



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

Date April, 2021

File Compliance One mortgage End User Training Guide

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## Navigation and Resources

### Objectives

This lesson includes the following tasks:

- Learn about navigating.
- Learn about Helpresources.

## Navigating and Logging In

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



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<i>Tip</i>	<i>Description</i>
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<b>A</b>	<b>Change Password</b>
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- A password is case-sensitive and must be a minimum of eight (8) characters.
  - A password expires every 90 days.
  - A password must include 3 of the following characteristics:
    - An alpha character that is uppercase.
    - An alpha character that is lowercase.
    - A character that is numeric.
    - A special character.
-

Wolters Kluwer Financial Services Customer Test Welcome, Patty Jaeger

**ComplianceOne®** HELP LOG OFF

**+ MORTGAGE TRANSACTION** Account Professional Services Tes

Loan Number Party Name/SSN/EIN Organization User Name Loan Phase HMDA

Show 10 entries


Loan Number	Name	Phase	Loan Amount	
Jeff91273	Jason Roberts	Application	\$385,025.00	Created 12/8/2016 By jeff.hippler@wolterskluwer.com Modified 12/8/2016 By jeff.hippler@wolterskluwer.com
23423434	Jason Roberts	Application		Created 11/11/2016 By jeff.hippler@wolterskluwer.com Modified 12/8/2016 By jeff.hippler@wolterskluwer.com
Trinidad RE Purchase	Gregory F Green	Application		Created 12/4/2016 By sandi.sabby@wolterskluwer.com Modified 12/7/2016 By george.phillips@wolterskluwer.com
12345	Fred Flinstone	Application		Created 12/5/2016 By stephanie.hazen@wolterskluwer.com Modified 12/5/2016 By stephanie.hazen@wolterskluwer.com
12345	Fred Flinstone	Application		Created 12/5/2016 By stephanie.hazen@wolterskluwer.com Modified 12/5/2016 By stephanie.hazen@wolterskluwer.com
Deed & Mtg states	Bob Testcase	Closing	\$190,025.00	Created 12/5/2016 By patty.jaeger@wolterskluwer.com Modified 12/5/2016 By patty.jaeger@wolterskluwer.com
PJ may	Bob Testcase	Closing	\$190,025.00	Created 5/20/2016 By patty.jaeger@wolterskluwer.com Modified 12/1/2016 By patty.jaeger@wolterskluwer.com
JU Balloon	Carol Patty Adams	Closing		Created 11/7/2016 By jane.urvig@wolterskluwer.com Modified 11/30/2016 By jane.urvig@wolterskluwer.com
	Sandi D Allen-Alabama	Closing	\$180,025.00	Created 11/17/2016 By jane.urvig@wolterskluwer.com Modified 11/30/2016 By jane.urvig@wolterskluwer.com
purchase	Louis D Amaccommon	Application	\$125,025.00	Created 11/13/2016 By stephanie.hazen@wolterskluwer.com Modified 11/29/2016 By stephanie.hazen@wolterskluwer.com

Showing 1 to 10 of 314 entries


First Previous 1 2 3 4 5 ... 32 Next Last

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**Tip** Description

- A** Select the **Home** icon on a page to return to the Dashboard. 

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- B** Place your cursor over an arrow button to collapse or expand sections. 


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- C** Select your name in the upper-right corner to edit your password and view security information on the page that displays.

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- D** **Transaction Grid**
  - The grid displays a list of previously-created transactions available for recall.
  - You can filter the list of transactions by using the Loan Number, Party Number/SSN/EIN, Organization, User Name, HMDA, and Loan Phase fields.

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- E** Within a transaction click the **Hamburger** icon  to change from application to closing phase and to use optional business to business interfaces.

## Help Menu

Select the **HELP** link.

ComplianceOne<sup>®</sup> LOG OFF

ADMINISTRATION ASSUMPTIONS MORTGAGE

> Key Terms of Use  
> What's New for ComplianceOne mortgage  
> Getting Started  
> Frequently Asked Questions  
> Parties  
> Financial Analysis  
> Loan Definition  
> Collateral  
> Calculations  
> Closing Disclosure  
> Disbursements  
> Document Data  
> Print  
> Template Maintenance  
> Automated Underwriting  
> Core Interfaces  
> CRA Reporting  
> Export  
> Import  
> HMDA Reporting  
> OFAC Check  
> Uniform Closing Dataset (UCD)  
> Uniform Loan Delivery Dataset (ULDD)

### What's New for ComplianceOne<sup>®</sup> mortgage

The following describes key enhancements and important changes made to the product.

Date	Description
August 2017	<p><b>What's New for ComplianceOne<sup>®</sup> mortgage</b></p> <p><b>Take Advantage of a Complimentary Quick Start to What's New?</b></p> <p>Get up and running quickly with our overview of ComplianceOne mortgage changes so you know what to expect in our next release. Attend a complimentary "What's New" webinar, hosted by our experienced software trainers. For available dates and times, and to register, simply sign-in on our <a href="#">Support</a> website, and navigate to your ComplianceOne mortgage product page.</p> <p><a href="#">Click to review What's New with the Documents</a></p> <p><a href="#">Click to review the Document List</a></p> <p><b>New Functionality</b></p> <ul style="list-style-type: none"><li>You can now exclude the borrower signature from printing on the Housing Counseling Agencies Notice-HE by selecting Exclude Borrower Signature on the Housing Counseling Agencies Notice-HE in your Document Policy that is applied at transaction time.</li></ul> <p>Review your document policies in Administration to determine if changes are needed. For existing transactions, the signature line will print on the document. If you refresh a previously selected Document Policy or select a new Document Policy on the Loan Definition page, the choice made in your Document Policy will be applied</p>

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Tip	Description
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- |          |  |
|----------|--|
| <b>A</b> | 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

- Visit [www.wolterskluwerFS.com/support](http://www.wolterskluwerFS.com/support) for training information, FAQs, enhancement request forms, downloads, and more.
- Send an e-mail to Software Support at [complianceonemortgagesupport@wolterskluwer.com](mailto:complianceonemortgagesupport@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 1123665. 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 mortgage 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 mortgage in the Test Environment
- ComplianceOne mortgage 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/>
  - Mortgage: <https://complianceone.wolterskluwerfs.com/lending/>

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

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

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

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

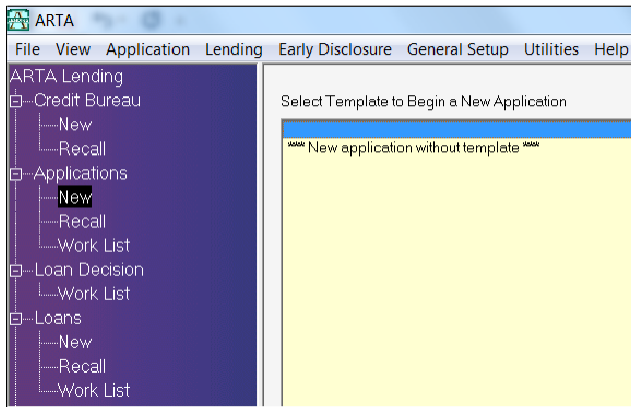
This lesson includes the following tasks:

- Start a transaction in ARTA Lending and transfer to ComplianceOne mortgage.
- Start a transaction in ComplianceOne lending and transfer to ComplianceOne mortgage.
- Start a transaction with or without a template.
- Start a transaction by copying an existing transaction.

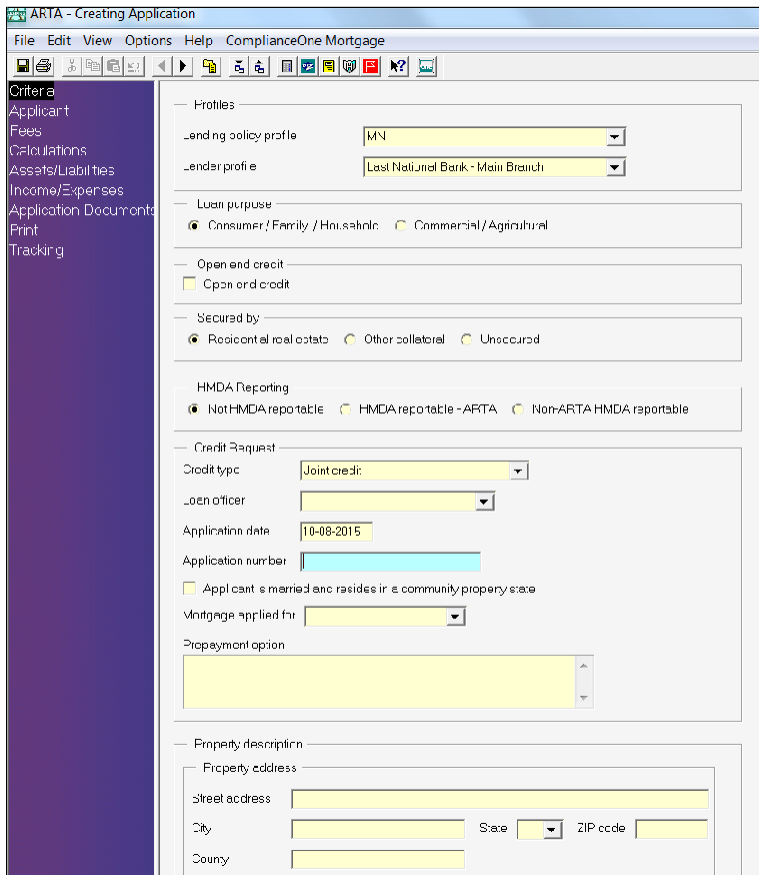
## Transfer Parties from ARTA Lending to ComplianceOne mortgage

You can transfer parties from ARTA Lending to ComplianceOne mortgage. You can also start a transaction directly in ComplianceOne mortgage.

1. Start the transaction in Applications module in ARTALending.



2. Complete the Criteria screen. Select **Applicant** in the left menu.



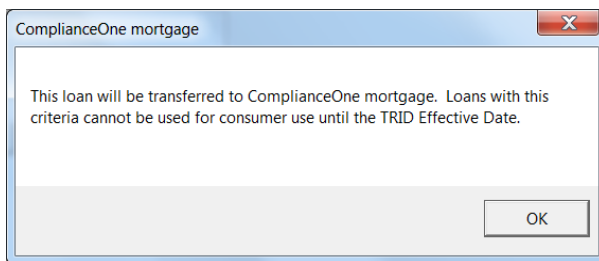
3. Complete the applicant information.

Tip	Description
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<b>A</b>	Only the Criteria and Applicant nodes display if the application date is after the TRID effective date.
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- Enter your login information for ComplianceOne mortgage and click the **Ready to transfer to ComplianceOne mortgage** button.

- Click OK on the ComplianceOne mortgage dialog box.



- Navigate to ComplianceOne mortgage. Recall and complete the transaction.

Loan Number	Name	Phase	Loan Amount	Created	Modified	By
	John A Smith	Application		9/17/2015	10/2/2015	eliza.beth.mckibben@wolterskluwer.com
223344	Jane Doe	Application	\$150,300.00	10/2/2015	10/2/2015	tammy.wondrasek@wolterskluwer.com
PJ group training	Jane Doe	Application	\$200,000.00	6/30/2015	10/2/2015	patty.jaeger@wolterskluwer.com

**Tip** Description

**A** A loan amount will not display because an amount has not been entered.

## Transfer Parties from ComplianceOne Lending to ComplianceOne mortgage

You can transfer parties from ComplianceOne lending to ComplianceOne mortgage. You can also start a transaction directly in ComplianceOne mortgage.

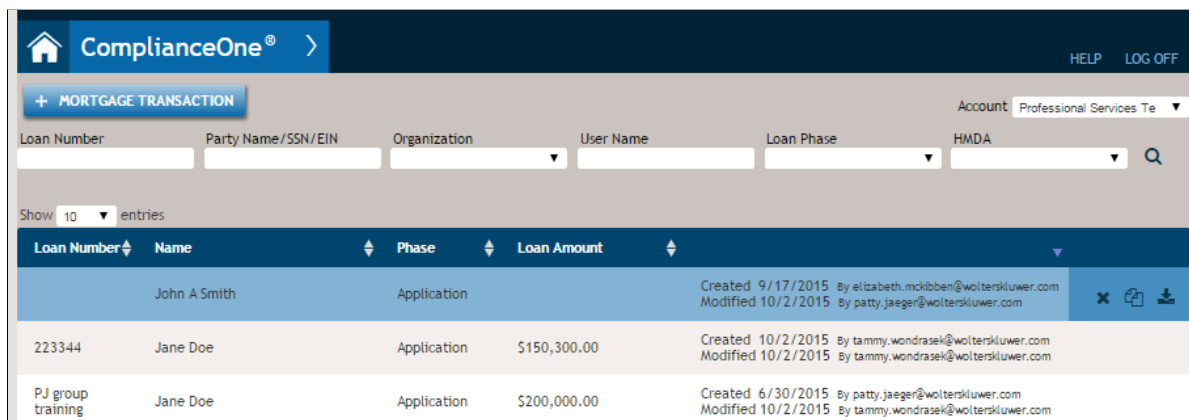
1. Start the transaction in Applications in ComplianceOne lending.
2. Complete Party information.
3. Click the **Policy** button.
4. Select the **This is a consumer, closed end real property secured transaction with an application date on or after the TRID effective date** option.

This is a consumer, closed-end, real property-secured transaction (where at least one collateral item is real property) with an application date on or after the TRID effective date.

Select the policies that apply to this transaction.

Document Policy*	Training Org Consumer Policy - combined
Late Charge Policy	late Charge
State Taxes Policy	Training Organ State Taxes
System Setting Policy*	System Settings Non repeating
Reg B Address Policy	FDIC Consumer Response Center

5. Select the ComplianceOne mortgage icon and click the **YES** button to confirm the transfer.
6. Navigate to ComplianceOne mortgage. Recall and complete the transaction.




The screenshot shows the ComplianceOne mortgage interface. At the top, there is a navigation bar with the ComplianceOne logo and a home icon. Below the navigation bar, there is a search bar with the text "+ MORTGAGE TRANSACTION" and a dropdown menu for "Account" set to "Professional Services Te". Below the search bar, there is a table with columns: Loan Number, Party Name/SSN/EIN, Organization, User Name, Loan Phase, and HMDA. The table contains three rows of data. The first row is highlighted in blue and shows "John A Smith" with a loan amount of \$150,300.00. The second row shows "Jane Doe" with a loan amount of \$150,300.00. The third row shows "PJ group training" with a loan amount of \$200,000.00. Below the table, there is a "Show 10 entries" dropdown menu.

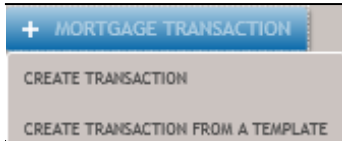
Loan Number	Name	Phase	Loan Amount	Created	Modified	By
	John A Smith	Application		9/17/2015	10/2/2015	elizabeth.mckibben@wolterskluwer.com patty.jaeger@wolterskluwer.com
223344	Jane Doe	Application	\$150,300.00	10/2/2015	10/2/2015	tammy.wondrasek@wolterskluwer.com tammy.wondrasek@wolterskluwer.com
PJ group training	Jane Doe	Application	\$200,000.00	6/30/2015	10/2/2015	patty.jaeger@wolterskluwer.com tammy.wondrasek@wolterskluwer.com

### Tip Description

**A** A loan amount will not display because an amount has not been entered.

## Start a Transaction with or without a Template

1. Verify you are in the correct account if more than one account displays.
2. Click the **+MORTGAGE TRANSACTION** button. 
3. If Templates have been setup, you will be prompted to **Create Transaction** or **Create Transaction from a Template**.

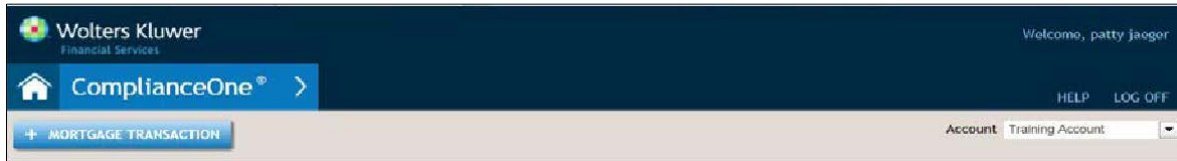


### Tip Description

**A** If you select **CREATE TRANSACTION** you are ready to start the transaction.

**B** If you select **CREATE TRANSACTION FROM A TEMPLATE**, you are prompted to select the template.  
The template cannot be changed once the template is selected, but policies can be changed, if applicable.


4. Proceed to the Party Information lesson.

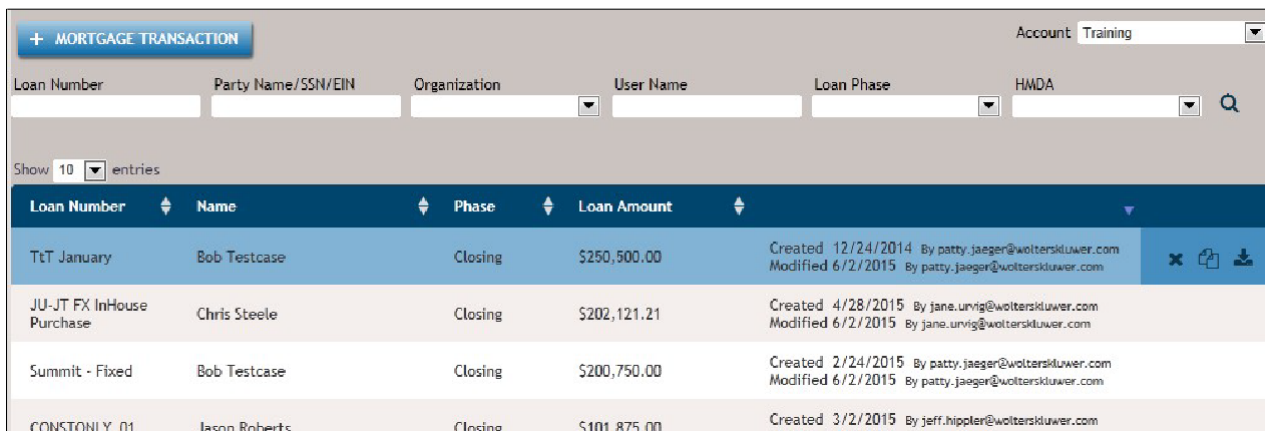


### Tip Description

**A** Depending upon your institution's account structure, more than one account may display.


## 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	Party Name/SSN/EIN	Organization	User Name	Loan Phase	HMDA
Show 10 entries					
Loan Number	Name	Phase	Loan Amount	Created	Modified
TtT January	Bob Testcase	Closing	\$250,500.00	12/24/2014	6/2/2015
JU-JT FX InHouse Purchase	Chris Steele	Closing	\$202,121.21	4/28/2015	6/2/2015
Summit - Fixed	Bob Testcase	Closing	\$200,750.00	2/24/2015	6/2/2015
CONSTONLY_01	Jason Roberts	Closure	\$101,875.00	3/2/2015	

### Tip Description

**A**  Select this icon to download the transaction and save it in an xml format.



## Party Information

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### Objectives

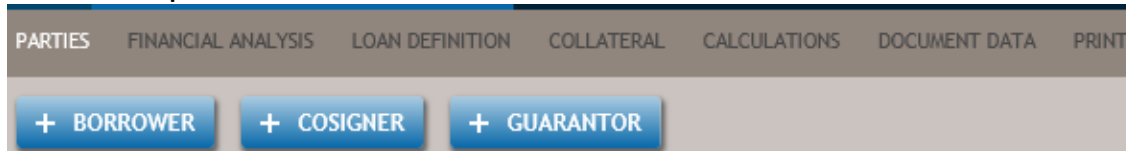
This lesson includes the following tasks:

- 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



### With a template

TEMPLATE PARTIES			
Name	Type	Role	Action
Template Individual-1864	Individual	Borrower	<a href="#">REPLACE PARTY</a>
Template Individual-1484	Individual	Borrower	<a href="#">REPLACE PARTY</a>

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

The screenshot shows three blue buttons: '+ INDIVIDUAL', '+ ENTITY', and '+ SOLE PROPRIETORSHIP'. Below them is a 'Show 10 entries' dropdown. The table below has 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*

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

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

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

*Tip*      *Description*

<b>A</b>	<b>Party ID</b> - This option is used for the CIF or port number used by your core system. The Party ID does not print on 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 it will use the postal code from the Physical address.
<b>D</b>	<b>Insider/Correspondent</b> -if selected, the Regulation O Addendum will be selected as applicable.
<b>E</b>	<b>Citizenship</b> -Citizenship information prints on the application.
<b>F</b>	<b>Marital Status</b> -This information prints on the application and is included in the vesting language on the Mortgage or Deed of Trust (e.g. an unmarried individual, or Spouse of XXXXX).
<b>G</b>	<b>Veteran Status</b> -The status is used for SBA Lending.
<b>H</b>	<b>OFAC False Positive</b> -This checkbox displays after a party has been selected for the transaction. If you are using OFAC and the party is on the OFAC list and you know that the party is on the list incorrectly, select the <b>OFAC False Positive</b> option.
<b>I</b>	<b>Employment Information</b> - Click the <b>+EMPLOYER</b> button to add an employer. Complete the information and save. Repeat for additional employers.

**EMPLOYER INFORMATION**

Employer Name

Current Employer  Previous Employer  Self Employed

Address

City  State  Postal Code

Contact Name  Phone Number

Title  Occupation/Job Duties

From  To

Years Employed  Months Employed  Base Monthly Income

Years in Profession  Months in Profession

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

**DEMOGRAPHICS - Borrower - sue smith**  
 The demographic information for all borrowers and cosigners was provided:

**Ethnicity - If you will be reporting 2017 HMDA data, select only one option.**

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

Not Hispanic or Latino  
 I do not wish to provide this information  
 Collected on the Basis of Visual Observation or Surname  
 Not applicable

**Sex - If you will be reporting 2017 HMDA data, select only one option.**

Female  
 Male  
 I do not wish to provide this information  
 Collected on the Basis of Visual Observation or Surname  
 Not applicable

**Race**

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

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

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

White  
 I do not wish to provide this information  
 Collected on the Basis of Visual Observation or Surname  
 Not applicable

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

*Tip*      *Description*

**A**      **CO-APPLICANTS**

If more than one borrower is added, the **CO-APPLICANTS** 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.



**CO-APPLICANTS** ✕

Select the Co-Applicant for the transaction:

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

## 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**.

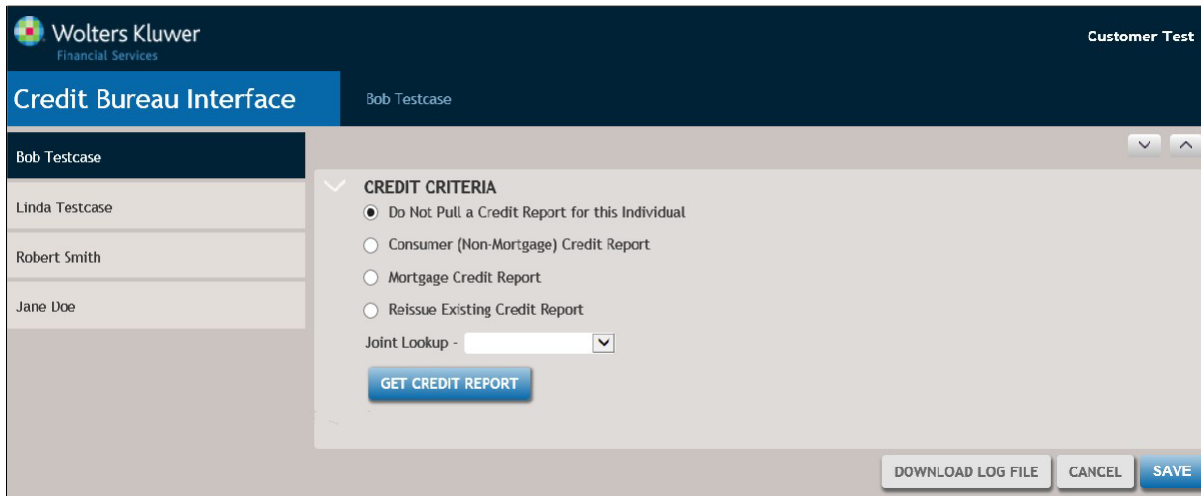
<i>Tip</i>	<i>Description</i>
------------	--------------------

- |          |  |
|----------|--|
| <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.



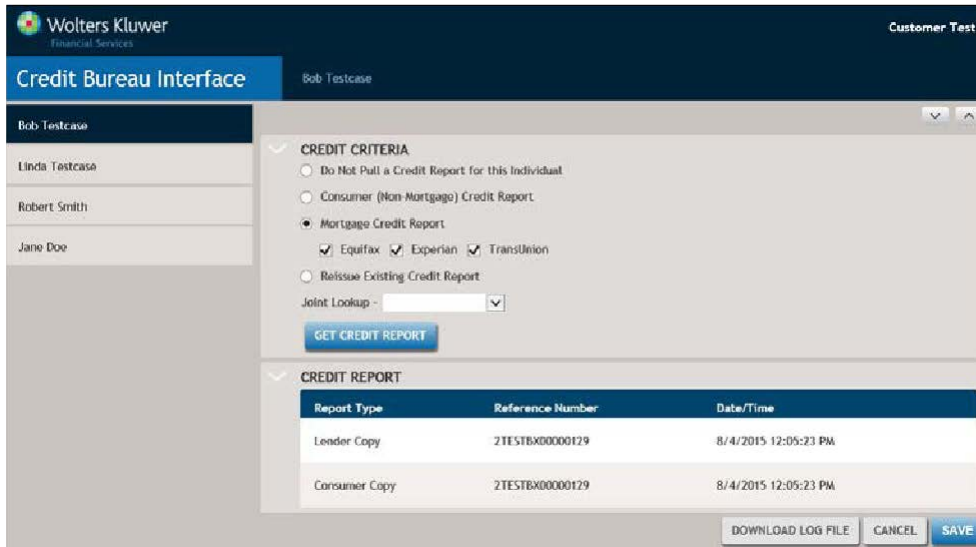
3. Select an individual on the left if the loan has multiple borrowers. Select the applicable options.



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

- |          |  |
|----------|--|
| <b>A</b> | <b>Joint Lookup</b><br>Select this option to pull a joint credit report for the person selected on the left. |
|----------|--|

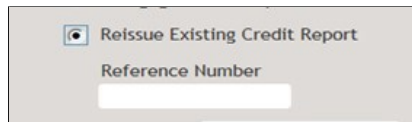
- Click the **GET CREDIT REPORT** button.



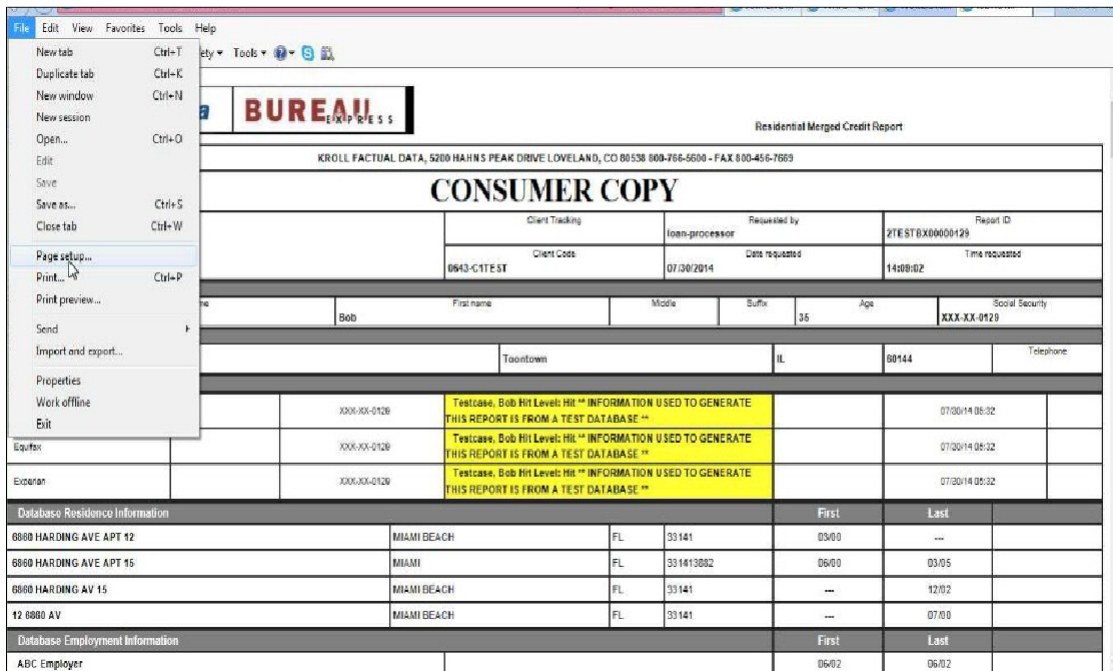
**Tip**      *Description*

**A**      **Reissue Existing Credit Report**

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**

Borrowers or Cosigners	Credit Bureau Name	Score Not Available	Date	Score	Percentile
Louis D Amacomor ▼	CBC Innovis ▼	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Credit Score Used in Interface	Key Factors <input type="text"/>				
<input type="checkbox"/> A Risk Based Pricing Notice is required for this transaction	HMDA Credit Scoring Model				
<input type="checkbox"/> Use on Notice of Action Taken					

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

<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>A Risk Based Notice is required for this transaction</b>
----------	---

Select this option to automatically select the Risk Based Pricing Notice.

<b>C</b>	Information from the Credit Report section will also print to the Adverse Action.
----------	---

## 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*
- 
- A**      **Show/Hide Detail** -This option will toggle between displaying/hiding additional details of assets and liabilities.
- 
- B**      **Owner** – Select the owner(s) in the Owner column for each asset and liability you add.
- 
- C**      **Payoff**
- If the Payoff checkbox is selected, the application includes language that indicates the liability will be paid off.
  - If the loan is a refinance, select the **Payoff** option for the loan that will be paid off.
- 
- D**      **Exclude**
- If blank is selected, the liability is included on the application and in the DTI calculations for ATR/QM loans.
  - If **Exclude** is selected, the liability is not printed on the application or included in any calculations/totals.
  - If **Exclude from Debt Ratio** is selected, the liability shows on the application but is not included in the totals.
-

## Monthly Income

MONTHLY INCOME		
Type	Amount	Owner/Employer
No data available in table		
<b>Total including Base Income:</b>	\$0.00	<input type="checkbox"/> Additional Parties Income Included



*Tip*      *Description*

---

**A**      Enter additional income for the party in this section.

---


**B**      **Additional Parties Income Included**

Select this option to include all income from all borrowers and co-signers on the Transmittal Summary.

---

## Source of Funds

SOURCE OF FUNDS	
This information prints to the Uniform Residential Loan Application (1003) and the Loan/Uniform Underwriting and Transmittal Summary documents.	
Down Payment Type	Source Description
Bridge Loan <input type="button" value="v"/>	<input type="text"/>



*Tip*      *Description*

---

**A**      The Source of Funds 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 Residential Loan Application.

---



## 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.

**TEMPLATE**

Template Name \*

---

**ORGANIZATION & POLICY**

Organization \*

Policy Group

Calculations Policy \*

Document Policy \*

Loan Definition Policy

Loan Act

Loan Officer \*

---

**LOAN DEFINITION**

**GENERAL INFORMATION**

*Tip*      *Description*

**A**      **Organization** -Select the applicable branch location.

**B**      **Blue Recycle Arrows** Select the blue Recycle arrow to refresh the data after making changes.

**C**      **Policy Group/Calculations Policy/Document/Loan Definition Policy/Loan Officer**  
 The available options in these lists are set up in administration and can be changed if applicable.

**D**      **Loan Act**  
 This option is available depending on your jurisdiction. The Loan Act is available based on certain state laws that impact document language or selection of documents.

- A loan act can be selected for the following jurisdictions: CO, GA, IA, ID, IN, KS, LA, ME, MN, MO, NM, OK, SC, TN, TX, UT, WI, WV, and WY. The state law that you are lending under may not be in the Loan Act list because it does not impact the document language or selection for mortgage.
- Select the blank option if you are lending under a state law that does not appear in the list. Please see the HELP feature for details of the loan acts.

**LOAN DEFINITION**

Loan Number  ATR/QM Test

Type of Mortgage  
 In-house Document   MLA Applies [MLA Covered Borrower](#)

Type of Loan \*  
 New

Construction Note Type

Loan Purpose \*  
 Consumer   Loan is Assumable

Integrated Disclosure Purpose  
 Purchase

**HMDA**

HMDA Applies  2018 HMDA Rule Applies

Universal Loan Identifier (ULI) Legal Entity Identifier is required. Add it in Administration to your organization. -

Preapproval  Loan Purpose  Submission of Application

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

*Tip*      *Description*

- 
- A      Loan Number**  
 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      ATR/QM Test**  
 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.
- 
- C      Type of Mortgage**  
 The mortgage type determines the documents that will be selected.
- 
- D      Integrated Disclosure Purpose**  
 The option selected will print in the Purpose field on the Loan Estimate and Closing Disclosure. Per regulation, only four options are available.
- 
- E      Loan is Assumable**  
 If this option is selected, the assumable language will be selected on the Loan Estimate and the Closing disclosure. This option will not change language on the note. This option can be deselected in administration.
- 
- F      MLA Applies**  
 If this transaction falls under the Military Loan Act, select this option to narrow the loan options to those allowed by the MLA.
- 
- G      MLA Covered Borrower**  
 Hover the mouse over this option and click on the hypertext to open the Department of Defense site to check and determine if the applicant is a covered borrower.
- 
- H      HMDA Applies**  
 If this is a HMDA applicable transaction, select the option. If selected an additional checkbox is available **2018 HMDA Rule Applies** 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 Mortgages or Deeds of Trust depending upon the jurisdiction. 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.

**F      Charge a Returned Payment Fee**

If you select this option, enter an amount in the Service Charge Amount field that displays. The service charge amount prints on the Note.



## Collateral


---

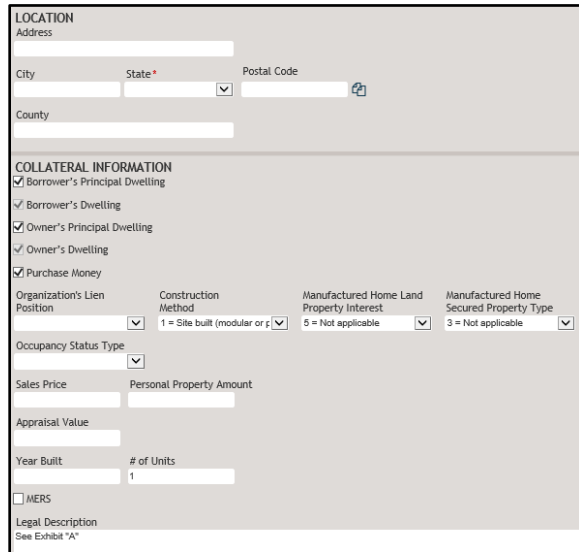
### Objectives

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.

---

**OWNERS** (1 item)

---

Benjamin A Franklin 358 Pennsylvania Lane  
St Cloud, MN 78251

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

Manner in Which Title Will Be Held

---

**ADDITIONAL SIGNATURES**

---

**ADDITIONAL LIENHOLDERS**

---

**SELLERS**

Seller Information is Unknown

*Tip*      *Description*

---

**A**      **+ OWNER**

If the borrowers are not the owners of the collateral, place your cursor over the name and select the X to delete the borrower. Click the **+OWNER** button to add the owner(s) for the collateral.

**Use Collateral Owners Checkbox**, will default the owners listed in the Title Will Be Held in What Name (s) box. If unchecked can manually type in box.

**Manner in Which Title Will Be Held** will print on the application documents.

---

**B**      **+ ADDITIONAL SIGNATURE**

Some states may require an individual (for example a spouse) to sign the mortgage instruments, such as the mortgage or deed of trust, without being a borrower or a collateral owner. The name would not appear under the mortgager/grantor section of the mortgage or deed of trust, but a separate section for additional signers.

---

**C**      **+LIENHOLDER**

Click this button to enter a prior lienholder for the Subordination Agreement.

---

**D**      **Use Sellers Disclosures for Non-Seller transaction.**

If you select this option, the standard version of the Loan Estimate and Closing Disclosure will be selected instead of the Alternative version. This is only visible for applicable transactions.



**E**      **Trustees**

If lending jurisdiction is Colorado, trustee information is collected in Document Data and not in this section.

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## Flood Services

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### Objective

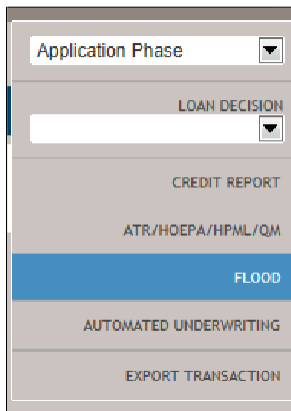
This lesson includes the following task:

- Pull a flood report.

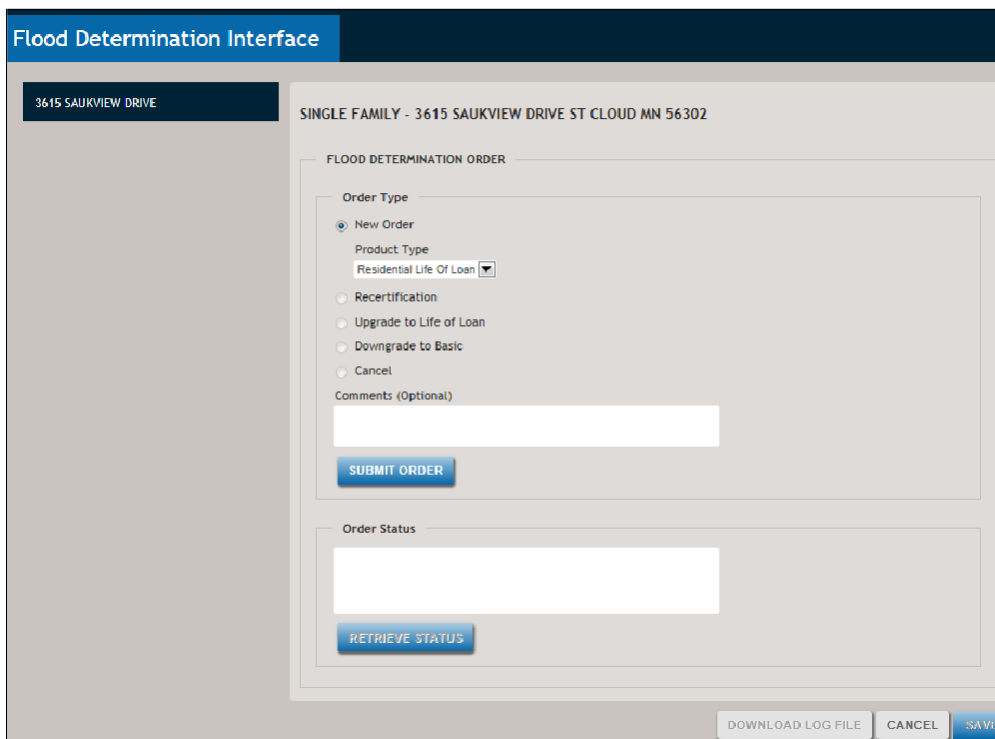
## Pull a Flood Report

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 property at '3615 SAUKVIEW DRIVE'. The main area is titled 'SINGLE FAMILY - 3615 SAUKVIEW DRIVE ST CLOUD MN 56302'. Under 'FLOOD DETERMINATION ORDER', there is an 'Order Type' section with radio buttons for 'New Order' (selected), 'Recertification', 'Upgrade to Life of Loan', 'Downgrade to Basic', and 'Cancel'. Below this is a 'Product Type' dropdown menu set to 'Residential Life Of Loan' and a 'Comments (Optional)' text field. A 'SUBMIT ORDER' button is below the comments field. An 'Order Status' section has a text field and a 'RETRIEVE STATUS' button. At the bottom right, there are buttons for 'DOWNLOAD LOG FILE', 'CANCEL', and 'SAVE'.

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.

TERMS OF LOAN				
Repayment Method *	Amount Requested *	Payment Frequency *	Number of Payments *	
Installment <input type="button" value="v"/>	<input type="text"/>	Monthly <input type="button" value="v"/>	<input type="text"/>	
Funding Date *	Note Date *	First Payment Date *	Closing Date	Accrual Method *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Actual/365 <input type="button" value="v"/>
<input type="checkbox"/> Prepay Odd Days Interest <input type="checkbox"/> Payable On Demand				
RATE INFORMATION				
Rate Type *	Rate Lock Date	Variable Rate Policy		
Variable <input type="button" value="v"/>	<input type="text"/>	<input type="text"/> <input type="button" value="v"/> <input type="button" value="r"/>		
Index Name *		Index Month *		
<input type="text"/> <input type="button" value="v"/> <input type="button" value="r"/>		January <input type="button" value="v"/>		
Index Rate *	Margin	Interest Rate Rounding		
<input type="text"/>	<input type="text"/>	to the Nearest <input type="button" value="v"/> .125 <input type="button" value="v"/>		
Initial Rate Definition *				
Equal to the market <input type="button" value="v"/>				
Floor Definition *				
None <input type="button" value="v"/>				
Ceiling Definition *	Ceiling *			
Specific Value <input type="button" value="v"/>	<input type="text"/>			
Market Rate	0.000			
Initial Rate (Calculated)	0.000			
Rate Change Information				
Rate Change Affects the Payment Amount				
Initial Rate Hold Term *	Subsequent Rate Change *			
<input type="text"/> Payments	<input type="text"/> Payments			
Periodic Rate Caps *	Periodic Cap			
Apply on a per adjustment basis <input type="button" value="v"/>	<input type="text"/>			

Tip	Description
-----	-------------

<b>A</b>	<b>Closing Date</b>
----------	---------------------

	The closing date will print in the applicable field on the Closing Disclosure and Note.
--	---

<b>B</b>	<b>Prepay Odd Days Interest</b>
----------	---------------------------------

	Select this option if you require odd days to be prepaid by the borrower at closing.
--	--

<b>C</b>	<b>Payable on Demand</b>
----------	--------------------------

	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."
--	---

<b>D</b>	<b>Rate Lock Date</b>
----------	-----------------------

	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.
--	--

## Fees

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			Paid To Description								
Fee Policy TW			Appraisal Company								
<input type="checkbox"/>	Attorney	Services Borrower Canno	250.00	0.000		Borrow	Other	0%	Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy			Paid To Description								
Fee Policy TW			Attorney								
<input type="checkbox"/>	City/County Tax Stamps - Deed	Taxes and Other Govern	60.00	0.000		Borrow	Other	0%	Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy			Paid To Description								
Fee Policy TW			Public Official								
<input type="checkbox"/>	Closing	Services Borrower Canno	70.00	0.000		Borrow	Other	0%	Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy			Paid To Description								
Fee Policy TW			Title Company								
<input type="checkbox"/>	Courier	Other	60.00	0.000		Borrow	Other		Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy			Paid To Description								
Fee Policy TW			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			Paid To Description								
Fee Policy TW			Kroll Factual Data								
<input type="checkbox"/>	Credit Report	Services Borrower Canno	13.00	0.000		Borrow	Other	0%	Add Tc	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy			Paid To Description								
Fee Policy TW			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**
- **Section:** Select an option. An option may default depending on the fee name selected.
  - If the **Taxes and Other Government Fees** option is selected, a Transfer Taxes check box displays.
  - If the **Prepays** option is selected, a Terms of Coverage check box displays.
  - If the **Other** option is selected, an Optional Charge check box displays.
  - Title Charge – will automatically put the word Title in front of the fee
  - **Points and Fees:** Select this fee if it should be reviewed for HPML, HOEPA, ATR, or QM.

## Mortgage Insurance

### MORTGAGE INSURANCE

PMI Applies

Subject to Homeowner's Protection Act of 1998

PMI Paid By Borrower

This Is a High Risk Loan as Defined by the Lender

Coverage Type:  
Declining balance ▼

PMI Type:  
Renewals Only ▼

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

Escrow PMI

Payment Frequency  
Monthly ▼

PMI renewal payments that are held in escrow will be:  
Refunded Separately to the Borrower ▼

---

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

---

<b>A</b>	<b>Subject to Homeowners Protection Act of 1998</b>
----------	---

---

If selected, the **This IS a High Risk Loan as Defined by the Lender** option displays.

---

<b>B</b>	<b>Coverage Type</b>
----------	----------------------

- **Level balance:** The PMI payment amount is based on the original amount of the transaction and remains the same throughout the transaction repayment period.
  - **Declining balance:** The PMI payment amount is based on the outstanding balance. As the borrower pays down the loan, the PMI payment amount will decrease accordingly.
-

## Property Costs

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

PROPERTY COSTS

Property Costs Policy  
Escrow Policy ↻

Escrow Account Type  
Escrow account established and optional

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

+ Reserves Deposited with Lender

Escrow Reserves Paid: Cash Escrow Payment

Cushion: None Initial Deposit for your Escrow Account

Description	Payments	Federal	State	Payment Amount	Amount
No data available in table					
Aggregate Reserve Adjustment					

Initial Escrow Schedule

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

### Tip Description

**A Property Costs Policy:** If policies were setup in Administration, select the applicable policy if applicable.

### B Escrow Account Type Dropdown:

- **Consumer waived the optional escrow account:** 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.
- **Escrow account established and optional:** escrow account is not required in connection with the transaction and an account will be established for the payment of such items as taxes and insurance. Property costs can be entered as Escrowed, Non-Escrowed, or Waived in the Property Costs table. When selected, the options in the Mortgage Insurance section directly above the Property Costs section will be disabled
- **Escrow account established and required:** escrow account is required in connection with the transaction. Property costs can be entered as Escrowed, Non-Escrowed, or Waived in the Property Costs table. When selected, the options in the Mortgage Insurance section directly above the Property Costs section are available because the inclusion of mortgage insurance requires an escrow account.
- **Escrow not applicable:** 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

**C Optional Checkbox:** If selected, the escrow item will not be included on page 1 of the Loan Estimate or Closing Disclosure, and the monthly payment will be displayed on the last page in the Escrow Account section on the Loan Disclosure.

## Calculation Results and Calculating Cash to Close

CALCULATION RESULTS		
Payment Schedule		
<input type="text"/>		
Loan Amount Proceeds Amount Financed Total of Payments APR Maturity Date	<b>Charges Affecting the APR</b> APR Fees Prepaid Odd Days Interest Number of Odd Days Mortgage Insurance Prepaid Insurance Escrow Insurance Renewals Total Charges Affecting the APR Total Finance Charge	<b>Ratios</b> Loan to Value CLTV <input type="text" value="0.000"/> Total Income Home to Income <input type="checkbox"/> Override calculated HTI Debt to Income <input type="checkbox"/> Override calculated DTI
<b>Charges Not Affecting the APR</b> Total Non-APR Fees		
CALCULATING CASH TO CLOSE		
Disbursements Not Disclosed in Total Closing Costs	<input type="text"/>	
Deposit	<input type="text"/>	
Specific Seller Credits	<input type="text"/>	
Generalized Seller Credits	<input type="text"/>	
Seller Credits		0.00
Specific Other Credits	<input type="text"/>	
Generalized Other Credits	<input type="text"/>	
Adjustments	<input type="text"/>	
Adjustments and Other Credits		0.00
		<input type="button" value="AMORTIZATION SCHEDULE"/> <input type="button" value="CALCULATE"/>

### Tip Description

#### A CALCULATING CASH TO CLOSE (With Seller or Standard Disclosures)

- Total Existing Debt Being Satisfied:** This amount determines the Down Payment/Funds From Borrower and Funds for Borrower. Examples: Payoff of an existing loan in a refinance transaction, sale price, credit card payoff, or construction cost. (Depending on setup this will not display if Disbursements Not Disclosed in Total Closing Costs is displayed)
- Payments 3<sup>rd</sup> Parties Not Disclosed in Total Closing Costs:** Examples: Payoff of an existing loan in a refinance transaction, a credit card payoff, or the sale price in a purchase transaction. This value is used to determine Closing Costs Financed (Paid from your Loan Amount) value. **Note:** For purchase transactions, payoffs other than the sale price may be entered here as Adjustments in the Adjustments and Other Credits calculation. (Depending on setup this will not display if Disbursements Not Disclosed in Total Closing Costs is displayed)
- Disbursements Not Disclosed in Total Closing Costs:** This amount determines the Down Payment/Funds From Borrower and Funds for Borrower and 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)
- Deposit:** 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.
- Specific Seller Credits:** The calculation for Specific Seller Credits is based on seller-paid fees.
- Generalized Seller Credits:** This is the amount of seller credit not tied to a specific charge. For example, a seller credit could be a credit resulting from the walk-through of the property prior to closing.
- Generalized Other Credits and Adjustments:** Examples are amounts to be paid by the consumer at closing pursuant to the contract of sale and may include: charges for personal property to be acquired by the consumer, prorrations for property taxes, and prorrations for homeowner's association dues.

**B CALCULATING CASH TO CLOSE (Without a Seller)**

- Examples are payoffs of existing liens secured by the property such as mortgages, deeds of trust, and judgments attached to the property.
- The page displays differently when the loan is without a seller.


<b>CALCULATING CASH TO CLOSE</b>
Estimated Total Payoffs and Payments
<input type="text"/>

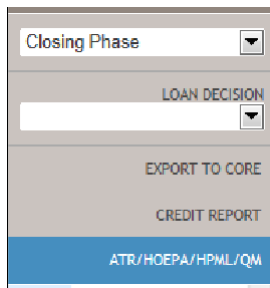
**C Amortization Schedule**

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

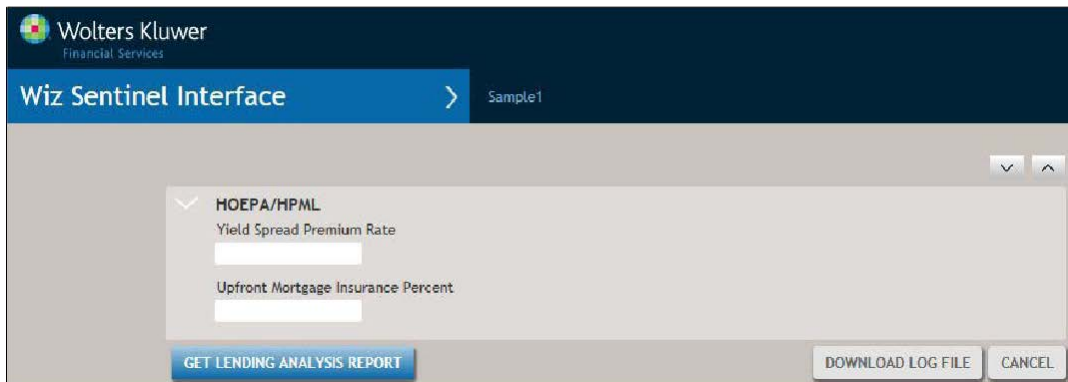
Complete ATR/QM/HPML/HOEPA Information

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

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



3. Complete the applicable information and click the **GET LENDING ANALYSIS REPORT** button.



## 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.

**Wolters Kluwer**  
Financial Services

**Wiz Sentinel Interface** > Sample1

▼ ▲

▼ **HOEPA/HPML**  
Yield Spread Premium Rate  
  
Upfront Mortgage Insurance Percent

▼ **CURRENT/EXPECTED INCOME**

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

▼ **CURRENT/EXPECTED ASSETS**

Type	Amount	Include
Bank Deposit	3,500.00	ATR/QM <input type="checkbox"/>

▼ **MONTHLY MORTGAGE RELATED OBLIGATIONS**

Type	Amount	Include
Hazard Insurance	100.00	ATR/QM <input type="checkbox"/>
Real Estate Tax	<input type="text" value="118.86"/>	ATR/QM <input type="checkbox"/>

▼ **MONTHLY DEBT OBLIGATIONS**

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

▼ **ABILITY TO REPAY**  
Current/Expected Income  
  
Current/Expected Assets  
  
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: 5000.00  
 Section32 Index: 0  
 Section32 Margin: 0

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 Index:  
 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 Beneficial Amount: 0.00

Comparison Index:  
 10 Year Maturity  
 Treasury Rate 2.34%  
 Treasury Date 8/16/2014  
 HMDA Rate Spread 2.20%  
 Rate Locked Date 9/9/2014

**ATR-QM Results**  
 ATR Test

Values for one or more ATR criteria was not provided.

The following factors were considered in the assessment:

Those that meets requirements:

- The applicant's employment status is employed.
- The applicant's covered monthly payment is \$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 of legal or qualified mortgage, it is for informational purposes only. This tool makes a best 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 meets 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 RHS.

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

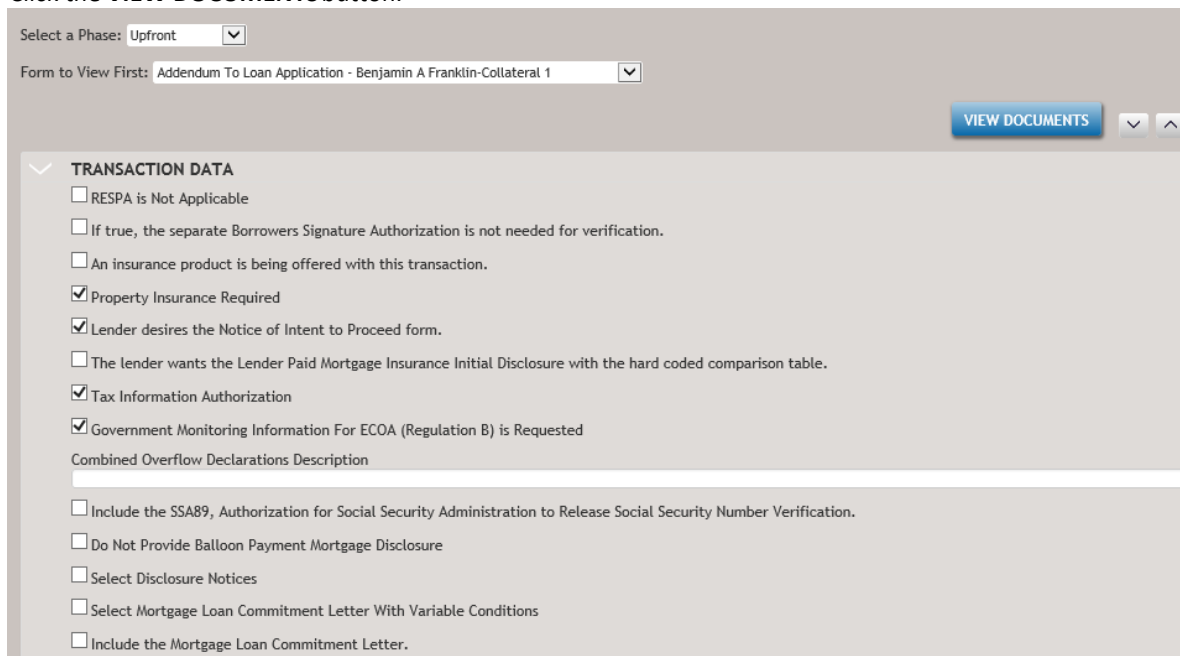
This page is not intended to serve as a substitute of legal or qualified mortgage, it is for informational purposes only. This tool makes a best determination of whether the loan meets ability to repay qualified mortgage requirements based on the reality of the borrower's circumstances.

Wolters Kluwer  
 Financial Services

Amount Financed: \$200,000.00

## 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.



### Tip Description

#### A Select a Phase

The selected phase determines the transaction data questions and the documents that display. Only documents related to the applicable phase will be available.



- 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*

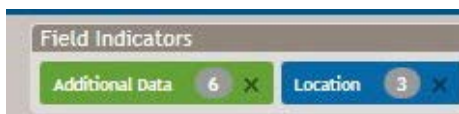
**A**      You can also select a highlighted field on the document in the right pane and complete the data directly on the document.

- 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**      **Field Indicators**

- Additional Data displays the number of fields that are required.
- Location displays how many fields are repeated on the document for the current field.





## Printing ---

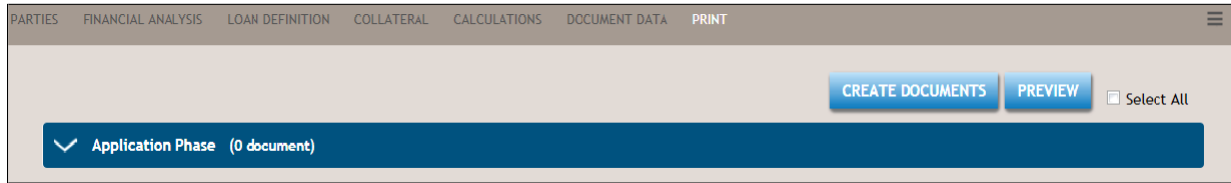
### Objective

This lesson includes the following task:

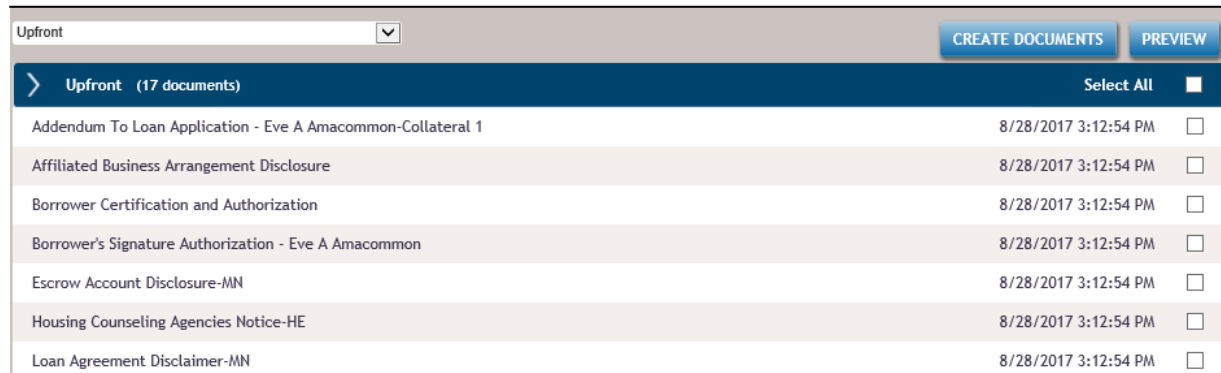
- Print documents.

## Print Documents

1. Select the **PRINT** menu option.
2. Click the **CREATE DOCUMENTS** button.



3. Select a document(s) to preview.
4. Select the **Home** icon when finished.

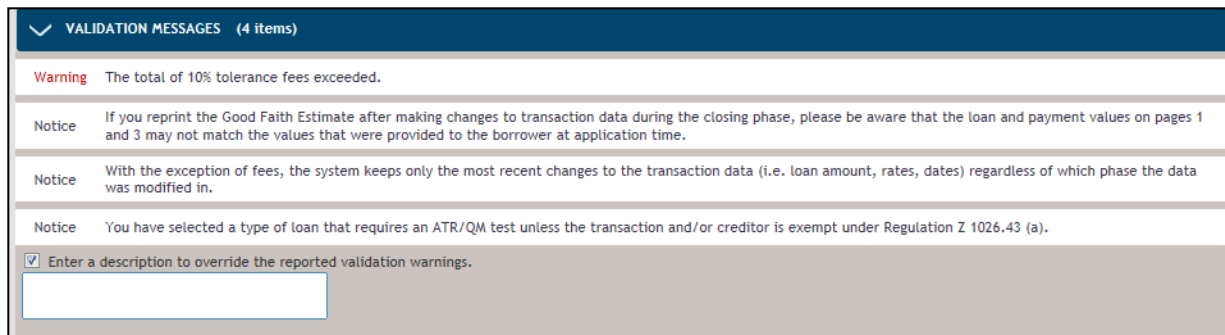


### Tip Description

#### A CREATE DOCUMENTS

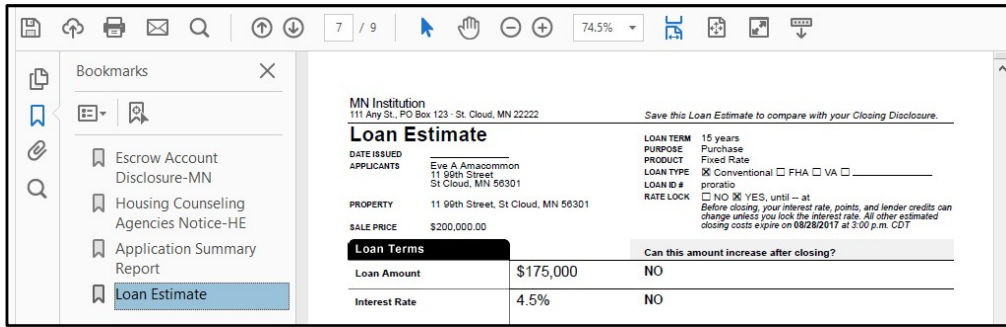
Click this button to refresh the document list each time changes are made to a transaction.

- B** After selecting the **PRINT** menu option, a Validation check is completed and Warnings and/or Notices are displayed as appropriate.
- A Warning requires a correction of the error. Failing to correct the error results in an INCOMPLETE watermark on documents. Select the **Warning** text to return to the incorrect section and correct the error. With applicable permissions, a user can select the **Enter a description to override the reported validation warnings** option, enter a reason for the override, and print the documents without correcting the error. If you override the warning, a VO prints in the tagline of documents.
  - A Notice is informational and does not require action in the program. Review the message and make changes if needed.



Tip Description

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





## 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.

Loan Number	Party Name/SSN/EIN	Organization	User Name	Loan Phase	HMDA
Sample01	Benjamin A Franklin			Application	
PJ sample	Louis D Amaccommon			Application	
SAMPLE0004	Joe Sample			Closing	

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

### Tip Description

- 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.
5. If a seller was added, complete the **Closing Disclosure** page.

<u>Tip</u>	<u>Description</u>
<b>A</b>	After converting to the Closing Phase, <b>DISBURSEMENTS</b> will display in the top menu item. If the transaction is using the Standard Disclosures, <b>CLOSING DISCLOSURE</b> 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  
Credit Report

Fee Short Name

Section\*  
Services Borrower Did Not Shop For

Fixed 13.00  
 Percent

Paid By  
Borrower

Paid To  
Other

Paid To Description  
Kroll Factual Data

Variance Type  
0%

Collect As  
Add To Amount Requested

Title Charge  
 POC  
 Fee Refundable prior to Closing  
 APR  
 Points and Fees-Federal Exclusion Amount 0.00  
 Points and Fees-State

Loan Estimate Values

Fee Name  
Credit Report

Section  
Services Borrower Cannot Shop For

Fee Amount  
13.00

**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		

**C**

### Disbursements Authorization:

- The Loan Amount will equal the amount requested plus any financed fees.
- The Remaining Amount to Disburse will equal the amount requested minus any financed fees and fees subtracted from the proceeds.
- Fees with “add to the amount requested” or “subtracted from loan amount” designations will appear in the applicable options on this page. Fees with a “paid in cash” will not be included on this page.
- The **Payoff and Payment** option is only available when the alternative or non-seller version of the Closing disclosure is used. This option should be selected to indicate any obligation that will be paid off with the proceeds of this loan.
- The Funds from Borrower, Amount Given to Borrower, and Amount Paid to Insurance Companies, Amount Paid to Lender and Amount Paid to Public Officials are not used on the Closing Disclosure from the Disbursement page. They are used on documents like the Disbursement Authorization, Loan Information Report and Uniform Underwriting and Transmittal Summary when applicable.
- The Amount Paid on Loan Account, Amount Paid to Insurance Companies From Borrower Funds, Amount Paid to Public Officials From Borrower Funds and Amount Paid to Third Party will print on the Alternative Closing Disclosure in the Payoffs and Payments section when the amounts are identified as Payoff and Payment.

**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.

PARTIES FINANCIAL ANALYSIS LOAN DEFINITION COLLATERAL CALCULATIONS DISBURSEMENTS DOCUMENT DATA

Select a Phase:

Form to View

- Closing
- Choose...
- Closing
- Post Closing
- Processing
- Pre-Closing



## Completing HMDA

### Objective

This lesson includes the following task:

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

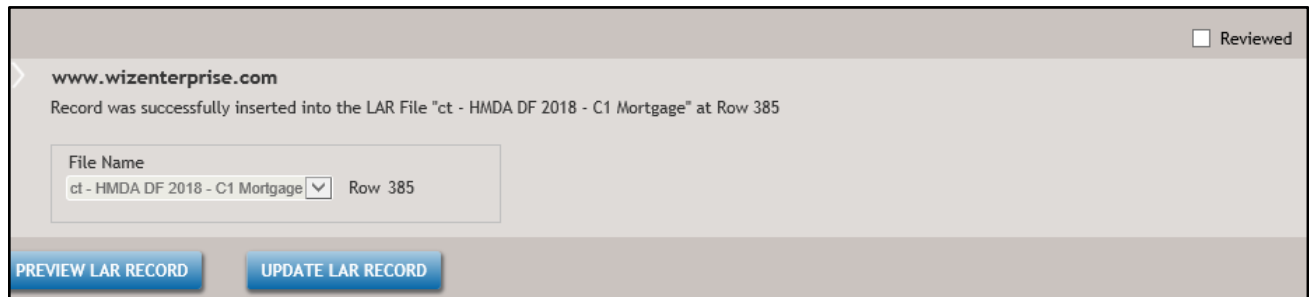
## Complete HMDA page

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

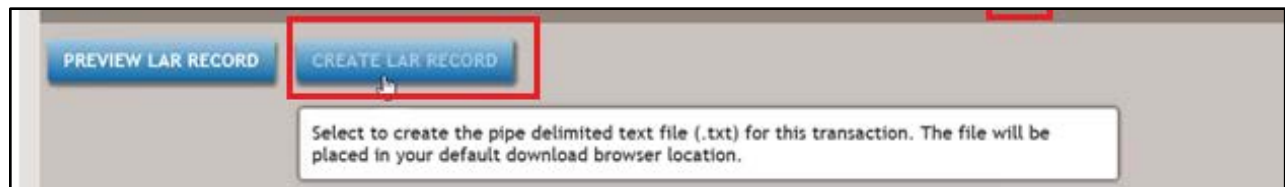
PARTIES FINANCIAL ANALYSIS LOAN DEFINITION COLLATERAL CALCULATIONS DOCUMENT DATA PRINT HMDA

<p><b>A</b></p>	<p><b>Loan Definition – Selection of HMDA Applies and 2018 HMDA Rule Applies and completion of data below</b></p> <div data-bbox="289 527 1078 688"> <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 - complete applicable information</b></p> <div data-bbox="289 774 683 1325"> <p>Single Family Dwelling</p> <p>BUYER'S REAL ESTATE BROKER</p> <p>SELLER'S REAL ESTATE BROKER</p> <p>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 – complete applicable information in Ratios, Underwriting Information and Rate Spread</b></p> <div data-bbox="289 1434 1003 1925"> <table border="1"> <thead> <tr> <th colspan="2">Charges Affecting the APR</th> <th colspan="2">Ratios</th> </tr> </thead> <tbody> <tr> <td>Loan Amount</td> <td>\$180,025.00</td> <td>Loan to Value</td> <td>90.012 %</td> </tr> <tr> <td>Proceeds</td> <td>\$180,000.00</td> <td>CLTV</td> <td>0.000 %</td> </tr> <tr> <td>Amount Financed</td> <td>\$178,121.00</td> <td>Total Income</td> <td>\$12,000.00</td> </tr> <tr> <td>Total of Payments</td> <td>\$670,313.17</td> <td>Home to Income</td> <td>15.434 %</td> </tr> <tr> <td>APR</td> <td>12.145 %</td> <td><input type="checkbox"/> Override calculated HTI</td> <td></td> </tr> <tr> <td>Maturity Date</td> <td>02/01/2048</td> <td>Debt to Income</td> <td>15.434 %</td> </tr> <tr> <td></td> <td></td> <td><input type="checkbox"/> Override calculated DTI</td> <td></td> </tr> <tr> <td colspan="2">Charges Not Affecting the APR</td> <td colspan="2"></td> </tr> <tr> <td>Total Non-APR Fees</td> <td>\$4,118.00</td> <td colspan="2"></td> </tr> <tr> <td colspan="2">Total Charges Affecting the APR</td> <td colspan="2"></td> </tr> <tr> <td></td> <td>\$1,904.00</td> <td colspan="2"></td> </tr> <tr> <td colspan="2">Total Finance Charge</td> <td colspan="2"></td> </tr> <tr> <td></td> <td>\$488,615.17</td> <td colspan="2"></td> </tr> </tbody> </table> <p><b>UNDERWRITING INFORMATION</b></p> <p>Underwriting Method: Automated</p> <p>Automated Underwriting: System: Results:</p> <p>Origination/Disposition: Action Taken: 1 = Loan originated    Action Taken Date: 02/01/2018</p> <p>Type of Purchaser: 0 = 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>CALCULATE RATE SPREAD</p> </div>	Charges Affecting the APR		Ratios		Loan Amount	\$180,025.00	Loan to Value	90.012 %	Proceeds	\$180,000.00	CLTV	0.000 %	Amount Financed	\$178,121.00	Total Income	\$12,000.00	Total of Payments	\$670,313.17	Home to Income	15.434 %	APR	12.145 %	<input type="checkbox"/> Override calculated HTI		Maturity Date	02/01/2048	Debt to Income	15.434 %			<input type="checkbox"/> Override calculated DTI		Charges Not Affecting the APR				Total Non-APR Fees	\$4,118.00			Total Charges Affecting the APR					\$1,904.00			Total Finance Charge					\$488,615.17		
Charges Affecting the APR		Ratios																																																							
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Total Finance Charge																																																									
	\$488,615.17																																																								

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.



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.

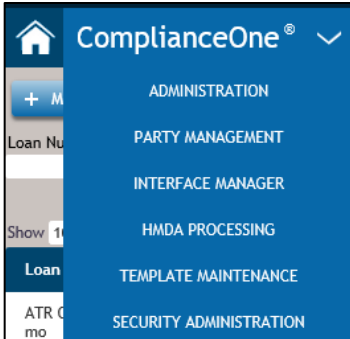


4. Click the Home button to save and exit the transaction.

## 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.

New 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.

Organization	Action Taken Date From	Action Taken Date To	Submitted	Loan Number			
Showing 10 entries							
Select	Loan Number	Action Taken Date	Name	Loan Amount	Reviewed	Submitted	File Name
<input type="checkbox"/>	ATR Qm Wiz Demo	2/1/2018	Louis D Amaccommon	\$180,025.00	Not Reviewed	Submitted	ct - HMDA DF 2018 - C1 Mortgage
<input type="checkbox"/>	Copy_VT BB seminar	1/11/2018	Benjamin A Franklin	\$200,000.00	Not Reviewed	Not Submitted	
<input type="checkbox"/>	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						<input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="1"/> <input type="button" value="Next"/> <input type="button" value="Last"/>	
<input type="button" value="INSERT LAR RECORD FROM SELECTED"/>							

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 **MORTGAGE**, 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. Verify you are in the correct account if your organization has multiple accounts.
2. Click the **+MORTGAGE TRANSACTION** button.
3. Proceed to the Parties section and complete the information.
4. Click the Financial Analysis page and complete applicable data in **CREDIT REPORT** section.

### Tip Description


#### A Credit Score Used in Interface

Select this option to indicate which credit score was relied on in making the credit decision and is required according to the 2018 HMDA Final Rules. This will also be used for any applicable interfaces. This option does not determine which credit score is printed on the Notice of Action Taken documents that would be from Use on Notice if Action taken checkbox.

#### B A Risk Based Notice is required for this transaction

Select this option to automatically select the Risk Based Pricing Notice.

#### C Information from the Credit Report section will also print to the Adverse Action.

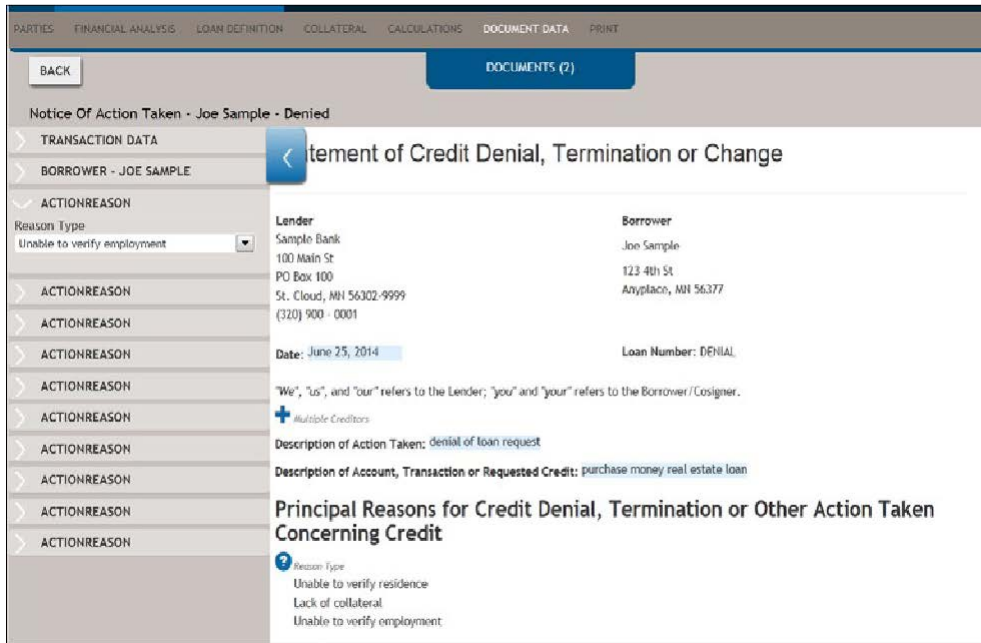
5. If there are multiple branches, select the **LOAN DEFINITION** menu item. Select the location and/or loan number as applicable.
6. Collateral needs to be added and a state selected in the location section. No other data needs to be completed.
7. Select the  hamburger icon and select an option from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

8. Complete the information in the menu sections as needed.

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



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



12. Select the **PRINT** menu option.
13. Click the **CREATE DOCUMENTS** button.
14. Select the document and preview and/or print.
15. 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

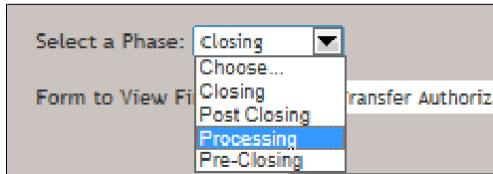
Points and Fees-State

4. Select the **DOCUMENT DATA** menuoption.

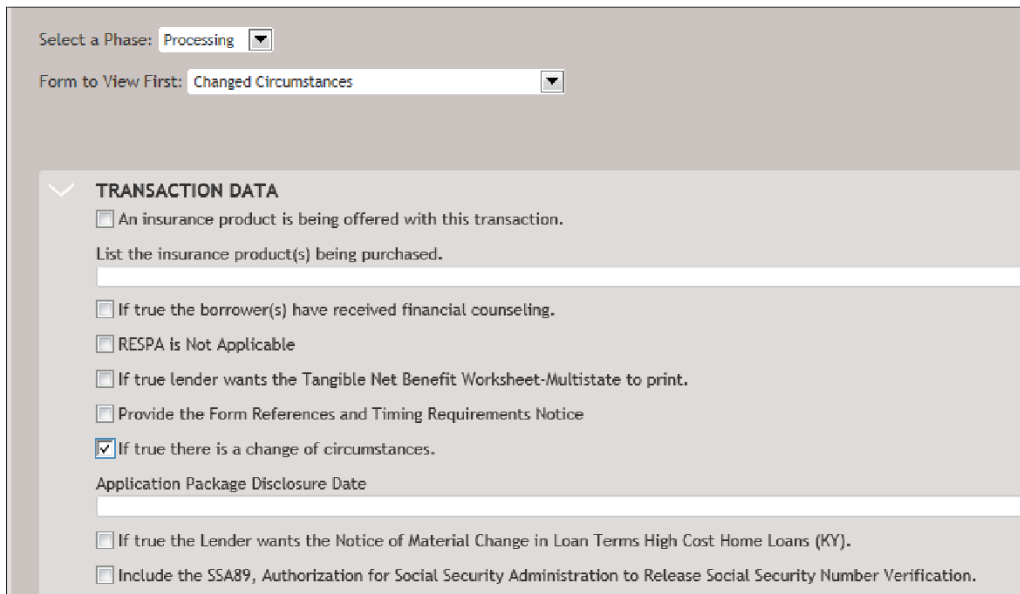
Tip Description

- A** The transaction can be in the Application Phase or the Closing Phase to produce the Change in Circumstance document.

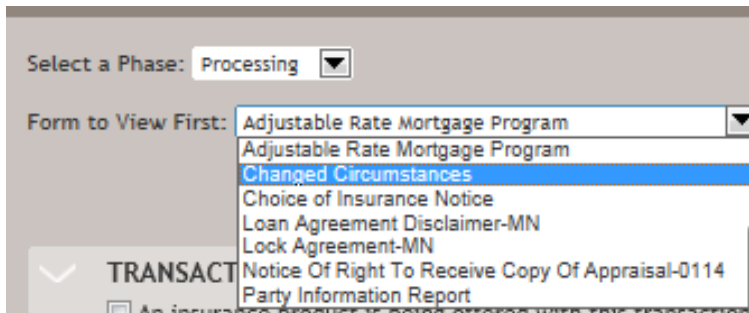
5. Select the **Processing** option in the Select a Phase drop down list.



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



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



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

### Changed Circumstances

TRANSACTION DATA

The date of the change of circumstances.

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

A description of the change of circumstances.

## Details of Changed Circumstance

<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:**

**Re-Disclosure Date:**

**Loan Number:** PJ group training

**Property Address:** 123 Oak Street, Dent, MN 56587

Complete this form for each changed circumstance.

### Detail of Change

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

### Fee Changes Associated with Change

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

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

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



## Additional Transactions

### Objectives

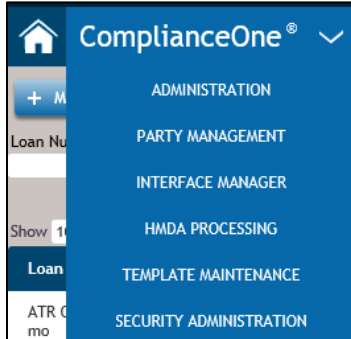
This lesson includes the following tasks:

- Manage parties in Party Management.
- Complete a refinancetransaction.
- Complete a construction to permanent transaction.
- Complete a FNMA/FHLMC variable rate transaction.
- Complete a FHA fixed ratetransaction.
- Complete a USDA transaction.

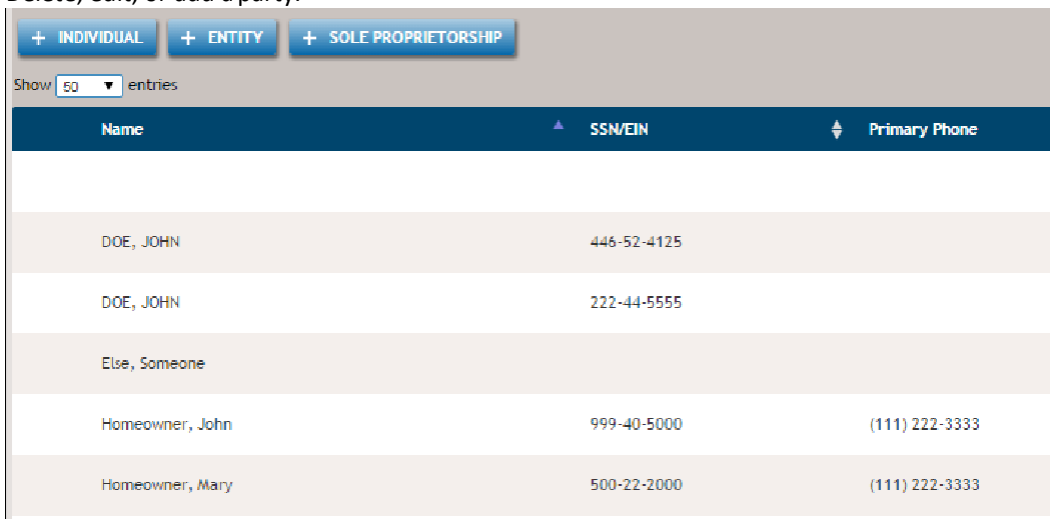
## Manage Parties in Party Management

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.



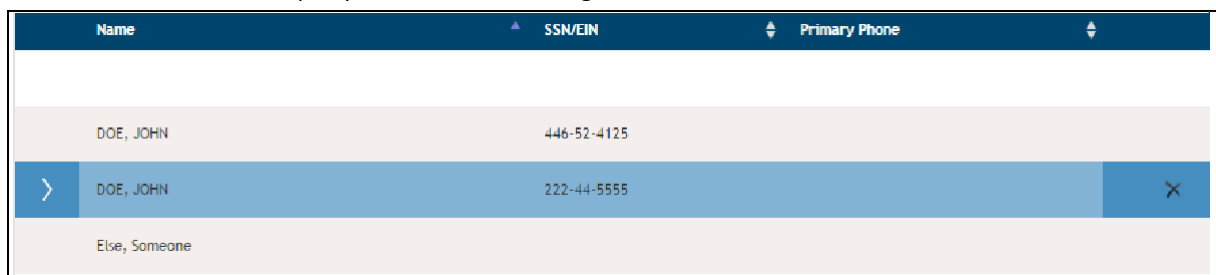
The screenshot shows the Party Management interface. At the top, there are three buttons: '+ INDIVIDUAL', '+ ENTITY', and '+ SOLE PROPRIETORSHIP'. Below these is a 'Show' dropdown set to '50' and the text 'entries'. The table below has columns for Name, SSN/EIN, and Primary Phone.

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

### Tip Description

#### A Delete Party

Hover the mouse over the party and select the X in right column. Select YES to confirm the deletion.



The screenshot shows the same table as above, but the row for 'DOE, JOHN' with SSN/EIN '222-44-5555' is highlighted in blue. A blue button with a white 'X' is visible in the rightmost column of this row.

Name	SSN/EIN	Primary Phone
DOE, JOHN	446-52-4125	
DOE, JOHN	222-44-5555	X
Else, Someone		

#### B Edit Party

Single click on the applicable party record to edit the information.

#### C Add Party

Click the **+INDIVIDUAL**, **+ENTITY**, or **+SOLE PROPRIETORSHIP** button as applicable and complete the data.

## Complete a Refinance Transaction

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

1. Select the **FINANCIAL ANALYSIS** menu option.
2. Select the **Payoff** checkbox for the applicable liability.

Liabilities								Show Detail
Type	Account Number	Payment Amount	Outstanding Balance	Owner	Creditor	Payoff	Exclude	
Credit Card/R	54241801E	115.00	5,546.00	Eve Amaccommon	CITICARDS CBNA	<input type="checkbox"/>		
Credit Card/R	5424	42.00	2,036.00	Eve Amaccommon	CITIBANK MASTER	<input type="checkbox"/>		
Credit Card/R	11670000	0.00	0.00	Eve Amaccommon	AMERICAN EXPRE	<input type="checkbox"/>	Exclude	
Credit Card/R	37371	0.00	0.00	Eve Amaccommon	AMEX	<input type="checkbox"/>	Exclude	
Credit Card/R	4784	0.00	0.00	Eve Amaccommon	AT T UNIVERSAL C	<input type="checkbox"/>	Exclude	
Credit Card/R	89004700C	0.00	0.00	Eve Amaccommon	BANK OF AMERICA	<input type="checkbox"/>	Exclude	
Credit Card/R	54012605C	0.00	0.00	Eve Amaccommon	BANK OF AMERICA	<input type="checkbox"/>	Exclude	
Mortgage	2487515	758.00	42,000.00	Eve Amaccommon	CITICORP MORTG/	<input checked="" type="checkbox"/>		

3. Select the **LOAN DEFINITION** menuoption.
4. Select **Refinance** in the Type of Loan drop down list.

### LOAN DEFINITION

Loan Number  ATR/QM Test

Type of Mortgage  
In-house Document

Type of Loan \*

Loan Purpose \*  
  Loan is Assumable

Integrated Disclosure Purpose

HMDA Applies  2018 HMDA Rule Applies

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

LOAN DEFINITION

Loan Number  ATR/QM Test

Type of Mortgage  
In-house Document

Type of Loan\*  Purpose Type  Refinancing

Refinance  Cash-Out Refinance  Different Lender

Loan Purpose\*  No Cash-Out Refinance

Consumer

Integrated Disclosure Purpose  
Refinance

HMDA Applies

*Tip*      *Description*

**A**      **Purpose Type**

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

- Select the **COLLATERAL** menu option.
- Complete information and click the **SAVE** button.

LOCATION

Address

City  State\*  Postal Code

County

COLLATERAL INFORMATION

Borrower's Principal Dwelling

Borrower's Dwelling

Owner's Principal Dwelling

Owner's Dwelling

Organization's Lien Position

Occupancy Status Type

Appraisal Value

OWNERS (1 item)

+ OWNER

Christa Jracommon      5717 Seaciff  
Fantasy Island, IL 60750

ADDITIONAL LIENHOLDERS

+ LIENHOLDER

SELLERS

Use Seller Disclosures for Non-Seller Transaction

CANCEL    SAVE

**Tip** Description

**A Appraisal Value**

Complete this option. The value is needed for the Loan Estimate and Closing Disclosure.

**B Sellers**

Select the **Use the Seller Disclosure for Non-Seller Transaction** option to provide the Standard Loan Estimate and Closing Disclosure instead of the Alternative version. This option displays only in the Application Phase.

- 8. Select the **CALCULATIONS** menu option.
- 9. Complete the applicable information and click the **SAVE** button.

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

Charges Affecting the APR	
APR Fees	\$0.00
Prepaid Odd Days Interest	
Number of Odd Days	
Mortgage Insurance	
Prepaid Insurance	
Escrow	
Insurance Renewals	
Total Charges Affecting the APR	
Total Finance Charge	\$66,088.03

Charges Not Affecting the APR	
Total Non-APR Fees	\$801.67

Ratios	
Loan to Value	83.333 %
CLTV	0.000
Total Income	\$6,000.00
Home to Income	25.378 %
<input type="checkbox"/> Override calculated HTI	
Debt to Income	25.378 %
<input type="checkbox"/> Override calculated DTI	

**CALCULATING CASH TO CLOSE**  
Estimated Total Payoffs and Payments

AMORTIZATION SCHEDULE CALCULATE

**Tip** Description

**A CALCULATING CASH TO CLOSE: Estimated Total Payoffs and Payments**

Examples include payoffs of existing liens secured by the property and/or other payments the transaction will pay off. This is an estimate that will be used for the Loan Estimate document. The amount does not carry forward to the Closing Phase and will be entered in Disbursements during the Closing Phase.

**B Disbursement Authorization**

You can enter information about where money is being disbursed in the Disbursement Authorization section during the Closing Phase. Disbursement information prints on the Disbursement Authorization and the Alternative Closing Disclosure.

## Modification

This section assumes you know how to create a basic transaction, only the pages that are new/different for a modification transaction are addressed.

A modification transaction can be started by selecting a New Transaction, Copying an existing transaction or using the original transaction.

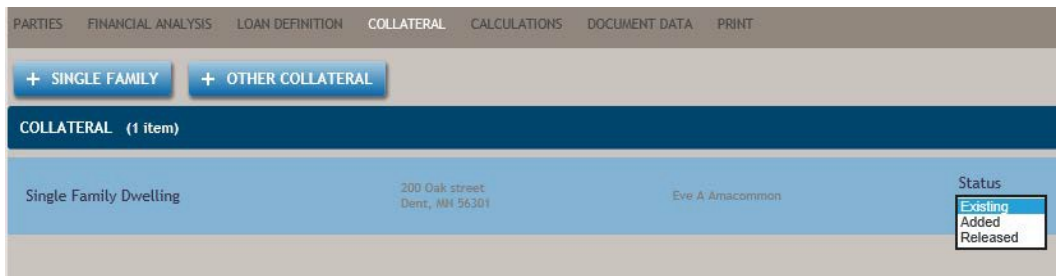
1. Select the Modification checkbox on the Party page.
2. Complete and/or verify all Parties on the transaction.

- |          |   |
|----------|---|
| <b>A</b> | <p><b>Status Drop down:</b></p> <ul style="list-style-type: none"> <li>• Existing – this is the default entry and this status indicates the party was on the original transaction.</li> <li>• Added – this selection indicates the party is being added and will select the applicable documents and/or language.</li> <li>• Released – this selection indicates the party is being released and will select the applicable release documents.</li> </ul> |
|----------|---|

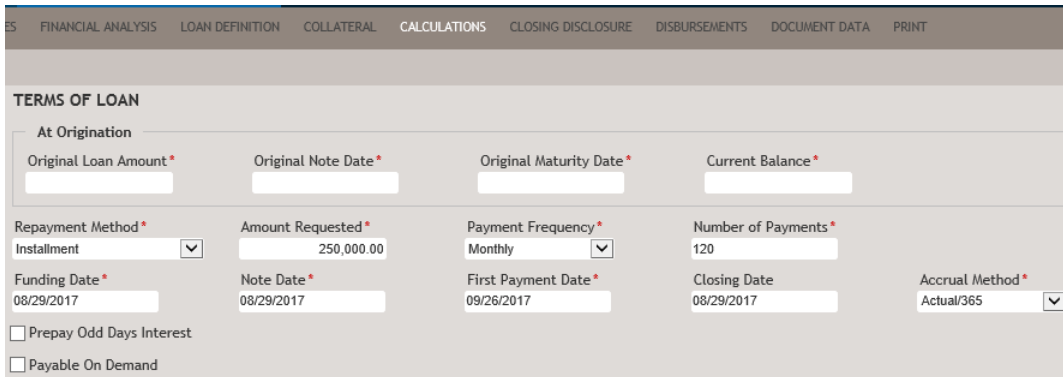
3. Click on Loan Definition menu. Complete and/or Verify the **Type of Loan** is Modification.
4. Review the Integrated Disclosure Purpose and pick the applicable option.

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

- Click **COLLATERAL** menu. Select the applicable Status for each piece of collateral.

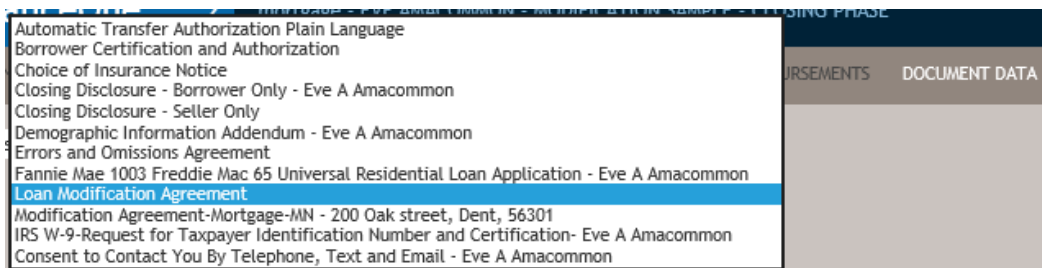


- Click on **CALCULATIONS** menu.



Tip	Description
A	Additional Fields in the <b>At Origination</b> section: Original Loan Amount, Original Note Date, Original Maturity Date and Current Balance.

- Click **DOCUMENT DATA** menu. Depending upon your setup there will be a Modification Agreement or a Note selected along with a Mortgage or Deed of Trust Modification.



- Complete the applicable documents.
- Click **PRINT** menu to preview and print documents and click the **HOME** button to save and finish.

**Tip**      **Description**

**A**      If **Current Balance** is greater than the **Amount Requested**. The **Modification New Advance Amount** field is calculated.

BACK
DOCUMENTS (13)

Loan Modification Agreement

> BORROWER - EVE AMACOMMON

> COLLATERAL - 200 OAK STREET

✓ NOTE - \$250,025.00

Modification New Advance Amount  
\$ 5025

If true the term being modified is the post-maturity/default rate.

A description of other amendments being made to the loan agreement.

Pay Down Amount  
\$

Additional Loan Change

A description of the reasons for modifying the loan agreement.

## Loan Modification Agreement

<p><b>Lender</b></p> <p>MN Institution 111 Any St. PO Box 123 St. Cloud, MN 22222</p>	<p><b>Borrower</b></p> <p>Eve A Amacomon 11 99th Street St Cloud, MN 56301</p>	<p><b>Original Loan</b></p> <p>Date: January 7, 2005 Credit Limit/Amount: \$325,000.00 Current Balance: \$245,000.00 Maturity Date: January 7, 2025</p> <p><b>Modified Loan</b></p> <p>Date: August 29, 2017 Credit Limit/Amount: \$250,025.00 Maturity Date: August 26, 2027</p>
---	--	---

**Definitions**

1. Agreement. "Agreement" means this loan modification agreement and any attached exhibits and schedules, and their amendments.
2. Pronouns. "I", "me" and "my" refer to any person named above as a Borrower or Cosigner. "You" and "your" refer to the Lender named above, and anyone to whom Lender assigns the Loan, and any successor to the Lender.
3. Amendment Documents. "Amendment Documents" means this Agreement and the other documents signed in connection with this Agreement to amend the Loan.

**B**      If **Current Balance** is less than the **Amount Requested**. The **Pay Down Amount** field is calculated.

Loan Modification Agreement

DOCUMENTS (13)

> BORROWER - EVE AMACOMMON

> COLLATERAL - 200 OAK STREET

✓ NOTE - \$250,025.00

Modification New Advance Amount  
\$

Pay Down Amount  
\$ 19975

If true the term being modified is the post-maturity/default rate.

A description of other amendments being made to the loan agreement.

Additional Loan Change

A description of the reasons for modifying the loan agreement.

## Loan Modification Agreement

<p><b>Lender</b></p> <p>MN Institution 111 Any St. PO Box 123 St. Cloud, MN 22222</p>	<p><b>Borrower</b></p> <p>Eve A Amacomon 11 99th Street St Cloud, MN 56301</p>	<p><b>Original Loan</b></p> <p>Date: January 7, 2005 Credit Limit/Amount: \$325,000.00 Current Balance: \$270,000.00 Maturity Date: January 7, 2025</p> <p><b>Modified Loan</b></p> <p>Date: August 29, 2017 Credit Limit/Amount: \$250,025.00 Maturity Date: August 26, 2027</p>
---	--	---

**Definitions**

1. Agreement. "Agreement" means this loan modification agreement and any attached exhibits and schedules, and their amendments.
2. Pronouns. "I", "me" and "my" refer to any person named above as a Borrower or Cosigner. "You" and "your" refer to the Lender named above, and anyone to whom Lender assigns the Loan, and any successor to the Lender.

## Complete a Construction Purchase Transaction

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

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

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

The screenshot shows the 'LOAN DEFINITION' section of a software interface. It contains several fields and dropdown menus:

- Loan Number:** A text input field containing 'Construc Purchase'.
- ATR/QM Test:** A dropdown menu with a downward arrow.
- Type of Mortgage:** A dropdown menu with 'In-house Document' selected.
- Type of Loan\*:** A dropdown menu with 'New' selected.
- Construction Note Type:** A dropdown menu with 'Construction Only' selected.
- Construction Type:** A dropdown menu with 'Initial' selected.
- Loan Purpose\*:** A dropdown menu with 'Consumer' selected.
- Integrated Disclosure Purpose:** A dropdown menu with 'Purchase' selected.
- HMDA Applies:** A checkbox that is currently unchecked.

Below the 'LOAN DEFINITION' section is a header for the 'GENERAL INFORMATION' section, which is currently collapsed.

5. Select the **COLLATERAL** menu option. Complete applicable information

- Select the **Purchase Money** option.
- Enter a sales price for only the items being purchased.
- Select the **Seller Information is Unknown** option to generate the standard Loan Estimate and Closing Disclosure.

**LOCATION**

**COLLATERAL INFORMATION**

Borrower's Principal Dwelling

Borrower's Dwelling

Owner's Principal Dwelling

Owner's Dwelling

Purchase Money

Organization's Lien Position  
 First

Occupancy Status Type  
 Primary Residence

Sales Price

Appraisal Value

---

**OWNERS** (1 item)

**ADDITIONAL LIENHOLDERS**

**SELLERS**

Seller Information is Unknown

6. Select the **CALCULATIONS** menu option. Complete applicable information.

> **TERMS OF LOAN**

> **RATE INFORMATION**

> **FEEs**

> **NON-ESCROW**

> **MONTHLY HOUSING EXPENSES**

> **CALCULATION RESULTS**

∨ **CALCULATING CASH TO CLOSE**

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

Tip Description

**A Total Existing Debt being Satisfied**

This amount determines the Down Payment/Funds From Borrower and Funds for Borrower. Examples: Payoff of an existing loan in a refinance transaction, sale price, credit card payoff, or construction cost.

**B Payments to 3rd Parties Not Disclosed in Total Closing Costs**

Examples: Payoff of an existing loan in a refinance transaction, a credit card payoff, or the sale price in a purchase transaction. This value determines the Closing Costs Financed (Paid from your Loan Amount). **Note:** For purchase transactions, payoffs other than the sale price may be entered in this field or entered as adjustments in the Adjustments and Other Credits calculation.

**C Deposit**

This amount includes the amount paid to the seller or held in trust or escrow by an attorney or other party under the terms of the contract for sale of the property. Earnest money is a typical example.

**D Funds for Borrower**

Subtract the principal amount of debt extended (excluding any amount disclosed as Closing Costs Financed (Paid from Your Loan Amount)) from the total amount of all existing debt being satisfied in the transaction. When this calculation yields an amount that is negative, then Funds for Borrower is that amount. If the calculation yields an amount that is positive or \$0, then Funds for Borrower is \$0.

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

10. Select the **Menu** icon and **ClosingPhase**.
11. Review and verify information is correct on applicable screens and fields and change as applicable.
12. Select the **CLOSING DISCLOSURE** menu option.

13. In the CLOSING ADJUSTMENTS section, select the **Existing Debts Being Satisfied** option and enter an amount.

**CLOSING ADJUSTMENTS**

**Adjustment (1 item)**

Existing Debt Being Satisfied

Closing Adjustment Item  
  Contractual Adjustment Item

Description

Integrated Disclosure Section

Integrated Disclosure Subsection

Amount  When Paid

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

14. Select the **Home** icon when complete.

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

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

1. Select the **LOAN DEFINITION** menuoption.
2. Select options in the Type of Mortgage and Applicable Plan drop-down lists.

**LOAN DEFINITION**

Loan Number: FNMA      ATR/QM Test: [dropdown]

Type of Mortgage: [dropdown menu]

Construction Note Type: [dropdown]

Loan Purpose: Consumer       Loan is Assumable

Integrated Disclosure Purpose: Purchase

HMDA Applies       2018 HMDA Rule Applies

Applicable Plan dropdown menu options: 3502, 3502, 3522, 3522.44, 3526, 3528

### Available Adjustable Rate Plans

<i>FNMA/ FHLMC</i>	<i>Plan #</i>	<i>Index</i>	<i>Repay Method</i>	<i>Rate Change Frequency</i>	<i>Periodic Cap</i>	<i>Conversion</i>	<i>Assumable</i>
FNMA	3502/3111	1-yr <u>Treasury</u>	Installment	12 months	2%	No	Yes
FNMA	3522/3182	1-yr <u>Treasury</u>	Installment	12 months	2%	No	After initial period
FNMA	3522.44 TX	1-yr Treasury	Installment	12 months	2%	Yes	No
FNMA	3526/3189	1-yr LIBOR	Installment	12 months	2%	No	Yes
FNMA	3528/ 3187	1-yr LIBOR	Installment	12 months	2%	No	After initial period
FHLMC	5510/5110	1-yr Treasury	Installment	12 Months	Varies	No	After initial period
FHLMC	5531/5131	1-yr LIBOR	Installment	12 Months	Varies	No	After initial period

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

3. Select the COLLATERAL menu option. 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  
200,000.00

Personal Property Amount

Appraisal Value

Valuation Method  


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


MERS

Legal Description  
See Exhibit "A"

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Tip	Description
<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 **CALCULATIONS** menu option. Fields will be locked based upon the plan selected.

Tip	Description								
<b>A</b>	<p><b>To print verification documents</b></p> <p>After printing Upfront Application documents, change the <b>Select a Phase</b> drop- down to Processing.</p>  <p>The verification documents will be selected if Verification Requested was selected in <b>Financial Analysis</b>.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Type</th> <th>Account Number</th> <th>Amount</th> <th>Owner</th> </tr> </thead> <tbody> <tr> <td>Checking Account <input type="text"/></td> <td>1245 <input type="text"/></td> <td>750.00 <input type="text"/></td> <td>Eve Amaccommon <input type="text"/></td> </tr> </tbody> </table> <p><input checked="" type="checkbox"/> Verification Requested</p> <p>Depository Institution Name sample <input type="text"/></p> <p>Address <input type="text"/></p> <p>City any <input type="text"/></p> <p>State Minnesota <input type="text"/></p> <p>Postal Code <input type="text"/></p>	Type	Account Number	Amount	Owner	Checking Account <input type="text"/>	1245 <input type="text"/>	750.00 <input type="text"/>	Eve Amaccommon <input type="text"/>
Type	Account Number	Amount	Owner						
Checking Account <input type="text"/>	1245 <input type="text"/>	750.00 <input type="text"/>	Eve Amaccommon <input type="text"/>						

## Complete a USDA Transaction

This section assumes you know how to create a basic transaction in ComplianceOne mortgage. 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
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### 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 tem 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 summr
<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>