



# ComplianceOne<sup>®</sup> assumption End User Training Guide

Date April 2021

File Compliance One assumption End User Training Guide

## **Disclaimer**

The contents of this publication, including its appendices, exhibits, and other attachments, as updated or revised, are highly confidential and proprietary to Wolters Kluwer Financial Services, Inc. or its subsidiaries or affiliates ("Wolters Kluwer Financial Services"). This publication is distributed pursuant to a Non-Disclosure Agreement, Evaluation Agreement, License Agreement and/or other similar agreement(s) with Wolters Kluwer Financial Services, Inc. or its subsidiary or affiliate. Unless otherwise specifically provided in such agreement(s), the reproduction of this publication is strictly prohibited. Use and distribution of this publication are also subject to the responsibilities and obligations of such agreement(s), which require confidential treatment of this publication and its contents.

Except only for the warranties (if any) expressly set forth in the agreement(s) under which this publication is provided (i.e., your agreement or license for the described product), this publication is provided "as is", and Wolters Kluwer Financial Services makes no warranty, express, implied, by description, by sample or otherwise, and in particular and without limitation, makes no implied warranties of merchantability or fitness for purpose. No modifications to this Warranty Disclaimer are authorized unless in writing and signed by the President or a Vice President of the Wolters Kluwer Financial Services entity licensing the product described in this publication.

This publication is intended to provide accurate and authoritative information about the subject matter covered based upon information available at the time of publication. Examples given in this publication are for illustrative purposes only.

Development of this publication and the software (including forms, disclosures, reports, and other documents generated by the software) or other products that it describes was based on Wolters Kluwer Financial Services' understanding of various laws, regulations and commentaries. Wolters Kluwer Financial Services cannot and does not guarantee that its understanding is correct.

This publication is not intended, and should not be used, as a substitute for legal, accounting, or other professional advice. Wolters Kluwer Financial Services is not engaged in providing legal, accounting or other professional services. If legal or other professional assistance is required, you should seek the services of a competent professional. We encourage you to seek the advice of your own attorney concerning all legal issues involving the use of this publication and any products described in this publication. If your interpretations or your counsel's interpretations are contrary to those expressed in this publication, you should of course, follow your/your counsel's interpretations.

The following notice is required by law:

**WOLTERS KLUWER FINANCIAL SERVICES'S PRODUCTS AND SERVICES ARE NOT A SUBSTITUTE FOR THE ADVICE OF AN ATTORNEY.**

## **Copyright**

Unless otherwise specifically authorized in the agreement or license under which this publication has been provided, no part of this publication may be posted, played, transmitted, distributed, copied or reproduced in any form or by any means, electronic or mechanical, including photocopying, recording, or retaining on any information storage and retrieval system, without prior written permission from Wolters Kluwer Financial Services.

Requests for permission to reproduce content should be directed to Wolters Kluwer Financial Services Corporate Legal Department, by telephone at 1.800.397.2341.

## **Trademark Rights**

ComplianceOne is a registered trademark of Wolters Kluwer Financial Services, Inc. All trademarks are the property of their respective owners.

6815 Saukview Drive  
St. Cloud, MN 56303  
© 2018 Wolters Kluwer Financial Services, Inc.

# Contents

- Navigation and Resources
  - Navigating and Logging In ..... 6
  - Dashboard ..... 7
  - Software Support Contact Information ..... 8
  - Creating Desktop Shortcuts for the Test and Production Environments ..... 9
  
- Start a New Transaction
  - Start a Transaction with or without a Template ..... 11
  - Copy an Existing Transaction ..... 11
  
- Party, Pull Credit and Financial Analysis
  - Enter Party Information..... 13
  - Pull a Credit Bureau Report..... 16
  - Enter Financial Analysis Information ..... 19
  
- Loan Definition
  - Enter Loan Definition Information..... 23
  
- Collateral
  - Add Collateral..... 27
  - Pull Flood Report..... 30
  
- Calculations
  - Enter Calculations..... 32
  - Terms of Loan and Rate Information ..... **32**
  - Fees ..... 34
  - Mortgage Insurance ..... 36
  - Property Costs ..... 37
  - Calculation Results and Calculating Cash to Close..... 39
  - Complete a ATR/QM/HPML/HOEPA Wiz Sentinel Check ..... 40
  
- Document Data and Print
  - Complete Document Data ..... 43
  - Print Documents..... 46
  - Convert from Application Phase to the Closing Phase..... 49

Complete the HMDA page.....	53
Completed HMDA Batch Processing .....	55
Complete an Adverse Action .....	57
Change of Circumstance Definition .....	59
Complete a Change of Circumstance .....	59
Manage Parties in Party Management .....	64
Complete a FNMA/FHLMC Variable Rate Transaction .....	65
Complete a FHA Fixed Rate Transaction .....	67
Complete a USDA Transaction .....	68
Appendix A: Customer Test Cases .....	69
Closing Disclosure—Adjustments .....	71



## Navigation and Resources

### Objectives

This lesson includes the following tasks:

- Learn about navigating.
- Learn about Help resources.

## Navigating and Logging In

1. Navigate to the URL for ComplianceOne assumptions.
  - **Production** environment:
    - <https://complianceone.wolterskluwerfs.com/Lending/>
  - **Test** environment:
    - <https://complianceonetest.wolterskluwerfs.com/Lending/>
2. Enter Username and Password.
3. Click the **LOGIN** button.





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

# Dashboard

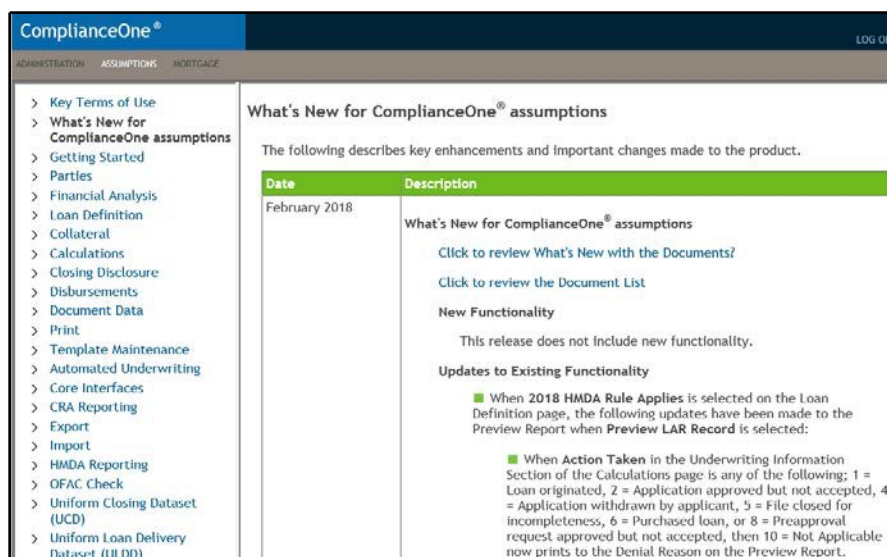
The screenshot shows the ComplianceOne interface. At the top, there is a navigation bar with a home icon, the logo 'ComplianceOne', and a right arrow. On the far right of the navigation bar are 'HELP' and 'LOG OFF' links. Below the navigation bar is a sub-header for 'ASSUMPTIONS TRANSACTION' with a plus icon on the left and an 'Account' dropdown menu set to 'Training Assumptions' on the right. A search bar contains several input fields: 'Loan Number', 'Party Name/SSN/EIN', 'Organization' (with a dropdown arrow), 'User Name', 'Loan Phase' (with a dropdown arrow), and 'HMDA' (with a dropdown arrow). A magnifying glass icon is on the right of the search bar. Below the search bar, it says 'Show 10 entries'. The main content is a table with the following data:

Loan Number	Name	Phase	Loan Amount	
JU Test 2	Jane Doe	Closing	\$100,000.00	Created 2/22/2016 By jane.urvig@wolterskluwer.com Modified 11/3/2016 By jane.urvig@wolterskluwer.com
sample 123	John Doe	Closing		Created 12/20/2016 By patty.jaeger@wolterskluwer.com Modified 12/20/2016 By patty.jaeger@wolterskluwer.com
000456Sample	John Doe	Application	\$170,000.00	Created 1/28/2016 By patty.jaeger@wolterskluwer.com Modified 1/17/2017 By System

Tip	Description
A	Select the <b>Home</b> icon on a page to return to the Dashboard. 
B	Place your cursor over an arrow button to collapse or expand sections. 
C	Select your name in the upper-right corner to edit your password and view security information on the page that displays.
D	<p><b>Transaction Grid</b></p> <ul style="list-style-type: none"> <li>The grid displays a list of previously-created transactions available for recall.</li> </ul>

## Help Menu

Select the **HELP** link.



Tip	Description
A	Selecting the <b>HELP</b> link launches a new window. Help includes what's new information and Frequently-Asked Questions grouped into topics.

## Software Support Contact Information

- Send an e-mail to Software Support at [ComplianceOneAssumptionsSupport@wolterskluwer.com](mailto:ComplianceOneAssumptionsSupport@wolterskluwer.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 1123663. Please have your customer number available.

## Creating Desktop Shortcuts for the Test and Production Environments

Desktop shortcuts help prevent confusion when opening the ComplianceOne administration and assumptions applications in the Customer Test and Production environments. Create shortcuts for the following:

- ComplianceOne administration in the Test Environment
  - ComplianceOne administration in the Production Environment
  - ComplianceOne assumptions in the Test Environment
  - ComplianceOne assumptions in the Production Environment
1. Right-click on your computer Desktop, and select **New and Shortcut**.
  2. Enter the web address provided below, and click the **Next** button. Verify the web address includes the forward-slash (/) at the end.
    - Production Environment
      - Administration: <https://admin.wolterskluwerfs.com/admin/>
      - Assumptions: <https://complianceone.wolterskluwerfs.com/lending/>

- Customer Test Environment
  - Administration: <https://complianceonetest.wolterskluwerfs.com/admin/>
  - Assumptions: <https://complianceonetest.wolterskluwerfs.com/lending/>

Enter a name for the shortcut using the following as examples, and click the **Finish** button.

- ComplianceOne assumptions-TEST
- ComplianceOne Administration-TEST
- ComplianceOne assumptions-PRODUCTION (or just "ComplianceOne assumptions")
- ComplianceOne Administration-PRODUCTION (or just "ComplianceOne Administration ")

<i>Tip</i>	<i>Description</i>
<b>A</b>	Do not attempt the log in to 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

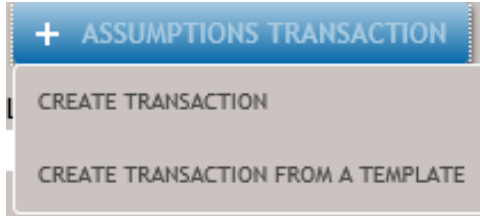
### Objectives

This lesson includes the following tasks:

- Start a transaction with or without a template.
- Start a transaction by copying an existing transaction.

## Start a Transaction with or without a Template


1. Click the **+ASSUMPTION TRANSACTION** button. 
2. If Templates have been setup, you will be prompted to **Create Transaction** or **Create Transaction from a Template**.







Tip	Description
A	If you select <b>CREATE TRANSACTION</b> , you are ready to start the transaction.
B	If you select <b>CREATE TRANSACTION FROM A TEMPLATE</b> , you are prompted to select the template. The template cannot be changed once the template is selected, but policies can be changed, if

3. Proceed to the Party Information lesson.

## Copy an Existing Transaction

1. Hover over the transaction to copy and select the **Paper** icon to the right of the transaction. 
2. Proceed to the Party Information lesson.

Loan Number	Name	Phase	Loan Amount	
JU Test 2	Jane Doe	Closing	\$100,000.00	Created 2/22/2016 By jane.urvig@wolterskluwer.com Modified 11/3/2016 By jane.urvig@wolterskluwer.com
sample 123	John Doe	Closing		Created 12/20/2016 By patty.jaeger@wolterskluwer.com Modified 12/20/2016 By patty.jaeger@wolterskluwer.com   
000456Sample	John Doe	Application	\$170,000.00	Created 1/28/2016 By patty.jaeger@wolterskluwer.com Modified 1/17/2017 By System

Tip	Description
A	 Select this icon to download the transaction and save it in anxml format.



## Party Information

---

### Objectives

This lesson includes the following tasks:

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

## Enter Party Information

1. If the transaction was started without a template, Click the **+BORROWER** button.  
If the transaction was started with a template, select the **REPLACE PARTY** button.

### Without a template

The screenshot shows a navigation bar with tabs: PARTIES, FINANCIAL ANALYSIS, LOAN DEFINITION, COLLATERAL, CALCULATIONS, DISBURSEMENTS, DOCUMENT DATA, and PRINT. Below the tabs are six blue buttons with white text: + BORROWER, + COSIGNER, + GUARANTOR, + RELEASED ORIGINAL BORROWER, + RELEASED ORIGINAL COSIGNER, and + RELEASED ORIGINAL GUARANTOR.

### With a template

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

2. Click the **+INDIVIDUAL** button to add a new individual, or select an existing party in the Name column.

The screenshot shows the same navigation bar as above. Below it are three blue buttons: + INDIVIDUAL, + ENTITY, and + SOLE PROPRIETORSHIP. Below the buttons is a dropdown menu set to '10' entries. Below the dropdown is a table with columns: Name, SSN/EIN, and Primary Phone.

Name	SSN/EIN	Primary Phone
Sample, Joe	000-00-0001	(000) 111-2222
Sample, Sue	000-00-0002	(000) 111-2222


Tip	Description
<b>A</b>	The list of names includes parties from the database. Select a name in the grid or add new party.
<b>B</b>	<b>Borrower</b> The borrower refers to the names of customers assuming the new loan.
<b>C</b>	<b>Released Original Borrower</b> The released original borrower refers to the current borrowers on the loan who will be released from the obligation. The names entered here print on the Seller Notice of Disposition. Also, the name will be available to pull into the Seller data collection in Collateral section, which prints to Assumption Agreement.

3. Complete the **INDIVIDUAL INFORMATION** page.

**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

**ID INFORMATION**


ID Type  ID Number  ID Issued State

ID Issue Date  ID Expiration Date

**EMPLOYMENT AND INCOME**

**PREVIOUS ADDRESSES**

4. Click the **SAVE** button when finished.

<b>A</b>	<b>Party ID</b> - This is used for the CIF or port number used by your core system. Does not print to documents.
<b>B</b>	<b>Copy</b>  Select the <b>Copy</b> icon to copy the address information from another party.
<b>C</b>	<b>Postal Code</b> - The Home Owners Counseling Notice will use the postal code from Mailing address, if both the Physical address and the Mailing address are entered. Otherwise the postal code from the Physical address will be used.
<b>D</b>	<b>Citizenship</b> -Citizenship information prints on the application.
<b>E</b>	<b>Veteran Status</b> -The status is used for SBA Lending.
<b>F</b>	<b>Employment and Income</b> - Click the <b>ADD</b> button to add an employer. Complete the information and save. Repeat for additional employers. If <b>Other Income</b> is applicable select option from drop down, complete amount and click <b>ADD</b> button.

**EMPLOYMENT AND INCOME**

**EMPLOYMENT**  **ADD**

**OTHER INCOME**   **ADD**

**Total Current Monthly Income**

From Current Employment	50.00
From Other Income Sources	50.00
<b>Total</b>	<b>50.00</b>

**EMPLOYMENT INFORMATION**

Employment Type  Current Employment  Previous Employment

Employment Verification  Verification of Employment  Verbal Verification of Employment

Are you Self Employed?

Start Date

Years & Months on this Job  
Years  Months

**Employer Information**

Employer Name

Employer's Address  
Address Line 1   
Address Line 2   
City   
Postal Code

Contact Name

Employer's Phone Number

**Employment Information**

Job Title

Occupation

Years & Months in this Profession  
Years  Months

Base Income  Overtime

Bonus  Commission

5. Complete the **DEMOGRAPHICS** page and click the **SAVE** button when finished.


6. Click the **+BORROWER**, **+COSIGNER**, and/or **+GUARANTOR**, **+RELEASED ORIGINAL BORROWER**, **+RELEASED ORIGINAL COSIGNER**, and/or **+RELEASED ORIGINAL GURANTOR** button(s) on the main Party page to add additional parties and complete the applicable information.

<i>Tip</i>	<i>Description</i>
<b>A</b>	<p><b>CO-APPLICANTS</b></p> <p>If more than one borrower is added, the <b>CO-APPLICANTS</b> button displays. Click this button to determine if borrowers have separate or combined applications, and combined Assets/Liabilities and determine if individual or joint credit reports default. The option for an individual or joint credit bureau pull can be changed in Interface Manager when pulling the credit report.</p>



## Pull a Credit Bureau Report

This option is available if your institution is licensed for this service.

1. After completing the borrower information, click  the hamburger icon and select **CREDIT BUREAU**.

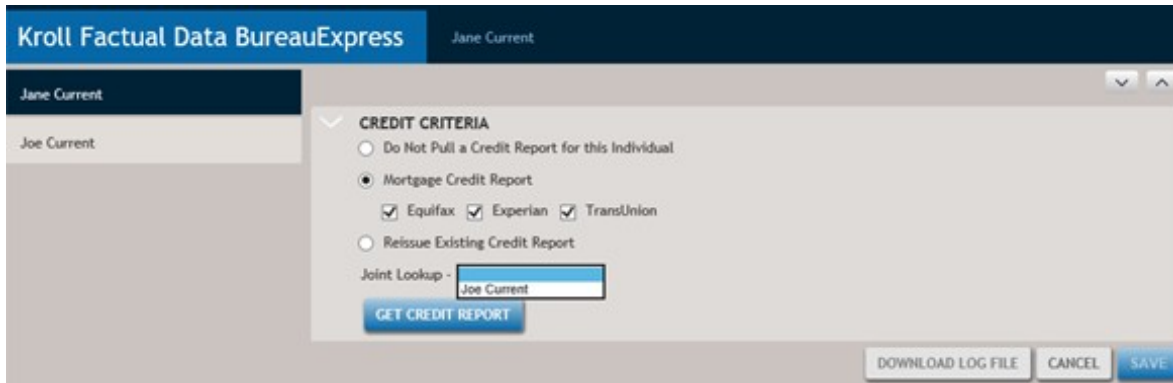
<i>Tip</i>	<i>Description</i>
------------	--------------------

<b>A</b>	If your organization tracks credit pulls per branch, navigate to Loan Definition and select the correct organization first and then click the menu icon.
----------	--

2. Select the applicable credit bureau. This page does not display if you only have one credit reporting agency.

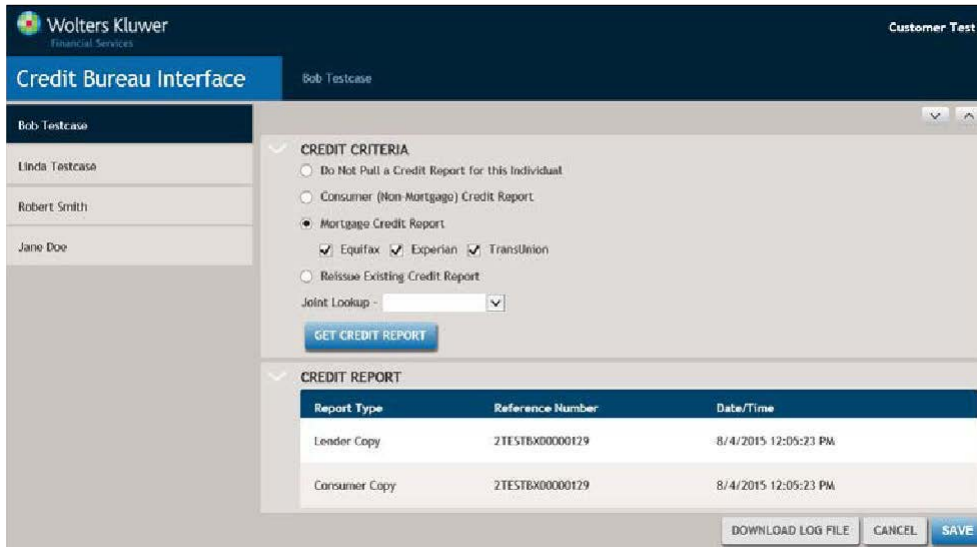


3. Select an individual on the left if the loan has multiple borrowers. Select the applicable options.

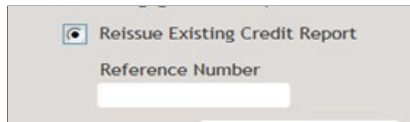


<i>Tip</i>	<i>Description</i>
<b>A</b>	<b>Joint Lookup</b> Select this option to pull a joint credit report for the person selected on the left.

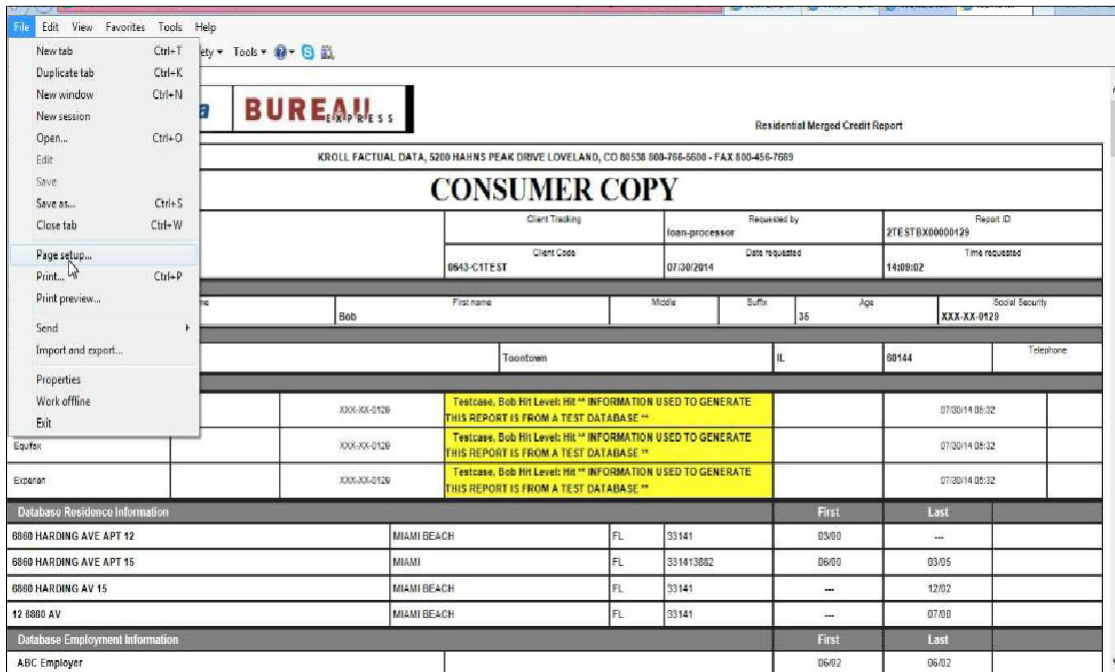
- Click the **GET CREDIT REPORT** button.



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



- Select the report type (Lender or Consumer).
- View, save, and/or print the report as needed.



- Close the page when finished.



## Financial Analysis

---

### Objectives

This lesson includes the following tasks:

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

## Enter Financial Analysis Information

1. Select the **FINANCIAL ANALYSIS** menu option.
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
Linda Testcase	Equifax	<input type="checkbox"/>	04/25/2018	593	16	1 = Equifax Beacon 5.0	Length of time accounts have been established. Too many inquiries last 12 months. Level of delinquency on accounts. Time since most recent account opening is too short
<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							
Linda Testcase	Experian	<input type="checkbox"/>	04/25/2018	576	16	2 = Experian Fair Isaac	Length of time accounts have been established. Too many inquiries last 12 months. Number of accounts with delinquency. Time since delinquency is too recent or unknown
<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							
Linda Testcase	Trans Union	<input type="checkbox"/>	04/25/2018	540	8		Length of time revolving accounts have been established. Length of time accounts have been established. Number of established accounts. Number of accounts with delinquency. Inquiries impacted the
<input type="checkbox"/> Credit Score Used for Risk Based Pricing							
<input checked="" type="checkbox"/> Use on Notice of Action Taken							
<input checked="" type="checkbox"/> Credit Score Used in Interface							

Tip	Description
<b>A</b>	<b>Credit Score Used in Interface</b> 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 that would be from Use on Notice if Action taken checkbox.
<b>B</b>	<b>Credit Score Used for Risk Based Pricing</b> Select this option to automatically select the Risk Based Pricing Notice.
<b>C</b>	<b>Use on Notice of Action Taken</b> - to print the data to the Adverse Action.
<b>D</b>	<b>N/A</b> will be checked if the Credit Bureau determines there is no credit score

## 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 -"/>
<b>Total:</b>		<b>\$0.00</b>	

Liabilities Show Detail

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

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								
<b>Total:</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

Tip	Description
<b>A</b>	<b>Show/Hide Detail</b> -This option will toggle between displaying/hiding additional details of assets and liabilities.
<b>B</b>	<b>Owner</b> – Select the owner(s) in the Owner column for each asset and liability you add.
<b>C</b>	<b>Payoff</b> <ul style="list-style-type: none"> <li>If the Payoff checkbox is selected, the application includes language that indicates the liability will be paid off.</li> <li>If the loan is a refinance, select the <b>Payoff</b> option for the loan that will be paid off.</li> </ul>
<b>D</b>	<b>Exclude</b> <ul style="list-style-type: none"> <li>If blank is selected, the liability is included on the application and in the DTI calculations for ATR/QM loans.</li> <li>If <b>Exclude</b> is selected, the liability is not printed on the application or included in any calculations/totals.</li> <li>If <b>Exclude from Debt Ratio</b> is selected, the liability shows on the application but is not included in the totals.</li> </ul>
<b>E</b>	<b>Source of Funds</b> information will print on the Uniform Underwriting and Transmittal Summary, HUD 92900 LT Loan Underwriting and Transmittal Summary, and Fannie Mae 1003 Freddie Mac 65 Universal

**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
<input type="text" value="Bridge Loan"/>	<input type="text"/>



## Loan Definition

---

### Objectives

This lesson includes the following tasks:

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

## Enter Loan Definition Information

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

**ORGANIZATION & POLICY**

Organization \*  
  
▼ ↻


Policy Group  
  
▼

Calculations Policy \*  
  
▼ ↻

Document Policy \*  
  
▼ ↻

Loan Definition Policy  
  
▼ ↻

Loan Officer \*  
  
▼ ↻

<i>Tip</i>	<i>Description</i>
<b>A</b>	<b>Organization</b> -Select the applicable branch location.
<b>B</b>	 <b>Blue Recycle Arrows</b> - Select the blue Recycle arrow to refresh the data after making changes.
<b>C</b>	<b>Policy Group/Calculations Policy/Document/Loan Definition Policy/Loan Officer</b> The available options in these lists are set up in administration and can be changed if applicable.
<b>D</b>	Template Name will appear at top of page if this transaction was started with a template.

**LOAN DEFINITION**

Loan Number  ATR/QM Test

Type of Mortgage  
In-house Document

Type of Loan \*  
Assumption

Loan Purpose \*  
Consumer   Loan is Assumable  Exempt from TILA Reg Z 1026.20(b)

Integrated Disclosure Purpose  
Purchase

**HMDA**

HMDA Applies  2018 HMDA Rule Applies

Universal Loan Identifier (ULI) 6BYL5QZYBDK857L73M02 -  -

Preapproval  Loan Purpose  Submission of Application

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

**GENERAL INFORMATION**

<i>Tip</i>	<i>Description</i>
<b>A</b>	<b>Loan Number</b> Complete this field 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. This will also become part of the Universal Loan Identifier (ULI) number used for 2018 HMDA reporting
<b>B</b>	<b>ATR/QM Test</b> This drop-down list displays if set up in administration. Select the applicable option. The option selected in the drop-down list determines some of the options that display in Calculations.
<b>C</b>	<b>Type of Mortgage</b> The mortgage type determines the documents that will be selected.
<b>D</b>	<b>Loan is Assumable</b> If this option is selected, the assumable language will be selected on the Loan Estimate and the Closing disclosure. This option can be deselected in administration.
<b>F</b>	<b>Exempt from TILA Reg Z1026.20(b)</b> If this option is selected, the Loan Estimate, Closing Disclosures, Written List of Providers, Adjustable Rate Mortgage Disclosure and Consumer Handbook on Adjustable Rate Mortgages will not be available to print.
<b>H</b>	<b>HMDA Applies</b> If this is a HMDA applicable transaction, select the option. If selected an additional checkbox is available <b>2018 HMDA Rule Applies</b> checkbox.

**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 <sup>[A]</sup>  
 Training Institution

Document Preparer <sup>[A]</sup>  
 Training Institution

Document Return to - UCC <sup>[A]</sup>  
 Training Institution

Document Return to - Mortgage/Deed of Trust <sup>[A]</sup>  
 Training Institution

**Settlement Agents**

Identify a second Settlement Agent on the Closing Disclosure

Settlement Agent <sup>[A]</sup> Settlement Agent Contact <sup>[A]</sup>  
 Surely Settlement Services   Sally Settle

Number of tax forms requested

**Fees**

Charge a Returned Payment Fee Service Charge Amount

*Tip*      *Description*

**A Application Package Disclosure Date/ Use the Application Package Disclosure Date or Additional Application Documents**

Complete this date and select the checkbox to default the data into additional Application Related documents

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.

**B Organization Contact**

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 and 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 Document Preparer and Document Return to Mortgage/Deed of Trust**

This information prints on applicable Assumption Agreement or possibly other recordable documents. The available options are set up in administration.

**D Settlement Agents**

Select the Settlement Agent and Contact or select Other to enter different option. The available options are setup up in administration. Select the checkbox, Identify a second Settlement Agent on the Closing Disclosure if more than one Settlement Agent is needed.

**E Number of tax forms requested.**

The selected number applies to all borrowers. This can be changed on the Document Data screen if the number is different between the borrowers.



## Collateral


---

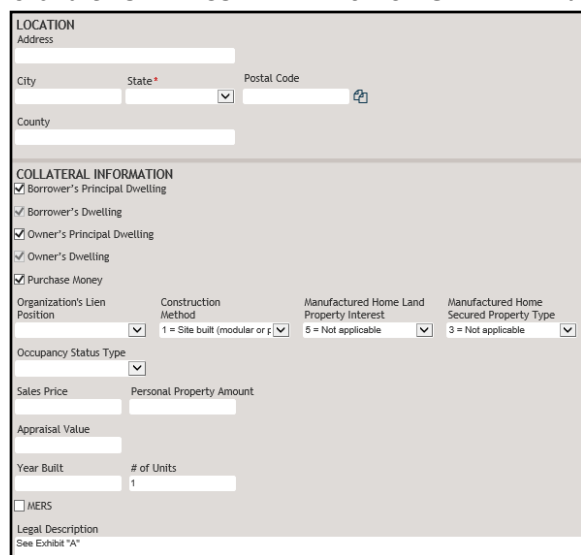
### Objectives

This lesson includes the following tasks:

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

## Enter Collateral

1. Select the **COLLATERAL** menu option.
2. Click the **+SINGLE FAMILY** button to add collateral. . This may look different depending on transaction type.
3. Complete the applicable information.
4. Click the **SAVE** button when finished.
5. Click the **+OTHER COLLATERAL** or **+SINGLE FAMILY** button to add additional collateral.



---

### A Borrower's Principal Dwelling/Borrower's Dwelling

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.

---

### B Borrower's Principal Dwelling/Borrower's Dwelling

Select if the collateral is in Massachusetts and the Mortgage Loan Disclosure-MA and the Borrower Opt-In Disclosure-MA will be autoselected.

---

### C Owner's Principal Dwelling/Owner's Dwelling

If selected and the organizations jurisdiction is **Wisconsin**, the following language prints on the Consumer Note:

*Sample Text*

*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.*

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:

*Sample Text*

*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.*

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.

---

### D Sales Price

-If a seller is involved, the amount in this field prints on the Loan Estimate and Closing Disclosure. If a seller is not involved, the appraisal amount prints.

---

### E Personal Property Amount

- amount is used on the Loan Estimate and Closing Disclosure if applicable.

---



## Collateral Additional Details

**BUYER'S REAL ESTATE BROKER**

Identify a second Buyer's Real Estate Broker on the Closing Disclosure

Buyer's Real Estate Broker

Buyer's Real Estate Broker Contact

---

**SELLER'S REAL ESTATE BROKER**

Identify a second Seller's Real Estate Broker on the Closing Disclosure

Seller's Real Estate Broker

Seller's Real Estate Broker Contact

---

**REPORTED COLLATERAL**

Select the collateral you wish to report:

Single Family Dwelling

Exclude Property Value for HMDA

---

**GEOCODING**

MSA Metropolitan Area Number

State Code

County Code  County 5

Census Tract  Census Tract 11

<i>Tip</i>	<i>Description</i>
<b>A</b>	Complete <b>Buyers Real Estate Broker</b> and/or <b>Seller Real Estate Broker</b> if known.
<b>B</b>	If more than one collateral is available, select the applicable drop-down list on the collateral that should be reported.
<b>C</b>	<b>GEOCODING</b> Complete the Geocoding applicable information.



---

## Flood Services

### Objective

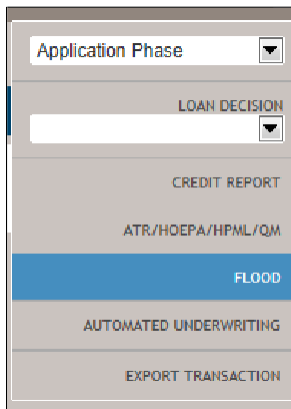
This lesson includes the following task:

- Pull a flood report.

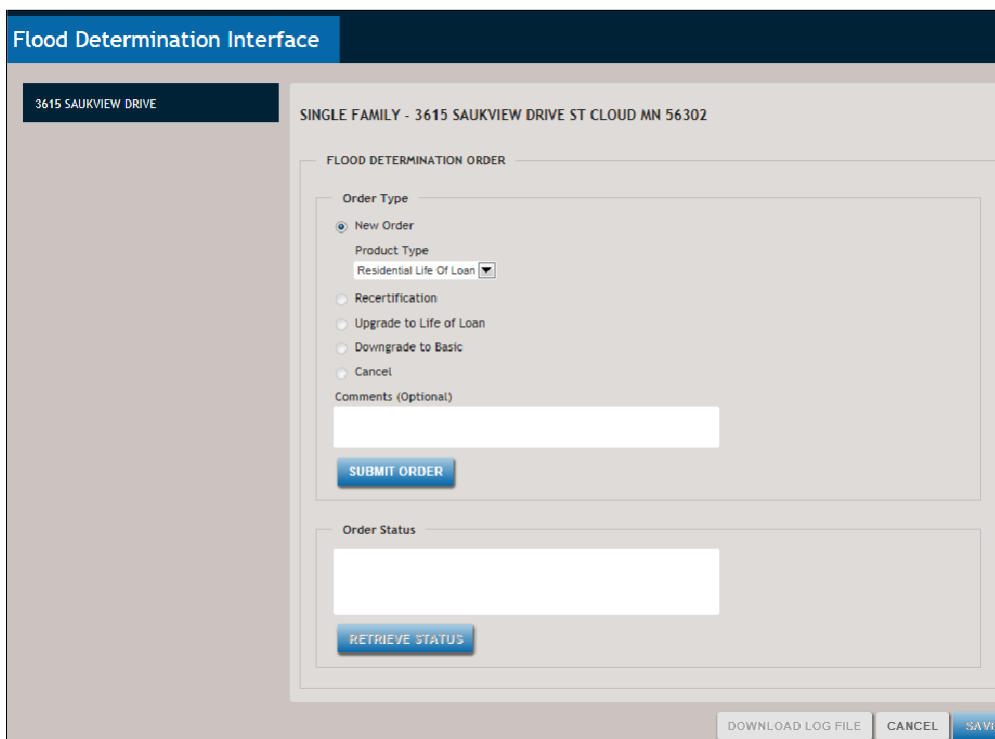
## Pull a Flood Report

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 the Hamburger icon  and select the **FLOOD** option.



2. After Interface Manager opens, select the applicable options on the right pane.
3. Click the **SUBMIT ORDER** button.

The screenshot shows the 'Flood Determination Interface' for a 'SINGLE FAMILY - 3615 SAUKVIEW DRIVE ST CLOUD MN 56302'. The 'FLOOD DETERMINATION ORDER' section has 'Order Type' set to 'New Order' (selected with a radio button). Below it, 'Product Type' is 'Residential Life Of Loan' (dropdown). Other options include 'Recertification', 'Upgrade to Life of Loan', 'Downgrade to Basic', and 'Cancel'. There is a 'Comments (Optional)' text field and a 'SUBMIT ORDER' button. Below this is the 'Order Status' section with a text field and a 'RETRIEVE STATUS' button. At the bottom right are 'DOWNLOAD LOG FILE', 'CANCEL', and 'SAVE' buttons.

4. Click the **SAVE** button to return to the transaction.

<i>Tip</i>	<i>Description</i>
<b>A</b>	If the property does not have a street address, enter the legal description or applicable information in the Comments (Optional) field.
<b>B</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

This lesson includes the following task:

- Select the appropriate calculation options.

## Enter Calculations

1. Select the **CALCULATIONS** menu option.
2. Complete the applicable information.
3. Click the **CALCULATE** button when finished.

ASSUMPTION INFORMATION		
Unpaid Principal Balance *	Current Payment Amount *	First Payment Date *
<input type="text"/>	<input type="text"/>	<input type="text"/>
Assumption Date	Closing Date	
<input type="text"/>	<input type="text"/>	
At Origination		
Maturity Date *	Term *	APR *
<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Amount *	Interest Rate *	P & I *
<input type="text"/>	<input type="text"/>	<input type="text"/>
TERMS OF LOAN		
Repayment Method *	Number of Payments *	Payment Frequency *
Installment <input type="text" value="Installment"/>	<input type="text"/>	Monthly <input type="text" value="Monthly"/>
Accrual Method *		
Actual/365 <input type="text" value="Actual/365"/>		
<input type="checkbox"/> Payable On Demand		

<b>A</b>	<p><b>Unpaid Principal Balance</b></p> <p>This is the outstanding loan amount that is being assumed for an assumption loan. This field must not include any new money; an assumption transaction does not support new money.</p>
<b>B</b>	<p><b>First Payment Date</b></p> <p>This is the new first payment date after the closing date of the transaction.</p>
<b>C</b>	<p><b>Assumption Date</b></p> <p>This is the date the loan when the loan is assumed by new borrowers.</p>
<b>D</b>	<p><b>Modification Maturity Date</b></p> <p>This field is only for FHA or USDA loans. There are instances where an FHA or USDA loan is modified to extend the maturity date. However, the original Mortgage Insurance monthly amounts need to be the same amounts calculated from the original maturity date. When this loan type is assumed, the user must enter the origination maturity date in the At Origination Maturity Date field to retain the original Mortgage Insurance monthly amounts. The user must enter the maturity date that was created when the loan was modified into the Modification Maturity Date to ensure that the system will calculate amounts such as the principal and interest payment amount, the declining balance, final payment date and amount, etc., using the modified maturity date.</p>
<b>E</b>	<p><b>Closing Date</b></p> <p>The closing date will print in the applicable field on the Closing Disclosure.</p>
<b>F</b>	<p><b>Payable on Demand</b></p> <p>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."</p>
<b>G</b>	<p><b>Rate Lock Date</b></p> <p>If the 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.</p>
<b>H</b>	<p><b>Maturity Date in section at Origination</b></p> <p>This date will print on the Assumption Agreement.</p>

I	<p><b>Term in section at Origination</b></p> <p>This is the length of the original or modified loan being assumed in an assumption transaction expressed as a number of months. This field is used by the <i>Wiz Sentinel</i> interface to calculate HOEPA and HPML determinations.</p>
J	<p><b>APR in section at Origination</b></p> <p>This is the APR of the original or modified loan being assumed in an assumption transaction. This field is used by the <i>Wiz Sentinel</i> interface to calculate HOEPA and HPML determinations.</p>
K	<p><b>Origination section, Loan Amount, Interest Rate, and P&amp;I fields</b></p> <p>These fields are used to define the origination or modification information for the loan being assumed. The values entered here are used to calculate the premiums for the MIP rate.</p>

# Fees

Fees must be paid in cash. Fees cannot be added to the Unpaid Principal Balance amount.

1. Click the **+FEE** button to add a new fee with no default values.
2. Click the **+FEES FROM FEE POLICY** button 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 Fee Policy TW Paid To Description 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 Fee Policy TW Paid To Description Attorney											
<input type="checkbox"/>	City/County Tax Stamps - Dead	Taxes and Other Govern	60.00	0.000		Borrow	Other	0%	Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy Fee Policy TW Paid To Description 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 Fee Policy TW Paid To Description Title Company											
<input type="checkbox"/>	Courier	Other	60.00	0.000		Borrow	Other		Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy Fee Policy Paid To Description Courier											
<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 Fee Policy TW Paid To Description 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 Fee Policy Paid To Description Kroll Factual Data											

Tip	Description
A	If more than one policy exists select from the drop down. Single click on each Fee to add. The fees selected to be added will be displayed at the bottom of the list.

**FEE DETAIL**

Fee Name  
Appraisal

Fee Short Name  
\_\_\_\_\_

Section  
Services Borrower Cannot Shop For

Fixed 0.00  
 Percent 0.000

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

Tip	Description
A	Default fees are available if they were set up in administration. Select the fee to modify applicable data.

<b>B</b>	<ul style="list-style-type: none"><li>• <b>Section:</b> Select an option. An option may default depending on the fee name selected.</li><li>• If the <b>Taxes and Other Government Fees</b> option is selected, a Transfer Taxes check box displays.</li><li>• If the <b>Prepays</b> option is selected, a Terms of Coverage check box displays.</li><li>• If the <b>Other</b> option is selected, an Optional Charge check box displays.</li><li>• Title Charge – will automatically put the word Title in front of the fee</li><li>• <b>Points and Fees:</b> Select this fee if it should be reviewed for HPML, HOEPA, ATR, or QM.</li></ul>
----------	--

## 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:

PMI Type:

Number of Years	Rate
<input style="width: 80%;" type="text" value="0"/>	<input style="width: 80%;" type="text" value="0.000000"/>

+

Escrow PMI

Payment Frequency

PMI renewal payments that are held in escrow will be:

<i>Tip</i>	<i>Description</i>
<b>A</b>	<p><b>Subject to Homeowners Protection Act of 1998</b></p> <p>If selected, the <b>This IS a High Risk Loan as Defined by the Lender</b> option displays.</p>
<b>B</b>	<p><b>Coverage Type</b></p> <ul style="list-style-type: none"> <li><b>Level balance:</b> The PMI payment amount is based on the original amount of the transaction and remains the same throughout the transaction repayment period.</li> <li><b>Declining balance:</b> The PMI payment amount is based on the outstanding balance. As the borrower pays down the loan, the PMI payment amount will decrease accordingly.</li> </ul>
<b>C</b>	<p><b>Number of Months–Current PMI Payment</b></p> <p>Enter the current PMI payment amount of the loan being assumed and the number of months remaining needed for payment of the PMI amount.</p>
<b>D</b>	<p><b>Number of Years–Rate</b></p> <p>Enter the rate for the next tier of PMI and the number of years the PMI will remain at this rate. The + sign allows you to enter up to two tiers.</p>
<b>E</b>	<p><b>Override Termination Date</b></p> <p>Enter a date to match the original PMI termination date for the transaction that is being assumed.</p>

# Property Costs

This is where escrow and non-escrowed items will be entered

**PROPERTY COSTS**

Property Costs Policy:

Escrow Account Type:

Existing Escrow Account Transferred - No New Escrow     Combined Existing and New Escrow

Property Cost is:	Description	Amount	Frequency	Payment Date	Optional	Total
<input type="text" value="Escrowed"/>	<input type="text" value="Homeowner's Insurance"/>	<input type="text" value="1,200.00"/>	<input type="text" value="Annually"/>	<input type="text" value="03/01/2018"/>	<input type="checkbox"/>	\$1,200.00
<input type="text" value="Escrowed"/>	<input type="text" value="County Property Taxes"/>	<input type="text" value="350.00"/>	<input type="text" value="Selected"/>	<input type="text" value="2 pmts"/>	<input type="checkbox"/>	\$700.00
Escrowed Total:						\$1,900.00
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:  Escrow Payment:

Cushion:  Initial Deposit for your Escrow Account:

Description	Payments	Federal	State	Payment Amount	Amount
County Property Taxes	7	<input type="checkbox"/>	<input type="checkbox"/>	\$58.33	\$408.31
Homeowner's Insurance	13	<input type="checkbox"/>	<input type="checkbox"/>	\$100.00	\$1,300.00
Aggregate Reserve Adjustment				<input type="text" value="0.02"/>	

Initial Escrow Schedule

<i>Tip</i>	<i>Description</i>
<b>A</b>	<b>Property Costs Policy:</b> If policies were setup in Administration, select the applicable policy if applicable.
<b>B</b>	<p><b>Escrow Account Type Dropdown:</b></p> <ul style="list-style-type: none"> <li><b>Consumer waived the optional escrow account:</b> escrow account is not required in connection with the transaction. 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.</li> <li><b>Escrow account established and optional:</b> 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</li> <li><b>Escrow account established and required:</b> 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 escrowaccount.</li> <li><b>Escrow not applicable:</b> escrow 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</li> </ul>
<b>C</b>	<b>Optional Checkbox:</b> 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.

F	<p><b>Escrow</b></p> <p>There are three ways to enter escrow items. If the assumed transaction already has escrow, the escrow should be retained at the time of the assumption. If the transaction does not already have escrow at the time of the assumption, but it is an HPML transaction and escrow is needed or required, escrow should be added at the time of the assumption. If the assumed transaction already has escrow and needs to add new escrow items, existing escrow will be retained and new escrow can be added.</p> <ul style="list-style-type: none"> <li>• <b>Existing escrow:</b> For an assumption transaction with an existing escrow account, the escrow account will automatically be transferred to the new parties. Any reimbursement from the new parties to the existing parties for the existing escrow reserve amounts will need to take place outside of the assumption transaction. In this type of scenario, Escrow Reserves are not entered into ComplianceOne and Escrow Reserve information will not flow to the Loan Estimate and Closing Disclosure.</li> <li>• <b>Existing Escrow Account Transferred – No New Escrow:</b> If an existing escrow account is transferred to the new parties, any escrowed fees will only appear as part of the payment amount and will not be included in Escrow Reserves. Escrowed fees will print where applicable on the Loan Estimate and Closing Disclosure.</li> <li>• <b>New escrow:</b> When a HPML loan is assumed, escrow is required if it does not already exist or if it does not have all applicable costs escrowed. Additional escrow will be added if not all applicable costs are escrowed. All escrowed item amounts will be included in the initial escrow disclosures such as Section G of the Loan Estimate and Closing Disclosure. <ul style="list-style-type: none"> <li>– If a HOEPA/HPML check is run through <i>Wiz Sentinel</i> and the loan is determined to be a HPML loan, the <b>High Priced Mortgage Loan</b> option is selected. If <i>Wiz Sentinel</i> is not used, the user must manually select the <b>High Priced Mortgage Loan</b> option (if applicable) by selecting the checkbox on the note in DocumentData.</li> </ul> </li> <li>• <b>Combined Existing and New Escrow:</b> This applies when existing escrow is transferred to new parties and new escrow is required. A new <b>Existing</b> option displays for each escrow item. If the <b>Existing</b> option is not selected, the escrow fee is included in Prepaids Section and the Initial Escrow Payment at Closing Section. In the Escrow Account Section of the Closing Disclosure, all escrowed items are included in the total for Escrowed Property Costs over Year 1. Only the escrowed items with the <b>Existing</b> option not selected are included in the Initial Escrow Payment.</li> <li>• <b>Optional:</b> 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.</li> <li>• <b>Non-Escrowed Property Costs for 1 Payment:</b> This amount prints on the Loan Estimate and Closing Disclosure in the Escrow section on page 1.</li> <li>• <b>Non-Escrowed Property Costs over Year 1:</b> This amount prints on the Loan Estimate and Closing Disclosure in the Escrow Account section on the last page.</li> <li>• Items that will not be paid by the escrow account may include: <ul style="list-style-type: none"> <li>– Property Taxes</li> <li>– Homeowner’s Insurance</li> <li>– Charges imposed by a cooperative, condominium, or homeowner’s association</li> <li>– Ground rent</li> <li>– Leasehold payments</li> <li>– Certain insurance premiums or charges if required by the lender</li> </ul> </li> </ul>
---	---

## 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	1,082.74
Second Mortgage	
Hazard Insurance [E]	
Taxes [E]	307.83
Mortgage Insurance	0.00
HOA Fees [E]	
Lease/Ground Rent [E]	
Other [E]	
<b>Total Primary Housing Expenses</b>	<b>1,370.37</b>
Negative Cash Flow	
All Other Monthly Payments	142.00
<b>Total All Monthly Payments</b>	<b>1,512.37</b>

Information on this section will default into the applicable fields. If the fields values are changed in this section, the fields will no longer default in.

## Calculation Results

**CALCULATION RESULTS**

Payment Schedule  
 119 monthly payments of \$1,082.74 beginning 01/01/2012  
 1 payment of \$138,181.79 on 12/01/2021

Loan Amount		Charges Affecting the APR		Ratios	
Loan Amount	\$197,355.00	APR Fees	\$936.10	Loan to Value	100.000 %
Proceeds	\$197,355.00	Prepaid Odd Days Interest		CLTV	0.000 <input checked="" type="checkbox"/>
Amount Financed	\$196,418.90	Number of Odd Days		Total Income	\$25,000.00 <input type="checkbox"/>
Number of Payments	120	Mortgage Insurance		<input type="checkbox"/> Include all parties income	
Total of Payments	\$263,583.95	Prepaid Insurance		Home to Income	5.481 %
APR	3.942 %	Escrow		<input type="checkbox"/> Override calculated HTI	
Maturity Date	12/01/2021	Insurance Renewals		Debt to Income	6.049 % <input type="checkbox"/>
		Total Charges Affecting the APR	\$936.10	<input type="checkbox"/> Override calculated DTI	
		Total Finance Charge	\$66,228.95		
<b>Charges Not Affecting the APR</b>					
Total Non-APR Fees	\$914.42				

If applicable update/change the Ratio section.

## Underwriting Information

**UNDERWRITING INFORMATION**

Underwriting Method  
 Manual

Origination/Disposition

Action Taken  
 1 = Loan originated

Action Taken Date  
 05/30/2018

Type of Purchaser  
 0 = Not applicable

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


## Calculating Cash to Close

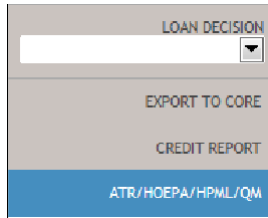
CALCULATING CASH TO CLOSE	
Disbursements Not Disclosed in Total Closing Costs	197,355.00
Deposit	
<b>Lender Credits</b>	
Specific Lender Credits	0.00
Generalized Lender Credits	
Lender Credits	0.00
<b>Seller Credits</b>	
Specific Seller Credits	0.00
Generalized Seller Credits	
Seller Credits	0.00
<b>Other Credits</b>	
Specific Other Credits	0.00
Generalized Other Credits	
Adjustments	
Adjustments and Other Credits	0.00

<i>Tip</i>	<i>Description</i>
<b>A</b>	<p><b>CALCULATING CASH TO CLOSE (With Seller or Standard Disclosures)</b></p> <ul style="list-style-type: none"> <li>• <b>Total Existing Debt Being Satisfied:</b> This amount determines the Down Payment/Funds From Borrower and Funds for Borrower. Example: sale price(Depending on setup this will not display if Disbursements Not Disclosed in Total Closing Costs is displayed)</li> <li>• <b>Payments 3<sup>rd</sup> Parties Not Disclosed in Total Closing Costs:</b> Examples: the sale price in a purchase transaction. This value is used to determine Closing Costs Financed (Paid from your Loan Amount) value. <b>Note:</b> Depending on setup this will not display if Disbursements Not Disclosed in Total Closing Costs is displayed.</li> <li>• <b>Disbursements Not Disclosed in Total Closing Costs:</b> This amount determines the Down Payment/ Funds From Borrower and Funds for Borrower and this is used to determine 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)</li> <li>• <b>Deposit:</b> This field 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.</li> <li>• <b>Specific Seller Credits:</b> The calculation for Specific Seller Credits is based on seller-paid fees.</li> <li>• <b>Generalized Seller Credits:</b> 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.</li> <li>• <b>Generalized Other Credits and Adjustments:</b> 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.</li> </ul>

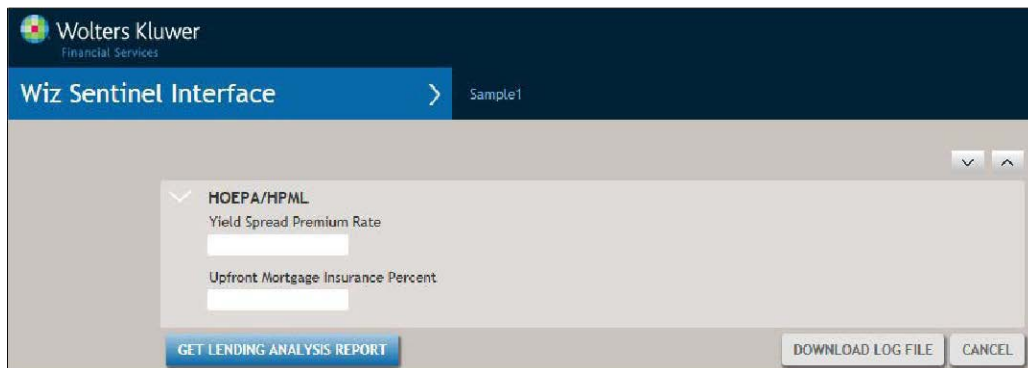
## Complete HOEPA/HPML Information

This is available if your institution is licensed for this service.

1. Select the  hamburger icon on right side of page.
2. Select the **ATR/HOEPA/HPML/QM** in the list.
3. Complete the applicable information and click the **GET LENDING ANALYSIS REPORT** button.



A vertical menu with four options. The top option is "LOAN DECISION" with a dropdown arrow. The second option is "EXPORT TO CORE". The third option is "CREDIT REPORT". The bottom option is "ATR/HOEPA/HPML/QM" and is highlighted in blue.



The screenshot shows the "Wiz Sentinel Interface" for "Sample1". The interface has a dark blue header with the Wolters Kluwer logo and "Financial Services". Below the header is a blue navigation bar with "Wiz Sentinel Interface" and a right arrow. The main content area is light gray and contains a form titled "HOEPA/HPML" with a dropdown arrow. The form has two input fields: "Yield Spread Premium Rate" and "Upfront Mortgage Insurance Percent". At the bottom of the form 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 necessary 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.

The screenshot displays the 'Wiz Sentinel Interface' for 'Sample1'. It features several sections for data entry:

- HOEPA/HPML:** Fields for 'Yield Spread Premium Rate' and 'Upfront Mortgage Insurance Percent'.
- CURRENT/EXPECTED INCOME:** A table with columns 'Type', 'Amount', and 'Include'.
 

Type	Amount	Include
Base	4,000.00	ATR/QM
Base	2,500.00	ATR/QM
- CURRENT/EXPECTED ASSETS:** A table with columns 'Type', 'Amount', and 'Include'.
 

Type	Amount	Include
Bank Deposit	3,500.00	ATR/QM
- MONTHLY MORTGAGE RELATED OBLIGATIONS:** A table with columns 'Type', 'Amount', and 'Include'.
 

Type	Amount	Include
Hazard Insurance	100.00	ATR/QM
Real Estate Tax	118.58	ATR/QM
- MONTHLY DEBT OBLIGATIONS:** A table with columns 'Type', 'Amount', and 'Include'.
 

Type	Amount	Include
Revolving	10.00	ATR/QM
Revolving	228.00	ATR/QM
Installment	228.00	ATR/QM
Installment	414.00	ATR/QM
Revolving	20.00	ATR/QM
Revolving	44.00	ATR/QM
Revolving	70.00	ATR/QM
- ABILITY TO REPAY:** Summary fields for 'Current/Expected Income' (6,500.00), 'Current/Expected Assets' (3,500.00), and 'Currently Employed'.

CURRENT/EXPECTED INCOME		
Type	Amount	Include
Base	4,000.00	ATR/QM
Base	2,500.00	ATR QM ATR/QM NA
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  
 TILA APR: 5.518%  
 TILA Fee Total: \$600.00  
 Section32 Index: 0  
 Section32 Message: 0

Amount Financed: \$200,000.00

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

**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 Bonafide Amount: 0.00

**Comparison Indices**  
 10 Year Maturity  
 Treasury Rate 2.34%  
 Treasury Date 8/15/2014  
 HMDA Rate Spread 2.20%  
 Rate Locked Date 9/9/2014

**ATR-QM Results**  
 ATR Test

Value 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 payments are \$1,639.39.
- 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 as a substitute for legal or financial advice. 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 reality 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 BHE.

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

This page is not intended to serve as a substitute for legal or financial advice. 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 reality of the borrower's circumstances.

## Complete Document Data

1. Select the **DOCUMENT DATA** menu option.
2. Select an option in the **Select a Phase** drop-down list. The available options are different for the application and closing phases.
3. Select options in the Transaction Data section, if applicable.
4. Select a document in the Forms to View First drop-down list to complete Data Entry for the document.
5. Click the **VIEW DOCUMENTS** button.

Select a Phase:

Form to View First:

**VIEW DOCUMENTS**

**TRANSACTION DATA**

RESPA is Not Applicable

If true, the separate Borrowers Signature Authorization is not needed for verification.

An insurance product is being offered with this transaction.

Property Insurance Required

Lender desires the Notice of Intent to Proceed form.

The lender wants the Lender Paid Mortgage Insurance Initial Disclosure with the hard coded comparison table.

Tax Information Authorization

Government Monitoring Information For ECOA (Regulation B) is Requested

Combined Overflow Declarations Description

Include the SSA89, Authorization for Social Security Administration to Release Social Security Number Verification.

Do Not Provide Balloon Payment Mortgage Disclosure

Select Disclosure Notices

Select Mortgage Loan Commitment Letter With Variable Conditions

Include the Mortgage Loan Commitment Letter.

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

BACK DOCUMENTS (17)

Open/Close Data Entry View te

MN Institution  
111 Any St., PO Box 123 - St. Cloud, MN 22222

Save this Loan Estimate to compare with your Closing Disclosure.

**Loan Estimate**

DATE ISSUED

APPLICANTS [Eve A Amacommon](#)

11 99th Street  
St Cloud, MN 56301

PROPERTY 11 99th Street, St Cloud, MN 56301

SALE PRICE \$200,000.00

LOAN TERM 15 years

PURPOSE Purchase

PRODUCT Fixed Rate

LOAN TYPE  Conventional  FHA  VA

LOAN ID # proratio

RATE LOCK  NO  YES, until -- at

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on -- at --

- Select the arrow on the left side (the document drawer) or click on the shaded fields in the document to complete data entry for the document.
- 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 a **Document** at the top and select the next document to complete. Select the **Completed** option to mark the document as completed if you want to track your progress.

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



## Printing \_\_\_\_\_

### Objective

This lesson includes the following task:

- Print documents.

## Print Documents

1. Select the **PRINT** menu option.
2. Click the **CREATE DOCUMENTS** button.
3. Select a document(s) to preview or to use through **Secure Document Exchange**.

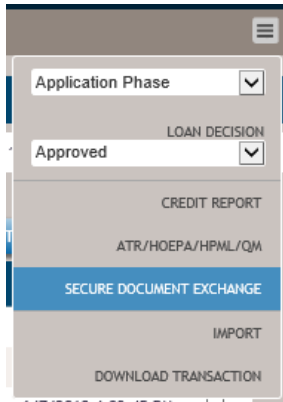
Document Name	Date	Checkbox
Addendum To Loan Application - Eve A Amaccommon-Collateral 1	8/28/2017 3:12:54 PM	<input type="checkbox"/>
Affiliated Business Arrangement Disclosure	8/28/2017 3:12:54 PM	<input type="checkbox"/>
Borrower Certification and Authorization	8/28/2017 3:12:54 PM	<input type="checkbox"/>
Borrower's Signature Authorization - Eve A Amaccommon	8/28/2017 3:12:54 PM	<input type="checkbox"/>
Escrow Account Disclosure-MN	8/28/2017 3:12:54 PM	<input type="checkbox"/>
Housing Counseling Agencies Notice-HE	8/28/2017 3:12:54 PM	<input type="checkbox"/>
Loan Agreement Disclaimer-MN	8/28/2017 3:12:54 PM	<input type="checkbox"/>

4. Select the **Home** icon when finished.

Tip	Description
<b>A</b>	<p><b>CREATE DOCUMENTS</b></p> <p>Click this button to refresh the document list each time changes are made to a transaction.</p>
<b>B</b>	<p>After selecting the <b>PRINT</b> menu option, a Validation check is completed and Warnings and/or Notices are displayed as appropriate.</p> <ul style="list-style-type: none"> <li>• A Warning requires a correction of the error. Failing to correct the error results in an INCOMPLETE watermark on documents. Select the <b>Warning</b> text to return to the incorrect section and correct the error. With applicable permissions, a user can select the <b>Enter a description to override the reported validation warnings</b> 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.</li> <li>• A Notice is informational and does not require action in the program. Review the message and make changes if needed.</li> </ul>
<b>C</b>	<p>After selecting the document(s), another window displays. Each selected document appears on left panel. Select the <b>Printer</b> button to print documents or <b>Diskette</b> button to save the documents.</p>

## Secure Document Exchange

1. Select the **PRINT** menu option.
2. Click the **CREATE DOCUMENTS** button.
3. Select the Hamburger menu.
4. Select Secure Document Exchange



5. Select applicable options in the interface.
6. Select applicable documents.
7. Click **SEND to SDX** button.

A screenshot of the 'Secure Document Exchange' web interface. The header shows 'Secure Document Exchange' and 'Malcolm Testcase'. The left sidebar shows 'Malcolm Testcase' and 'Linda Testcase'. The main content area is divided into sections: 'FULFILLMENT OPTIONS' with radio buttons for 'Electronic Delivery' (selected) and 'Direct to Paper', and checkboxes for 'Signature Required', 'Additional Authentication Required', 'Borrower has waived seven day before consummation period', 'Technical Correction', and 'Absolute Expiration Date'; 'PACKAGE INFORMATION' with fields for 'Recipient \*', 'From/Reply To', 'Subject', and 'Message'; 'ATTACH BOOKLETS REQUIRED' with checkboxes for 'CHARM Booklet', 'Interest Only ARM Booklet', 'Your Home Loan Toolkit', and 'Settlement Cost Booklet'; 'MAILING ADDRESS' with the address '345 Century Blvd, Metropolis, CO 80202'; and 'DOCUMENTS' with a 'DOCUMENT' button.

<i>Tip</i>	<i>Description</i>
<b>A</b>	<p><b>Electronic verses Direct to Paper</b></p> <p>Electronic delivery -will send the SDX package to the borrower’s email address – depending on what type of package being sent TRID timers apply.</p> <p>Direct to Paper - the package will be sent to Financial Institutions designated email and Financial Institution will need to print and deliver via paper.</p>
<b>B</b>	<ul style="list-style-type: none"> <li>• Signature Required – requests and electronic signature on the package sent electronic.</li> <li>• Additional Authentication Required – allows for additional security questions before the borrower can open the package.</li> <li>• Waiver indicator – see attached packages and summary spreadsheet – shows the impact for timing out package</li> <li>• Technical Correction – sets package type to technical correction –see attached packages summary spreadsheet – shows the impact for timing out package</li> <li>• Absolute Expiry – overrides the built in TRID timers in WK ESign and will expire the package paper out account on date selected (unless the borrower logs in to view the package – that kills timers)</li> </ul>
<b>C</b>	Document Button – if there are additional documents to be added click the button, browse and add applicable document.
<b>D</b>	Deselect documents from the list not be included.



## Converting from Application Phase to the Closing Phase

### Objectives

This lesson includes the following task:


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

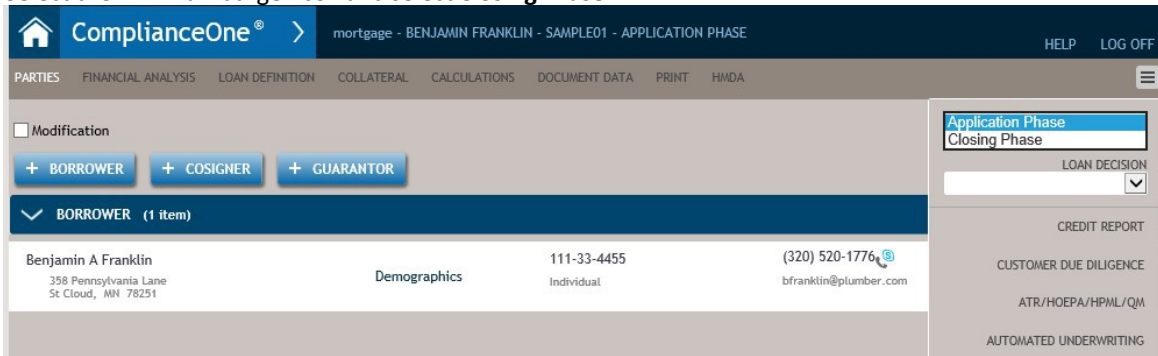
## Convert from Application Phase to the Closing Phase

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

1. On the Dashboard, select the transaction by clicking on the appropriate transaction.

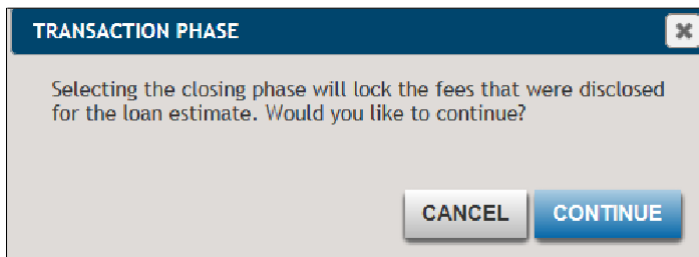
Loan Number	Party Name/SSN/EIN	Organization	User Name	Loan Phase	HMDA
Sample01	Benjamin A Franklin			Application	
PJ sample	Louis D Amaccommon			Application	
SAMPLE00004	Joe Sample			Closing	

2. Select the  hamburger icon and select **Closing Phase**.



**A** If the Closing Phase is not available either 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** dropdown.

3. Click the **CONTINUE** button to complete the conversion.



4. Review and update any menu items. Complete the **Disbursement** page and Closing Disclosure page if applicable.

**A** After converting to the Closing Phase, **DISBURSEMENTS** will display in the top menu item. If the transaction is using the Standard Disclosures, **CLOSING DISCLOSURE** displays in the top menu.

**B**

- **FEE DETAIL:** The options in the Loan Estimate Values section are locked in the Closing Phase.
- **Fee is not applied at Closing:** If selected, the fee displays, but does not print on closing documents.

**FEE DETAIL**

Closing Disclosure Values

Fee is not applied at Closing

Fee Name  
Loan Origination

Section \*  
Origination Charges

Fixed 125.00

Percent

Paid By  
Borrower

Paid To  
Lender

Variance Type  
0%

Collect As  
Cash

Title Charge

POC

Fee Refundable

APR

Points and Fees-Federal

Points and Fees-State

Loan Estimate Values

Fee Name  
Loan Origination

Section  
Origination Charges

Fee Amount  
125.00

CANCEL SAVE

**DISBURSEMENT AUTHORIZATION**

Description	Amount	Account Number / Payee Name
Loan Amount	175,000.00	
Funds from Borrower		
Remaining Amount to Disburse	175,000.00	
Amount Given to Borrower		
Amount Paid on Loan Account		
Amount Paid to Lender		
Amount Paid to Insurance Companies		
Amount Paid to Insurance Companies From Borrower Funds		
Amount Paid to Public Officials		
Amount Paid to Public Officials From Borrower Funds		

+

**D** **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 Appendix for information about the cause and effect of each option.

**CLOSING ADJUSTMENTS**

Adjustment (1 item)

Disbursement Not Disclosed in Total Closing Costs

Closing Adjustment Item  
Borough Property Tax

Contractual Adjustment Item

Integrated Disclosure Section  
Due from Borrower at Closing

Integrated Disclosure Subsection

Amount When Paid Paid By  
Before Closing Borrower

+

**PRORATIONS**

Proration (1 item)

Proration Item  
Assessment

Integrated Disclosure Subsection  
Adjustments for Items Paid by Seller in Advance

Amount When Paid  
At Closing

Proration Paid From To

+

**CLOSING COST FUNDS**

Closing Cost Fund

Closing Costs Fund Type  
Deposit on Sales Contract

Integrated Disclosure Section  
Paid Already by or on Behalf of Borrower at Closing

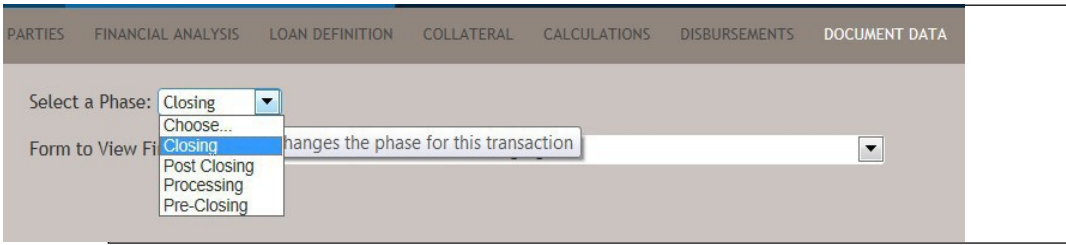
Amount  
200000

+

**F**

**Document Data**

Select an option in the Select a Phase list to determine the applicable transaction data and document selection. The phase may be changed multiple times during closing.





## Completing HMDA

### Objective

This lesson includes the following task:

- [Completing the HMDA page](#)
- [Batch Processing HMDA transactions](#)

## Complete HMDA page

- 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

<p><b>A</b></p>	<p><b>Loan Definition</b> – Selection of HMDA Applies and 2018 HMDA Rule Applies and completion of data below</p> <div data-bbox="289 520 1079 682"> <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: 2 = Preapproval Not Requested      Loan Purpose: 1 = Home Purchase      Submission of Application: 1 = Submitted Directly to Your Institution</p> </div>				
<p><b>B</b></p>	<p><b>Collateral</b> - complete applicable information</p> <div data-bbox="289 766 685 1318"> <p>Single Family Dwelling</p> <p>&gt; BUYER'S REAL ESTATE BROKER</p> <p>&gt; SELLER'S REAL ESTATE BROKER</p> <p>&gt; REPORTED COLLATERAL</p> <p>Select the collateral you wish to report:</p> <p>Single Family Dwelling - 123 New Address - Anytown, MN</p> <p><input type="checkbox"/> Exclude Property Value for HMDA</p> <p>GEOCODING</p> <p><input type="checkbox"/> Manual Geocode</p> <p>MSA Metropolitan Area Number</p> <p>State Code</p> <p>County Code      County 5</p> <p>Census Tract      Census Tract 11</p> </div>				
<p><b>C</b></p>	<p><b>Calculation</b> – complete applicable information in Ratios, Underwriting Information and Rate Spread</p> <div data-bbox="289 1423 1003 1917"> <table border="1"> <tr> <td> <p>Loan Amount: \$180,025.00</p> <p>Proceeds: \$180,000.00</p> <p>Amount Financed: \$178,121.00</p> <p>Total of Payments: \$670,313.17</p> <p>APR: 12.145 %</p> <p>Maturity Date: 02/01/2048</p> </td> <td> <p>Charges Affecting the APR</p> <p>APR Fees: \$1,904.00</p> <p>Prepaid Odd Days Interest</p> <p>Number of Odd Days</p> <p>Mortgage Insurance</p> <p>Prepaid Insurance</p> <p>Escrow</p> <p>Insurance Renewals</p> <p>Total Charges Affecting the APR: \$1,904.00</p> <p>Total Finance Charge: \$488,615.17</p> </td> <td> <p>Ratios</p> <p>Loan to Value: 90.012 %</p> <p>CLTV: 0.000</p> <p>Total Income: \$12,000.00</p> <p>Home to Income: 15.434 %</p> <p><input type="checkbox"/> Override calculated HTI</p> <p>Debt to Income: 15.434 %</p> <p><input type="checkbox"/> Override calculated DTI</p> </td> <td> <p>Exclude from HMDA</p> </td> </tr> </table> <p>Charges Not Affecting the APR: Total Non-APR Fees: \$4,118.00</p> <p><b>UNDERWRITING INFORMATION</b></p> <p>Underwriting Method: Automated</p> <p>Automated Underwriting: System: Results:</p> <p>Origination/Disposition</p> <p>Action Taken: 1 = Loan originated      Action Taken Date: 02/01/2018</p> <p>Type of Purchaser: B = Affiliate institution      Initially Payable to Your Organization: 1 = Initially payable to your institution</p> <p><b>RATE SPREAD</b></p> <p>Rate Spread:      <input type="checkbox"/> Manual Rate Spread</p> <p><b>CALCULATE RATE SPREAD</b></p> </div>	<p>Loan Amount: \$180,025.00</p> <p>Proceeds: \$180,000.00</p> <p>Amount Financed: \$178,121.00</p> <p>Total of Payments: \$670,313.17</p> <p>APR: 12.145 %</p> <p>Maturity Date: 02/01/2048</p>	<p>Charges Affecting the APR</p> <p>APR Fees: \$1,904.00</p> <p>Prepaid Odd Days Interest</p> <p>Number of Odd Days</p> <p>Mortgage Insurance</p> <p>Prepaid Insurance</p> <p>Escrow</p> <p>Insurance Renewals</p> <p>Total Charges Affecting the APR: \$1,904.00</p> <p>Total Finance Charge: \$488,615.17</p>	<p>Ratios</p> <p>Loan to Value: 90.012 %</p> <p>CLTV: 0.000</p> <p>Total Income: \$12,000.00</p> <p>Home to Income: 15.434 %</p> <p><input type="checkbox"/> Override calculated HTI</p> <p>Debt to Income: 15.434 %</p> <p><input type="checkbox"/> Override calculated DTI</p>	<p>Exclude from HMDA</p>
<p>Loan Amount: \$180,025.00</p> <p>Proceeds: \$180,000.00</p> <p>Amount Financed: \$178,121.00</p> <p>Total of Payments: \$670,313.17</p> <p>APR: 12.145 %</p> <p>Maturity Date: 02/01/2048</p>	<p>Charges Affecting the APR</p> <p>APR Fees: \$1,904.00</p> <p>Prepaid Odd Days Interest</p> <p>Number of Odd Days</p> <p>Mortgage Insurance</p> <p>Prepaid Insurance</p> <p>Escrow</p> <p>Insurance Renewals</p> <p>Total Charges Affecting the APR: \$1,904.00</p> <p>Total Finance Charge: \$488,615.17</p>	<p>Ratios</p> <p>Loan to Value: 90.012 %</p> <p>CLTV: 0.000</p> <p>Total Income: \$12,000.00</p> <p>Home to Income: 15.434 %</p> <p><input type="checkbox"/> Override calculated HTI</p> <p>Debt to Income: 15.434 %</p> <p><input type="checkbox"/> Override calculated DTI</p>	<p>Exclude from HMDA</p>		

2. If you are using Wolters Kluwer HMDA Wiz:
  - Select the File Name where this transaction should be send to. (The file name drop down list comes from what has been created in HMDA Wiz).
  - Click on **INSERT LAR RECORD**.
  - Complete the HMDA fields in HMDA Wiz.
  - Once the fields are completed in HMDA Wiz, you can **PREVIEW LAR RECORD** in ComplianceOne mortgage, which will display all completed fields in both systems.
  - **Reviewed** Checkbox is optional and will be available for display purposes only for viewing HMDA only transaction.

www.wizenterprise.com  Reviewed

Record was successfully inserted into the LAR File "ct - HMDA DF 2018 - C1 Mortgage" at Row 385

File Name  
 ct - HMDA DF 2018 - C1 Mortgage Row 385

**PREVIEW LAR RECORD** **UPDATE LAR RECORD**

3. If you are NOT using HMDA Wiz:
  - There will not be the url listed nor will there be a file name to select.
  - Click the **CREATE LAR RECORD** will create the pipe delimited text file.
  - Click **PREVIEW LAR RECORD** will display all HMDA fields but will only have responses in fields that have been completed in ComplianceOne mortgage.
  - **Reviewed** Checkbox is optional and will be available for display purposes only for viewing HMDA only transaction in HMDA batch processing option.

PARTIES FINANCIAL ANALYSIS LOAN DEFINITION COLLATERAL CALCULATIONS DOCUMENT DATA PRINT HMDA

**Reviewed** - On 06/08/2018 by Patty Jaeger

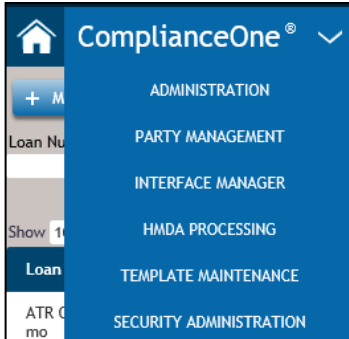
**PREVIEW LAR RECORD** **CREATE LAR RECORD**

4. Click the Home button to save and exit the transaction.

## HMDA Processing

This option is available for both HMDA Wiz and Non HMDA Wiz users and this is an optional feature.

1. Hover over ComplianceOne chevron and select HMDA Processing. This option will display if there are loan transactions selected as 2018 HMDA Applies.



2. This will allow transactions to be batch processed. Columns are:

- **Reviewed** -if the Reviewed checkbox selected in the HMDA screen during a transaction.
- **Submitted** – If using HMDA Wiz and a user has selected a File Name/Database on the HMDA page and successfully inserted the individual HMDA record. If not using HMDA Wiz **Submitted** will display if a user has selected to Create LAR Record during a transaction. If neither of these occurred then **Not Submitted** will display.
- **File Name** - if a File Name/Database has been selected on the HMDA screen. If not using HMDA Wiz this column will not display.
- If no **File Name** is displayed and you are using HMDA Wiz then that HMDA record is unable to be selected.

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"/>	SAMPLE0004	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

First Previous 1 Next Last

INSERT LAR RECORD FROM SELECTED

3. Select all applicable HMDA files to be batch processed by clicking the checkbox on left side.
4. Click the **INSERT LAR RECORD FROM SELECTED** when all selections are complete.
5. Hover over the ComplianceOne chevron and Click on **ASSUMPTION**, when batch processing is complete.



## Completing an Adverse Action

### Objective


This lesson includes the following task:

- Produce documents for an adverse action.

## Complete an Adverse Action

1. Click the **+ ASSUMPTION TRANSACTION** button, if this is new transaction or RECALL an existing transaction.
2. Proceed to the Parties section and complete the information.
3. Click the Financial Analysis page and complete applicable data in **CREDIT REPORT** section.

<b>A</b>	<p><b>Credit Score Used in Interface</b></p> <p>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 that would be from Use on Notice if Action taken checkbox.</p>
<b>B</b>	<p><b>A Risk Based Notice is required for this transaction</b></p> <p>Select this option to automatically select the Risk Based Pricing Notice.</p>
<b>C</b>	<p>Information from the Credit Report section will print to the Adverse Action.</p>

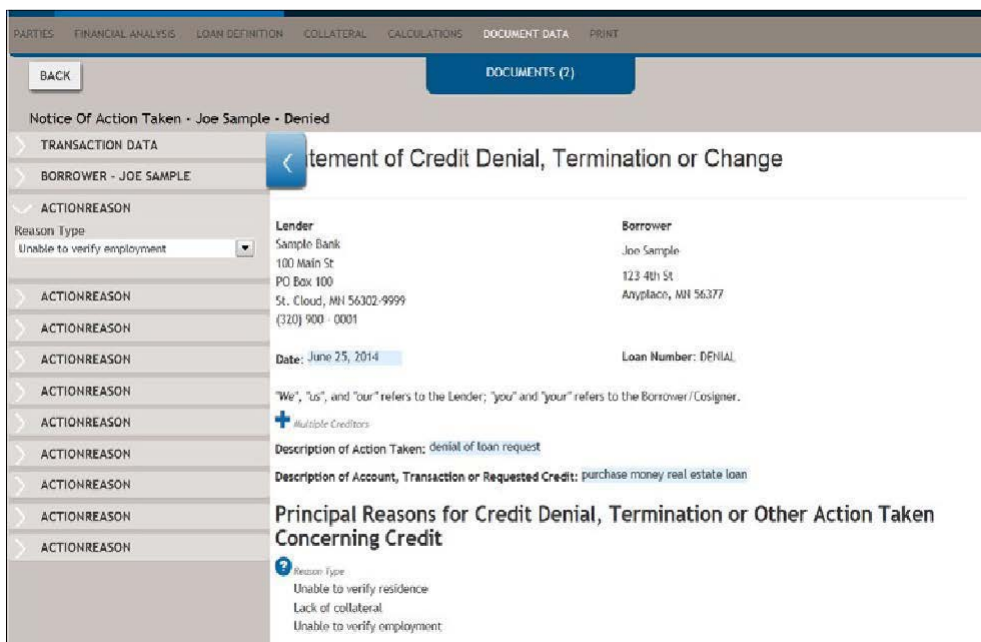
4. If there are multiple branches, select the **LOAN DEFINITION** menu item. Select the location and/or loan number as applicable.
5. Collateral needs to be added and a state selected in the location section. No other data needs to be completed.
6. Select the  hamburger icon and select an option from the **LOAN DECISION** drop-down list.

<b>A</b>	<p><b>LOAN DECISION</b></p> <p>Depending on administration setup you may not have permissions to change the loan decision. If you not see this option check with your administrator.</p>
----------	--

7. On the Document Data page, select **Adverse Action** in the Select a Phase drop-down list.
8. Click the **VIEW DOCUMENTS** button.



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



10. Select the **PRINT** menu option.
11. Click the **CREATE DOCUMENTS** button.
12. Select the document and preview and/or print.
13. Select the **Home** icon when finished.



## Completing a Change of Circumstance ---

### Objective

This lesson includes the following task:

- 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
  - War or natural disaster
  - Service provider disclosed goes out of business
- Specific information changed after the disclosures were provided or found to be inaccurate
  - 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
  - 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. Click the **SAVE** button.

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

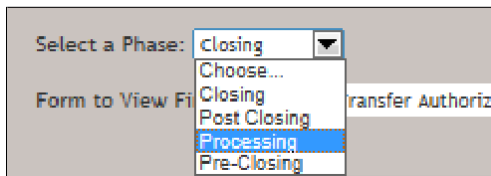
Points and Fees-Federal

Points and Fees-State

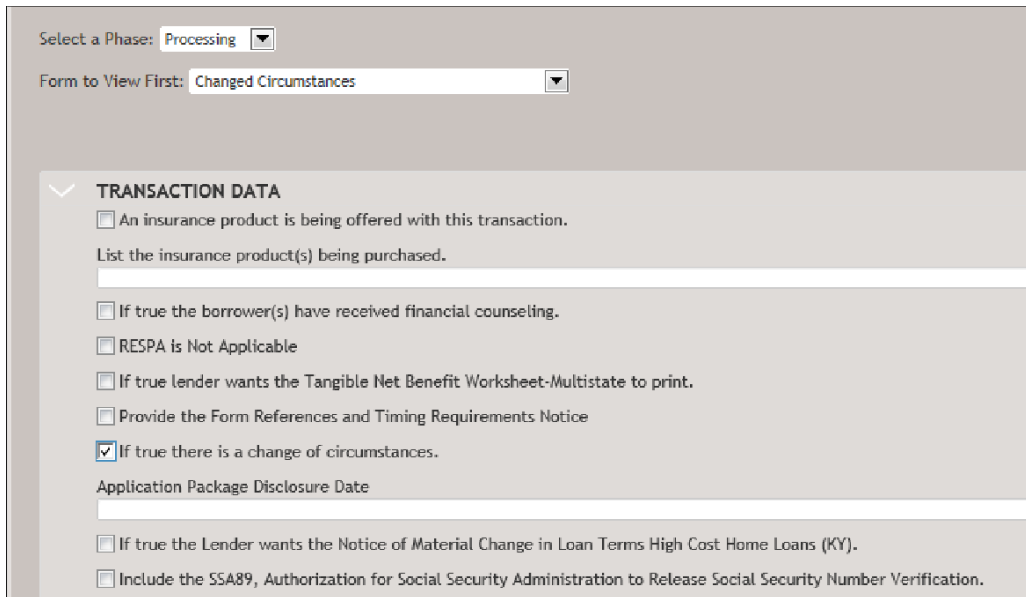
- Select the **DOCUMENT DATA** menu option.

<b>A</b>	The transaction can be in the Application Phase or the Closing Phase to produce the Change in Circumstance document.
----------	--

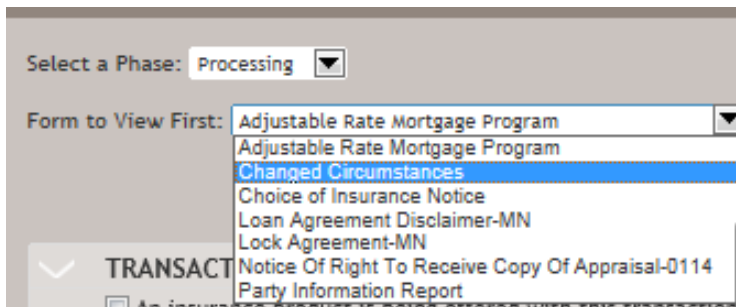
- Select the **Processing** option in the Select a Phase drop down list.



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



- Select the **Changed Circumstances** document in the Forms to View First drop-down list.



8. Click the **View Documents** button and complete the document.

The screenshot shows a web form titled "Changed Circumstances" with a sidebar on the left and a main content area on the right. The sidebar contains a "TRANSACTION DATA" section with three input fields: "The date of the change of circumstances.", "The date of the redisclosure due to a change of circumstances.", and "A description of the change of circumstances." The main content area is titled "Details of Changed Circumstance" and contains the following information:

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

**Change Date:** [input field]      **Re-Disclosure Date:** [input field]

**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.  
[input field]

**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 the **PRINT** menu option.
10. Select the document and preview and/or print.
11. Select the **Home** icon when complete.



## Additional Transactions

---

### Objectives

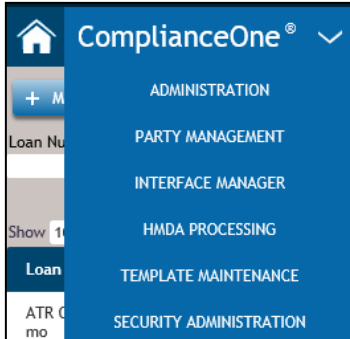
This lesson includes the following tasks:

- Manage parties in Party Management.
- Complete a FNMA/FHLMC variable rate transaction.
- Complete a FHA fixed rate transaction.
- Complete a USDA transaction.

## Manage Parties in Party Management

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

1. Hover the mouse over the ComplianceOne arrow on main Dashboard and select PARTY MANAGEMENT.



2. Delete, edit, or add a party.

+ INDIVIDUAL			+ ENTITY			+ SOLE PROPRIETORSHIP		
Show 50 entries								
Name	SSN/EIN	Primary Phone						
DOE, JOHN	446-52-4125							
DOE, JOHN	222-44-5555							
Else, Someone								
Homeowner, John	999-40-5000	(111) 222-3333						
Homeowner, Mary	500-22-2000	(111) 222-3333						

<b>A</b>	<b>Delete Party</b> Hover the mouse over the party and select the X in right column. Select YES to confirm the deletion.																
	<table border="1"> <thead> <tr> <th>Name</th> <th>SSN/EIN</th> <th>Primary Phone</th> <th></th> </tr> </thead> <tbody> <tr> <td>DOE, JOHN</td> <td>446-52-4125</td> <td></td> <td></td> </tr> <tr> <td>&gt; DOE, JOHN</td> <td>222-44-5555</td> <td></td> <td>X</td> </tr> <tr> <td>Else, Someone</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Name	SSN/EIN	Primary Phone		DOE, JOHN	446-52-4125			> DOE, JOHN	222-44-5555		X	Else, Someone			
Name	SSN/EIN	Primary Phone															
DOE, JOHN	446-52-4125																
> DOE, JOHN	222-44-5555		X														
Else, Someone																	
<b>B</b>	<b>Edit Party</b> Single click on the applicable party record to edit the information.																
<b>C</b>	<b>Add Party</b> Click the <b>+INDIVIDUAL</b> , <b>+ENTITY</b> , or <b>+SOLE PROPRIETORSHIP</b> button as applicable and complete the data.																

## Complete a FNMA/FHLMC Variable Rate Transaction

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

1. Select the **LOAN DEFINITION** menu option.
2. Select options in the Type of Mortgage.

**LOAN DEFINITION**

Loan Number ATR/QM Test  
 FNMA  ▼

Type of Mortgage  
 Fannie Mae ▼

Type of Loan \*  
 Assumption ▼

Loan Purpose \*  
 Consumer ▼  Loan is Assumable  Exempt from TILA Reg Z 1026.20(b)

Integrated Disclosure Purpose  
 Purchase ▼

HMDA Applies

3. Select the COLLATERAL menu option. Complete Valuation Method 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  Personal Property Amount

Appraisal Value  Valuation Method

MERS

Legal Description  
 See Exhibit "A"

Automated Valuation Model

Desktop Appraisal

Drive By

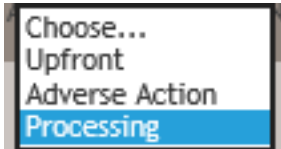
Field Review

Full Appraisal

None

<i>Tip</i>	<i>Description</i>
<b>A</b>	<p>Selecting a <b>Valuation Method</b> 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"> <li>• Full Appraisal selected in collateral defaults Exterior/Interior checked on the document.</li> <li>• Drive By selected in collateral details defaults Exterior Only checked on the document.</li> <li>• All other remaining selections in collateral details will default as No Appraisal on the document.</li> </ul> <p>You may change the selection on the Uniform Underwriting and Transmittal Summary in Document Data as needed.</p>

4. Select the **DOCUMENT DATA** menu option.
5. Select **Processing** in the Select a Phase drop-down list to produce verification documents.



6. Select the applicable Transaction Data options for the verification.
  - **ASSET:** Select the **Verify Asset** option to provide the Asset Verification document.
  - **BORROWER NAME—CURRENT EMPLOYER:** Select the **Verification Requested** option to provide the Verification of Employment document.
  - **DEBT—MORTGAGE:** Select the **Verify Debt** option to provide the Verification of Debt document.
  - **DEBT—OTHER FINANCING:** Select the **Verification of this Debt Requested** option to provide the Verification of Debt document.

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

RTIES	FINANCIAL ANALYSIS	LOAN DEFINITION	COLLATERAL	CALCULATIONS	DOCUMENT DATA
<input type="checkbox"/> NOTE -					
<input type="checkbox"/> TAX FORM REQUEST - JOHN DOE					
<input type="checkbox"/> TAX FORM -					
<input type="checkbox"/> TAX FORM -					
<input type="checkbox"/> TAX FORM -					
<input type="checkbox"/> TAX FORM -					
<input type="checkbox"/> TAX FORM -					
<input type="checkbox"/> TAX FORM -					
<input type="checkbox"/> TAX FORM -					
<input type="checkbox"/> TAX FORM -					
<input type="checkbox"/> TAX FORM REQUEST - JANE DOE					
<input type="checkbox"/> TAX FORM -					
<input checked="" type="checkbox"/> <b>ASSET - BANK DEPOSIT</b>					
<input checked="" type="checkbox"/> Verify Asset					
Depository Institution <input type="text" value="Sample Bank"/>					
<input checked="" type="checkbox"/> <b>CURRENT EMPLOYER -</b>					
<input checked="" type="checkbox"/> Verification Requested					
<input type="checkbox"/> Verbal Verification of Employment Requested					

## Complete a FHA Fixed Rate Transaction

This section assumes you know how to create a basic transaction in ComplianceOne assumptions. Only the pages that are new or different for a FHA fixed rate transaction are addressed.

1. Select the **LOAN DEFINITION** menu option. Select the **FHA** option from the Type of Mortgage drop-down list.

**LOAN DEFINITION**

Loan Number: FHA

ATR/QM Test: [Dropdown]

Type of Mortgage: FHA

FHA Section of Act Type: 203B

FHA HUD Program: Title I

Original Purpose-Home Improvement

Type of Loan\*: Assumption

Loan Purpose\*: Consumer

Loan is Assumable  Exempt from TILA Reg Z 1026.20(b)

Integrated Disclosure Purpose: Purchase

HMDA Applies

2. Select options from the FHA Section of Act Type and FHA HUD Program drop-down lists

**LOAN DEFINITION**

Loan Number: FHA

ATR/QM Test: [Dropdown]

Type of Mortgage: FHA

FHA Section of Act Type: 203B

FHA HUD Program: Title I

Original Purpose-Home Improvement

Type of Loan\*: Assumption

Loan Purpose\*: Consumer

Loan is Assumable  Exempt from TILA Reg Z 1026.20(b)

Integrated Disclosure Purpose: Purchase

HMDA Applies

<b>A</b>	<p><b>FHA Section of Act Type</b> If <b>Other</b> is selected, another field will display to enter the data.</p>
<b>B</b>	<p><b>Original Purpose-Home Improvement</b> This option only applies to Title I transactions and will autoselect the Notice to Borrower document.</p>

3. Select the **CALCULATIONS** menu option.

<b>A</b>	The Repayment Method and Rate Type are locked for a FHA fixed rate transaction.
----------	---

## Complete a USDA Transaction

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

USDA transactions:

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

1. Select the **CALCULATIONS** menu option.
2. Select the **USDA Mortgage Insurance Applies** checkbox. If this button is not available verify that the **Escrow Account Type drop down** is set to Escrow account established and required.

Property Cost is:	Description	Amount	Frequency	Payment Date	Optional	Total
-------------------	-------------	--------	-----------	--------------	----------	-------

### Tip Description

- A Obligated Date** -The date entered in this field determines the rate for the selected USDA Fee. Wolters Kluwer maintains this information.
- B The Guarantee Rate and Annual Rate** will automatically be calculated.
- C Notices** applicable to USDA mortgage insurance display on the Print menu.

Notice	You have selected USDA Mortgage Insurance. The product only supports the calculation of USDA Guarantee Fee and Annual Fee. Any additional USDA specific 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 an appraisal fee, a tax service fee, and the initial contribution to escrow.

# Appendix A: Customer Test Cases

## Kroll Factual Data (KFD) Customer Test Cases

### Individual Test Cases

<i>Report ID</i>	<i>Primary SSN</i>	<i>First Name</i>	<i>Last Name</i>	<i>Secondary First SSN</i>	<i>Last Name</i>	<i>Address</i>	<i>City</i>	<i>State</i>	<i>Zip</i>	<i>Comment</i>
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	Malcom	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

<i>Report ID</i>	<i>Primary SSN</i>	<i>First Name</i>	<i>Last Name</i>	<i>Secondary First SSN</i>	<i>Last Name</i>	<i>Address</i>	<i>City</i>	<i>State</i>	<i>Zip</i>	<i>Comment</i>	
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	Kkaccommon				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

## 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)
Due from borrower at closing Adjustments	Before closing	Seller	No effect	Borrower: adjustments as POC by Seller (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>
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

Adjustment (5 items)			
<input type="checkbox"/>	Disbursement Not Disclosed in Total Closing Costs		
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		
100.00	At Closing		
<input type="checkbox"/>	Disbursement Not Disclosed in Total Closing Costs		
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	
200.00	Before Closing	Seller	
<input type="checkbox"/>	Disbursement Not Disclosed in Total Closing Costs		
Closing Adjustment Item			
	Other	<input type="checkbox"/>	Contractual Adjustment Item
Description			
Paid Already by or on behalf of Borrower at Closing			
Integrated Disclosure Section		Integrated Disclosure Subsection	
	Paid Already by or on Behalf of Borrower at Closing		Other Credits
Amount	When Paid		
300.00	At Closing		
<input type="checkbox"/>	Disbursement Not Disclosed in Total Closing Costs		
Closing Adjustment Item			
	Other	<input type="checkbox"/>	Contractual Adjustment Item
Description			
Due to Seller at Closing			
Integrated Disclosure Section		Integrated Disclosure Subsection	
	Due from Borrower at Closing		
Amount	When Paid		
400.00	At Closing		
<input type="checkbox"/>	Disbursement Not Disclosed in Total Closing Costs		
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		
500.00	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
<b>BORROWER'S TRANSACTION</b>		
<b>K. Due from Borrower at Closing</b>		<b>\$226,129.47</b>
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		
<b>Adjustments</b>		
05 Contractual Adjustment K (B) and M(S)		\$500.00
06 Due from Borrower at Closing selection on CD page (K)		\$100.00
07		
<b>Adjustments for Items Paid by Seller in Advance</b>		
08 City/Town Taxes	to	
09 County Taxes	to	
10 Assessments	to	
11		
12		
13		
14		
15		
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>\$200,312.00</b>
01 Deposit		
02 Loan Amount		\$200,012.00
03 Existing Loan(s) Assumed or Taken Subject to		
04		
05 Seller Credit		
<b>Other Credits</b>		
06 Paid already by or behalf of Brw at Closing on CD page(L)		\$300.00
07		
<b>Adjustments</b>		
08		
09		
10		
11		
<b>Adjustments for Items Unpaid by Seller</b>		
12 City/Town Taxes	to	
13 County Taxes	to	
14 Assessments	to	
15		
16		
17		
<b>CALCULATION</b>		
Total Due from Borrower at Closing (K)		\$226,129.47
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		<b>\$25,817.47</b>

Summaries of Transactions		
<b>SELLER'S TRANSACTION</b>		
<b>M. Due to Seller at Closing</b>		<b>\$225,900.00</b>
01 Sale Price of Property		\$225,000.00
02 Sale Price of Any Personal Property Included in Sale		
03 Contractual Adjustment K (B) and M(S)		\$500.00
04 Due to Seller at Closing on CD page (M)		\$400.00
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
09 City/Town Taxes	to	
10 County Taxes	to	
11 Assessments	to	
12		
13		
14		
15		
16		
<b>N. Due from Seller at Closing</b>		<b>\$0.00</b>
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 Due from Seller at Closing selection on CD page (N)		\$200.00 P.O.C. Seller
10		
11		
12		
13		
<b>Adjustments for Items Unpaid by Seller</b>		
14 City/Town Taxes	to	
15 County Taxes	to	
16 Assessments	to	
17		
18		
19		
<b>CALCULATION</b>		
Total Due to Seller at Closing (M)		\$225,900.00
Total Due from Seller at Closing (N)		\$0.00
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller		<b>\$225,900.00</b>

## 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

**PRORATIONS**

**Proration (3 items)**

Proration Item  
City Property Tax

Integrated Disclosure Subsection  
Adjustments for Items Paid by Seller In Advance

Amount: 100.00      When Paid: At Closing

Proration Paid From: 07/29/2016      To: 01/04/2017

Proration Item  
County Property Tax

Integrated Disclosure Subsection  
Adjustments for Items Unpaid by Seller

Amount: 200.00      When Paid: Before Closing      Paid By: Seller


Proration Paid From:      To: 08/02/2016

Proration Item: Other      Description: ADJ Items unpaid by Seller (at closing)

Integrated Disclosure Subsection  
Adjustments for Items Unpaid by Seller

Amount: 300.00      When Paid: At Closing

Proration Paid From:      To:     



**Borrowers Closing Disclosure  
Prorations**

**Sellers Closing Disclosure  
Prorations**

Summaries of Transactions		Use this table to see a summ
<b>BORROWER'S TRANSACTION</b>		
<b>K. Due from Borrower at Closing</b>		<b>\$225,629.47</b>
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		
<b>Adjustments</b>		
05		
06		
07		
<b>Adjustments for Items Paid by Seller in Advance</b>		
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		
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>\$200,312.00</b>
01 Deposit		
02 Loan Amount		\$200,012.00
03 Existing Loan(s) Assumed or Taken Subject to		
04		
05 Seller Credit		
<b>Other Credits</b>		
06		
07		
<b>Adjustments</b>		
08		
09		
10		
11		
<b>Adjustments for Items Unpaid by Seller</b>		
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 01/04/15		\$300.00
16		
17		
<b>CALCULATION</b>		
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		
<b>SELLER'S TRANSACTION</b>		
<b>M. Due to Seller at Closing</b>		<b>\$225,100.00</b>
01 Sale Price of Property		\$225,000.00
02 Sale Price of Any Personal Property Included in Sale		
03		
04		
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
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		
<b>N. Due from Seller at Closing</b>		<b>\$500.00</b>
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		
<b>Adjustments for Items Unpaid by Seller</b>		
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 01/04/15		\$300.00
18		
19		
<b>CALCULATION</b>		
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 of the closing costs.
<b>BORROWER'S TRANSACTION</b>		
<b>K. Due from Borrower at Closing</b>		<b>\$225,529.47</b>
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		
<b>Adjustments</b>		
05		
06		
07		
<b>Adjustments for Items Paid by Seller in Advance</b>		
08 City/Town Taxes	to	
09 County Taxes	to	
10 Assessments	to	
11		
12		
13		
14		
15		
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>\$200,112.00</b>
01 Deposit		\$100.00
02 Loan Amount		\$200,012.00
03 Existing Loan(s) Assumed or Taken Subject to		
04		
05 Seller Credit		
<b>Other Credits</b>		
06		
07		
<b>Adjustments</b>		
08		
09		
10		
11		
<b>Adjustments for Items Unpaid by Seller</b>		
12 City/Town Taxes	to	
13 County Taxes	to	
14 Assessments	to	
15		
16		
17		
<b>CALCULATION</b>		
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		<b>\$25,417.47</b>

### Sellers Closing Disclosure Closing Cost Funds

Summaries of Transactions		Use this table to see a summary of the closing costs.
<b>SELLER'S TRANSACTION</b>		
<b>M. Due to Seller at Closing</b>		<b>\$225,000.00</b>
01 Sale Price of Property		\$225,000.00
02 Sale Price of Any Personal Property Included in Sale		
03		
04		
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
09 City/Town Taxes	to	
10 County Taxes	to	
11 Assessments	to	
12		
13		
14		
15		
16		
<b>N. Due from Seller at Closing</b>		<b>\$200.00</b>
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		
<b>Adjustments for Items Unpaid by Seller</b>		
14 City/Town Taxes	to	
15 County Taxes	to	
16 Assessments	to	
17		
18		
19		
<b>CALCULATION</b>		
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		<b>\$224,800.00</b>