not require action in the program. Review the message and make changes if needed.



Tip	Description
C	After selecting the document(s), another window displays. Each selected document appears on left panel. Select the Printer icon to print documents or the Diskette icon to save the documents.

The screenshot shows a web application interface for a loan estimate. At the top, there is a toolbar with icons for save, print, search, and navigation. Below the toolbar is a 'Bookmarks' panel on the left, which lists several documents: 'Escrow Account Disclosure-MN', 'Housing Counseling Agencies Notice-HE', 'Application Summary Report', and 'Loan Estimate' (which is currently selected). The main content area displays the 'Loan Estimate' document for 'MN Institution' at '111 Any St., PO Box 123 - St. Cloud, MN 22222'. The document includes fields for 'DATE ISSUED', 'APPLICANTS', 'PROPERTY', and 'SALE PRICE'. It also features a 'Loan Terms' table with columns for 'Loan Amount', 'Interest Rate', and 'Can this amount increase after closing?'. The loan amount is \$175,000 and the interest rate is 4.5%. The document is dated 08/28/2017.

Loan Terms		
Loan Amount	Interest Rate	Can this amount increase after closing?
\$175,000	4.5%	NO




Converting from the Application Phase to the Closing Phase

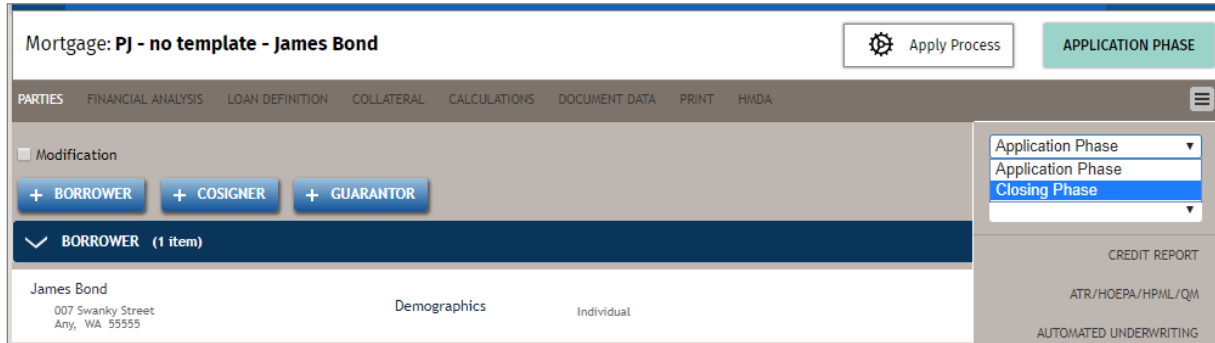
Objectives

- Review the new items included in the closing phase.
- Recall a transaction and convert it to a closing phase.

Convert from Application Phase to the Closing Phase

Application and Closing pages are the same with the exceptions noted below.

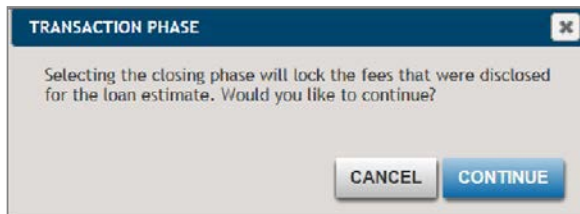
1. On the Dashboard, select **Transaction Details** to access the transaction.
2. Select  and select **ClosingPhase**.



The screenshot shows a mortgage application interface for 'Mortgage: PJ - no template - James Bond'. The top right corner has an 'Apply Process' button and a green 'APPLICATION PHASE' button. Below this is a navigation bar with tabs: PARTIES, FINANCIAL ANALYSIS, LOAN DEFINITION, COLLATERAL, CALCULATIONS, DOCUMENT DATA, PRINT, and HMDA. A 'Modification' section contains '+ BORROWER', '+ COSIGNER', and '+ GUARANTOR' buttons. A dropdown menu is open, showing 'Application Phase' selected, with 'Closing Phase' highlighted below it. Other options in the dropdown include 'CREDIT REPORT', 'ATR/HOEPSA/HPML/QM', and 'AUTOMATED UNDERWRITING'. The borrower information for James Bond is visible at the bottom left.

Tip	Description
A	If the Closing Phase is not available, the user does not have permission to move the transaction to the closing phase or depending upon setup, the transaction might need a status of Approved in the Loan Decision option.


3. Select **Continue** to complete the conversion.



The dialog box is titled 'TRANSACTION PHASE' and contains the text: 'Selecting the closing phase will lock the fees that were disclosed for the loan estimate. Would you like to continue?'. At the bottom, there are two buttons: 'CANCEL' and 'CONTINUE'.

4. Review and update any menu items. Complete the Disbursement page if applicable.
5. If a seller was added, complete the Closing Disclosure page if applicable.

Tip	Description
A	After converting to the Closing Phase, Disbursements displays. If the transaction is using the Standard Disclosures, Closing Disclosure displays. Items entered on the Closing Disclosure page print to Summaries of Transaction on the CD.





The screenshot shows the mortgage application interface with the 'CLOSING DISCLOSURE' tab selected in the navigation bar. Other tabs include PARTIES, FINANCIAL ANALYSIS, LOAN DEFINITION, COLLATERAL, CALCULATIONS, DISBURSEMENTS, and DOCUMENT DATA.

<i>Tip</i>	<i>Description</i>
B	<p>Fee Detail: The options in the Loan Estimate Values section are locked in the Closing Phase.</p> <p>Fee is not applied at Closing: If selected, the fee displays, but does not print on closing documents.</p>

FEE DETAIL	Loan Estimate Values
<p>Closing Disclosure Values</p> <p><input type="checkbox"/> Fee is not applied at Closing</p> <p>Fee Name Credit Report</p> <p>Fee Short Name _____</p> <p>Section* Services Borrower Did Not Shop For</p> <p><input checked="" type="checkbox"/> Fixed 13.00</p> <p><input type="checkbox"/> Percent _____</p> <p>Paid By Borrower</p> <p>Paid To Other</p> <p>Paid To Description Kroll Factual Data</p> <p>Variance Type 0%</p> <p>Collect As Add To Amount Requested</p> <p><input type="checkbox"/> Title Charge</p> <p><input type="checkbox"/> POC</p> <p><input type="checkbox"/> Fee Refundable prior to Closing</p> <p><input type="checkbox"/> APR</p> <p><input checked="" type="checkbox"/> Points and Fees-Federal</p> <p><input type="checkbox"/> Points and Fees-State</p>	<p>Fee Name Credit Report</p> <p>Section Services Borrower Cannot Shop For</p> <p>Fee Amount 13.00</p> <p>Exclusion Amount 0.00</p>

<i>Tip</i>	<i>Description</i>
C	<p>Disbursements Authorization</p> <ul style="list-style-type: none"> The Loan Amount will equal the amount requested plus any financed fees. The Remaining Amount to Disburse will equal the amount requested minus any financed fees and fees subtracted from the proceeds. Fees with "add to the amount requested" or "subtracted from loan amount" designations will appear in the applicable options on this page. Fees with a "paid in cash" will not be included on this page. The Payoff and Payment option is only available when the alternative or non-seller version of the Closing disclosure is used. This option should be selected to indicate any obligation that will be paid off with the proceeds of this loan. The Funds from Borrower, Amount Given to Borrower, and Amount Paid to Insurance Companies, Amount Paid to Lender and Amount Paid to Public Officials are not used on the Closing Disclosure from the Disbursement page. They are used on documents like the Disbursement Authorization, Loan Information Report and Uniform Underwriting and Transmittal Summary when applicable. The Amount Paid on Loan Account, Amount Paid to Insurance Companies From Borrower Funds, Amount Paid to Public Officials From Borrower Funds and Amount Paid to Third Party will print on the Alternative Closing Disclosure in the Payoffs and Payments section when the amounts are identified as Payoff and Payment.

DISBURSEMENT AUTHORIZATION 		
Description	Amount	Account Number / Payee Name
Loan Amount	175,000.00	
Funds from Borrower	<input type="text"/>	
Remaining Amount to Disburse	175,000.00	
Amount Given to Borrower	<input type="text"/>	
Amount Paid on Loan Account	<input type="text"/>	<input type="text"/>
Amount Paid to Lender	<input type="text"/>	
Amount Paid to Insurance Companies	<input type="text"/>	
Amount Paid to Insurance Companies From Borrower Funds	<input type="text"/>	
Amount Paid to Public Officials	<input type="text"/>	
Amount Paid to Public Officials From Borrower Funds	<input type="text"/>	
		

Tip	Description
D	<p>The Closing Disclosure menu item is available when a using the Standard Disclosures. This information prints to page 3 of the Closing Disclosure. Examples are gifts from family, credits from a developer or home builder, charges for personal property to be acquired by the consumer, proration for property taxes, and proration for homeowner's association dues. See the Appendix for information about the cause and effect of each option.</p> <p>Disbursement Not Disclosed in Total Closing Costs</p>

Total Existing Debt Being Satisfied is the sum of any closing adjustments where Existing Debt Being Satisfied is indicated on the Closing Disclosure page. Sales price of all collateral being purchased as part of the transaction will be automatically added to the Total Existing Debt Being Satisfied. This is used to calculate the Down Payment/Funds from Borrower and Funds for Borrower, as applicable for the Closing Disclosure. For additional information see help.

CLOSING ADJUSTMENTS

Adjustment (1 item)

Disbursement Not Disclosed in Total Closing Costs

Closing Adjustment Item
 Contractual Adjustment Item

Integrated Disclosure Section
 Integrated Disclosure Subsection

Amount When Paid Paid By

+

PRORATIONS

Proration (1 item)

Proration Item

Integrated Disclosure Subsection

Amount When Paid

Proration Paid From To

+

CLOSING COST FUNDS


Closing Cost Fund

Closing Costs Fund Type

Integrated Disclosure Section

Amount

+

E	<p>Document Data: Select an option in the Select a Phase list to determine transaction data and document selection. The phase may be changed multiple times during closing.</p> 
---	---



Completing HMDA


Objectives

- Complete the HMDA page.
- Complete batch processing of HMDA transactions.

Complete the HMDA page

1. If HMDA does not display on the menu, verify you are completing a 2018 HMDA transaction.

PARTIES FINANCIAL ANALYSIS LOAN DEFINITION COLLATERAL CALCULATIONS DOCUMENT DATA PRINT HMDA

Tip	Description
A	<p>Loan Definition: Select HMDA Applies and 2018 HMDA Rule Applies. Complete the remaining data.</p> <div style="border: 1px solid #ccc; padding: 5px;"> <p>HMDA</p> <p><input checked="" type="checkbox"/> HMDA Applies <input checked="" type="checkbox"/> 2018 HMDA Rule Applies</p> <p>Universal Loan Identifier (ULI) AB1234CD5678EF901234 - ATRQmWizDemo - 60 </p> <p>Preapproval Loan Purpose Submission of Application</p> <p>2 = Preapproval Not Requested <input type="checkbox"/> 1 = Home Purchase <input type="checkbox"/> 1 = Submitted Directly to Your Institution <input type="checkbox"/></p> </div>
B	<p>Collateral: Complete the applicable information.</p>

Single Family Dwelling

> BUYER'S REAL ESTATE BROKER

> SELLER'S REAL ESTATE BROKER

∨ REPORTED COLLATERAL

Select the collateral you wish to report:

Single Family Dwelling - 123 New Address - Anytown, MN

Exclude Property Value for HMDA

GEOCODING

Manual Geocode

MSA Metropolitan Area Number

State Code

County Code County 5

Census Tract Census Tract 11

<i>Tip</i>	<i>Description</i>
C	Calculations: Complete applicable information in Ratios, Underwriting Information, and Rate Spread.

Loan Amount \$180,025.00 Proceeds \$180,000.00 Amount Financed \$178,121.00 Total of Payments \$670,313.17 APR 12.145 % Maturity Date 02/01/2048	Charges Affecting the APR APR Fees \$1,904.00 Prepaid Odd Days Interest Number of Odd Days Mortgage Insurance Prepaid Insurance Escrow Insurance Renewals Total Charges Affecting the APR \$1,904.00 Total Finance Charge \$488,615.17	Ratios Loan to Value 90.012 % CLTV 0.000 <input type="checkbox"/> Total Income \$12,000.00 Home to Income 15.434 % <input type="checkbox"/> Override calculated HTI Debt to Income 15.434 % <input type="checkbox"/> Override calculated DTI
Charges Not Affecting the APR Total Non-APR Fees \$4,118.00		

UNDERWRITING INFORMATION

Underwriting Method
Automated

Automated Underwriting

System Results

Origination/Disposition

Action Taken
1 = Loan originated

Action Taken Date
02/01/2018

Type of Purchaser
8 = Affiliate institution

Initially Payable to Your Organization
1 = Initially payable to your institution

RATE SPREAD

Rate Spread

Manual Rate Spread

2. If you are using Wolters Kluwer HMDA Wiz:
 - Select the file name where the transaction should be send to. (The File Name list is determined by what has been created in HMDAWiz).
 - Select **Insert Lar Record**.
 - Complete the HMDA fields in HMDAWiz.
 - After the fields are completed in HMDA Wiz, select **Preview LAR Record** in ComplianceOne mortgage to display all completed data in both ComplianceOne mortgage and HMDA Wiz.
 - The **Reviewed** option is optional. It is for display purposes only and indicates a user has reviewed HMDA transactions.

Reviewed

✓ HMDA Wiz - www.wizenterprise.com

File Name

Not Applicable

Not Applicable

HMDF LAR 2018

3. If you are **not** using HMDAWiz:
 - A URL or file name will not display for selection.
 - Select **Create Lar Record** to create the pipe delimited text file.
 - Select **Preview Lar Record** to display all HMDA fields. Only the fields completed in ComplianceOne mortgage will include data.

- The **Reviewed** option is optional. It is for display purposes only and indicates a user has reviewed HMDA transactions.



- Select  when finished.

HMDA Processing

HMDA Processing is optional and is available for both HMDA Wiz and Non-HMDA Wiz users. The feature allows batch processing of HMDA transactions.

- Select **Manage** and **HMDA Processing** to open a new window.

Tip	Description
A	This option will display if 2018 HMDA Applies has been selected for loan transactions and a user has permissions for this feature.
B	<p>Columns</p> <ul style="list-style-type: none"> Reviewed: Indicates the Reviewed option was selected on the HMDA page during a transaction. Submitted: Indicates HMDA Wiz is used, a File Name/Database was selected on the HMDA page, and the individual HMDA record was inserted successfully. If HMDA Wiz is not used, Submitted will display if a user has selected Create LAR Record during a transaction. If neither scenario occurs, Not Submitted will display. File Name: Indicates a File Name/Database was selected on the HMDA page if HMDA Wiz is used. If the File Name column does not display when HMDA Wiz is used, the HMDA Record cannot be selected. If HMDA Wiz is

Organization	Action Taken Date From	Action Taken Date To	Submitted	Loan Number			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
Show 10 entries							
Select	Loan Number	Action Taken Date	Name	Loan Amount	Reviewed	Submitted	File Name
<input type="checkbox"/>	ATR Qm Wiz Demo	2/1/2018	Louis D Amaccommon	\$180,025.00	Not Reviewed	Submitted	ct - HMDA DF 2018 - C1 Mortgage
<input type="checkbox"/>	Copy_VT BB seminar	1/11/2018	Benjamin A Franklin	\$200,000.00	Not Reviewed	Not Submitted	
<input type="checkbox"/>	SAMPLE00004	1/5/2018	Joe Sample	\$200,025.00	Not Reviewed	Not Submitted	ct - HMDA DF 2018 - Testing
<input type="checkbox"/>	Sample2	10/20/2018	Jason Roberts	\$180,025.00	Reviewed	Submitted	ct - HMDA DF 2018 - C1 Mortgage
<input type="checkbox"/>	2018 HMDA	2/1/2018	Louis D Amaccommon	\$180,025.00	Not Reviewed	Submitted	2018 HMDA DF Test
<input type="checkbox"/>	9999	2/1/2018	Louis D Amaccommon	\$180,025.00	Reviewed	Submitted	ct - HMDA DF 2018 - Testing
<input type="checkbox"/>	9990	2/1/2018	Louis D Amaccommon	\$180,000.00	Not Reviewed	Submitted	ct - HMDA DF 2018 - Testing
<input type="checkbox"/>	Copy_SAMPLE001	10/20/2018	Jason Roberts	\$180,050.00	Not Reviewed	Not Submitted	
Showing 1 to 8 of 8 entries						<input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="1"/> <input type="button" value="Next"/> <input type="button" value="Last"/>	
<input type="button" value="INSERT LAR RECORD FROM SELECTED"/>							

- Select all applicable HMDA files to be batch processed in the Select column.
- Select **Insert LAR Record from Selected**.
- Close the HMDA Processing page when finished.




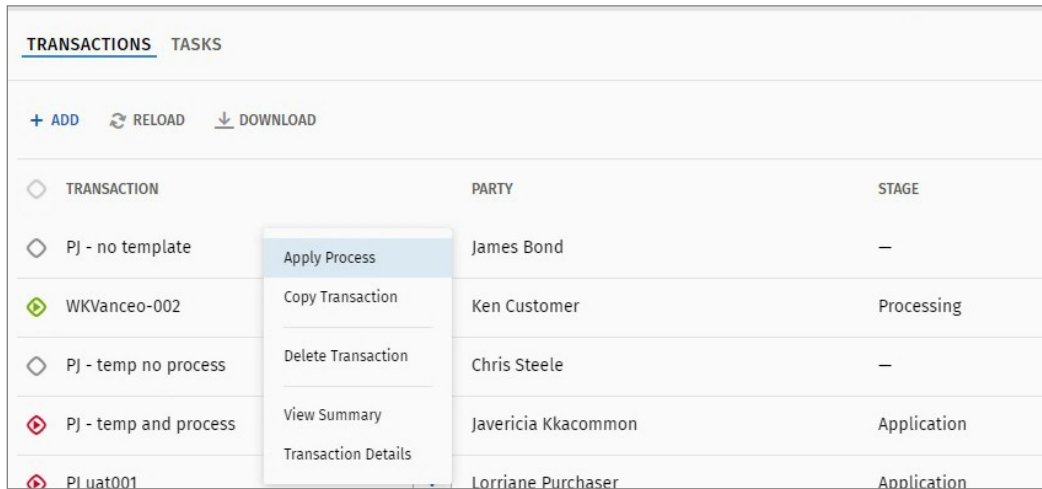
Completing an Adverse Action

Objective

- Produce documents for an adverse action.

Complete an Adverse Action

1. On the Dashboard, select  next to the transaction.
2. Select **Transaction Details** to access the transaction.



TRANSACTION	PARTY	STAGE
PJ - no template	James Bond	—
WKVanceo-002	Ken Customer	Processing
PJ - temp no process	Chris Steele	—
PJ - temp and process	Javericia Kkaccommon	Application
PLuat001	Lorriane Purchaser	Application

3. Select **Financial Analysis** and complete applicable data in the Credit Report section.

<i>Tip</i>	<i>Description</i>
A	N/A: Indicates the credit score was not available or returned blank from the credit bureau.
B	Credit Score Used for Risk Based Pricing -Select this option to automatically select the Risk Based Pricing Notice.
C	Use on Notice of Action Taken: Select this option so Information from the Credit Report section will also print to the Adverse Action.
D	Credit Score Used in Interface: Select this option to indicate which credit score was relied on in making the credit decision and is required according to the 2018 HMDA Final Rules. This will also be used for any applicable interfaces. This option does not determine which credit score is printed on the Notice of Action Taken documents.

4. Select **Loan Definition**. Select the location, loan number and HMDA reportable as applicable.
5. Select **Collateral**. Add collateral and select a state in the Location section.
6. Select **Calculations**. Complete Underwriting Information if the transaction is HMDA reportable.

<i>Tip</i>	<i>Description</i>
A	<p>Underwriting Information</p> <ul style="list-style-type: none"> The Action Taken Date must be completed to display applicable options on the HMDA page. If 3=Application denied is selected for Action Taken, the reasons for denial will default into the applicable boxes after document data has been completed for the document.

Origination/Disposition

Action Taken: 3 = Application denied Action Taken Date:

Reasons for Denial (up to 4) Edit Reasons for Denial

- 1 = Debt-to-income ratio
- 2 = Employment history
- 3 = Credit history
- 4 = Collateral
- 5 = Insufficient cash (downpayment, closing costs)
- 6 = Unverifiable information
- 7 = Credit application incomplete
- 8 = Mortgage insurance denied
- 9 = Other

7. Select and select an option from the Loan Decision list.

The screenshot shows a software interface with a top navigation bar (PARTIES, FINANCIAL ANALYSIS, LOAN DEFINITION, COLLATERAL, CALCULATIONS, DOCUMENT DATA, PRINT) and buttons for BORROWER, COSIGNER, and GUARANTOR. Below these, a borrower profile for 'Joe Sample' is visible. On the right, a 'LOAN DECISION' dropdown menu is open, listing various options. The 'Denied' option is currently selected and highlighted in blue.

8. Complete the information in the menu sections as needed.
9. On the Document Data page, select **Adverse Action** in the Select a Phase list.
10. Select **View Documents**.

This screenshot shows the 'Select a Phase' dropdown menu open. The 'Adverse Action' option is highlighted in blue. Below the menu, there is a 'VIEW DOCUMENTS' button and a small tooltip that says 'Changes the phase for this transaction'.

11. To complete document data, expand each section in the left pane or click on the shaded sections in the document and complete as applicable.



Completing a Change of Circumstance

Objective

- Produce documents for a change of circumstance.

Change of Circumstance Definition

A change of circumstance may apply to:

- Extraordinary events beyond the control of any interested party or specific to the consumer/transaction such as:
 - War or natural disaster
 - Service provider disclosed goes out of business
- Specific information changed after the disclosures were provided or found to be inaccurate such as:
 - Underwriting information that determines a borrower's income is less than what was initially disclosed
 - A co-applicant who becomes unemployed
- New information not replied upon when providing the original Loan Estimate such as:
 - Property value decreases due to neighbor contested boundary lines

Complete a Change of Circumstance

1. Recall a transaction that is in the Application Phase or Closing Phase.
2. Make changes on the applicable screens to indicate the changes. (Examples: changing income for a borrower changing a value on property, etc.)
3. Select **Save**.

<i>Tip</i>	<i>Description</i>
A	If you want a changed fee listed on the Change of Circumstance document, navigate to the fee and select Include in Change of Circumstance document . Enter a name and value in the Include the name and the original estimated value of the fee box.

Paid By
Borrower

Paid To
Other

Paid To Description
Town and County Appraisals

Variance Type
10%

Collect As
Cash

Title Charge

POC

Fee Refundable

APR

Include on the Changed Circumstances document

Include the name and the original estimated value of the fee

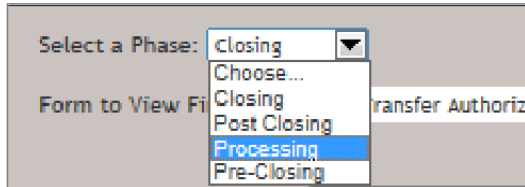
Points and Fees-Federal

Points and Fees-State

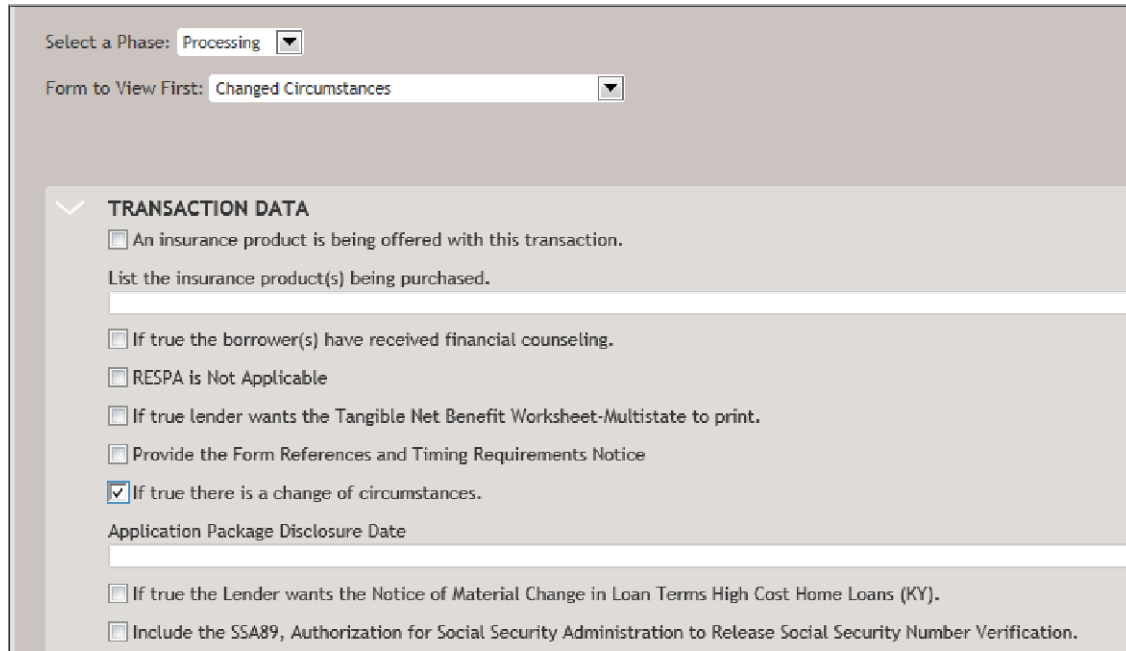
4. Select **Document Data**.

Tip	Description
A	The Change in Circumstance document can be produced in the Application Phase or the Closing Phase.

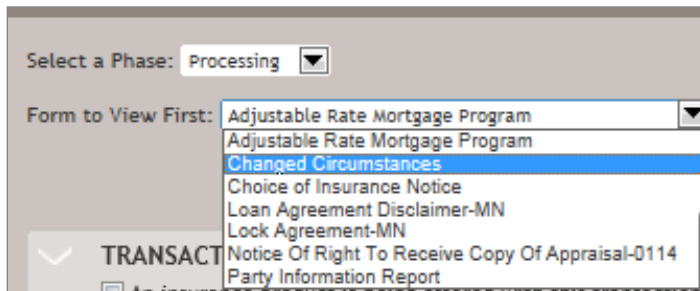
5. Select **Processing** in the Select a Phaselist.



6. Select **If true there is a change of circumstance** in the Transaction Data section.



7. Select the Changed Circumstances document in the Forms to View First list.



8. Select **View Documents** and complete the document.

Changed Circumstances

TRANSACTION DATA

The date of the change of circumstances.

The date of the redisclosure due to a change of circumstances.

A description of the change of circumstances.

Details of Changed Circumstance

Lender Training 1234 Main Street Any Town, MN 11111	Borrower Bob Testcase Linda Testcase 123 Easy Street Toontown, IL 60144
---	--

Change Date:

Re-Disclosure Date:

Loan Number: PJ group training

Property Address: 123 Oak Street, Dent, MN 56587

Complete this form for each changed circumstance.


Detail of Change

Include the reason(s) for the changed circumstance and how it affects settlement costs.

Fee Changes Associated with Change

Include the name of the fee(s) affected, the original estimate value(s), and the revised estimate value(s).

title fee of \$70.00	\$550.00
----------------------	----------

9. Select **Print**.
10. Select the document and preview and/or print.
11. Select  when finished.



Additional Transactions

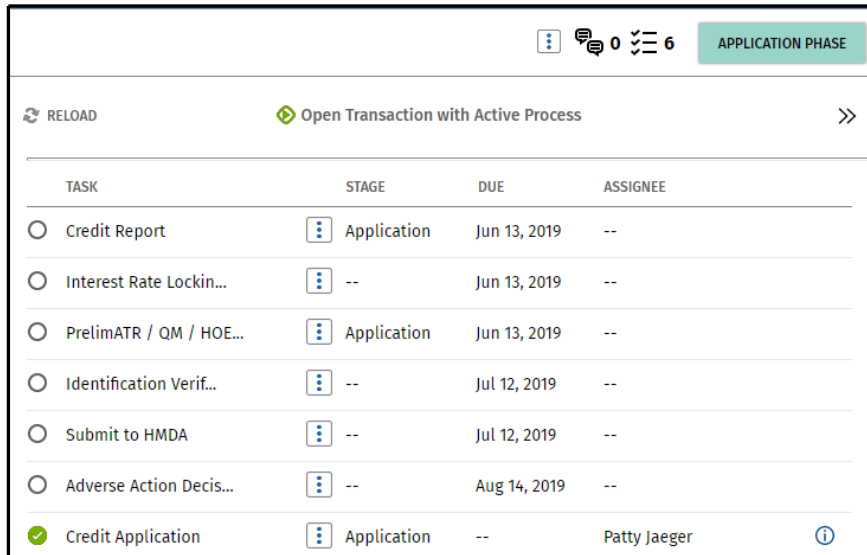
Objectives

- Complete Tasks from a Transaction and the Dashboard.
- Manage parties in Party Management.
- Complete a refinancetransaction.
- Complete a construction to permanent transaction.
- Complete a FNMA/FHLMC variable rate transaction.
- Complete a FHA fixed rate transaction.

Completing Tasks from within the Transaction Details


A user can complete a task from the Dashboard or from a transaction.

1. Select  in the header in a transaction. The tasks displayed will vary per institution and stage the transaction is in.




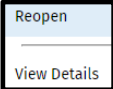


TASK	STAGE	DUE	ASSIGNEE
<input type="radio"/> Credit Report	Application	Jun 13, 2019	--
<input type="radio"/> Interest Rate Lockin...	--	Jun 13, 2019	--
<input type="radio"/> PrelimATR / QM / HOE...	Application	Jun 13, 2019	--
<input type="radio"/> Identification Verif...	--	Jul 12, 2019	--
<input type="radio"/> Submit to HMDA	--	Jul 12, 2019	--
<input type="radio"/> Adverse Action Decis...	--	Aug 14, 2019	--
<input checked="" type="radio"/> Credit Application	Application	--	Patty Jaeger


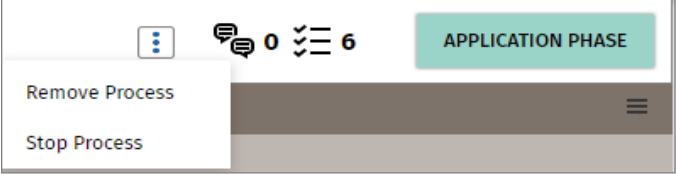

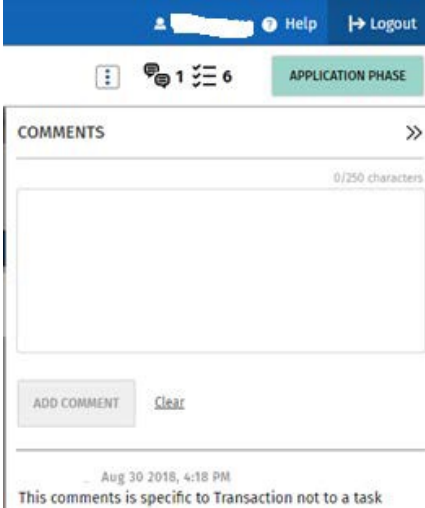
Tip	Description
A	The Number to the right of the checklist indicates how many tasks are concurrently available to be worked on during this part of the workflow process.

2. To mark a task as complete, click the . There will be an option for Start Task, Complete or View Details.



Tip	Description
A	Complete - When a task is marked as complete it will appear at the bottom of the task list with a green checkmark.
B	Start Task - When this option is selected the system will forward a user to the most logical place in the mortgage transaction to complete data for the task.
C	<p>View Details – this option will allow a user to make comments regarding the task or if the user has permissions to Assign the task to another user.</p> <ul style="list-style-type: none"> To add comments, select + ADD COMMENT button. The comment will be stamped with user name, date and time. To assign to another user click the  from within View Details . Transaction Summary option will take the user into a view of current tasks to be completed or have been completed. Transaction Details will take the user to view of completing documentation for the mortgage transaction.
D	<p>If a task has needs to be reopened and has a green checkmark, if a user has appropriate permissions the task can be reopened. From the task checklist click the  and select reopen. </p>


3. If applicable, complete other options in menu header as follows.

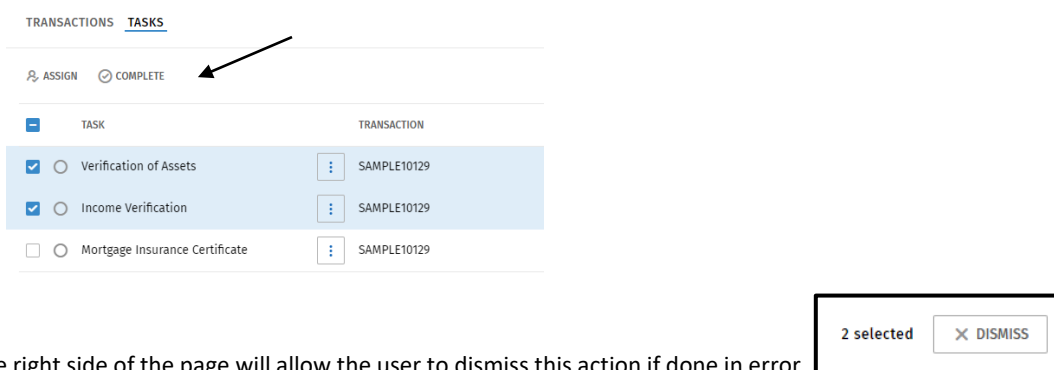

Tip	Description
A	<p>Select  to access the Remove Process or Stop Process options.</p> <ul style="list-style-type: none"> • A Stopped process cannot be restarted once it is stopped. • A Removed Process allows another process to be selected. If this is used the new process comes in with no tasks completed. 
B	<p>The  in the transaction header to show comments for the transaction, not comments specific for a task. The number of comments displays to the right of the comments icon after comments have been added.</p> 

Completing Tasks from the Dashboard

A user can complete a task from the Dashboard or from a transaction.

- From the Dashboard, select a Transaction from the **Tasks** grid.

- Select  next to a task and select the applicable option.

A	<p>Start Task: The system will forward the user to the most logical place in the mortgage transaction to complete data for the task.</p> <p>Complete: Marks the task as complete with a green indicator.</p> <p>Assign: Allows a user with appropriate permissions to assign a task to another user within a Role.</p> <p>View Details: Allows a user additional options including adding comments on a task.</p>
B	<p>The empty square box allows multiple task that are in view to be selected and marked as complete. Once items are selected, select the COMPLETE icon. A user can also Assign multiple tasks this way if the user has permissions.</p>  <p>The right side of the page will allow the user to dismiss this action if done in error.</p>
C	<p>If comments exist for a transaction or task an indicator will appear next to the transactions and/or task depending upon the view. </p>

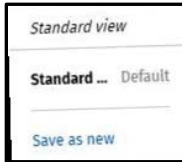
Custom Dashboard Views

A user can change how their Dashboard view appears and save multiple views for different needs.

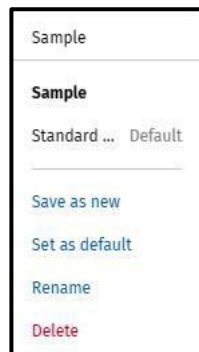
1. Select **Filer** and select on the options that you wish to display in your view.



2. Click the Standard View drop down and click Save as new.



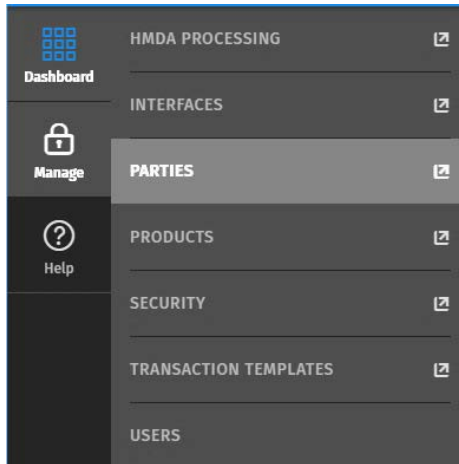
3. Type a View name in the dialog box. This name will now display instead of Standard View. Click the drop down to get back to Standard View or select applicable other options.



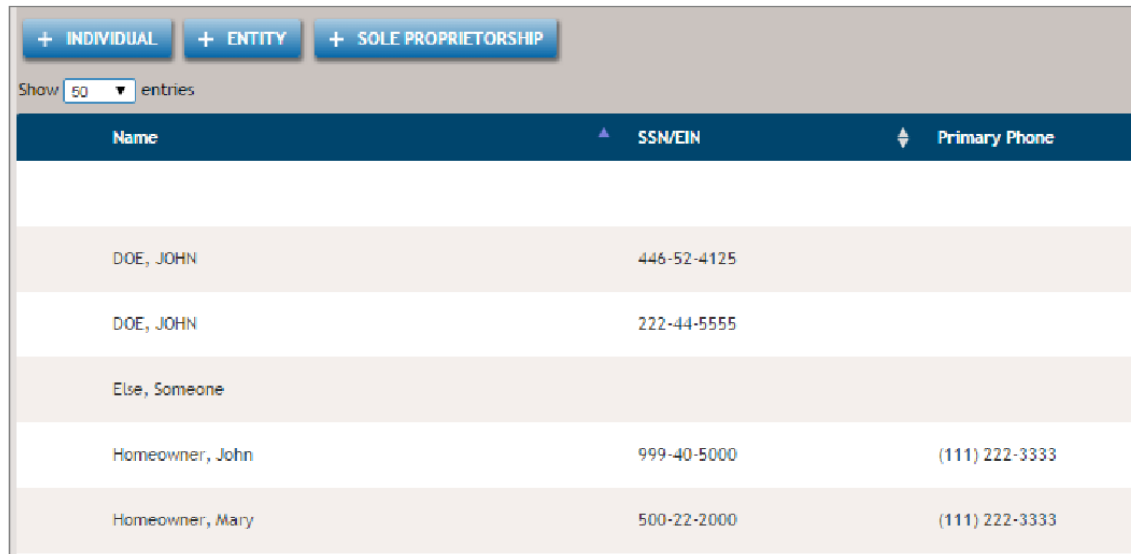
Manage Parties in Party Management

In Party Management, you can delete, change, and edit party records.

1. Select **Manage** and **Parties** to open a new window.



2. Delete, edit, or add a party.



Tip	Description
A	Delete Party: Hover the mouse over the party and select the X in right column. Select Yes to confirm the deletion.
B	Edit Party: Select a party record to edit the information.
C	Add Party: Select +Individual, + Entity, or +Sole Proprietorship and complete the data.

Complete a Refinance Transaction

This section assumes you know how to create a basic transaction. Only the pages that are new or different for a refinance transaction are addressed.

1. Select **Financial Analysis** on the menu.
2. Select **Payoff** for the applicable liability.

Liabilities								Show Detail
Type	Account Number	Payment Amount	Outstanding Balance	Owner	Creditor	Payoff	Exclude	
Credit Card/R	542418015	115.00	5,546.00	Eve Amacommon	CITICARDS CBNA	<input type="checkbox"/>		
Credit Card/R	5424	42.00	2,036.00	Eve Amacommon	CITIBANK MASTER	<input type="checkbox"/>		
Credit Card/R	11670000	0.00	0.00	Eve Amacommon	AMERICAN EXPRE	<input type="checkbox"/>	Exclude	
Credit Card/R	37371	0.00	0.00	Eve Amacommon	AMEX	<input type="checkbox"/>	Exclude	
Credit Card/R	4784	0.00	0.00	Eve Amacommon	AT T UNIVERSAL C	<input type="checkbox"/>	Exclude	
Credit Card/R	890047000	0.00	0.00	Eve Amacommon	BANK OF AMERICA	<input type="checkbox"/>	Exclude	
Credit Card/R	540126050	0.00	0.00	Eve Amacommon	BANK OF AMERICA	<input type="checkbox"/>	Exclude	
Mortgage	2487515	758.00	42,000.00	Eve Amacommon	CITICORP MORTGA	<input checked="" type="checkbox"/>		

3. Select **Loan Definition** on the menu.
4. Select **Refinance** in the Type of Loan list.

LOAN DEFINITION

Loan Number: ATR/QM Test

Refi:

Type of Mortgage: In-house Document

Type of Loan *
 New
 Modification
 Refinance

Loan Purpose *
 Consumer Loan is Assumable

Integrated Disclosure Purpose: Purchase

HMDA Applies 2018 HMDA Rule Applies

- Select the applicable options in the Purpose Type and Refinancing lists.

Tip	Description
A	Purpose Type: If No Cash-Out Refinance is selected as the purpose type and Same lender with No New money is selected in the Refinancing list, the Principal Dwelling Added checkbox displays. If Principal Dwelling Added is selected, the Right to Rescind document is autoselected. Principal Dwelling Added does not display on other transactions because the Right to Rescind will automatically be selected for those transactions.

- Select **Collateral** on the menu.
- Complete information and select **Save**.

Tip	Description
A	Appraisal Value: Enter an appraisal value because it is needed for the Loan Estimate and Closing Disclosure.
B	Sellers: Select Use the Seller Disclosure for Non-Seller Transaction to provide the Standard Loan Estimate and Closing Disclosure instead of the Alternative version. This option displays only in the Application Phase.

8. Select **Calculations** on the menu.
9. Complete the applicable information and select **Save**.

CALCULATION RESULTS

Payment Schedule
 173 monthly payments of \$1,339.38 beginning 05/26/2017
 1 payment of \$1,339.01 on 04/26/2032

<table style="width: 100%;"> <tr><td>Loan Amount</td><td>\$175,000.00</td></tr> <tr><td>Proceeds</td><td>\$175,000.00</td></tr> <tr><td>Amount Financed</td><td>\$175,000.00</td></tr> <tr><td>Total of Payments</td><td>\$241,473.03</td></tr> <tr><td>APR</td><td>4.503 %</td></tr> <tr><td>Maturity Date</td><td>04/26/2032</td></tr> </table>	Loan Amount	\$175,000.00	Proceeds	\$175,000.00	Amount Financed	\$175,000.00	Total of Payments	\$241,473.03	APR	4.503 %	Maturity Date	04/26/2032	<p>Charges Affecting the APR</p> <table style="width: 100%;"> <tr><td>APR Fees</td><td>\$0.00</td></tr> <tr><td>Prepaid Odd Days Interest</td><td></td></tr> <tr><td>Number of Odd Days</td><td></td></tr> <tr><td>Mortgage Insurance</td><td></td></tr> <tr><td>Prepaid Insurance</td><td></td></tr> <tr><td>Escrow</td><td></td></tr> <tr><td>Insurance Renewals</td><td></td></tr> <tr><td>Total Charges Affecting the APR</td><td></td></tr> <tr><td>Total Finance Charge</td><td>\$66,088.03</td></tr> </table>	APR Fees	\$0.00	Prepaid Odd Days Interest		Number of Odd Days		Mortgage Insurance		Prepaid Insurance		Escrow		Insurance Renewals		Total Charges Affecting the APR		Total Finance Charge	\$66,088.03	<p>Ratios</p> <table style="width: 100%;"> <tr><td>Loan to Value</td><td>83.333 %</td></tr> <tr><td>CLTV</td><td>0.000</td></tr> <tr><td>Total Income</td><td>\$6,000.00</td></tr> <tr><td>Home to Income</td><td>25.378 %</td></tr> <tr><td><input type="checkbox"/> Override calculated HTI</td><td></td></tr> <tr><td>Debt to Income</td><td>25.378 %</td></tr> <tr><td><input type="checkbox"/> Override calculated DTI</td><td></td></tr> </table>	Loan to Value	83.333 %	CLTV	0.000	Total Income	\$6,000.00	Home to Income	25.378 %	<input type="checkbox"/> Override calculated HTI		Debt to Income	25.378 %	<input type="checkbox"/> Override calculated DTI	
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<p>Charges Not Affecting the APR</p> <table style="width: 100%;"> <tr><td>Total Non-APR Fees</td><td>\$801.67</td></tr> </table>	Total Non-APR Fees	\$801.67																																												
Total Non-APR Fees	\$801.67																																													

CALCULATING CASH TO CLOSE

Estimated Total Payoffs and Payments

AMORTIZATION SCHEDULE
CALCULATE

<i>Tip</i>	<i>Description</i>
A	Calculating Cash to Close: Estimated Total Payoffs and Payments: Examples include payoffs of existing liens secured by the property and/or other payments the transaction will pay off. The amount is an estimate that will be used for the Loan Estimate document. The amount does not carry forward to the Closing Phase and will be entered in Disbursements during the Closing Phase.
B	Disbursement Authorization: Enter information about money disbursements in the Disbursement Authorization section during the Closing Phase. Disbursement information prints on the Disbursement Authorization and the Alternative Closing Disclosure.

Complete a Modification

This section assumes you know how to create a basic transaction, only the pages that are new/different for a modification transaction are addressed. A modification transaction can be started by selecting a New Transaction, Copying an existing transaction or using the original transaction.

1. Select **Modification** on the Party page.
2. Complete and/or verify all parties on the transaction.

The screenshot shows a 'Modification' page with the following details:

- BORROWER (1 item):** Jane Doe, 101 Main Street, Monticello, MN 55362, 111-22-4444, Individual, Status: Existing.
- COSIGNER (1 item):** Ken Customer, 106555 Birch St, Burbank, CA 91502, 500-50-7000, (123) 456-7891, Individual, Status: Existing.
- GUARANTOR (1 item):** John Doe, 101 Main Street, Monticello, MN 55362, Individual, Status: Existing, Added, Released.

Tip	Description
A	<p>Status</p> <ul style="list-style-type: none"> Existing: This status is the default entry and indicates the party was on the original transaction. Added: This status indicates the party is being added and selects the applicable documents and/or language. Released: This status the party is being released and selects the applicable release documents.

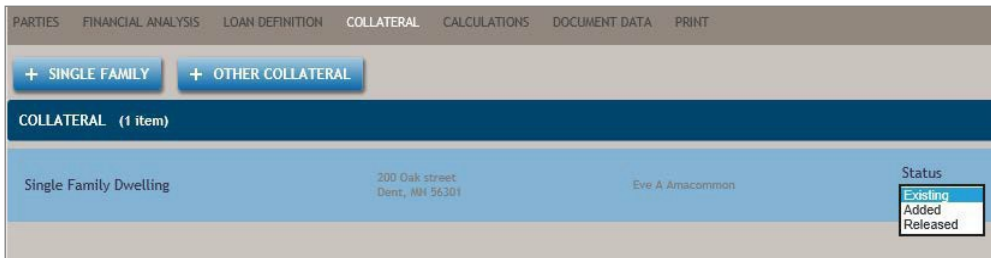
3. Select **Loan Definition** on the menu. Complete and/or verify the **Type of Loan** is Modification.
4. Review and select the applicable option in the **Integrated Disclosure Purpose**.

The 'LOAN DEFINITION' form contains the following information:

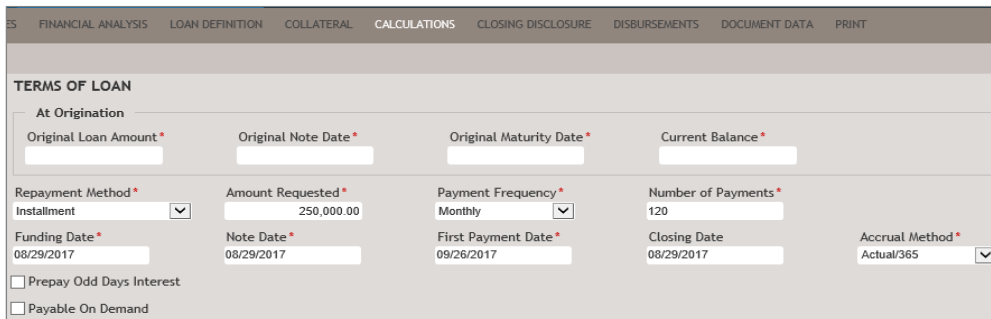
- Loan Number: Modification Sample
- Type of Mortgage: In-house Document
- Type of Loan: Modification (with checkboxes for Rescission and Loan is Assumable, both unchecked)
- Loan Purpose: Consumer (with checkbox for Loan is Assumable, unchecked)
- Integrated Disclosure Purpose: Refinance
- HMDA Applies: HMDA Applies, 2018 HMDA Rule Applies

<i>Tip</i>	<i>Description</i>
A	<p>Integrated Disclosure Purpose</p> <ul style="list-style-type: none"> • Purchase: The consumer intends to use the proceeds to purchase the property securing the transaction. • Refinance: The credit is not for a purchase and will be used to satisfy and replace an existing obligation (from the same or a different lender) that is secured by the property that also secures the new transaction. • Construction: The credit is not for a purchase or a refinance, and the credit will be used to finance the initial construction of a dwelling on the property securing the transaction (this includes construction only or construction with permanent financing, but does not include a renovation or improvement). • Home Equity Loan: The credit is not for a purchase, refinance, or construction (this includes first or subordinate liens).

5. Select **Collateral** on the menu. Select the applicable Status for each piece of collateral.

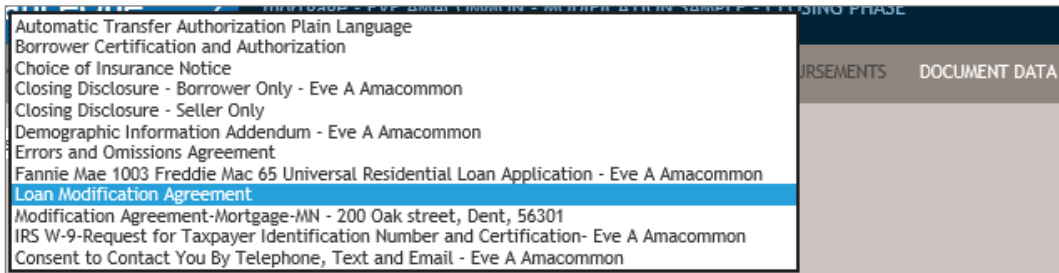



6. Select **Calculations** on the menu.



<i>Tip</i>	<i>Description</i>
A	The At Origination section includes: Original Loan Amount, Original Note Date, Original Maturity Date and Current Balance.

7. Select **Document Data** on the menu. Depending upon your setup, a Modification Agreement or a Note is selected along with a Mortgage or Deed of Trust Modification.



8. Complete the applicable documents.
9. Select **Print** on the menu to preview and print documents. Select  when finished.

<i>Tip</i>	<i>Description</i>
A	If the current balance is less the amount requested, the pay down amount will be calculated.
B	If the current balance is greater than the amount requested, the Modification New Advance Amount is calculated.

Complete a Construction Purchase Transaction

This section assumes you know how to create a basic transaction. Only the pages that are new or different for a construction purchase transaction are addressed. Please refer to the Complete a Construction to Permanent Transaction if you are not completing a Purchase Construction loan as the screens will be different.

A Construction Purchase transaction is a loan where the loan amount exceeds the disbursements (examples: sales price, construction costs and any other disbursements)

1. Select **Loan Definition** on the menu when you are in the Application Phase.
2. Select **Construction Only or Construction to Perm** in the Construction Note Type list.
3. Select an option in the Construction Type list.
4. Select **Purchase** in the Integrated Disclosure Purpose list. If **Construction** is selected, the correct screen will not display for a Construction Purchase loan.

The screenshot shows a software interface for loan definition. The main heading is 'ORGANIZATION & POLICY'. Below it, the 'LOAN DEFINITION' section is expanded. The fields are as follows:

Loan Number	ATR/QM Test
Construc Purchase	[Dropdown]
Type of Mortgage	In-house Document [Dropdown]
Type of Loan *	New [Dropdown]
Construction Note Type	Construction Only [Dropdown]
Construction Type	Initial [Dropdown]
Loan Purpose *	Consumer [Dropdown]
Integrated Disclosure Purpose	Purchase [Dropdown]
<input type="checkbox"/> HMDA Applies	

At the bottom of the form, there is a section for 'GENERAL INFORMATION' which is currently collapsed.

5. Select **Collateral** on the menu. Complete applicable information.
 - Select **Purchase Money**.
 - Enter a sales price for only the items being purchased.
 - Select **Seller Information is Unknown** to generate the standard Loan Estimate and Closing Disclosure.

LOCATION

COLLATERAL INFORMATION

Borrower's Principal Dwelling

Borrower's Dwelling

Owner's Principal Dwelling

Owner's Dwelling

Purchase Money

Organization's Lien Position
First

Occupancy Status Type
Primary Residence

Sales Price

Appraisal Value

OWNERS (1 item)

ADDITIONAL LIENHOLDERS

+ LIENHOLDER

SELLERS

+ SELLER

Seller Information is Unknown

6. Select **Calculations** on the menu. Complete applicable information.

> **TERMS OF LOAN**

> **RATE INFORMATION**

> **FEES**

> **NON-ESCROW**

> **MONTHLY HOUSING EXPENSES**

> **CALCULATION RESULTS**

∨ **CALCULATING CASH TO CLOSE**

Total Existing Debt Being Satisfied	<input type="text"/>	
Payments to 3rd Parties Not Disclosed in Total Closing Costs	<input type="text"/>	
Deposit	<input type="text"/>	
Specific Seller Credits		0.00
Generalized Seller Credits	<input type="text"/>	
Seller Credits		0.00
Specific Other Credits		0.00
Generalized Other Credits	<input type="text"/>	
Adjustments	<input type="text"/>	
Adjustments and Other Credits		0.00

<i>Tip</i>	<i>Description</i>
A	Total Existing Debt being Satisfied: This amount determines the Down Payment/Funds From Borrower and Funds for Borrower. Examples: Payoff of an existing loan in a refinance transaction, sale price, credit card payoff, or construction cost.

B	Payments to 3rd Parties Not Disclosed in Total Closing Costs: This value determines the Closing Costs Financed (Paid from your Loan Amount) Examples: Payoff of an existing loan in a refinance transaction, a credit card payoff, or the sale price in a purchase transaction. Note: For purchase transactions, payoffs other than the sale price may be entered in this field or entered as adjustments in the Adjustments and Other Credits calculation.
C	Deposit: This amount includes the amount paid to the seller or held in trust or escrow by an attorney or other party under the terms of the contract for sale of the property. Earnest money is a typical example.
D	Funds for Borrower: Subtract the principal amount of debt extended (excluding any amount disclosed as Closing Costs Financed (Paid from Your Loan Amount)) from the total amount of all existing debt being satisfied in the transaction. When this calculation yields an amount that is negative, then Funds for Borrower is that amount. If the calculation yields an amount that is positive or \$0, then Funds for Borrower is \$0.

Calculating Cash to Close	
Total Closing Costs (J)	\$0
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$0
Deposit	\$0
Funds for Borrower	\$(15,000)
Seller Credits	\$0
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$(15,000)

7. Select **Closing Phase** on the menu.
8. Review and verify information is correct on applicable screens and fields and change as applicable.
9. Select **Closing Disclosure** on the menu.
10. In the Closing Adjustments section, select **Existing Debts Being Satisfied** and enter an amount as applicable

CLOSING ADJUSTMENTS

Adjustment (1 item)

Existing Debt Being Satisfied

Closing Adjustment Item
 Contractual Adjustment Item

Description

Integrated Disclosure Section

Integrated Disclosure Subsection

Amount

When Paid

[+](#)

Tip	Description
A	The value entered in the Amount box prints in Summaries of Transaction, section K, under Due from borrower at Closing.
B	The Disbursement page is not used for the Standard Closing Disclosure calculations. Information on the Disbursements page is used for the Disbursement Authorization document.

11. Select  when finished.

Complete a FNMA/FHLMC Variable Rate Transaction or FHA Fixed Rate Transaction

This section assumes you know how to create a basic transaction. Only the pages that are new or different for a FNMA/FHLMC variable rate transaction are addressed.

1. Select **Loan Definition** on the menu.
2. Select options in the Type of Mortgage and Applicable Plan lists.

The screenshot shows a 'LOAN DEFINITION' form. The 'Loan Number' is 'ATR/QM Test' and the 'FNMA' dropdown is set to 'FNMA'. The 'Type of Mortgage' dropdown is open, showing a list of options: 'In-house Document', 'Fannie Mae', 'Freddie Mac', 'FHA', and '3502'. The '3502' option is highlighted. Below this, the 'Construction Note Type' dropdown is open, showing options '3522', '3522.44', '3526', and '3528'. The 'Loan Purpose' is set to 'Consumer' and 'Loan is Assumable' is unchecked. The 'Integrated Disclosure Purpose' is set to 'Purchase'. Both 'HMDA Applies' and '2018 HMDA Rule Applies' are checked.

Available Adjustable Rate Plans

<i>FNMA/ FHLMC</i>	<i>Plan #</i>	<i>Index</i>	<i>Repay Method</i>	<i>Rate Change Frequency</i>	<i>Periodic Cap</i>	<i>Conversion</i>	<i>Assumable</i>
FNMA	3502/3111	1-yr Treasury	Installment	12 months	2%	No	Yes
FNMA	3522/3182	1-yr Treasury	Installment	12 months	2%	No	After initial period
FNMA	3522.44 TX	1-yr Treasury	Installment	12 months	2%	Yes	No
FNMA	3526/3189	1-yr LIBOR	Installment	12 months	2%	No	Yes
FNMA	528/ 3187	1-yr LIBOR	Installment	12 months	2%	No	After initial period
FHLMC	5510/5110	1-yr Treasury	Installment	12 Months	Varies	No	After initial period
FHLMC	5531/5131	1-yr LIBOR	Installment	12 Months	Varies	No	After initial period

<i>FHA Fixed Rate</i>	<i>Act Type</i>	<i>Repay Method</i>	<i>Payment</i>
FHA	203B	Installment	Monthly

3. Select the **Collateral** menu option. Select an option from the Valuation Method list if applicable.

LOCATION

COLLATERAL INFORMATION

Borrower's Principal Dwelling

Borrower's Dwelling

Owner's Principal Dwelling

Owner's Dwelling

Purchase Money

Organization's Lien Position
First

Occupancy Status Type
Primary Residence

Sales Price
200,000.00

Personal Property Amount

Appraisal Value

Valuation Method

MERS

Legal Description
See Exhibit "A"

Automated Valuation Model
Desktop Appraisal
Drive By
Field Review
Full Appraisal
None

Tip	Description
A	<p>Selecting a Valuation Method option will affect the Level of Property Review section of the Uniform Underwriting and Transmittal Summary as follows:</p> <ul style="list-style-type: none"> • Full Appraisal selected in collateral defaults Exterior/Interior checked on the document. • Drive By selected in collateral details defaults Exterior Only checked on the document. • All other remaining selections in collateral details will default as No Appraisal on the document. • You may change the selection on the Uniform Underwriting and Transmittal Summary in Document Data as needed.

4. Select **Calculations** on the menu. Some options will be locked based upon the plan selected.

Tip	Description
A	<p>To print verification documents</p> <p>After printing Upfront Application documents, select Process in the Select a Phase list.</p> <p>Choose... Upfront Adverse Action Processing</p> <p>The verification documents will be selected if Verification Requested was selected in Financial Analysis.</p>

Type	Account Number	Amount	Owner
Checking Account	1245	750.00	Eve Amacommon
<input checked="" type="checkbox"/> Verification Requested Depository Institution Name sample Address City any State Minnesota Postal Code			

Complete a USDA Transaction

This section assumes you know how to create a basic transaction. Only the pages that are new or different for a USDA transaction are addressed.

USDA Transactions

- In-house, Monthly Installment loans with 360payments.
- Single Family Dwelling, 2-4 family Dwelling, Condo, or PUD.
- Fees automatically generated in Calculations.

1. Select **Calculations** on the menu.
2. Select **USDA Mortgage Insurance Applies**. If **USDA Mortgage Insurance Applies** does not display, verify that **Escrow account established and required** was selected in the **Escrow Account Type** list.

MORTGAGE INSURANCE

PMI Applies USDA Mortgage Insurance Applies

PROPERTY COSTS

Property Costs Policy

Escrow Policy ↻

Escrow Account Type

Escrow account established and required

Property Cost is:	Description	Amount	Frequency	Payment Date	Optional	Total
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MORTGAGE INSURANCE

PMI Applies USDA Mortgage Insurance Applies

USDA Fees

USDA Guarantee Fee and Annual Fee	USDA Guarantee Fee Name *
Annual Fee Only	USDA Guarantee Fee
Obligated Date *	

Guarantee Rate

Annual Rate

USDA Guarantee Fee

Collect As

Add to Amount Requested

POC

Fee Refundable

Points and Fees - State

Variance Type

Escrow

Payment Frequency

Annually

Mortgage Insurance payments that are held in escrow will be:

Refunded Separately to the Borrower

Cushion

None

Notice You have selected USDA Mortgage Insurance. The product only supports the calculation of USDA Guarantee Fee and Annual Fee. Any additional USI documents will need to be completed outside of the product.

Notice Your USDA Loan to Value ratio is greater than 100%. The amount that can be financed in excess of the allowable LTV can ONLY be attributed to a fee, a tax service fee, and the initial contribution to escrow.

<i>Tip</i>	<i>Description</i>
A	Obligated Date: Enter the date to determine the rate for the selected USDA Fee. Wolters Kluwer maintains this information.
B	The Guarantee Rate and Annual Rate will automatically be calculated.

Appendix A: Customer Test Cases

Kroll Factual Data (KFD) Customer Test Cases

Individual Test Cases

Report ID	Primary SSN	First Name	Last Name	Secondary SSN	First Name	Last Name	Address	City	State	Zip	Comment
2TESTBX00000129	000-00-0129	Bob	Testcase				123 Easy Street	Toontown	IL	60144	Tri-Merge
2TESTBX00000131	000-00-0131	Reggie	Testcase				5678 Boardwalk	Tinytown	WY	83300	Tri-Merge
2TESTBX00000133	000-00-0133	Linda	Testcase				999 W. East Ave	Mayberry	RI	00333	Tri-Merge
9TESTBX98990135	998-99-0135	Malcolm	Testcase				345 Century Blvd	Metropolis	CO	80202	Tri-Merge
2TESTBX00000187	000-00-0187	Ilana	Kfdtestcase				187 Factual Data Avenue	Loveland	CO	80538	With bankruptcy within 5 to 7 years
2TESTBX00000159	000-00-0159	Joseph	Kfdtestcase				159 Factual Data Avenue	Loveland	CO	80538	XPN Only

Joint Test Cases

Report ID	Primary SSN	First Name	Last Name	Secondary SSN	First Name	Last Name	Address	City	State	Zip	Comment
2TESTBX00000025	000-00-0025	Jason	Roberts	000-00-0026	Sally	Roberts	762 Connecticut Ave	Rivercity	FL	10001	Tri-Merge
2TESTBX00000027	000-00-0027	Chris	Steele	000-00-0028	Jacki	Steele	4861 Dogwood Lane	Metropolis	CO	80202	Tri-Merge
2TESTBX00000165	000-00-0165	Henry	Kfdtestcase	000-00-0166	Henrietta	Kfdtestcase	165 Factual Data Avenue	Loveland	CO	80538	Experian Only
2TESTBX00000177	000-00-0177	Phil	Kfdtestcase	000-00-0178	Heather	Kfdtestcase	177 Factual Data Avenue	Loveland	CO	80538	Tri-merge with four scores on each borrower and multiple file variations

CBC Customer Test Cases

Individual Test Cases

<i>Primary SSN</i>	<i>First Name</i>	<i>Last Name</i>	<i>Secondary SSN</i>	<i>First Name</i>	<i>Last Name</i>	<i>Address</i>	<i>City</i>	<i>State</i>	<i>Zip</i>	<i>Comment</i>
000-66-7777	Elizabeth	Spender				7054 Canaan Center Rd	Wooster	IL	44691	Tri-Merge
500-22-2000	Mary	Homeowner				175 Thirteenth St	Washington	DC	20013	Tri-Merge
143-77-7890	Robert	Crawford				111 Avery Rd	Rome	GA	30361	Dual-Merge
098-42-8643	Javericia	Kkacommon				9229 Trout	Fantasy Island	IL	60750	Tri-Merge
500-50-7000	Ken	Customer				10655 Birch St	Burbank	CA	91502	Tri-Merge

Joint Test Cases

<i>Primary SSN</i>	<i>First Name</i>	<i>Last Name</i>	<i>Secondary SSN</i>	<i>First Name</i>	<i>Last Name</i>	<i>Address</i>	<i>City</i>	<i>State</i>	<i>Zip</i>	<i>Comment</i>
999-60-3333	Andy	America	500-60-2222	Amy	America	4321 Cul De Sac St	SOMEPLACE	MA	02723	Tri-Merge
999-12-1234	Patrick	Purchaser	888-56-5678	Lorriane	Purchaser	1234 MAIN ST	BALTIMORE	MD	20600	Tri-Merge

SettlementOne Test Cases

- No constraints exist relative to who can be used for "joint credit pulls" or Credit Bureaus accessed.
- The SettlementOne Credit Service may cap the number of orders for the same test customer to 2 per day. If more are submitted, they simply return an existing order created earlier in the day instead of creating a new file.

<i>SSN</i>	<i>First</i>	<i>Middle</i>	<i>Last</i>	<i>Suffix</i>	<i>Birthdate</i>	<i>Address</i>	<i>City</i>	<i>State</i>	<i>ZIP</i>	<i>Credit Score</i>
000-00-0001	Marisol	L	Testcase		5/27/1980	220 Locust Ave	Anthill	MO	65488	~720
000-00-00012	Samuel	T	Testcase	JR	12/27/1967	42 Jacobson Ave #21	Anthill	MO	65488	~700
000-00-0002	David	C	Testcase		1/30/1972	504 N Grandview ST #2	Anthill	MO	65488	~660
000-00-0003	Janet	X	Testcase		1/22/1947	19 Forest DR	Anthill	MO	65488	~640
000-00-0004	Joseph	M	Testcase		8/18/1978	13743 Bluewater Circle	Anthill	MO	65488	~620
000-00-0005	Maria	A	Testcase		7/10/1969	5524 Eastbourne DR	Anthill	MO	65488	~550
000-00-0006	Carlos	E	Testcase		11/15/1958	9614 Oriole Lane	Anthill	MO	65488	~500
000-00-0007	Nicole	S	Testcase		1/9/1954	8315 Bunker Hill RD	Anthill	MO	65488	~500
000-00-0008	Sarah	D	Testcase		11/14/1977	171 Glenwood DR	Anthill	MO	65488	<500
000-00-0009	Luis	T	Testcase		5/7/1950	50002 Banner CT	Anthill	MO	65488	<500

Appendix B: Closing Disclosure Screen and Summaries of Transaction

This training guide addresses the relationship of the Closing Disclosure data screen and the Summaries of Transaction section on the Closing Disclosure. Included in this guide are the following sections:

- **Adjustments, Prorations, and Closing Cost Funds Reference tables:** These tables provide information on how the options on the Closing Disclosure screen impact the Cash to Close table and the Summaries of Transactions section on the Closing Disclosure document.
- **Sample Borrower and Seller Adjustments Summaries of Transaction:** These examples show completed sample screens and where the data prints on the sellers and borrowers copy when applicable.
- **Sample Borrower and Seller Prorations Summaries of Transaction:** These examples show completed sample screens and where the data prints on the sellers and borrowers copy when applicable.
- **Sample Borrower and Seller Closing Costs Funds Summaries of Transaction:** These examples show completed sample screens and where the data prints on the sellers and borrowers copy when applicable.

Closing Disclosure—Adjustments

<i>Integrated Disclosure section</i>	<i>When paid</i>	<i>Paid by</i>	<i>Cash to Close Table</i>	<i>Closing Disclosure—Summaries of Transaction</i>
Due from Seller at closing Other items due from Seller PRE Seller credit	Before closing	Seller	No effect	Seller copy due from Seller at closing) as POC (section N)
Due from Seller at closing Other items due from Seller POST Seller credit	Before closing	Seller	No effect	Seller copy: due from Seller at closing) As POC (section N)
Due from Seller at closing Other items due from Seller PRE Seller credit	After closing	Seller	No effect	Seller copy: due from Seller at closing (section N)
Due from Seller at closing Other items due from Seller POST Seller credit	After closing	Seller	No effect	Seller copy: due from Seller at closing (section N)
Due from borrower at closing Adjustments	At closing	NA	Yes	Borrower: adjustments (section K)
Due from borrower at closing Blank Option	At closing	NA	Yes	Borrower: adjustments (section K)
Due from borrower at closing Adjustments	Before closing	Borrower	No effect	Borrower: adjustments as POC (section K)
Due from borrower at closing Blank Option	Before closing	Borrower	No effect	Borrower: adjustments as POC (section K)
Due from borrower at closing Adjustments	Before closing	Lender	No effect	Borrower: adjustments as POC by Lender (section K)
Due from borrower at closing Adjustments	Before closing	Third Party	No effect	Borrower: adjustments as POC by Third Party (section K)

<i>Integrated Disclosure section</i>	<i>When paid</i>	<i>Paid by</i>	<i>Cash to Close Table</i>	<i>Closing Disclosure—Summaries of Transaction</i>
Due from borrower at closing Adjustments	Before closing	Seller	No effect	Borrower: adjustments as POC by Seller (section K)
Paid Already on or Behalf of Borrower at Closing Adjustments	At closing	NA	Yes	Borrower: adjustments (section L)
Paid Already on or Behalf of Borrower at Closing Item paid already by/or for borrower PRE Seller	At closing	NA	No effect	Borrower: adjustments (section L)
Paid Already on or Behalf of Borrower at Closing Other credits	At closing	NA	Yes	Borrower: adjustments (section L)
Paid Already on or Behalf of Borrower at Closing Adjustments	Before closing	Borrower	No effect	Borrower: adjustments As POC Borrower (section L)
Paid Already on or Behalf of Borrower at Closing Item paid already by/or for borrower pre Seller	Before closing	Borrower	No effect	Borrower: adjustments As POC Borrower (section L)
Paid Already on or Behalf of Borrower at Closing Other credits	Before closing	Borrower	Yes	Borrower: adjustments As POC Borrower (section L)
Paid Already on or Behalf of Borrower at Closing Adjustments	Before closing	Lender	No effect	Borrower: adjustments As POC Lender (section L)
Paid Already on or Behalf of Borrower at Closing Item paid already by/or for borrower pre Seller	Before closing	Lender	No effect	Borrower: adjustments As POC (only) (section L)
Paid Already on or Behalf of Borrower at Closing Other credits	Before closing	Lender	Yes	Borrower: adjustments As POC Lender (section L)
Paid Already on or Behalf of Borrower at Closing Adjustments	Before closing	Third Party	No effect	Borrower: adjustments As POC Third Party (section L)
Paid Already on or Behalf of Borrower at Closing Item paid already by/or for borrower PRE Seller	Before closing	Third Party	No effect	Borrower: adjustments As POC (only) (section L)
Paid Already on or Behalf of Borrower at Closing Other credits	Before closing	Third Party	Yes	Borrower: adjustments As POC Third Party (section L)

<i>Integrated Disclosure section</i>	<i>When paid</i>	<i>Paid by</i>	<i>Cash to Close Table</i>	<i>Closing Disclosure--Summaries of Transaction</i>
Paid Already on or Behalf of Borrower at Closing Adjustments	Before closing	Seller	No effect	Borrower: adjustments As POC Seller (section L)
Paid Already on or Behalf of Borrower at Closing Item paid already by/or for borrower pre Seller	Before closing	Seller	No effect	Borrower: adjustments As POC Seller (section L)
Paid Already on or Behalf of Borrower at Closing Other credits	Before closing	Seller	Yes	Borrower: adjustments As POC Third Party (section L)
Due to Seller at Closing	At closing	NA	No effect	Seller: due to Seller at closing (section M)
Due to Seller at Closing	Before closing	Borrower	No effect	Seller: due to Seller at closing As POC Borrower (section M)
Due to Seller at Closing	Before closing	Lender	No effect	Seller: due to Seller at closing As POC Lender (section M)
Due to Seller at Closing	Before closing	Third Party	No effect	Seller: due to Seller at closing As POC Third party (section M)
Due to Seller at Closing	Before closing	Seller	No effect	Seller: due to Seller at closing As POC Seller (section M)
*Contractual Adjustment Item Checkbox Locks Due from borrower at Closing and Adjustments	At Closing	NA	Yes	Borrower: adjustments (section K) Seller: due to Seller at Closing (section M)

Closing Disclosure Screen—Adjustments

CLOSING ADJUSTMENTS			
Adjustment (5 items)			
Closing Adjustment Item			
Other		<input type="checkbox"/>	Contractual Adjustment Item
Description			
Due from Borrower at Closing selection on CD page (K)			
Integrated Disclosure Section		Integrated Disclosure Subsection	
Due from Borrower at Closing		Adjustments	
Amount	When Paid		
100	At Closing		
Closing Adjustment Item			
Other		<input type="checkbox"/>	Contractual Adjustment Item
Description			
Due from Seller at Closing selection on CD page (N)			
Integrated Disclosure Section		Integrated Disclosure Subsection	
Due From Seller at Closing		Other Items Due From Seller Post Seller Credit Line	
Amount	When Paid	Paid By	
200	Before Closing	Seller	
Closing Adjustment Item			
Other		<input type="checkbox"/>	Contractual Adjustment Item
Description			
Paid already by or behalf of Brw at Closing on CD page(L)			
Integrated Disclosure Section		Integrated Disclosure Subsection	
Paid Already by or on Behalf of Borrower at Closing		Other Credits	
Amount	When Paid		
300	At Closing		
Closing Adjustment Item			
Other		<input type="checkbox"/>	Contractual Adjustment Item
Description			
Due to Seller at Closing on CD page (M)			
Integrated Disclosure Section			
Due to Seller at Closing			
Amount	When Paid		
400	At Closing		
Closing Adjustment Item			
Other		<input checked="" type="checkbox"/>	Contractual Adjustment Item
Description			
Contractual Adjustment K (B) and M(S)			
Integrated Disclosure Section		Integrated Disclosure Subsection	
Due from Borrower at Closing		Adjustments	
Amount	When Paid		
500	At Closing		

Closing Disclosure Document—Summaries of Transaction Adjustments

Borrowers Closing Disclosure Adjustments

Sellers Closing Disclosure Adjustments

Summaries of Transactions	Use this table to see a summary of	Summaries of Transactions	
BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$226,129.47	M. Due to Seller at Closing	\$225,900.00
01 Sale Price of Property	\$225,000.00	01 Sale Price of Property	\$225,000.00
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$529.47	03 Contractual Adjustment K (B) and M(S)	\$500.00
04		04 Due to Seller at Closing on CD page (M)	\$400.00
Adjustments		05	
05 Contractual Adjustment K (B) and M(S)	\$500.00	06	
06 Due from Borrower at Closing selection on CD page (K)	\$100.00	07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes	to	09 City/Town Taxes	to
09 County Taxes	to	10 County Taxes	to
10 Assessments	to	11 Assessments	to
11		12	
12		13	
13		14	
14		15	
15		16	
L. Paid Already by or on Behalf of Borrower at Closing	\$200,312.00	N. Due from Seller at Closing	\$0.00
01 Deposit		01 Excess Deposit	
02 Loan Amount	\$200,012.00	02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
04		04 Payoff of First Mortgage Loan	
05 Seller Credit		05 Payoff of Second Mortgage Loan	
Other Credits		06	
06 Paid already by or behalf of Brw at Closing on CD page(L)	\$300.00	07	
07		08 Seller Credit	
Adjustments		09 Due from Seller at Closing selection on CD page (N)	\$0.00 P.O.C. Seller
08		11	
09		12	
10		13	
11		Adjustments for Items Unpaid by Seller	
Adjustments for Items Unpaid by Seller		14 City/Town Taxes	to
12 City/Town Taxes	to	15 County Taxes	to
13 County Taxes	to	16 Assessments	to
14 Assessments	to	17	
15		18	
16		19	
17		CALCULATION	
CALCULATION		Total Due to Seller at Closing (M)	\$225,900.00
Total Due from Borrower at Closing (K)	\$226,129.47	Total Due from Seller at Closing (N)	\$0.00
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$200,312.00	Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$225,900.00
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$25,817.47		

Closing Disclosure—Prorations

<i>Integrated Disclosure subsection</i>	<i>When paid</i>	<i>Paid by</i>	<i>Cash to Close Table</i>	<i>Closing Disclosure – Summaries of Transaction</i>
Adjustments for Items paid by Seller in Advance	At Closing	Seller	Yes	Borrower: adjustments for items paid by Seller in advance (section K) Seller: adjustments for Items paid by Seller in advance (section M)
Adjustments for Items paid by Seller in Advance	Before Closing	Seller	No effect	Borrower: adjustments for items paid by Seller in advance (section K) Seller: due to Seller at closing (section M)
Adjustments for Items paid by Seller in Advance	At Closing	Buyer	No effect	Does not print on Borrower Disclosure or Seller Disclosure
Adjustments for Items paid by Seller in Advance	Before Closing	Buyer	No effect	Does not print on Borrower Disclosure or Seller Disclosure
Adjustments for Items paid by Seller in Advance	At Closing	Lender	No effect	Does not print on Borrower Disclosure or Seller Disclosure
Adjustments for Items paid by Seller in Advance	Before Closing	Lender	No effect	Does not print on Borrower Disclosure or Seller Disclosure
Adjustments for Items paid by Seller in Advance	At Closing	Third Party	No effect	Does not print on Borrower Disclosure or Seller Disclosure
Adjustments for Items paid by Seller in Advance	Before Closing	Third party	No effect	Does not print on Borrower Disclosure or Seller Disclosure
Adjustments for Items Unpaid by Seller	At Closing	Seller	Yes	Borrower Disclosure: adjustments for items unpaid of Seller (section L) Seller Disclosure: due from Seller at closing (section N)
Adjustments for Items Unpaid by Seller	Before Closing	Seller	No effect	Borrower Disclosure: adjustments for items unpaid of Seller (section L) Seller Disclosure: due from Seller at closing (section N)
Adjustments for Items Unpaid by Seller	At Closing	Lender	No effect	Does not print on Borrower Disclosure or Seller Disclosure
Adjustments for Items Unpaid by Seller	Before Closing	Lender	No effect	Does not print on Borrower Disclosure or Seller Disclosure
Adjustments for Items Unpaid by Seller	At Closing	Third Party	No effect	Does not print on Borrower Disclosure or Seller Disclosure
Adjustments for Items Unpaid by Seller	Before Closing	Third Party	No effect	Does not print on Borrower Disclosure or Seller Disclosure
Adjustments for Items Unpaid by Seller	Before Closing	Buyer	No effect	Does not print on Borrower Disclosure or Seller Disclosure
Adjustments for Items Unpaid by Seller	At Closing	Buyer	No effect	Does not print on Borrower Disclosure or Seller Disclosure

Closing Disclosure Screen—Prorations

Proration (3 items)			
Proration Item			
City Property Tax			
Integrated Disclosure Subsection			
Adjustments for Items Paid by Seller in Advance			
Amount	Paid By	When Paid	
100	Seller	At Closing	
Proration Paid From 07/29/2015 To 01/04/2016			
Proration Item			
County Property Tax			
Integrated Disclosure Subsection			
Adjustments for Items Unpaid by Seller			
Amount	Paid By	When Paid	
200	Seller	Before Closing	
Proration Paid From 06/30/2015 To 01/04/2015			
Proration Item		Description	
Other		ADJ items unpaid by Seller (at closing)	
Integrated Disclosure Subsection			
Adjustments for Items Unpaid by Seller			
Amount	Paid By	When Paid	
300	Seller	At Closing	
Proration Paid From 06/30/2015 To 01/04/2015			

Borrowers Closing Disclosure
Prorations

Sellers Closing Disclosure
Prorations

Summaries of Transactions		Use this table to see a sum
BORROWER'S TRANSACTION		
K. Due from Borrower at Closing		\$225,629.47
01 Sale Price of Property		\$225,000.00
02 Sale Price of Any Personal Property Included in Sale		
03 Closing Costs Paid at Closing (J)		\$529.47
04		
Adjustments		
05		
06		
07		
Adjustments for Items Paid by Seller in Advance		
08 City/Town Taxes 07/29/15 to 01/04/16		\$100.00
09 County Taxes to		
10 Assessments to		
11		
12		
13		
14		
15		
L. Paid Already by or on Behalf of Borrower at Closing		\$200,312.00
01 Deposit		
02 Loan Amount		\$200,012.00
03 Existing Loan(s) Assumed or Taken Subject to		
04		
05 Seller Credit		
Other Credits		
06		
07		
Adjustments		
08		
09		
10		
11		
Adjustments for Items Unpaid by Seller		
12 City/Town Taxes to		
13 County Taxes 06/30/15 to 01/04/15		\$200.00
14 Assessments to		
15 ADJ items unpaid by Seller (at closing) 06/30/15 to 03/04/15		\$300.00
16		
17		
CALCULATION		
Total Due from Borrower at Closing (K)		\$225,629.47
Total Paid Already by or on Behalf of Borrower at Closing (L)		– \$200,312.00
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		\$25,317.47

Summaries of Transactions		
SELLER'S TRANSACTION		
M. Due to Seller at Closing		\$225,100.00
01 Sale Price of Property		\$225,000.00
02 Sale Price of Any Personal Property Included in Sale		
03		
04		
05		
06		
07		
08		
Adjustments for Items Paid by Seller in Advance		
09 City/Town Taxes 07/29/15 to 01/04/16		\$100.00
10 County Taxes to		
11 Assessments to		
12		
13		
14		
15		
16		
N. Due from Seller at Closing		\$500.00
01 Excess Deposit		
02 Closing Costs Paid at Closing (J)		
03 Existing Loan(s) Assumed or Taken Subject to		
04 Payoff of First Mortgage Loan		
05 Payoff of Second Mortgage Loan		
06		
07		
08 Seller Credit		
09		
10		
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14 City/Town Taxes to		
15 County Taxes 06/30/15 to 01/04/15		\$200.00
16 Assessments to		
17 ADJ items unpaid by Seller (at closing) 06/30/15 to 03/04/15		\$300.00
18		
19		
CALCULATION		
Total Due to Seller at Closing (M)		\$225,100.00
Total Due from Seller at Closing (N)		– \$500.00
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller		\$224,600.00

Closing Disclosure—Closing Cost Funds

<i>Closing Cost Funds Type</i>	<i>Integrated Disclosure Section</i>	<i>Cash to Close Table</i>	<i>Closing Disclosure-Summaries of Transaction</i>
Deposit on Sales Contract	Due from Seller at Closing	Yes in Deposit Section	Does not print on Borrower Disclosure or Seller Disclosure
Deposit on Sales Contract	Paid Already by or on Behalf of Borrower at Closing	Yes in Deposit Section	Borrower Disclosure: paid already by or on behalf of Borrower at Closing (section L)
Excess Deposit	Due from Seller at Closing	No effect	Seller Disclosure: Due from Seller at Closing (section N)
Excess Deposit	Paid Already by or on Behalf of Borrower at Closing	No effect	Does not print on Borrower Disclosure or Seller Disclosure

Closing Cost Fund (2 items)

Closing Costs Fund Type
 ▼

Integrated Disclosure Section
 ▼

Amount

Closing Costs Fund Type
 ▼

Integrated Disclosure Section
 ▼

Amount

Closing Disclosure—Closing Cost Funds

Borrowers Closing Disclosure Closing Cost Funds

Summaries of Transactions		Use this table to see a summary
BORROWER'S TRANSACTION		
K. Due from Borrower at Closing		\$225,529.47
01 Sale Price of Property		\$225,000.00
02 Sale Price of Any Personal Property Included in Sale		
03 Closing Costs Paid at Closing (J)		\$529.47
04		
Adjustments		
05		
06		
07		
Adjustments for Items Paid by Seller in Advance		
08 City/Town Taxes	to	
09 County Taxes	to	
10 Assessments	to	
11		
12		
13		
14		
15		
L. Paid Already by or on Behalf of Borrower at Closing		\$200,112.00
01 Deposit		\$100.00
02 Loan Amount		\$200,012.00
03 Existing Loan(s) Assumed or Taken Subject to		
04		
05 Seller Credit		
Other Credits		
06		
07		
Adjustments		
08		
09		
10		
11		
Adjustments for Items Unpaid by Seller		
12 City/Town Taxes	to	
13 County Taxes	to	
14 Assessments	to	
15		
16		
17		
CALCULATION		
Total Due from Borrower at Closing (K)		\$225,529.47
Total Paid Already by or on Behalf of Borrower at Closing (L)		– \$200,112.00
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		\$25,417.47

Sellers Closing Disclosure Closing Cost Funds

Summaries of Transactions		
SELLER'S TRANSACTION		
M. Due to Seller at Closing		\$225,000.00
01 Sale Price of Property		\$225,000.00
02 Sale Price of Any Personal Property Included in Sale		
03		
04		
05		
06		
07		
08		
Adjustments for Items Paid by Seller in Advance		
09 City/Town Taxes	to	
10 County Taxes	to	
11 Assessments	to	
12		
13		
14		
15		
16		
N. Due from Seller at Closing		\$200.00
01 Excess Deposit		\$200.00
02 Closing Costs Paid at Closing (J)		
03 Existing Loan(s) Assumed or Taken Subject to		
04 Payoff of First Mortgage Loan		
05 Payoff of Second Mortgage Loan		
06		
07		
08 Seller Credit		
09		
10		
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14 City/Town Taxes	to	
15 County Taxes	to	
16 Assessments	to	
17		
18		
19		
CALCULATION		
Total Due to Seller at Closing (M)		\$225,000.00
Total Due from Seller at Closing (N)		– \$200.00
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller		\$224,800.00