



ComplianceOne[®] mortgage End User Training Guide

Date February, 2018

File Compliance One mortgage End User Training Guide

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Navigation and Resources

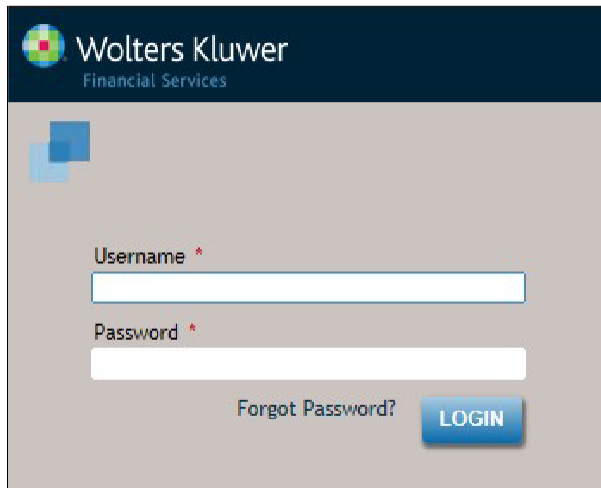
Objectives

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.



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

Customer TestWelcome, Patty Jaeger

ComplianceOne® >

HELPLOG OFF

+ MORTGAGE TRANSACTION

Account Professional Services Test

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 statements	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.unvig@wolterskluwer.com Modified 11/30/2016 By jane.unvig@wolterskluwer.com
	Sandi D Allen-Alabama	Closing	\$180,025.00	Created 11/17/2016 By jane.unvig@wolterskluwer.com Modified 11/30/2016 By jane.unvig@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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TipDescription

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

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

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

D 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.

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®

ADMINISTRATION ASSUMPTIONS MORTGAGE

LOG OFF

> 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® mortgage

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

Date	Description
August 2017	<p>What's New for ComplianceOne® mortgage</p> <p>Take Advantage of a Complimentary Quick Start to What's New?</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 Support website, and navigate to your ComplianceOne mortgage product page.</p> <p>Click to review What's New with the Documents</p> <p>Click to review the Document List</p> <p>New Functionality</p> <p>■ 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.</p> <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>

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

- | | |
|----------|--|
| A | Selecting the HELP 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 for training information, FAQs, enhancement request forms, downloads, and more.
- Send an e-mail to Software Support at 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>
A	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

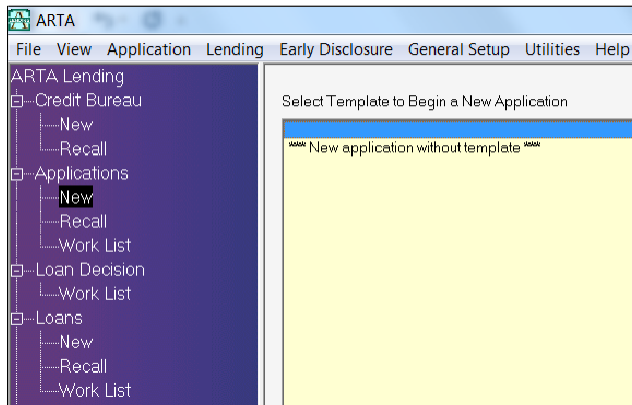
This lesson includes the following tasks:

- 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.

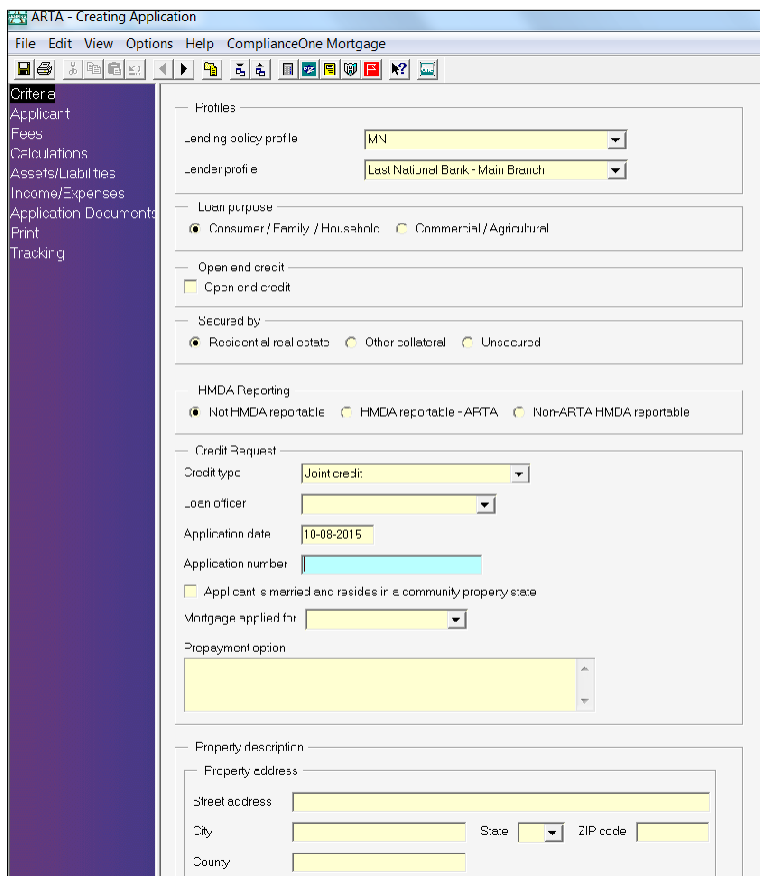
Transfer Parties from ARTA Lending to ComplianceOne mortgage

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 ARTA Lending.



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

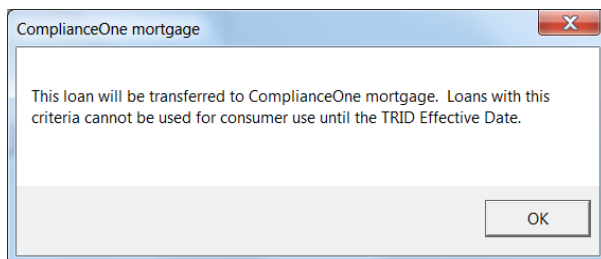


3. Complete the applicant information.

Tip	Description
A	Only the Criteria and Applicant nodes display if the application date is after the TRID effective date.

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

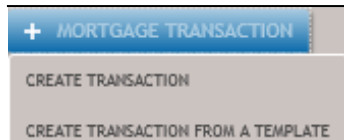
ComplianceOne®						
HELP LOG OFF						
+ MORTGAGE TRANSACTION						
Loan Number	Party Name/SSN/EIN	Organization	User Name	Loan Phase	HMDA	
Show 10 entries						
Loan Number	Name	Phase	Loan Amount			
	John A Smith	Application		Created: 9/17/2015 By elizabeth.mckibben@wolterskluwer.com	Modified: 10/2/2015 By patty.jaeger@wolterskluwer.com	
223344	Jane Doe	Application	\$150,300.00	Created: 10/2/2015 By tammy.wondrasek@wolterskluwer.com	Modified: 10/2/2015 By tammy.wondrasek@wolterskluwer.com	
PJ group training	Jane Doe	Application	\$200,000.00	Created: 6/30/2015 By patty.jaeger@wolterskluwer.com	Modified: 10/2/2015 By 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

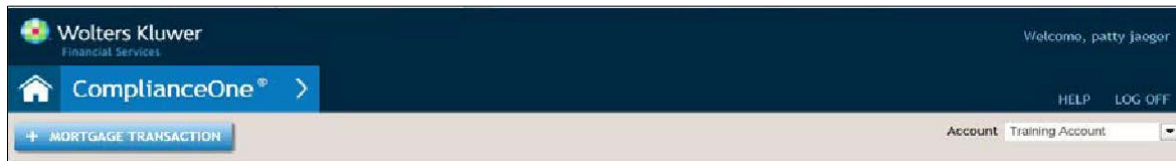
1. Verify you are in the correct account if more than one account displays.
2. Click the **+MORTGAGE TRANSACTION** button. 
3. If Templates have been setup, you will be prompted to **Create Transaction** or **Create Transaction from a Template**.



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.

+ MORTGAGE TRANSACTION						Account: Training
Loan Number	Party Name/SSN/EIN	Organization	User Name	Loan Phase	HMDA	
						Q
Show 10 entries						
Loan Number	Name	Phase	Loan Amount			
TtT January	Bob Testcase	Closing	\$250,500.00	Created 12/24/2014 By patty.jaeger@wolterskluwer.com Modified 6/2/2015 By patty.jaeger@wolterskluwer.com	  	
JU-JT FX InHouse Purchase	Chris Steele	Closing	\$202,121.21	Created 4/28/2015 By jane.urvig@wolterskluwer.com Modified 6/2/2015 By jane.urvig@wolterskluwer.com		
Summit - Fixed	Bob Testcase	Closing	\$200,750.00	Created 2/24/2015 By patty.jaeger@wolterskluwer.com Modified 6/2/2015 By patty.jaeger@wolterskluwer.com		
CONSTONLY 01	Jason Roberts	Closing	\$101,875.00	Created 3/2/2015 By jeff.hippler@wolterskluwer.com		

Tip Description

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



Party Information

Objectives

This lesson includes the following tasks:

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

Enter Party Information

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

Without a template

PARTIES

FINANCIAL ANALYSIS

LOAN DEFINITION

COLLATERAL

CALCULATIONS

DOCUMENT DATA

PRINT

+ BORROWER

+ COSIGNER

+ GUARANTOR

With a template

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

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

+ INDIVIDUAL

+ ENTITY

+ SOLE PROPRIETORSHIP

Show 10 entries


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

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

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

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

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

<i>Tip</i>	<i>Description</i>
A	Party ID - This option is used for the CIF or port number used by your core system. The Party ID does not print on documents.
B	Copy  Select the Copy icon to copy the address information from another party.
C	Postal Code - 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.
D	Insider/Correspondent -if selected, the Regulation O Addendum will be selected as applicable.
E	Citizenship -Citizenship information prints on the application.
F	Marital Status -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).
G	Veteran Status -The status is used for SBA Lending.
H	OFAC False Positive -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 OFAC False Positive option.
I	Employment Information - Click the +EMPLOYER 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.

+ BORROWER **+ COSIGNER** **+ GUARANTOR** **CO-APPLICANTS**

CO-APPLICANTS

Select the Co-Applicant for the transaction:

smith, sue smith (Borrower)

Smith, Robert (Borrower)

Combine Assets/Liabilities ☐

Pull a Credit Bureau Report

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

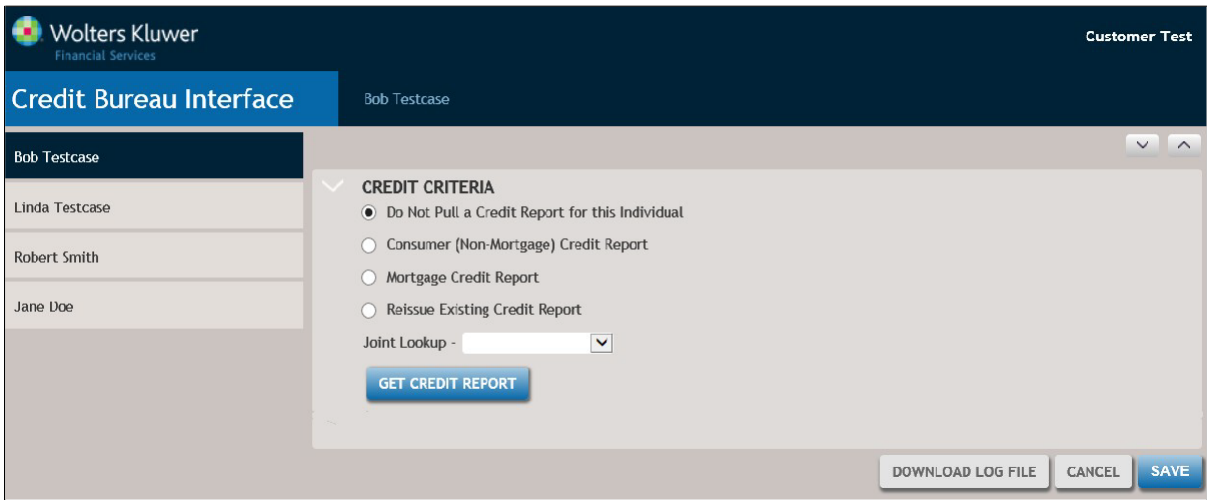
- 1. After completing the borrower information, click  the hamburger icon and select **CREDIT BUREAU**.

Tip	Description
A	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.



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

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

Wolters Kluwer Financial Services Customer Test

Credit Bureau Interface Bob Testcase

Bob Testcase

Linda Testcase

Robert Smith

Jane Doe

CREDIT CRITERIA

☐ Do Not Pull a Credit Report for this Individual

☐ Consumer (Non-Mortgage) Credit Report

☒ Mortgage Credit Report

☒ Equifax ☒ Experian ☒ TransUnion

☐ Reissue Existing Credit Report

Joint Lookup -

GET CREDIT REPORT

CREDIT REPORT

Report Type	Reference Number	Date/Time
Lender Copy	2TESTBX00000129	8/4/2015 12:05:23 PM
Consumer Copy	2TESTBX00000129	8/4/2015 12:05:23 PM

DOWNLOAD LOG FILE **CANCEL** **SAVE**

Tip Description

A Reissue Existing Credit Report

Select this option and enter a reference number to avoid pulling a new credit report.

☒ Reissue Existing Credit Report

Reference Number

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

BUREAU EXPRESS

Residential Merged Credit Report

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE, LOVELAND, CO 80538 800-766-6600 - FAX 800-456-7669

CONSUMER COPY

Client Tracking	loan processor	Requested by	Report ID
0643-CITEST	07/08/2014	1408862	Time requested

First Name	Middle	Suffix	Age	Sex	Social Security
Bob			35		XXX-XX-9129

Town/State	IL	00144	Telephone

Report ID	Report Date	Report Time	Report Status
XXX-XX-9129	07/08/2014	08:32	Testcase, Bob H1 Level: H1 ** INFORMATION USED TO GENERATE THIS REPORT IS FROM A TEST DATABASE **
XXX-XX-9129	07/08/2014	08:32	Testcase, Bob H1 Level: H1 ** INFORMATION USED TO GENERATE THIS REPORT IS FROM A TEST DATABASE **
XXX-XX-9129	07/08/2014	08:32	Testcase, Bob H1 Level: H1 ** INFORMATION USED TO GENERATE THIS REPORT IS FROM A TEST DATABASE **

Database Residence Information				First	Last
6800 HARDING AVE APT 12	MIAMI BEACH	FL	33141	03/00	---
6800 HARDING AVE APT 15	MIAMI	FL	331413802	06/00	03/05
6800 HARDING AV 15	MIAMI BEACH	FL	33141	---	12/02
12 6800 AV	MIAMI BEACH	FL	33141	---	07/00

Database Employment Information				First	Last
ABC Employer				06/02	06/02

- 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 Amacommor ▾	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="text"/>		
<input type="checkbox"/> Use on Notice of Action Taken					

+

REFRESH BUREAU

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.

Assets and Liabilities

Assets

Hide Detail

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

+

Liabilities

Show Detail

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

+

☐ Include the Authorization for Payoff

Real Estate Owned

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

+

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		
Total including Base Income:	\$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	

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 *
In-House Purchase

ORGANIZATION & POLICY

Organization *
Minnesota

Policy Group
In House Installment Fixed TW

Calculations Policy *
Calculation Policy

Document Policy *
Document Policy -all RE with Dynamic Note


Loan Definition Policy
Loan Definition Policy TW

Loan Act

Loan Officer *
Leslie Mae Lender

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. <ul style="list-style-type: none">• 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 ^[A]
 Training Institution

Document Preparer ^[A]
 Training Institution

Document Return to - UCC ^[A]
 Training Institution

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

Settlement Agents

☐ Identify a second Settlement Agent on the Closing Disclosure

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

Number of tax forms requested 1

Fees

☒ Charge a Returned Payment Fee Service Charge Amount 25.00

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.

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

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.

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.
--	---



Flood Services

Objective

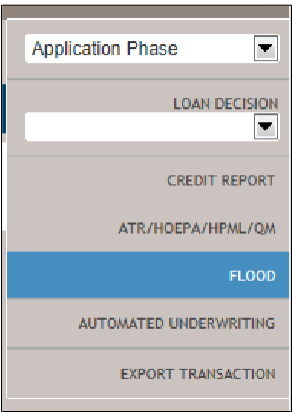
This lesson includes the following task:

- Pull a flood report.

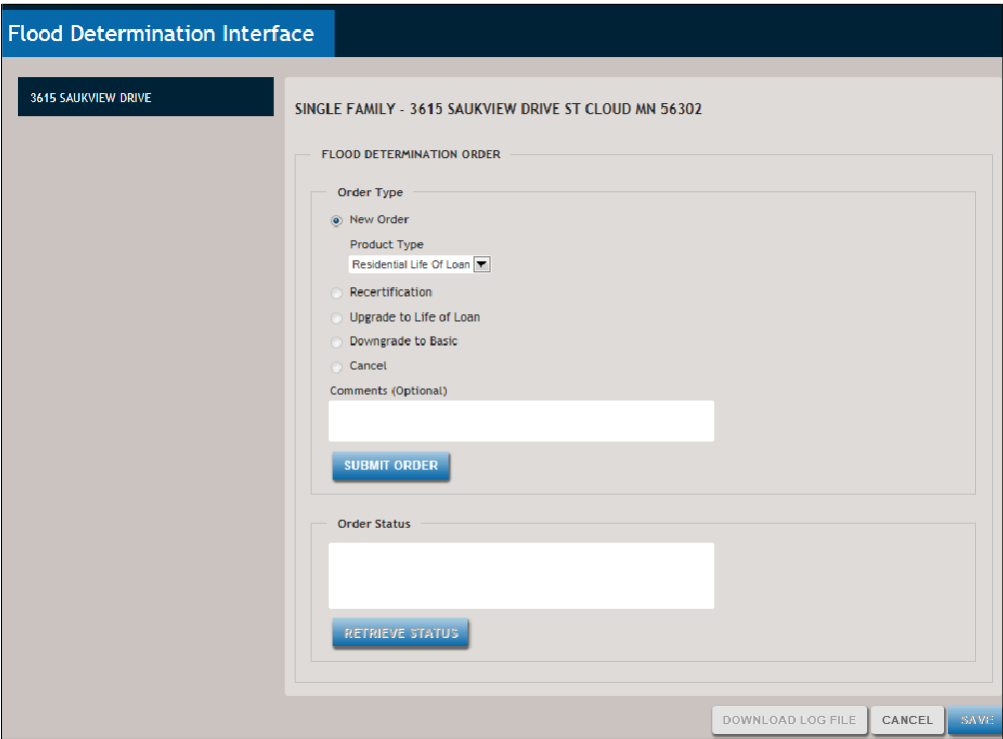
Pull a Flood Report

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

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



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

The screenshot shows a web form titled 'Flood Determination Interface'. On the left, there's a dark blue box with the address '3615 SAUKVIEW DRIVE'. The main area has a header 'SINGLE FAMILY - 3615 SAUKVIEW DRIVE ST CLOUD MN 56302'. Below this is a section 'FLOOD DETERMINATION ORDER'. It contains a 'New Order' radio button (selected), a 'Product Type' dropdown menu (set to 'Residential Life Of Loan'), and several other radio buttons: 'Recertification', 'Upgrade to Life of Loan', 'Downgrade to Basic', and 'Cancel'. There is a 'Comments (Optional)' text area. A 'SUBMIT ORDER' button is at the bottom of this section. Below that is an 'Order Status' section with a large text area and a 'RETRIEVE STATUS' button. At the very bottom of the form are three buttons: 'DOWNLOAD LOG FILE', 'CANCEL', and 'SAVE'.

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

Tip	Description
A	If the property does not have a street address, enter the legal description or applicable information in the Comments (Optional) field.
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 *
Installment

Amount Requested *

Payment Frequency *
Monthly

Number of Payments *

Funding Date *

Note Date *

First Payment Date *

Closing Date

Accrual Method *
Actual/365

☐ Prepay Odd Days Interest

☐ Payable On Demand

RATE INFORMATION

Rate Type *
Variable

Rate Lock Date

Variable Rate Policy

Index Name *

Index Month *
January

Index Rate *

Margin

Interest Rate Rounding
to the Nearest .125

Initial Rate Definition *
Equal to the market r

Floor Definition *
None

Ceiling Definition *
Specific Value

Ceiling *

Market Rate
0.000

Initial Rate (Calculated)
0.000

Rate Change Information

Rate Change Affects the Payment Amount

Initial Rate Hold Term *
Payments

Subsequent Rate Change *
Payments

Periodic Rate Caps *
Apply on a per adjustment basis

Periodic Cap

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

A	Closing Date
---	---------------------

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

B	Prepay Odd Days Interest
---	---------------------------------

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

C	Payable on Demand
---	--------------------------

	If selected, the following additional demand language will print in the Payment section: "Payable on demand, if no demand is made, then loan payments will be xxx."
--	---

D	Rate Lock Date
---	-----------------------

	If 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 Fee Policy TW Paid To Description Appraisal Company											
<input type="checkbox"/>	Attorney	Services Borrower Canno	250.00	0.000		Borrow	Other	0%	Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy Fee Policy TW Paid To Description Attorney											
<input type="checkbox"/>	City/County Tax Stamps - Deed	Taxes and Other Govern	60.00	0.000		Borrow	Other	0%	Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy Fee Policy TW Paid To Description Public Official											
<input type="checkbox"/>	Closing	Services Borrower Canno	70.00	0.000		Borrow	Other	0%	Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy Fee Policy TW Paid To Description Title Company											
<input type="checkbox"/>	Courier	Other	60.00	0.000		Borrow	Other		Cash	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy Fee Policy Paid To Description Courier											
<input checked="" type="checkbox"/>	Credit Report	Services Borrower Canno	13.00	0.000		Borrow	Other	0%	Add Tc	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy Fee Policy TW Paid To Description Kroll Factual Data											
<input type="checkbox"/>	Credit Report	Services Borrower Canno	13.00	0.000		Borrow	Other	0%	Add Tc	<input type="checkbox"/>	<input type="checkbox"/>
Fee Policy Fee Policy Paid To Description Kroll Factual Data											

Tip Description

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

FEE DETAIL

Fee Name

Appraisal

Fee Short Name

Section

Services Borrower Cannot Shop For

☒ Fixed

0.00

☐ Percent

0.000

Paid By

Borrower

Paid To

Variance Type

0%

Collect As

Cash

☐ Title Charge

☐ POC

☐ Fee Refundable prior to Closing

☐ APR

☐ MAPR

☐ Include on the Changed Circumstances document

☐ Points and Fees-Federal

☐ Points and Fees-State

SERVICE PROVIDERS

Show 10 entries

Selected

Name

☐

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
0	0.000000

+

Escrow PMI

Payment Frequency

Monthly ▼

PMI renewal payments that are held in escrow will be:

Refunded Separately to the Borrower ▼

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

A	Subject to Homeowners Protection Act of 1998
----------	---

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

B	Coverage Type
----------	----------------------

- **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		\$0.00
Non-Escrowed	Homeowner's Insurance	0.00	Annually			\$0.00

Escrowed Total:

Non-Escrowed Property Costs over Year 1:

Override Calculated Non-Escrowed Payment

\$0.00

\$0.00

\$0.00

Reserves Deposited with Lender

Escrow Reserves Paid

Cash

Cushion

None

Escrow Payment

Initial Deposit for your Escrow Account

Description	Payments	Federal	State	Payment Amount	Amount
No data available in table					

Aggregate Reserve Adjustment

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		
<div></div>		
Loan Amount Proceeds Amount Financed Total of Payments APR Maturity Date	Charges Affecting the APR 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	Ratios Loan to Value CLTV Total Income Home to Income <input type="checkbox"/> Override calculated HTI Debt to Income <input type="checkbox"/> Override calculated DTI
Charges Not Affecting the APR Total Non-APR Fees		
CALCULATING CASH TO CLOSE Disbursements Not Disclosed in Total Closing Costs Deposit Specific Seller Credits Generalized Seller Credits Seller Credits Specific Other Credits Generalized Other Credits Adjustments Adjustments and Other Credits		
	<div></div> <div></div> <div></div> <div>0.00</div> <div></div> <div></div> <div>0.00</div>	
<div>AMORTIZATION SCHEDULE</div> <div>CALCULATE</div>		

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 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 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, prorations for property taxes, and prorations 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.

CALCULATING CASH TO CLOSE


Estimated Total Payoffs and Payments


C Amortization Schedule


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

Complete ATR/QM/HPML/HOEPA Information

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.

Closing Phase 


LOAN DECISION 

EXPORT TO CORE

CREDIT REPORT


ATR/HOEPA/HPML/QM

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


Wolters Kluwer
Financial Services

Wiz Sentinel Interface

Sample1


HOEPA/HPML

Yield Spread Premium Rate

Upfront Mortgage Insurance Percent

GET LENDING ANALYSIS REPORT

DOWNLOAD LOG FILE

CANCEL

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

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

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

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: Sample
 Analysis Date: 9/10/2014
 Analysis Time: 5:05:18 PM
 TILA APR: 5.518%
 TILA Fee Total: \$600.00
 Section32 Index: 0
 Section32 Message: 0

Amount Financed: \$200,000.00

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

Section32 Message(s)

APOR Index:

10 Year Maturity

APOR Rate 3.314%

APOR Date 9/8/2014

Rate Locked Date 9/9/2014

Boea Fee Discount Details: Section 32 boea fee 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 2.344%

Treasury Date 8/15/2014

HMDA Rate Spread 2.200%

Rate Locked Date 9/9/2014

ATR-QM Results

ATR Test

Values for one or more ATR criteria was not provided.

The following factors were considered in the assessment:

Those that meet requirements:

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

Those that do not meet requirements:

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

- Value for MonthlyResidualIncome was not provided.

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

ATR-QM Results

QM Test

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

The following factors were considered in the assessment:

Those that meet requirements:

- Loan has regular periodic payments.
- Loan does not have a negative amortization.
- Loan does not have an interest only feature.
- Loan does not have a balloon payment.
- Loan term does not exceed 30 years.
- The points and fee 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 FHA.

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

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

Complete Document Data

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

Select a Phase: **Upfront** ▼

Form to View First: **Addendum To Loan Application - Benjamin A Franklin-Collateral 1** ▼

VIEW DOCUMENTS ▼ ▲

✓ **TRANSACTION DATA**

- ☐ RESPA is Not Applicable
- ☐ If true, the separate Borrowers Signature Authorization is not needed for verification.
- ☐ An insurance product is being offered with this transaction.
- ☒ Property Insurance Required
- ☒ Lender desires the Notice of Intent to Proceed form.
- ☐ The lender wants the Lender Paid Mortgage Insurance Initial Disclosure with the hard coded comparison table.
- ☒ Tax Information Authorization
- ☒ Government Monitoring Information For ECOA (Regulation B) is Requested

Combined Overflow Declarations Description

- ☐ Include the SSA89, Authorization for Social Security Administration to Release Social Security Number Verification.
- ☐ Do Not Provide Balloon Payment Mortgage Disclosure
- ☐ Select Disclosure Notices
- ☐ Select Mortgage Loan Commitment Letter With Variable Conditions
- ☐ Include the Mortgage Loan Commitment Letter.

Tip Description

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.

BACK **DOCUMENTS (17)**

Open/Close Data Entry View

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

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate	
DATE ISSUED	
APPLICANTS	Eve A Amaccommon
PROPERTY	11 99th Street St Cloud, MN 56301
SALE PRICE	\$200,000.00
LOAN TERM	15 years
PURPOSE	Purchase
PRODUCT	Fixed Rate
LOAN TYPE	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
LOAN ID #	proratio
RATE LOCK	<input type="checkbox"/> NO <input checked="" type="checkbox"/> YES, until -- at

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

6. 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.
7. Expand each section in the document data on the left pane and complete as applicable.

Tip *Description*

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

8. 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.

The screenshot shows a software interface with a top navigation bar containing 'PARTIES', 'FINANCIAL ANALYSIS', 'LOAN DEFINITION', 'COLLATERAL', 'CALCULATIONS', 'DOCUMENT DATA', and 'PRINT'. Below the navigation bar, there are two buttons: 'CREATE DOCUMENTS' and 'PREVIEW', followed by a 'Select All' checkbox. A blue header bar displays 'Application Phase (0 document)' with a dropdown arrow on the left.

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

The screenshot shows a software interface with a top navigation bar containing 'Upfront' and a dropdown arrow. Below the navigation bar, there are two buttons: 'CREATE DOCUMENTS' and 'PREVIEW', followed by a 'Select All' checkbox. A blue header bar displays 'Upfront (17 documents)' with a dropdown arrow on the left. Below the header, a table lists documents with their titles, dates, and checkboxes for selection.

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

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.

The screenshot shows a software interface with a blue header bar displaying 'VALIDATION MESSAGES (4 items)' with a dropdown arrow on the left. Below the header, a list of validation messages is displayed, including a Warning and three Notices. At the bottom, there is a checkbox labeled 'Enter a description to override the reported validation warnings.' and a text input field.

Message Type	Message Text
Warning	The total of 10% tolerance fees exceeded.
Notice	If you reprint the Good Faith Estimate after making changes to transaction data during the closing phase, please be aware that the loan and payment values on pages 1 and 3 may not match the values that were provided to the borrower at application time.
Notice	With the exception of fees, the system keeps only the most recent changes to the transaction data (i.e. loan amount, rates, dates) regardless of which phase the data was modified in.
Notice	You have selected a type of loan that requires an ATR/QM test unless the transaction and/or creditor is exempt under Regulation Z 1026.43 (a).

☒ Enter a description to override the reported validation warnings.

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.

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

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED: [blank]
APPLICANTS: Eve A. Amaccommon
11 99th Street
St. Cloud, MN 56301

PROPERTY: 11 99th Street, St. Cloud, MN 56301

SALE PRICE: \$200,000.00

LOAN TERM: 15 years
PURPOSE: Purchase
PRODUCT: Fixed Rate
LOAN TYPE: ☒ Conventional ☐ FHA ☐ VA ☐
LOAN ID #: [blank]
RATE LOCK: ☐ NO ☒ YES, until -- at
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 08/28/2017 at 3:00 p.m. CDT

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



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.

ComplianceOne®

HELPLOG OFF

MORTGAGE TRANSACTION

AccountProfessional Services Tes

Loan Number

Party Name/SSN/EIN

Organization

User Name

Loan Phase

HMDA

Show10entries

Loan Number	Name	Phase	Loan Amount	
Sample01	Benjamin A Franklin	Application	\$150,000.00	Created 1/29/2018 By patty.jaeger@wolterskluwer.com Modified 1/30/2018 By patty.jaeger@wolterskluwer.com
PJ sample	Louis D Amaccommon	Application	\$100,025.00	Created 10/3/2017 By patty.jaeger@wolterskluwer.com Modified 1/29/2018 By patty.jaeger@wolterskluwer.com
SAMPLE00004	Joe Sample	Closing	\$200,025.00	Created 10/31/2017 By jeff.hippler@wolterskluwer.com Modified 1/27/2018 By jeff.hippler@wolterskluwer.com

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

ComplianceOne®

mortgage - BENJAMIN FRANKLIN - SAMPLE01 - APPLICATION PHASE

HELPLOG OFF

PARTIESFINANCIAL ANALYSISLOAN DEFINITIONCOLLATERALCALCULATIONSDOCUMENT DATAPRINTHMDA

☐ Modification

+ BORROWER

+ COSIGNER

+ GUARANTOR

BORROWER (1 item)

Benjamin A Franklin

358 Pennsylvania Lane
St Cloud, MN 78251

Demographics

111-33-4455
Individual

(320) 520-1776
bfranklin@plumber.com

Application Phase

Closing Phase

LOAN DECISION

CREDIT REPORT

CUSTOMER DUE DILIGENCE

ATR/HOEP/HPML/QM

AUTOMATED UNDERWRITING

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.

TRANSACTION PHASE

×

Selecting the closing phase will lock the fees that were disclosed for the loan estimate. Would you like to continue?

CANCEL

CONTINUE

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

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

PARTIESFINANCIAL ANALYSISLOAN DEFINITIONCOLLATERALCALCULATIONS

CLOSING DISCLOSUREDISBURSEMENTSDOCUMENT DATAPRINT

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
☐ Points and Fees-State

Exclusion Amount 0.00

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
Before Closing

Paid By
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: Closing

Form to View Financing Statement

Changes the phase for this transaction

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

A Loan Definition – Selection of HMDA Applies and 2018 HMDA Rule Applies and completion of data below

HMDA

☒ HMDA Applies ☒ 2018 HMDA Rule Applies

Universal Loan Identifier (ULI) AB1234CD5678EF901234 - ATRQmWizDemo - 60

Preapproval: 2 = Preapproval Not Requested
 Loan Purpose: 1 = Home Purchase
 Submission of Application: 1 = Submitted Directly to Your Institution

B Collateral - complete applicable information

Single Family Dwelling

> BUYER'S REAL ESTATE BROKER

> SELLER'S REAL ESTATE BROKER

> REPORTED COLLATERAL
 Select the collateral you wish to report:
 Single Family Dwelling - 123 New Address - Anytown, MH

☐ Exclude Property Value for HMDA

GEOCODING

☐ Manual Geocode

MSA Metropolitan Area Number

State Code

County Code County 5

Census Tract Census Tract 11

C Calculation – complete applicable information in Ratios, Underwriting Information and Rate Spread

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		
Charges Affecting the APR			
APR Fees	\$1,904.00		
Prepaid Odd Days Interest			
Number of Odd Days			
Mortgage Insurance			
Prepaid Insurance			
Escrow			
Insurance Renewals			
Total Charges Affecting the APR	\$1,904.00		
Total Finance Charge	\$488,615.17		

UNDERWRITING INFORMATION

Underwriting Method: Automated

Automated Underwriting

System: Results:

Origination/Disposition

Action Taken: 1 = Loan originated

Type of Purchaser: 0 = Affiliate institution

Action Taken Date: 02/01/2018

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

RATE SPREAD

Rate Spread: Manual Rate Spread

CALCULATE RATE SPREAD

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.

The screenshot shows a web interface for www.wizenterprise.com. A message states: "Record was successfully inserted into the LAR File 'ct - HMDA DF 2018 - C1 Mortgage' at Row 385". Below this, there is a "File Name" dropdown menu with "ct - HMDA DF 2018 - C1 Mortgage" selected, and a "Row" field with "385". At the bottom, there are two buttons: "PREVIEW LAR RECORD" and "UPDATE LAR RECORD". A "Reviewed" checkbox is located in the top right corner.

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.

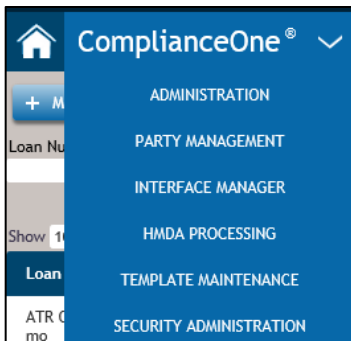
The screenshot shows a web interface with two buttons: "PREVIEW LAR RECORD" and "CREATE LAR RECORD". The "CREATE LAR RECORD" button is highlighted with a red rectangle. Below the buttons, a message box states: "Select to create the pipe delimited text file (.txt) for this transaction. The file will be placed in your default download browser location."

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

Show 10 entries

Select	Loan Number	Action Taken Date	Name	Loan Amount	Reviewed	Submitted	File Name
<input type="checkbox"/>	ATR Qm Wiz De mo	2/1/2018	Louis D Amaccommon	\$180,025.00	Not Reviewed	Submitted	ct - HMDA DF 2018 - C1 Mortgage
<input type="checkbox"/>	Copy_VT BB seminar	1/11/2018	Benjamin A Franklin	\$200,000.00	Not Reviewed	Not Submitted	
<input type="checkbox"/>	SAMPLE00004	1/5/2018	Joe Sample	\$200,025.00	Not Reviewed	Not Submitted	ct - HMDA DF 2018 - Testing
<input type="checkbox"/>	Sample2	10/20/2018	Jason Roberts	\$180,025.00	Reviewed	Submitted	ct - HMDA DF 2018 - C1 Mortgage
<input type="checkbox"/>	2018 HMDA	2/1/2018	Louis D Amaccommon	\$180,025.00	Not Reviewed	Submitted	2018 HMDA DF Test
<input type="checkbox"/>	9999	2/1/2018	Louis D Amaccommon	\$180,025.00	Reviewed	Submitted	ct - HMDA DF 2018 - Testing
<input type="checkbox"/>	9990	2/1/2018	Louis D Amaccommon	\$180,000.00	Not Reviewed	Submitted	ct - HMDA DF 2018 - Testing
<input type="checkbox"/>	Copy_SAMPLE001	10/20/2018	Jason Roberts	\$180,050.00	Not Reviewed	Not Submitted	

Showing 1 to 8 of 8 entries

First

Previous

1

Next

Last

INSERT LAR RECORD FROM SELECTED

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

The screenshot shows the 'DOCUMENT DATA' tab in a software interface. At the top, there's a navigation bar with tabs: PARTIES, FINANCIAL ANALYSIS, LOAN DEFINITION, COLLATERAL, CALCULATIONS, DOCUMENT DATA, and PRINT. Below this, there's a 'Select a Phase:' dropdown menu currently set to 'Upfront'. A secondary dropdown menu is open, showing options: 'Choose...', 'Upfront', and 'Adverse Action' (which is highlighted in blue). Below the dropdowns, there's a 'Form to View Fil' section with a dropdown set to 'Denied'. A tooltip below it says 'Changes the phase for this transaction'. On the right side, there's a blue button labeled 'VIEW DOCUMENTS' and two small arrow buttons.

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.

The screenshot shows the 'DOCUMENT DATA' tab with the 'DOCUMENTS (2)' button highlighted. Below the navigation bar, there's a 'BACK' button and a 'Statement of Credit Denial, Termination or Change' section. The left pane has several sections expanded: 'TRANSACTION DATA', 'BORROWER - JOE SAMPLE', and 'ACTIONREASON'. The 'ACTIONREASON' section is further expanded, showing a list of reasons for denial. The main content area displays the 'Statement of Credit Denial, Termination or Change' form. It includes fields for 'Lender' (Sample Bank, 100 Main St, PO Box 100, St. Cloud, MN 56302-9999, (320) 900-0001) and 'Borrower' (Joe Sample, 123 4th St, Anyplace, MN 56377). It also shows the 'Date' (June 25, 2014) and 'Loan Number' (DEHILL). Below this, there's a section titled 'Principal Reasons for Credit Denial, Termination or Other Action Taken Concerning Credit' with a list of reasons: 'Unable to verify residence', 'Lack of collateral', and 'Unable to verify employment'.

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.

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

- | | |
|----------|--|
| A | If you want a changed fee listed on the Change of Circumstance document, navigate to the fee and select the Include in Change of Circumstance document option. Enter a name and value in the Include the name and the original estimated value of the fee text box. |
|----------|--|

The screenshot shows a form with the following fields and options:

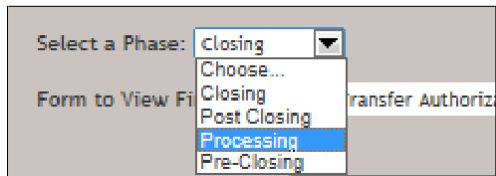
- Paid By:** Borrower (dropdown)
- Paid To:** Other (dropdown)
- Paid To Description:** Town and County Appraisals (text box)
- Variance Type:** 10% (dropdown)
- Collect As:** Cash (dropdown)
- ☐ Title Charge
- ☐ POC
- ☐ Fee Refundable
- ☐ APR
- ☒ Include on the Changed Circumstances document
- Include the name and the original estimated value of the fee** (text box)
- ☐ Points and Fees-Federal
- ☐ Points and Fees-State

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

Tip Description

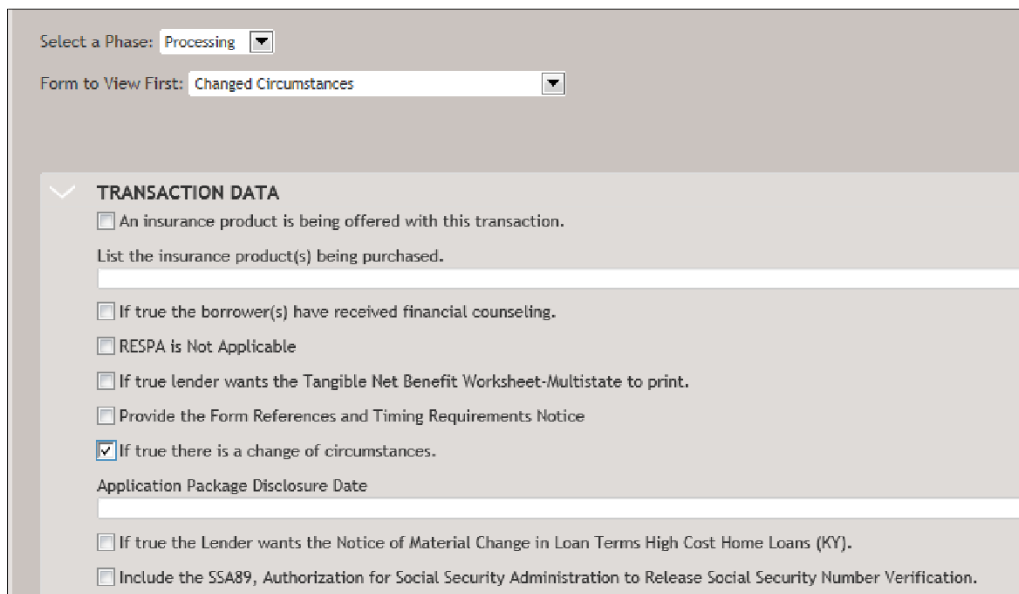
- A** The transaction can be in the Application Phase or the Closing Phase to produce the Change in Circumstance document.

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



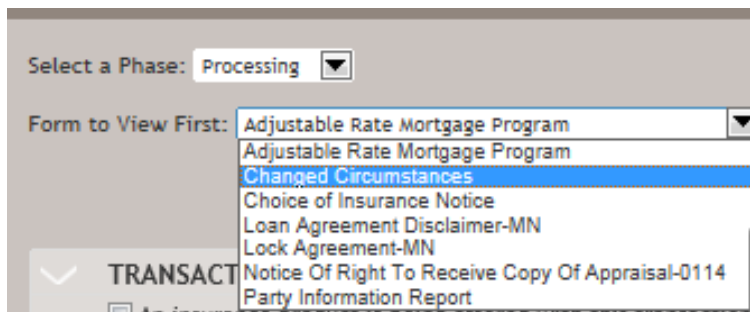
A screenshot of a web form. The 'Select a Phase:' dropdown menu is open, showing a list of options: 'Closing', 'Choose...', 'Closing', 'Post Closing', 'Processing' (which is highlighted in blue), and 'Pre-Closing'. To the right of the dropdown, the text 'Form to View First:' and 'transfer Authoriz' are partially visible.

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



A screenshot of a web form showing the 'TRANSACTION DATA' section. At the top, 'Select a Phase:' is set to 'Processing' and 'Form to View First:' is set to 'Changed Circumstances'. The 'TRANSACTION DATA' section is expanded, showing several checkboxes. The checkbox for 'If true there is a change of circumstances.' is checked. Other checkboxes include 'An insurance product is being offered with this transaction.', 'If true the borrower(s) have received financial counseling.', 'RESPA is Not Applicable', 'If true lender wants the Tangible Net Benefit Worksheet-Multistate to print.', 'Provide the Form References and Timing Requirements Notice', 'If true the Lender wants the Notice of Material Change in Loan Terms High Cost Home Loans (KY).', and 'Include the SSA89, Authorization for Social Security Administration to Release Social Security Number Verification.'.

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



A screenshot of a web form. The 'Form to View First:' dropdown menu is open, showing a list of options: 'Adjustable Rate Mortgage Program', 'Adjustable Rate Mortgage Program', 'Changed Circumstances' (which is highlighted in blue), 'Choice of Insurance Notice', 'Loan Agreement Disclaimer-MN', 'Lock Agreement-MN', 'Notice Of Right To Receive Copy Of Appraisal-0114', and 'Party Information Report'. The 'Select a Phase:' dropdown is set to 'Processing'.

- 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

Lender

Training

1234 Main Street

Any Town, MN 11111

Borrower

Bob Testcase

Linda Testcase

123 Easy Street

Toontown, IL 60144

Change Date:

Re-Disclosure Date:

Loan Number: PJ group training

Property Address: 123 Oak Street, Dent, MN 56587

Complete this form for each changed circumstance.

Detail of Change

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

Fee Changes Associated with Change

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

title fee of \$70.00

\$550.00

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



Additional Transactions

Objectives

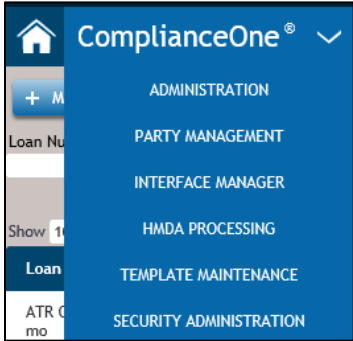
This lesson includes the following tasks:

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

Manage Parties in Party Management

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

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



2. Delete, edit, or add a party.

<div><div>+ INDIVIDUAL</div><div>+ ENTITY</div><div>+ SOLE PROPRIETORSHIP</div></div> <div>Show <div>50</div> entries</div>		
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.

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	542418015	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	890047000	0.00	0.00	Eve Amaccommon	BANK OF AMERICA	<input type="checkbox"/>	Exclude
Credit Card/R	540126050	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** menu option.
4. Select **Refinance** in the Type of Loan drop down list.

LOAN DEFINITION

Loan Number ATR/QM Test

Refi

Type of Mortgage

In-house Document

Type of Loan *

- New
- Modification
- Refinance

Loan Purpose *

Consumer ☐ Loan is Assumable

Integrated Disclosure Purpose

☒ HMDA Applies ☒ 2018 HMDA Rule Applies

5. 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.

6. Select the **COLLATERAL** menu option.
7. 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

Loan Amount \$175,000.00 Proceeds \$175,000.00 Amount Financed \$175,000.00 Total of Payments \$241,473.03 APR 4.503 % Maturity Date 04/26/2032	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	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
--	---	---

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

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.

The screenshot shows the 'Party' page with the 'Modification' checkbox selected. Below it are three sections for different roles: Borrower, Cosigner, and Guarantor. Each section contains one party's details and a status dropdown menu.

Role	Name	Address	Phone	Status
Borrower	Jane Doe	101 Main Street, Monticello, MN 55362	111-22-4444	Existing
Cosigner	Ken Customer	10000 Birch St, Burbank, CA 91502	500-50-7000	Existing
Guarantor	John Doe	101 Main Street, Monticello, MN 55362		Existing

- A**
- Status Drop down:**
- Existing – this is the default entry and this status indicates the party was on the original transaction.
 - Added – this selection indicates the party is being added and will select the applicable documents and/or language.
 - Released – this selection indicates the party is being released and will select the applicable release documents.

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.

The screenshot shows the 'Loan Definition' form. It includes fields for 'Loan Number' (with a sample value), 'Type of Mortgage' (In-house Document), 'Type of Loan' (Modification), 'Loan Purpose' (Consumer), and 'Integrated Disclosure Purpose' (Refinance). There are also checkboxes for 'HMDA Applies' and '2018 HMDA Rule Applies', both of which are checked.

- A**
- Purchase - the consumer intends to use the proceeds to purchase the property securing the transaction.
 - Refinance -the credit is not for a purchase and will be used to satisfy and replace an existing obligation (from the same or a different lender) that is secured by the property that also secures the new transaction.
 - Construction - the credit is not for a purchase or a refinance, and the credit will be used to finance the initial construction of a dwelling on the property securing the transaction (this includes construction only or construction with permanent financing, but does not include a renovation or improvement).
 - Home Equity Loan -the credit is not for a purchase, refinance or construction (this includes first or subordinate liens).

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

The screenshot shows the 'COLLATERAL' menu with a table containing one item: 'Single Family Dwelling'. The table has columns for 'Status', 'Address', and 'Lender'. The 'Status' dropdown is open, showing options: 'Existing', 'Added', and 'Released'.

- Click on **CALCULATIONS** menu.

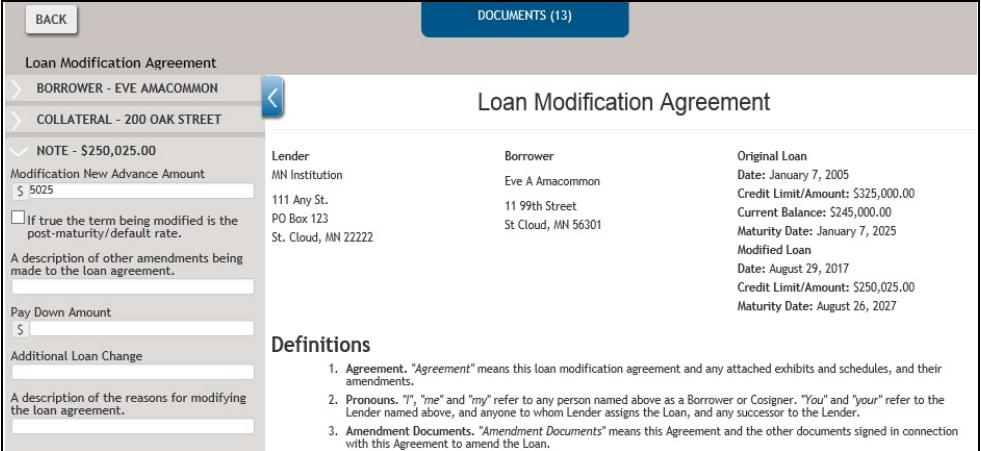
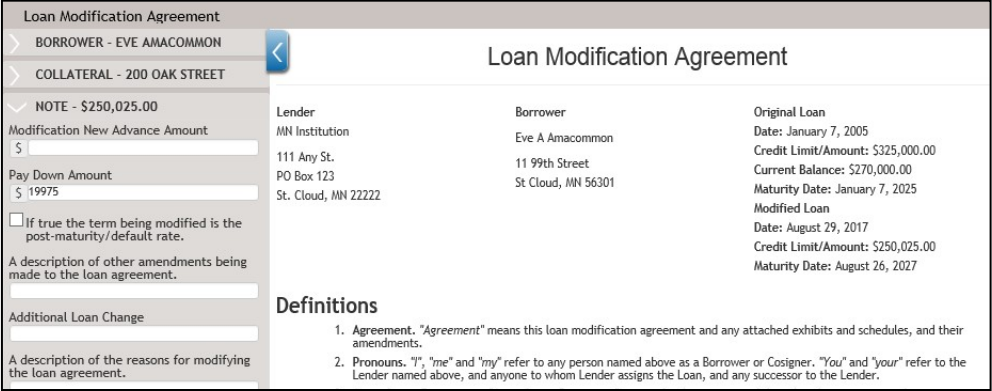
The screenshot shows the 'CALCULATIONS' menu with the 'TERMS OF LOAN' section. It includes fields for 'Original Loan Amount', 'Original Note Date', 'Original Maturity Date', 'Current Balance', 'Repayment Method', 'Amount Requested', 'Payment Frequency', 'Number of Payments', 'Funding Date', 'Note Date', 'First Payment Date', 'Closing Date', 'Accrual Method', and checkboxes for 'Prepay Odd Days Interest' and 'Payable On Demand'.

Tip	Description
A	Additional Fields in the At Origination 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.

The screenshot shows the 'DOCUMENT DATA' menu with a list of documents. The 'Loan Modification Agreement' is highlighted in blue. Other documents listed include 'Automatic Transfer Authorization Plain Language', 'Borrower Certification and Authorization', 'Choice of Insurance Notice', 'Closing Disclosure - Borrower Only - Eve A Amaccommon', 'Closing Disclosure - Seller Only', 'Demographic Information Addendum - Eve A Amaccommon', 'Errors and Omissions Agreement', 'Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application - Eve A Amaccommon', 'Modification Agreement-Mortgage-MN - 200 Oak street, Dent, 56301', 'IRS W-9-Request for Taxpayer Identification Number and Certification- Eve A Amaccommon', and 'Consent to Contact You By Telephone, Text and Email - Eve A Amaccommon'.

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

Tip	Description
A	<p>If Current Balance is greater than the Amount Requested. The Modification New Advance Amount field is calculated.</p>  <p>The screenshot shows a 'Loan Modification Agreement' form. On the left, there's a sidebar with a 'BACK' button and a 'DOCUMENTS (13)' button. Below these are sections for 'BORROWER - EVE AMACOMMON' and 'COLLATERAL - 200 OAK STREET'. The main form area has a title 'Loan Modification Agreement' and a table with three columns: Lender, Borrower, and Original Loan. The Lender is MN Institution, 111 Any St., PO Box 123, St. Cloud, MN 22222. The Borrower is Eve A Amaccommon, 11 99th Street, St Cloud, MN 56301. The Original Loan details include Date: January 7, 2005, Credit Limit/Amount: \$325,000.00, Current Balance: \$245,000.00, Maturity Date: January 7, 2025. The Modified Loan details include Date: August 29, 2017, Credit Limit/Amount: \$250,025.00, Maturity Date: August 26, 2027. There are also sections for 'Definitions' and 'Additional Loan Change'.</p>
B	<p>If Current Balance is less than the Amount Requested. The Pay Down Amount field is calculated.</p>  <p>The screenshot shows a 'Loan Modification Agreement' form. On the left, there's a sidebar with a 'BACK' button and a 'DOCUMENTS (13)' button. Below these are sections for 'BORROWER - EVE AMACOMMON' and 'COLLATERAL - 200 OAK STREET'. The main form area has a title 'Loan Modification Agreement' and a table with three columns: Lender, Borrower, and Original Loan. The Lender is MN Institution, 111 Any St., PO Box 123, St. Cloud, MN 22222. The Borrower is Eve A Amaccommon, 11 99th Street, St Cloud, MN 56301. The Original Loan details include Date: January 7, 2005, Credit Limit/Amount: \$325,000.00, Current Balance: \$270,000.00, Maturity Date: January 7, 2025. The Modified Loan details include Date: August 29, 2017, Credit Limit/Amount: \$250,025.00, Maturity Date: August 26, 2027. There are also sections for 'Definitions' and 'Additional Loan Change'.</p>

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 a web form titled "ORGANIZATION & POLICY" with a sub-section "LOAN DEFINITION". The form contains several dropdown menus and a checkbox. The "Loan Number" field is labeled "ATR/QM Test" and has a dropdown menu with "Construc Purchase" selected. The "Type of Mortgage" dropdown menu has "In-house Document" selected. The "Type of Loan*" dropdown menu has "New" selected. The "Construction Note Type" dropdown menu has "Construction Only" selected. The "Construction Type" dropdown menu has "Initial" selected. The "Loan Purpose*" dropdown menu has "Consumer" selected. The "Integrated Disclosure Purpose" dropdown menu has "Purchase" selected. There is a checkbox labeled "HMDA Applies" which is currently unchecked. Below the "LOAN DEFINITION" section is a section titled "GENERAL INFORMATION".

ORGANIZATION & POLICY	
LOAN DEFINITION	
Loan Number	ATR/QM Test
Construc Purchase	
Type of Mortgage	In-house Document
Type of Loan*	New
Construction Note Type	Construction Type
Construction Only	Initial
Loan Purpose*	Consumer
Integrated Disclosure Purpose	Purchase
<input type="checkbox"/> HMDA Applies	
GENERAL INFORMATION	

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

Payments to 3rd Parties Not Disclosed in Total Closing Costs

Deposit

Specific Seller Credits

0.00

Generalized Seller Credits

Seller Credits

0.00

Specific Other Credits

0.00

Generalized Other Credits

Adjustments

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

Other

Contractual Adjustment Item

Description

Integrated Disclosure Section

Due from Borrower at Closing

Integrated Disclosure Subsection

Amount

When Paid

At Closing

+

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

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** menu option.
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]
 In-house Document
 Fannie Mae
 Freddie Mac
 FHA

Construction Note Type: [dropdown]

Loan Purpose: [dropdown]
 Consumer [checkbox] Loan is Assumable

Integrated Disclosure Purpose: [dropdown]
 Purchase

☒ HMDA Applies ☒ 2018 HMDA Rule Applies

Applicable Plan: [dropdown]
 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 Treasury	Installment	12 months	2%	No	Yes
FNMA	3522/3182	1-yr Treasury	Installment	12 months	2%	No	After initial period
FNMA	3522.44 TX	1-yr Treasury	Installment	12 months	2%	Yes	No
FNMA	3526/3189	1-yr LIBOR	Installment	12 months	2%	No	Yes
FNMA	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

☐ MERS

Legal Description
See Exhibit "A"

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

49

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

A To print verification documents

After printing Upfront Application documents, change the **Select a Phase** drop- down to Processing.

Choose...
Upfront
Adverse Action
Processing

The verification documents will be selected if Verification Requested was selected in **Financial Analysis**.

Type	Account Number	Amount	Owner
Checking Account	1245	750.00	Eve Amacommon

☒ Verification Requested

Depository Institution Name
sample

Address

City
any

State
Minnesota

Postal Code

Complete a USDA Transaction

This section assumes you know how to create a basic transaction 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.

MORTGAGE INSURANCE

☐ PMI Applies

☐ USDA Mortgage Insurance Applies

PROPERTY COSTS

Property Costs Policy

Escrow Policy

Escrow Account Type

Escrow account established and required

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

MORTGAGE INSURANCE

☐ PMI Applies

☒ USDA Mortgage Insurance Applies

USDA Fees

USDA Guarantee Fee and Annual Fee

Annual Fee Only

Obligated Date

USDA Guarantee Fee Name

USDA Guarantee Fee

Guarantee Rate

Annual Rate

USDA Guarantee Fee

Collect As

Add to Amount Requested

☐ POC

☐ Fee Refundable

☐ Points and Fees - State

Variance Type

Escrow

Payment Frequency

Annually

Mortgage Insurance payments that are held in escrow will be:

Refunded Separately to the Borrower

Cushion

None

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

Report ID	Primary SSN	First Name	Last Name	Secondary SSN	First Name	Last Name	Address	City	State	Zip	Comment
2TESTBX00000129	000-00-0129	Bob	Testcase				123 Easy Street	Toontown	IL	60144	Tri-Merge
2TESTBX00000131	000-00-0131	Reggie	Testcase				5678 Boardwalk	Tinytown	WY	83300	Tri-Merge
2TESTBX00000133	000-00-0133	Linda	Testcase				999 W. East Ave	Mayberry	RI	00333	Tri-Merge
9TESTBX98990135	998-99-0135	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

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

CBC Customer Test Cases

Individual Test Cases

Primary SSN	First Name	Last Name	Secondary SSN	First Name	Last Name	Address	City	State	Zip	Comment
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

Primary SSN	First Name	Last Name	Secondary SSN	First Name	Last Name	Address	City	State	Zip	Comment
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		<input type="checkbox"/> Contractual Adjustment Item	
Other			
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		<input type="checkbox"/> Contractual Adjustment Item	
Other			
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		<input type="checkbox"/> Contractual Adjustment Item	
Other			
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		<input type="checkbox"/> Contractual Adjustment Item	
Other			
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		<input checked="" type="checkbox"/> Contractual Adjustment Item	
Other			
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

Summaries of Transactions		Use this table to see a summary of the adjustments to the loan.
BORROWER'S TRANSACTION		
K. Due from Borrower at Closing		\$226,129.47
01 Sale Price of Property		\$225,000.00
02 Sale Price of Any Personal Property Included in Sale		
03 Closing Costs Paid at Closing (J)		\$529.47
04		
Adjustments		
05 Contractual Adjustment K (B) and M(S)		\$500.00
06 Due from Borrower at Closing selection on CD page (K)		\$100.00
07		
Adjustments for Items Paid by Seller in Advance		
08 City/Town Taxes	to	
09 County Taxes	to	
10 Assessments	to	
11		
12		
13		
14		
15		
L. Paid Already by or on Behalf of Borrower at Closing		\$200,312.00
01 Deposit		
02 Loan Amount		\$200,012.00
03 Existing Loan(s) Assumed or Taken Subject to		
04		
05 Seller Credit		
Other Credits		
06 Paid already by or behalf of Brw at Closing on CD page(L)		\$300.00
07		
Adjustments		
08		
09		
10		
11		
Adjustments for Items Unpaid by Seller		
12 City/Town Taxes	to	
13 County Taxes	to	
14 Assessments	to	
15		
16		
17		
CALCULATION		
Total Due from Borrower at Closing (K)		\$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		\$25,817.47

Sellers Closing Disclosure Adjustments

Summaries of Transactions	
SELLER'S TRANSACTION	
M. Due to Seller at Closing	\$225,900.00
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	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes	to
10 County Taxes	to
11 Assessments	to
12	
13	
14	
15	
16	
N. Due from Seller at Closing	\$0.00
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09 Due from Seller at Closing selection on CD page (N)	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	to
15 County Taxes	to
16 Assessments	to
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$225,900.00
Total Due from Seller at Closing (N)	\$0.00
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$225,900.00

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

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

Sellers Closing Disclosure Prorations

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

Closing Disclosure—Closing Cost Funds

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

Closing Cost Fund (2 items)

Closing Costs Fund Type
Deposit on Sales Contract

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

Amount
100.00

Closing Costs Fund Type
Excess Deposit

Integrated Disclosure Section
Due From Seller at Closing

Amount
200.00

Closing Disclosure—Closing Cost Funds

Borrowers Closing Disclosure Closing Cost Funds

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

Sellers Closing Disclosure Closing Cost Funds

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