

THE CLOSING DISCLOSURE FORM CFPB 2015

Impact/SQL

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Copyright and Licensing Information

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Introduction to the Closing Disclosure Form

The Consumer Financial Protection Bureau (CFPB) has directed that the consumer lending and settlement industries begin using a new process and set of forms for transactions relating to consumer real estate-related loan applications received on 8/1/2015 and later. These forms replace the disclosures and HUD-1 forms required previously. The new **Loan Estimate** and **Closing Disclosure** forms are introduced in the CFPB's Final Rule for "*Integrated Mortgage Disclosures under the Real Estate Settlement Procedures Act (Regulation X) and the Truth In Lending Act (Regulation Z)*", published 11/20/2013.

The Final Rule can be found, at the CFPB page: <http://www.consumerfinance.gov/regulations/integrated-mortgage-disclosures-under-the-real-estate-settlement-procedures-act-regulation-x-and-the-truth-in-lending-act-regulation-z/>.

Additional guidance can be found on another CFPB page: <http://www.consumerfinance.gov/regulatory-implementation/tila-respa/>.

USA Digital Solutions, Inc. has incorporated the requirements of the **Closing Disclosure Form (CDF)** into the Impact/SQL Escrow module, with a new set of data entry screens triggered with the "**CDF (Closing Disclosure Form) Type of Closing**" selection on the first screen of **Initial Questions, Dates/Transaction Information, Property, Lender** and **Agents** screens, in addition to completely new data entry screens. The **Name and Address File (NAF)** has also been updated, coincident with the addition of the **CDF**, both to speed its operation and with additional data fields to assist with the **CDF**. Please note that the payee shortcuts utilized in the other file types are not utilized in CDF files.

This documentation is designed to explain the **CDF Type of Closing**, to current Impact Escrow module users. It is not designed to explain the CFBP regulations.

The existing **Residential** file **non-GFE** and **with-GFE, worksheet** and **HUD**, and **Commercial** file types of closing (data entry formats), continue to be in place in Impact/SQL Escrow. The Residential file with-GFE type of closing continues to be required, after 8/1/2015, for reverse mortgages, home equity lines of credit (HELOCs) and mortgages secured by a mobile home or by a dwelling that is not attached to real property.

For a full explanation of the balance of the Escrow module functionality, the user is referred to the Escrow Manual.

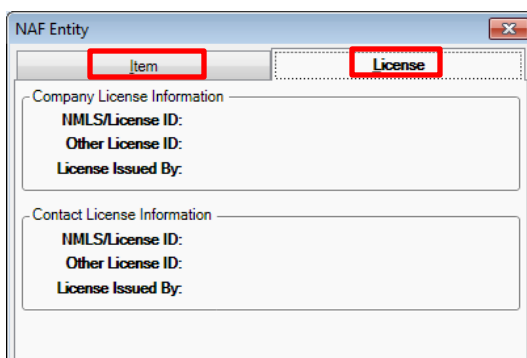
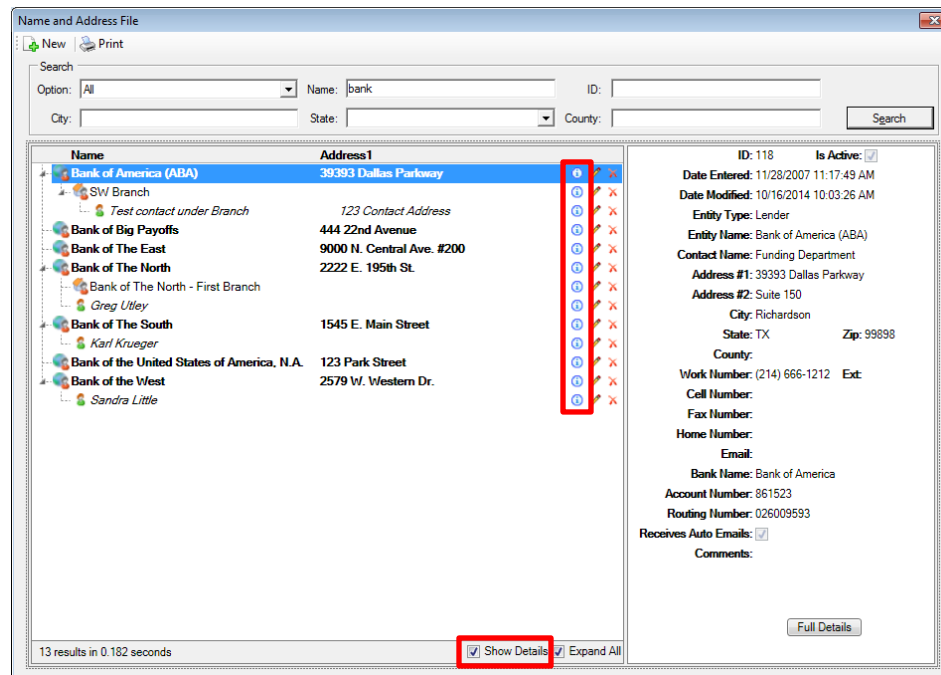
This document is an updated version of one distributed earlier which detailed the CDF functionality as it existed in Impact/SQL version 10.0. This document details the CDF functionality as it exists in Impact/SQL version 10.1.

Name and Address File (NAF)

The **Name and Address File (NAF)** has been modified in version 10.1 of Impact/SQL. The look of the **NAF** has changed somewhat (screen samples are shown below).

The basic functionality is the same as before, but the following points should be noted:

- A search will not begin until the user clicks on the **Search** button (or hits ENTER after a minimum number of characters have been entered – as the **Search** button has the focus). This lets all of the desired search option fields be completed by the user before the search is conducted.
- The search is much faster than with earlier versions of Impact/SQL.
- The **Details** side of the screen can be hidden, to provide more room for the **Name** and **Address** information presented. The **Details** side of the screen can be called up, or hidden, with the **Show Details** checkbox, at the bottom of the screen. The **Full Details** button, at the bottom of the **Details** window, will bring up the **NAF Entity** screen where full information on the entity can be seen (and edited by authorized users). The **Info** button can also be used to bring up the **NAF Entity** screen for a particular NAF entry.



The **Item** tab, on the **NAF Entity** screen, presents the information displayed on the **Details** side of the **Name and Address File** screen; the **License** tab presents **Company** and **Contact License Information** as shown to the left.

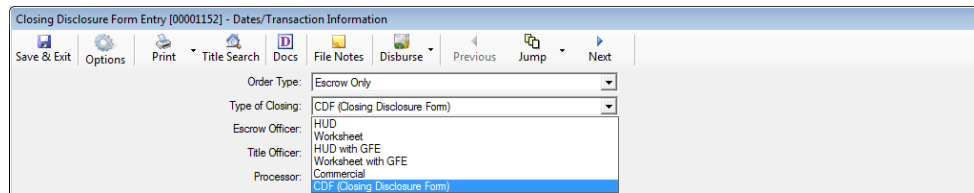
Licensing Information tabs are available on entries of the categories **Lender**, **Payoff Lender**, **Mortgage Broker** and **Real Estate Broker**. The **Licensing Information** is used on the **Lender** and **Agent** party screens and on the **Contacts** tabs of those parties' screens on CDF files.

Closing Disclosure Form

Dates/Transaction Information

Type of Closing

The **Type of Closing** field, near the top of the **Dates/Transaction Information** screen, is used to identify that the file being worked up is to follow the Closing Disclosure Form regulations. The user should select the **CDF (Closing Disclosure Form)** entry from the dropdown list to get the new functionality. Only **Residential** files can have the **CDF Type of Closing** selected. CDF entry is enabled, and can be set as the default entry Type (at the appropriate time, by a Systems Administrator) in Utilities, Setup Options, Escrow Functions, Data Entry.



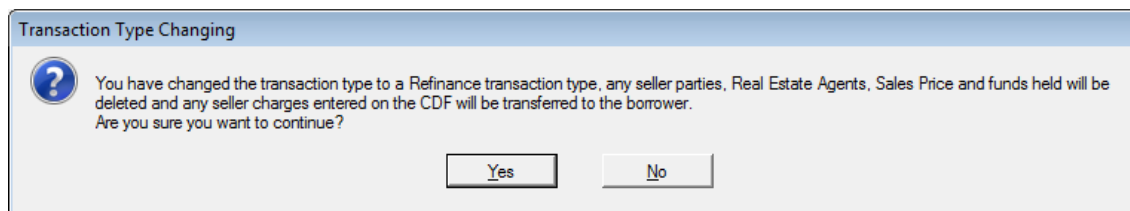
NOTE: A file can be switched from another **Type of Closing** to **CDF**, but all data except **Parties, Property, Payoffs and Deposit information** will be lost. Similarly, if a **CDF** file is switched to another **Type of Closing**, all data except that noted above will be lost.

NOTE #2: A **CDF** file with more than three **Lenders** &/or **Agents**, switched to another **Type of Closing**, will lose all Lenders beyond the first two and the Mortgage Broker (or the first three if no Mortgage Broker is assigned) and all Agents beyond the first three that may have been established. This same behavior also occurs if a Commercial file is switched to a Residential file – a change unrelated to the CDF functionality, but introduced at the same time. Only the first Property on a Commercial file is kept if the file is switched to a Residential file.

Transaction Type Behavior

The selection, on a CDF file, of a **Transaction Type** which is coded (via Utilities) to be a **Refinance** type, will result in some changes in the **Lender's Loan Terms** and **CDF** screens. These changes will be discussed in detail in the applicable sections in this documentation. There are two variations of how the CDF can be presented for Refinance transactions, and both will be explained later in this documentation.

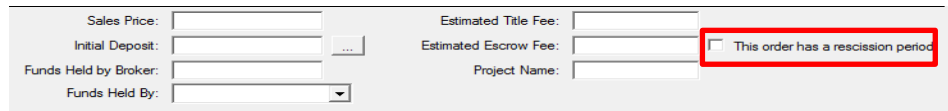
Should a file's **Transaction Type** be changed to a **Refinance-flagged** type, the user will receive the following warning message, detailing the changes that will be made to the file:



If the user is sure of the change, they should click on **Yes**.

Rescission Period Checkbox

There is a checkbox, in the lower right of the **Dates/Transaction Information** screen, labelled “**This order has a rescission period**”. It should be checked if that is the situation. Transactions with a rescission period must have the CDF provided to all parties who have the right of rescission, not just the borrower. This checkbox, when combined with the “**Print Buyer/Borrower names**” **Confirm Receipt** checkbox, on the **Loan Calculations and Other Disclosures** screen, will override the absence of the “**Show on CDF**” checkbox, on the **Parties** screen, and will print all Buyer/Borrower names on the receipt confirmation schedule.



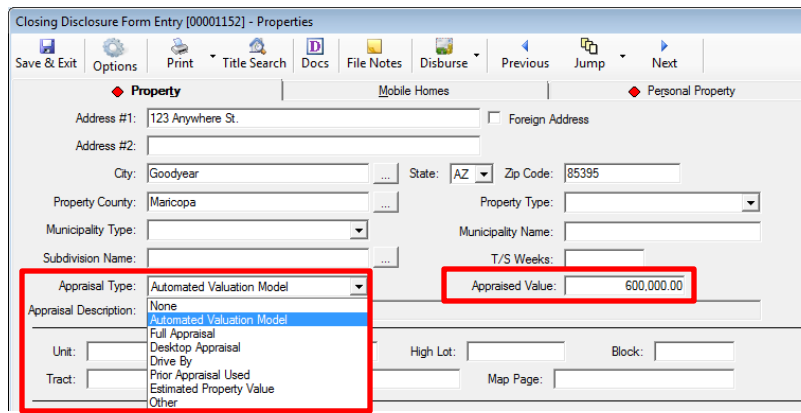
The screenshot shows a form with several input fields and a checkbox. The fields are arranged in two columns. The left column contains: 'Sales Price:' with a text box, 'Initial Deposit:' with a text box and a small button to its right, 'Funds Held by Broker:' with a text box, and 'Funds Held By:' with a dropdown menu. The right column contains: 'Estimated Title Fee:' with a text box, 'Estimated Escrow Fee:' with a text box, and 'Project Name:' with a text box. A red rectangular box highlights the checkbox and its label 'This order has a rescission period'.

There are no other changes on the **Dates/Transaction Information** screen.

Property Information

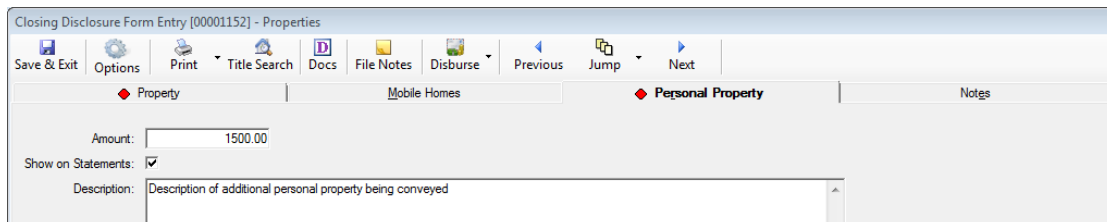
The **Property** main screen has been altered to include three new fields: **Appraisal Type**, **Appraised Value** and **Appraisal Description**. They are located mid-screen, just above the Unit, Lot and Block fields. The appraisal fields are used, on non-sale/refinance transactions, to change the label in the **Closing Information** section, at the top of page 1 of the CDF, from “**Sales Price**” to either “**Appraised Prop. Value**” or “**Estimated Prop. Value**”. And they provide for the presentation of the appraised value rather than a sales price (which has been the field – from the first screen of Initial Questions – used in prior HUD presentations).

The **Appraisal Type** field has a dropdown listing of options the user can select from, as shown below. If “**Other**” is selected, the **Appraisal Description** field will open up for user input.



The screenshot shows the 'Closing Disclosure Form Entry [00001152] - Properties' window. The 'Appraisal Type' dropdown menu is open, displaying the following options: None, Automated Valuation Model (highlighted), Full Appraisal, Desktop Appraisal, Drive By, Prior Appraisal Used, Estimated Property Value, and Other. The 'Appraised Value' field is set to 600,000.00. Other fields visible include Address #1: 123 Anywhere St., City: Goodyear, State: AZ, Zip Code: 85395, Property County: Maricopa, and Property Type: [dropdown].

The **Property** screen has also been altered to include a **Personal Property** tab (on both GFE and CDF file types). The CDF does include a line for a value of personal property being included in a sale transaction (Page 3, Section K, line 2), and the amount added to the **Personal Property** tab will feed the summary total on that line, if the Show on Statements checkbox is checked.. Personal property being conveyed may also be detailed directly on line K.2, if not detailed here. This functionality also applies to GFE files (HUD line 102), with this new release of Impact/SQL.



The screenshot shows the 'Closing Disclosure Form Entry [00001152] - Properties' window with the 'Personal Property' tab selected. The 'Amount' field is set to 1500.00, the 'Show on Statements' checkbox is checked, and the 'Description' field contains the text: 'Description of additional personal property being conveyed'.

The user should enter the **Amount** of any personal property being conveyed in the transaction.

The **Show on Statements** checkbox should be checked if the amount on this screen is to be included on the GFE HUD (line 102) or CDF (K.2) as entered here.


The **Description** field is used to detail the personal property being conveyed. It will be used on an addendum to the CDF, but not on line K.2.

Buyers/Borrowers

The **New Buyer** party screen includes a relabeled checkbox with the label “**Show On CDF**”. This field is at the top of the screen, to the right of the **Entity Type** selection box, as shown below. On non-CDF files it is labeled “Show on HUD”.

Checking this box will ensure the party is presented on page 1 of the CDF as a Buyer/Borrower. If there is insufficient room at the top of page 1 of the CDF for all checked parties, they will be reflected on an addendum.

If unchecked on one or more buyer/borrower, but the “**This order has a rescission period**” checkbox (on the first screen of Initial Questions), and the “**Print Buyer/Borrower names**” checkbox (on the Loan Calculations and Other Disclosures screen) are both checked, then all buyer/borrower names will be generated on the **Receipt Confirmation** schedule.



The screenshot shows a software window titled "New Buyer" with a close button in the top right corner. Below the title bar, there is a "Party Type:" dropdown menu set to "Buyer". The main area of the window is divided into tabs: "Information" (selected), "Vesting", "Signature", "Contacts", and "Notes". Under the "Information" tab, there are several fields: "Entity Type:" with a dropdown menu set to "Individual", "Prefix:" with a dropdown menu, "First Name:", "Middle Name:", and "Last Name:" text input fields. To the right of the "Entity Type:" dropdown, there is a checkbox labeled "Show On CDF" which is checked and highlighted with a red rectangular box. Further to the right, there is a "NAF ID:" label.

That is the only change made to the **Parties** screens.

Lenders

There is no limit to the number of lenders that can be added to a CDF file. The GFE limit of three has been removed. As was noted earlier, if more than three lenders are added to a CDF file, and the file is subsequently switched to another **Type of Closing**, lenders over the first three (two and mortgage broker) will be lost.

The **Lender** party type screen has been altered, for CDF files, in a few ways: **Short Name**, **Mortgage Broker**, **Licensing Information** and **Loan Terms**.

Short Name

A **Short Name** field has been added below the **Full Name** field. The **Short Name** field is used on the **Contact Information** table of the CDF, due to the limited space available.

The system will automatically copy the **Full Name** and truncate it after 30 characters to fill the **Short Name** field when the user TABs out of the **Full Name** field (or if the **Full Name** is filled via the **NAF**). As this could lead to an unclear name, the field is editable by the user. If the **Full Name** field is modified, the **Short Name** field's contents will also change, and, if it had been edited, may need to be re-edited.

Mortgage Broker

The traditional Impact/SQL GFE approach of having the third lender assumed to be the **Mortgage Broker** has been altered. Any lender can be flagged as the **Mortgage Broker** via the checkbox on the **Lender** entry screen. Only one lender can be the mortgage broker for the file. *Once a Mortgage Broker is selected, the checkbox will not appear for other lenders; and, the Loan Terms and Proposed Insured tabs will be removed from the Mortgage Broker screen. The screen shot below is not reproducible, but shows all tabs for demonstration purposes.*

Edit Lender - Mortgage Brokers Unlimited, LLC

Information | Loan Terms | Contacts | Proposed Insured | Notes

Full Name: Mortgage Brokers Unlimited, LLC NAF ID:

Short Name: Mort Brokers Unlimited

Attention To: Larry Findlone

Reference Number: 0001

Source of Business

Bill To Customer

Mortgage Broker

Loan Number: _____

Loan Amount: _____

Mtg. Ins. #: _____

Type of Financing: None

Type of Loan: None

Interest

Prorate Show

Contact Information | License Information | Distribution

Address #1: 9100 N. Brokers Way Foreign Address

Address #2: _____

City: Phoenix State: AZ Zip Code: 85026

Home Number: _____

Work Number: _____ Ext: _____

Cell Number: _____

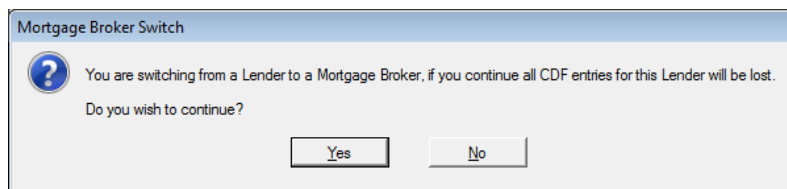
Fax Number: _____

Email: _____

Primary Notification: None

Cancel OK

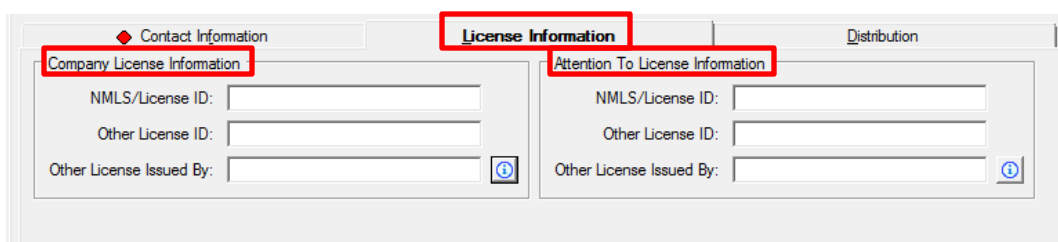
When a lender entry is selected as the mortgage broker, and the user saves the entry, a prompt will be received letting the user know that any existing CDF charge entries for the lender will be lost, as shown below.



If a lender has been selected to be the mortgage broker, but it is then determined that another lender should be the mortgage broker, the user must uncheck the **Mortgage Broker** checkbox on the original broker before the checkbox will be available on the other lender to be checked. The same message about losing CDF entries will be received upon saving after the new selection.

Lender Licensing Information

There is now a tab on the **New/Edit Lender** screen that is for **License Information**. This information is included in the **CDF Contact Information** table (page 5 of the CDF). Licensing information may also be entered on lender contacts (on the **Contacts** tab). The licensing information may be entered into the **NAF** (by a NAF administrator), for ease and consistency of data entry on files.



On the **Lender** screen, there are two sets of **License Information**: **Company License Information** and **Attention To License Information**. These fields are used to enter the license ID(s) for the firm and the specific loan officer. The Nationwide Mortgage Licensing System & Registry (**NMLS**) **License ID** is entered in the first field. If the company or loan officer has a state or other agency licensing requirement, that information is entered into the next two fields: the **Other License ID** goes in the field of that name, and the issuing authority is identified in the **Other License Issued By** field.

On the **Contacts** tab, of the **New/Edit Lender** screen, additional contacts at the lender can be entered. On the **New/Edit Contact** screen, there are three fields for the specific contact's license information that mirror those shown above; just for the contact – not the Company.

Loan Terms

The **Lender's Loan Terms** screen has been substantially altered, for CDF files. There is less information on this tab for CDF files than that on GFE files. The selections made here appear on page 1 of the CDF, under the **Loan Information** and **Loan Terms** headings. The Loan Terms tab will not appear on Mortgage Brokers.

There is additional loan information entered through the CDF screens. Those data entry screens will be discussed later in this documentation.

The screenshot shows a software window titled "Edit Lender - Bank of America". It has four tabs: "Information", "Loan Terms", "Contacts", and "Proposec". The "Loan Terms" tab is selected and highlighted with a red box. Below the tabs are several input fields:

- Loan Term: 30 (text input) and Years (dropdown menu)
- Interest Rate: 4.5 (text input)
- Purpose: Purchase (dropdown menu)
- Product: Fixed Rate (dropdown menu)
- Construction Loan Type: Not Applicable (dropdown menu)
- P&I Amount: 2,129.60 (text input)
- First Payment Date: (calendar icon)

At the bottom, there is a checkbox labeled "Use Optional Closing Disclosure forms for transactions not involving a seller." which is checked and highlighted with a red box.

The **Loan Term** is entered via two fields - a number field and a selection box of either "**Years**" or "**Months**". If the loan term is a whole number of years, that number should be entered and "**Years**" selected. Otherwise, the number of months should be entered and "**Months**" selected.

The **Interest Rate** entered is the initial interest rate on the loan. The rate should be entered with a decimal amount for fractions of a percent. For example, 4.25% would be entered as "4.25", not ".0425".

The **Purpose** field is filled via a selection from the dropdown listing available, or by manually typing an entry. The choices on the dropdown listing are: **Construction**, **Purchase**, **Refinance** and **Home Equity Loan**. The listing of available items cannot be edited, but the field can be manually filled with other text.

The **Product** field is also filled via a selection from the dropdown listing. The choices on the dropdown listing are: **Fixed Rate**, **Adjustable Rate**, **Step Rate** and **Other**. With the **Other** selection, the field below the **Product** selection box can be filled with a manually typed product name (if the product involved does not appear on the dropdown's listing).

The **Construction Loan Type** field has three options: "**Not Applicable**", "**Permanent Construction**" and "**Temporary Construction**". While this field does not appear on the CDF, its content is to be utilized in the export of the Uniform Closing Dataset, when implemented.

The initial principal and interest (P&I) payment amount is entered in the **P&I Amount** field.

The **First Payment Date** field is a date field. While this field does not appear on the CDF, its content is to be utilized in the export of the Uniform Closing Dataset, when implemented.

On **Refinance** transactions (**Transaction Type** selection is classified as **Refinance** type via Utilities), there are two variations of the CDF tree-view (and resulting documents) available. The first will continue to use the full CDF, with only the Borrower's **Summaries of Transactions** screens **K** and **L**, and a full **Calculating Cash to Close** section. The other substitutes a **Payoffs and Payments** schedule, along with a shorter **Calculating Cash To Close** section.

The “**Use Optional Closing Disclosure forms for transactions not involving a seller**” checkbox option, at the bottom of the **Loan Terms** screen, will be enabled if a refinance transaction type is selected. If checked, the CDF tree-view (discussed later in this documentation) will be altered so that the **Summaries of Transactions** section of the tree-view (Summary screen and screens K, L, M & N) are removed and are replaced with a **Payoffs and Payments** screen, and the alternative **Calculating Cash to Close** screen will be presented. If a refinance transaction type is selected but the “**Use Optional Closing Disclosure**” checkbox is not checked, only the **Seller Payoffs** and Seller's screens of the **Summaries of Transactions** section (**M & N**) will be removed.

Agents

There are no limits on the number of Agents that can be added to a file. The GFE limit of three has been removed. There are still the three categories of Agents (Listing, Selling and Other). As was noted earlier, if more than three agents are added to a CDF file, and the file is subsequently switched to another **Type of Closing**, agents over the first three will be lost.

Agent Licensing Information

There is now a tab on the **Agent** screen that is for **License Information**. This information is included in the **CDF Contact Information** table, on page 5. Licensing information may also be entered on agent contacts (on the **Contacts** tab). The licensing information may be entered into the **NAF** (by a NAF administrator), for ease and consistency of data entry on files.

The screenshot shows a software window titled "New Listing Agent" with a "NAF" logo in the top right corner. At the top, there is a "Party Type" dropdown menu set to "Listing Agent". Below this are three tabs: "Information", "Contacts", and "Notes". The "Information" tab is active and contains fields for "Full Name", "Short Name", "Attention To", and "Reference Number". There are also two checkboxes: "Source of Business" and "Bill To Customer". Below these fields is a sub-section with three tabs: "Contact Information", "License Information", and "Distribution". The "License Information" tab is highlighted with a red rectangular box. This sub-section is divided into two columns. The left column is titled "Company License Information" and contains three fields: "NMLS/License ID", "Other License ID", and "Other License Issued By". The right column is titled "Attention To License Information" and also contains three fields: "NMLS/License ID", "Other License ID", and "Other License Issued By". At the bottom of the window are buttons for "Add Another", "Copy From", "Cancel", and "OK".

This set of fields is identical to the licensing fields on the **Lender** screens.

On the **Contacts** tab, of the **New/Edit Agent** screen, additional contacts at the agent's office can be entered. On the **New/Edit Contact** screen, there are three fields for the specific contact's license information that mirror those shown above; just for the contact – not the Company.

Closing Disclosure Form Data Entry

The **Closing Disclosure Form** data entry routine is quite different from the HUD and Worksheet data entry screens. There is a tree-view on the left side of the screen that presents the data entry screen headings under each lender/loan established for the file. The listing of data entry categories is the same for all lenders *except* for the first lender's list, which includes the **Commissions** and **Payoff** screens. The Mortgage Broker (if one lender was identified as such) will not appear in the tree-view. Starting with the **CDF Header** entry, on the CDF data entry tree-view, the screens presented are in the order of the finished CDF. Data entry will not necessarily be done in that sequence, but this documentation will go through the tree-view in sequence.

When first opened, the **Closing Disclosure Form** will display the tree-view fully expanded, with the lenders presented in the order they are on the **Parties** screen. The first lender's heading will be highlighted and a summary of that lender's loan information will be presented on the right side of the screen. In the screen shot below the first lender's tree-view is presented and limited charge information has been entered. The sample below reflects a sale/resale transaction's tree-view.

Bank of America
Loan Number: 123456789

Attn To: Lamy L. Ender
Benefit Of: Buyer
Reference Number:
Home Number: Cell Number:
Work Number: (602) 111-1111 Ext. 123 Fax Number:
Email:
Current Address: 1 BofA Lane
Phoenix, AZ 85029

Loan Info

Loan Amount: \$420,300.00 Loan Number: 123456789
Type of Financing: N - New Loan
Type of Loan: Conv. Unins.


Summary

Items Withheld from Loan	
Description	Amount
0.35% of Loan Amount (Points) to Bank of America	1,471.00
Homeowner's Insurance Premium	495.00
Prepaid Interest	735.53
Loan Application Fee	250.00
Lender Credits	-300.00


Loan Amount: 420,300.00
(Less) Withheld Amount: 2,651.53
Due From Lender: 417,648.47

The icons across the top of the screen will be explained in the following pages.

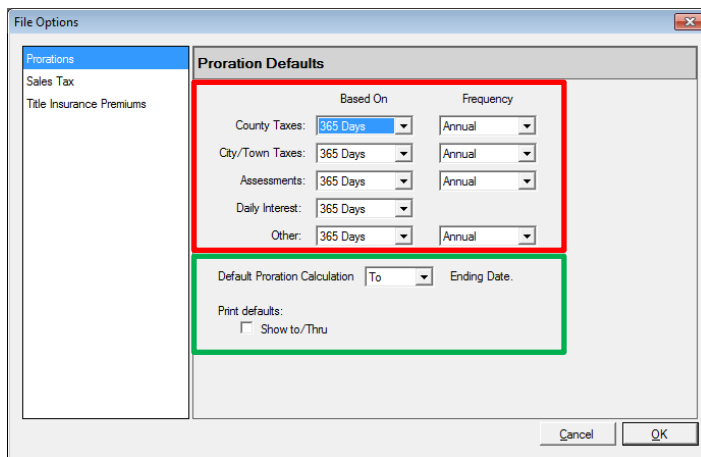
Save & Exit

The  **Save & Exit** icon, at the top left of the screen, is used to save any changes and return to the Escrow desktop.

File Options

The  **Options** icon is used to set file-level options relating to **Prorations**, **Sales Tax** (if applicable), and **Title Insurance Premiums**. When the icon is clicked on, the **File Options** screen (shown below) will present. The user should click on the category on the left side of the screen to present the different file option screens available.

Proration Defaults



	Based On	Frequency
County Taxes:	365 Days	Annual
City/Town Taxes:	365 Days	Annual
Assessments:	365 Days	Annual
Daily Interest:	365 Days	Annual
Other:	365 Days	Annual

Default Proration Calculation: To Ending Date.

Print defaults:
 Show to/Thru

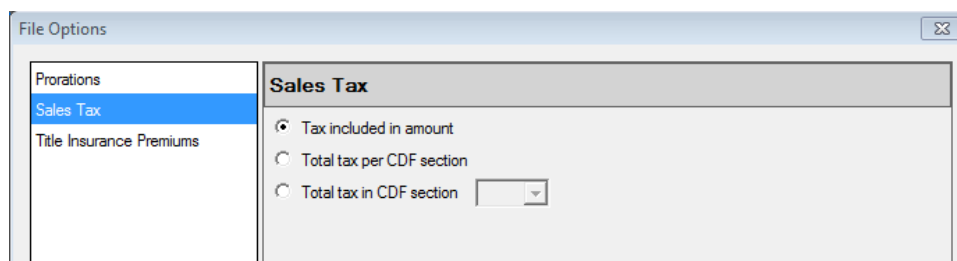
The **Prorations Defaults** are initially set through database-wide defaults, but the user may override those on a file-by-file basis. The user may also override the proration settings on an individual charge, as they have in the past. The file-level override of the database defaults might be helpful for particular lenders, for example.

At the bottom of the **Prorations Defaults** screen, the user may alter the **Default Proration Calculation [option] Ending Date** setting to indicate the date up “**To**” which the proration is calculated or

“**Through**” which the proration is calculated (a one day shift). “**To**” has been the traditional behavior in Impact/SQL, but there have been requests to enable “**through**” calculations. This option will let the user override the default/traditional “**to**” behavior for all prorations in the file. The user may also alter the calculation setting for a specific proration on the proration entry screens.

In conjunction with the calculation setting, the second option controls **Print Defaults** for prorations. If the **Print Defaults** checkbox is unchecked, when the settlement statements or CDF are printed, the word “**to**” will always be presented between the proration dates (regardless of the “to/through” setting for the calculation of the proration). If checked, the selection for the proration calculation will print on the statements and CDF (“**to**” or “**through**”). This separation of the calculation option from the print option is because some lenders read “to” to mean “through” and want the calculation to be “through” then end date, but want the document to read “to”. The print control is not available on the prorations entry screens. Therefore, in the event that selected charges will be calculated as “through” and printed as “through”, but others will be calculated “to” and printed as “to”, the user should set the **Default Proration Calculation** option to “to” (and override it on the individual charge screen(s) that will be calculated “through”) and the **Print Default** option should be checked so that whatever the calculation setting is on the individual charge will be used when printing the description of the proration.

Sales Tax (ONLY w/ NM Property or WA State Requirements)



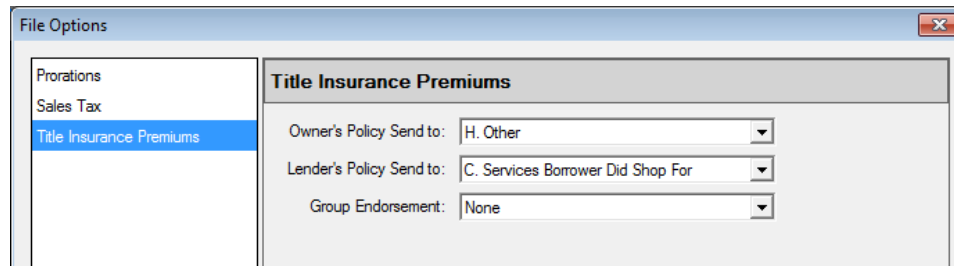
The screenshot shows a window titled "File Options" with a close button in the top right corner. On the left is a tree-view menu with three items: "Prorations", "Sales Tax" (which is highlighted in blue), and "Title Insurance Premiums". The main area of the window is titled "Sales Tax" and contains three radio button options: "Tax included in amount" (which is selected), "Total tax per CDF section", and "Total tax in CDF section" (which has a small dropdown arrow next to it).

If the property on a particular file is in New Mexico, or if the system is configured to “**Enable Washington State Requirements**”, the second entry on the **File Options** tree-view **Sales Tax**. New Mexico charges sales tax on commissions, and Washington on settlement charges and policy premiums, and the treatment of those taxes must be taken into account. Users not involved with such situations will not see this entry in **File Options**.

The **Sales Tax** screen is used to identify where any calculated sales tax is to be presented on the Closing Disclosure. The options, as can be seen on the screen shot above, are to include the tax with the charge, aggregate the tax per CDF section or aggregate all the sales tax into a specific CDF section (B, C or H). The default selection will be “**Tax included in amount**”.

The sales tax will be included in the Company’s fee slip/fee check automatically.

Title Insurance Premiums



Title Insurance Premiums	
Owner's Policy Send to:	H. Other
Lender's Policy Send to:	C. Services Borrower Did Shop For
Group Endorsement:	None

The **Title Insurance Premiums** screen, in **File Options**, lets the user determine the file-level defaults for which CDF sections the Owner's and Lender's policies will be directed to (B, C or H). The default locations are presented above, but it will be up to the lender on each particular transaction to specify the proper placement of the title premium charges. The target sections can be set on the Title Insurance Premiums screens as well.


The **Group Endorsement** option is used to tell the system, for the specific file, how endorsements are to be presented on the CDF. The option has three choices.

None – will present each endorsement premium charge individually, in the section specified for each on the Title Insurance Premiums screens.


Same as Parent Policy – will lump the endorsement premiums onto the same line as their related parent policy. This can be “broken” by the user specifying a different section for the endorsement when entering it on the Title Insurance Premiums screens.

Separate Line from Parent Policy – will lump all endorsement premiums into one line, separate from their related parent policy. This can be “broken” by the user specifying a different section for the endorsement when entering it on the Title Insurance Premiums screens.

Print

The  **Print** icon is used to print the **Closing Disclosure, Closing Disclosure Tracking, Settlement Statement, Title Instructions, Lender Summary, Tolerance Worksheet, and Balance Statement**. The discussion of the printing and versioning of the **Closing Disclosure**, and other documents in this set, is found [near the end of this documentation](#), after the data entry discussion.


Docs

The  **Docs** icon is used to open the **Escrow Documents Menu** for the selected file. Impact/SQL users will be familiar with the escrow document routine reached with this icon.



File Notes

The  **File Notes** icon will open the **File Notes** screen, introduced in version 8.5 (054).



Disburse

The  **Disburse** icon has two options under it: **Create & Print Checks** and **Create & Print Individual Checks**. Impact/SQL users will be familiar with the disbursements screens reached via those options, so they will not be described in this documentation. If a user does not have disbursement permissions, they will not see the icon.


Navigation

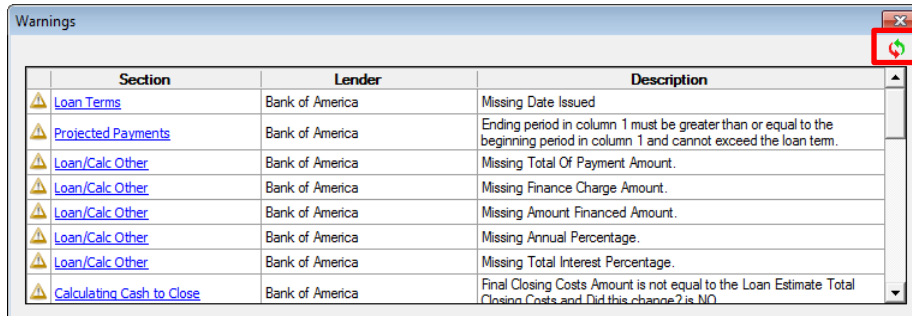
The  **Previous** and  **Next** icons are not used on the CDF entry screens, and so are grayed out.









The  **Jump** icon is used to move from the CDF screens back to the **Initial Questions** screens.


The  **Up** and  **Down** icons are used to move up and down the tree-view of CDF entry screens.


Warnings


The  **Warnings** icon, at the top right of the CDF screen, will pull up a listing of potential issues with the data in its present form. The **Warnings** window will display the **Section** that the data should be in, the **Lender** involved and a **Description** of the potential issue. A sample is shown here.





	Section	Lender	Description
	Loan Terms	Bank of America	Missing Date Issued
	Projected Payments	Bank of America	Ending period in column 1 must be greater than or equal to the beginning period in column 1 and cannot exceed the loan term.
	Loan/Calc Other	Bank of America	Missing Total Of Payment Amount.
	Loan/Calc Other	Bank of America	Missing Finance Charge Amount.
	Loan/Calc Other	Bank of America	Missing Amount Financed Amount.
	Loan/Calc Other	Bank of America	Missing Annual Percentage.
	Loan/Calc Other	Bank of America	Missing Total Interest Percentage.
	Calculating Cash to Close	Bank of America	Final Closing Costs Amount is not equal to the Loan Estimate Total Closing Costs and Did this change? is NO




The **Section** entries are links (in blue) that will take the user to the section identified, for the lender identified. The link, when clicked on, will give focus to the section, of the appropriate lender, but will not close the **Warnings** window. The **Warnings** window can be moved to a second monitor, if available, so the items can be worked without closing the **Warnings** window. The **Warnings** window can then be updated with the  **Refresh** icon, in the upper right corner once a change is made to the data.

Use the  **Close** icon to close the **Warnings** window.

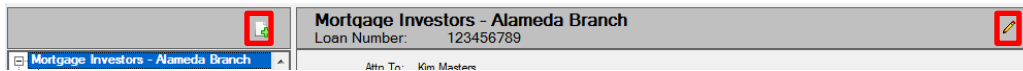
The  **Warnings** icon may be replaced with another icon under certain situations.


If there is a critical data error (for example, a title insurance charge does not have a designated target on the CDF, or imported data exceeds the available lines) the icon will be replaced with the  **Critical Error** icon. The **Warning** window will explain the issue.


If there is a tolerance issue, the icon will be replaced with the  **Tolerance Violation** icon. This will indicate that there are one or more charges which have had a **Loan Estimate** amount entered on them, and the **Tolerance Category** of “**Zero Percent**” selected, and the **Total Amount** entered is not the same as the **Loan Estimate** amount. Or, it will indicate that the aggregate of charges with the “**Ten Percent**” tolerance category selected is greater than the **Loan Estimate** amounts by more than 10%. If no Loan Estimate amount is entered on a charge, the validation testing is not done and no warning issued. Again, the **Warnings** window will explain the issue(s).


The order of warning icon priority and presentation is  **Critical Error**, then  **Tolerance Violation**, and then  **Warnings**.

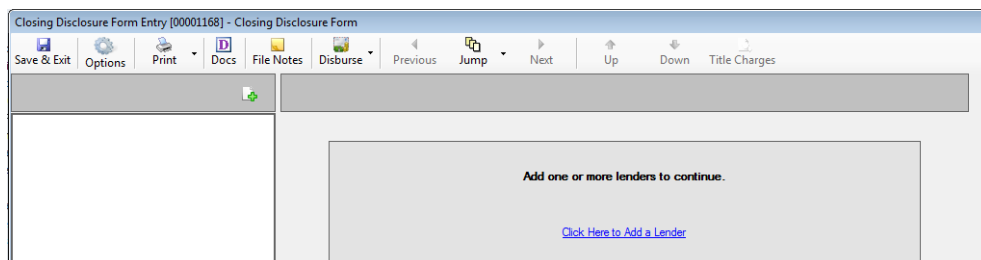
Add and Edit Lender



The  **Add New Lender** icon, above the tree-view, is used to add another party to the file. When clicked, the default party type selected will be Lender, but any party type can be selected.

The  **Edit Lender** icon, at the top right of the data window (next to the lender name) is used to take the user to the **Edit Lender** screen, where the currently selected lender and its loan information can be edited.

If no lender has been added to a file, and the user goes to the Closing Disclosure Form entry screens, the following screen will present, rather than that shown earlier. The user can click on the link in the middle of the screen or the  **Add New Lender** icon, above the tree-view area, to add a lender to the file.




Each of the CDF data entry screens will be discussed in the following pages; in the order they are presented in the tree-view.

Commissions (Lender #1 only)

The **Commissions** screen is only found under the first lender on the file. This screen is used to enter information on agent commissions related to the transaction.

The screenshot shows the 'Closing Disclosure Form Entry' application window. The main area is titled 'Bank of America' with 'Loan Number: 123456789'. Under the 'Commission Base' section, there are three input fields: 'Base Amount' containing '526476.00', a rate field containing '7 %', and 'Total Commission' containing '36,853.32'. Below this is the 'Agents' section, which features a green plus icon and the text 'Add Agent Commission'. Underneath is a table with columns for 'Type', 'Name', and 'Amount'. The table is currently empty, with the text 'No records found.' centered below it.

When first opened, the **Base Amount** field will be filled with the **Sales Price** from the **Dates/Transaction Information** screen (if entered). It is editable, if need be. The user should enter the commission percentage in the field followed by the “%” (percent) sign. The **Total Commission** will automatically be calculated when the user tabs out of the percentage field.

The  **Add Agent Commission** icon is used to initiate the entry of commission breakdown details. When clicked, the **Party Selection** screen is presented to the user. All of the **Agents** on the file will initially be presented on the screen. The **Filter** field can be used to narrow down the listing presented, if there are a great number. The agent for whom commission information is to be entered should be highlighted and the **OK** button clicked on, or the agent’s entry can be double-clicked to open the **Commissions - [Agent Name]** screen (shown on the next page). As each agent’s commission is entered, that agent will drop off of this screen. Once all agents have had commissions detailed for them, the **Add Agent Commission** icon will be deactivated, and no more commissions will be able to be added.

The 'Party Selection' dialog box has a 'Filter:' text box at the top. Below it is a table with two columns: 'Type' and 'Party'. The table contains two rows: one for 'Listing Agent' with 'Selling Specialists, Inc.' and one for 'Selling Agent' with 'Find My Dream Home, LLC'. At the bottom of the dialog are 'Cancel' and 'OK' buttons.

There are three tabs on the **Commissions [Agent Name]** screen: **Information**, **Sub-Agents** and **Notes**.


The **Information** tab is where the agent's commission is calculated or manually entered. Depending on system configuration, the **Agent Percent** will either be a percentage of the base amount or of the total commission. The percentage can be taken out to four (4) decimal places. Once a value is entered in the **Agent %** field, the **Agent Amount** will calculate, and will be defaulted to the **Seller Amount** field. It can be manually split or moved by the user.

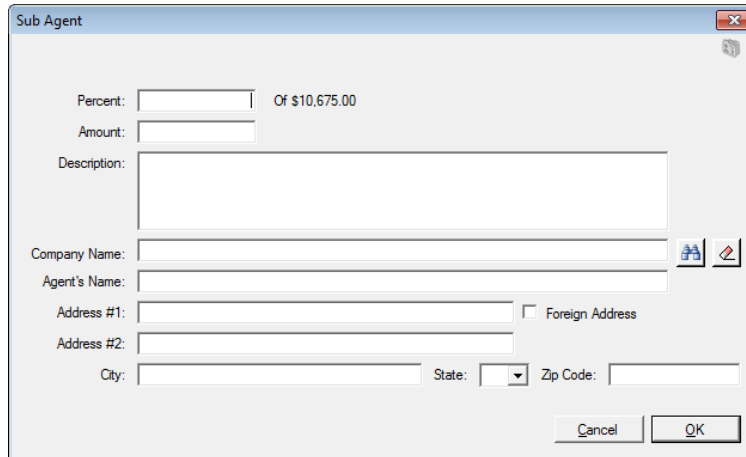
When an amount is entered into the **Paid by Others** field, and the user then tabs out of the field, the system will bring up the **Paid by Others (Payors)** screen, on which details of which party(ies) to the file is(are) paying the charge, and whether it is POC'd. The full amount must be detailed before leaving the **Paid by Others (Payors)** screen. The ellipse button after the **Paid by Others** field will bring up the **Paid by Other (Payors)** screen for subsequent editing after initial completion.



If there are **Credits** or **Funding** considerations, they are addressed in the middle section of the screen. If the charge is to be withheld from the loan, the **Withhold from Loan** checkbox should be checked. The amount of a seller credit is entered into the **Seller to Borrower** field.

If the charge is POC'd by the borrower or seller, details are entered in the POC section of this screen. If the Borrower or Seller paid the charge outside of closing, the amount(s) they paid would go in their respective fields. The user may enter a substitute **Description** in the field of that name.

The right side of the top section of the screen will contain sales tax fields if the property is in New Mexico, which taxes commissions. The tax percentage should be entered and the tax will be computed and entered for the party(ies) indicated as responsible for the commission.








Sub Agents – an unlimited number of sub-agent entries can be made. When the **Sub Agents** tab is clicked on, a listing of existing entries will be presented, and at that top of the tab the  **Add Sub Agent** icon is used to bring up the **Sub Agent** data entry screen, shown here.






The **Amount** can either be entered directly, or calculated as a percentage of the agent's total – by entering a percentage figure in the **Percent** field at the top of the screen. The **Description** field, in the middle of the sub agent screen, is used to enter a description that will carry through to the sub-agents' checks. The  **NAF** can be used to fill the payee information, when the cursor is in either the **Company Name** or **Agent's Name** fields. Alternatively, the  **Search** icon, next to the **Company Name** field, will bring up the **Party Selection** screen, from which the user can select the payee for the sub agent amount.

Notes – notes entered on an agent commission, via the **Notes** tabs, will present on the Settlement Statement, and will present on the Commission Breakdown CDF addendum.

Once one or more agent commissions have been entered, the main **Commissions** screen will reflect that information, as shown below.

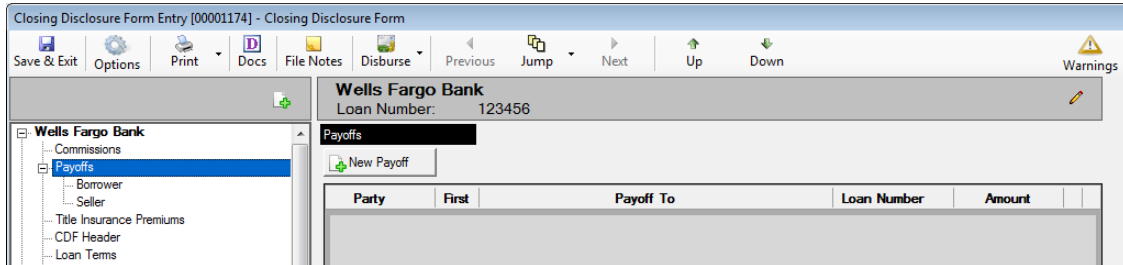
Bank of America			
Loan Number: 123456789			
Commission Base			
Base Amount:	525,476.00	@ 7 % = Total Commission	36,783.32
Agents			
Add Agent Commission			
Type	Name	Amount	
Listing Agent	Selling Specialists, Inc.	15,764.28	  
Selling Agent	Find My Dream Home, LLC	21,019.04	  


The icons to the right of each agent commission entry are used to:

-  **Edit the Agent,**
-  **Edit the Commission, or**
-  **Delete the Commission.**

Payoffs (Lender #1 only)

The **Payoffs** screen will present a listing of all of the payoffs entered on the file, both for the **Borrower** and the **Seller**, as entered. Selecting the **Payoffs>Borrower** or **Payoffs>Seller** tree-view entries will limit the payoffs presented on the right side of the screen to the selected party type. The **Payoffs>Seller** entry will not be presented on files with a **Refinance Transaction Type**.



The  **New Payoff** icon/button is available on any of the three tree-view selections, and either party type (**Borrower** or **Seller**), whose payoff is being entered, can be selected on the payoff entry screen regardless of which tree-view entry point the user took.

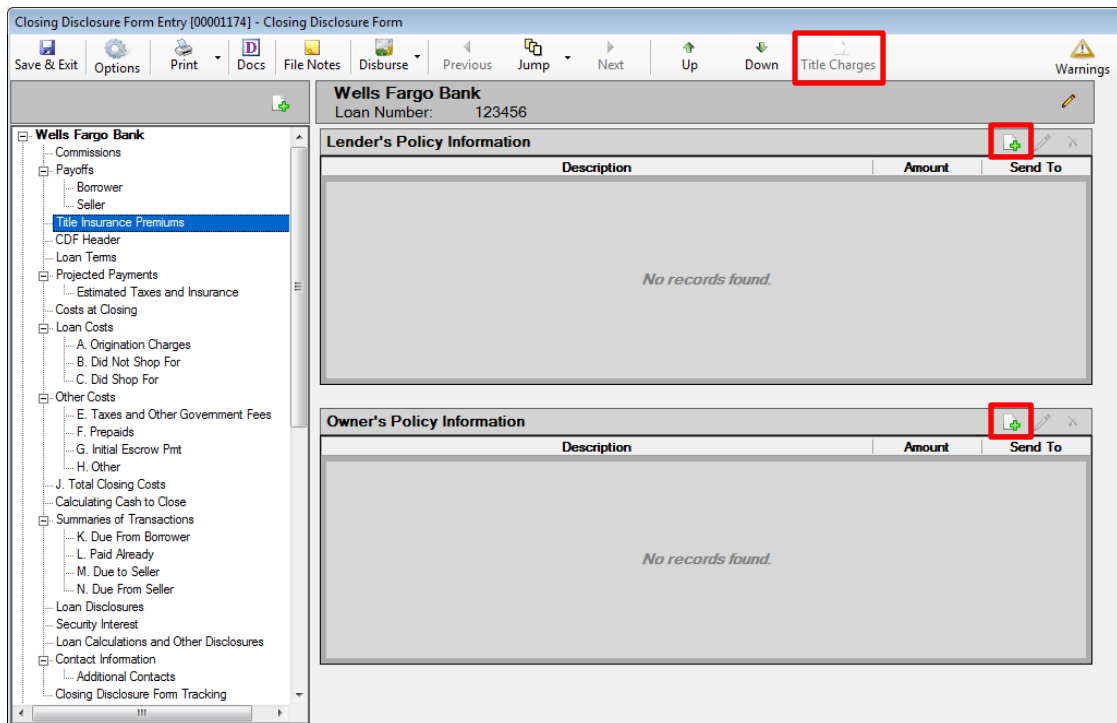
Borrower payoffs entered will appear on the **Payoffs and Payments** screen if the **Lender's Loan Terms "Use Optional Closing Disclosure forms for transactions not involving a seller"** option is checked on a file with a **Refinance Transaction Type**.


The **Payoff Details** screen is near-identical to that of other file types within Impact/SQL, which the users are familiar with, and so will not be explained in detail here. The only difference is the **Payoff First Mortgage** checkbox.



The **Payoff First Mortgage** checkbox should be used to flag the primary lien payoff.

Title Insurance Premiums

The **Title Insurance Premiums** branch on the tree-view is where information on the Lender's and Owner's policies is entered. The CFPB's rule governing the presentation of title insurance premium pricing, in a simultaneous issuance (Lender's and Owner's) situation, is very precise and is not the historic presentation of most of the Western US marketplace. Rather than presenting the simultaneous rate for the Lender's Policy (generally a low additional charge), the rule mandates presenting the full Lender's Policy price, as though it were not a simultaneous issue situation, and then the Owner's Policy pricing is presented as the combined simultaneous cost of both policies, less the full Loan Policy price. In a situation, typical in the Western US, where the seller is paying for the Owner's Policy, and the borrower is paying just the incremental add for the Lender's Policy, the rule's mandated presentation of pricing results in an overstatement of what the buyer/borrower is responsible for and an understatement of what the seller is responsible for. The Title Insurance Premiums screens take this matter into consideration and provide for a Seller Credit to address the discrepancy presented by the pricing presentation mandate, in simultaneous issue situations where the seller is paying for the Owner's Policy and the buyer/borrower is paying for the Lender's Policy.

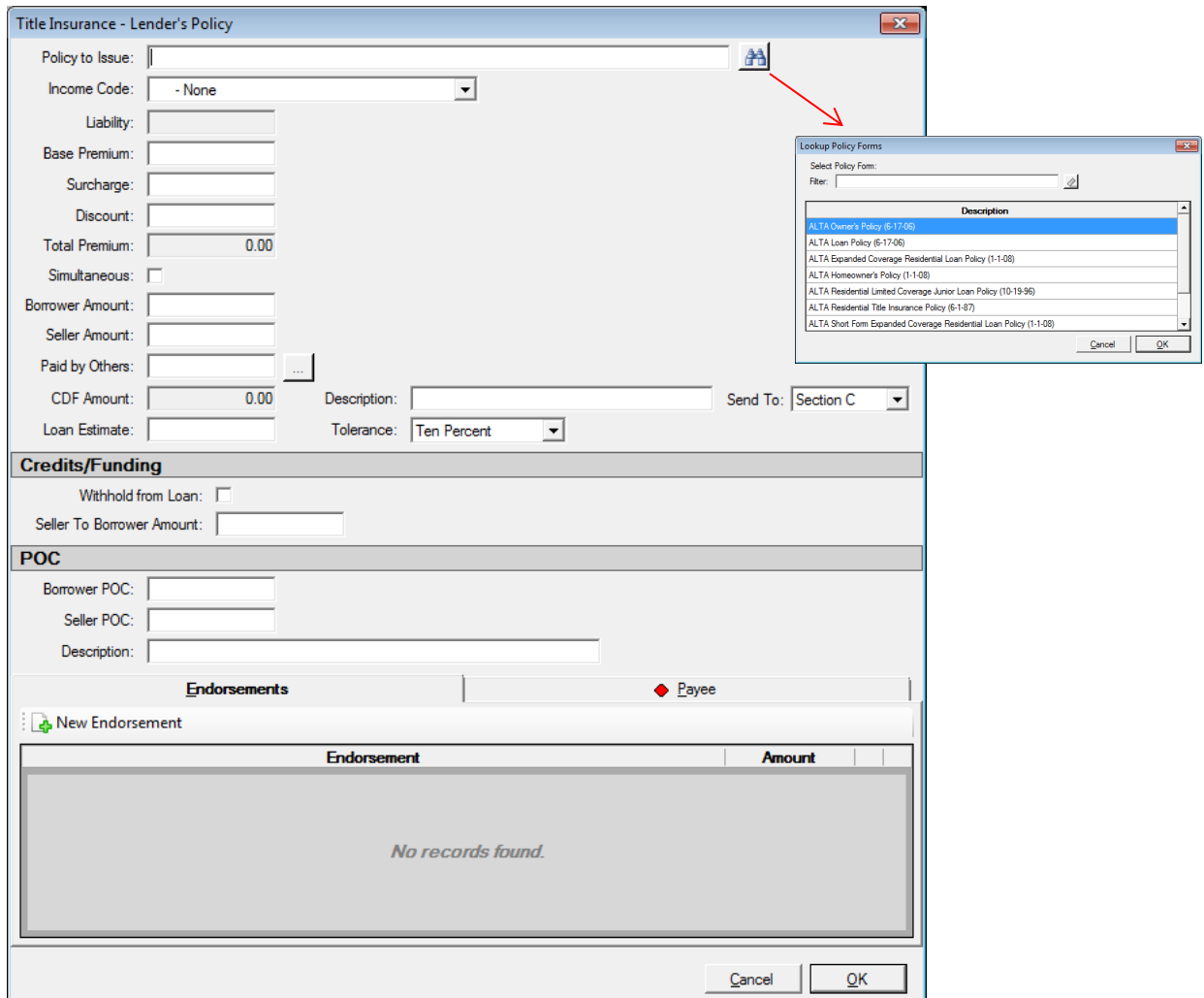


Prior to any policy pricing information being entered, the **Title Insurance Premiums** main screen looks like the sample shown above. The  **Add Policy** icons are used to get to the **Lender's Policy Information** and **Policy's Policy Information** screens. Only one policy of each type may be added.

There will be a  **Title Charges** icon active at the top of the screen, next to the  **Down** icon, if the enhanced **Sub Escrow** function is enabled and **Title Charges** have been entered via that functionality and the charges have been set to "Final". As with other file types, the user can use that icon to open the screen of entered **Title Charges** to find data to be entered into their file, and enter them in the appropriate manner.

Lender's Policy Information


Clicking on the  **Add Policy** icon, for the **Lender's Policy Information**, brings up the screen below.



The screenshot shows the "Title Insurance - Lender's Policy" form. The "Policy to Issue" field is empty, and a red arrow points to a search icon next to it. The "Income Code" is set to "- None". The "Total Premium" is 0.00. The "Lookup Policy Forms" dialog box is open, showing a list of policy descriptions:

Description
ALTA Owner's Policy (6-17-06)
ALTA Loan Policy (6-17-06)
ALTA Expanded Coverage Residential Loan Policy (1-1-08)
ALTA Homeowner's Policy (1-1-08)
ALTA Residential Limited Coverage Junior Loan Policy (10-19-96)
ALTA Residential Title Insurance Policy (6-1-87)
ALTA Short Form Expanded Coverage Residential Loan Policy (1-1-06)

The form also includes sections for "Credits/Funding", "POC", and "Endorsements". The "Endorsements" section shows a table with columns "Endorsement" and "Amount", and a message "No records found."

The **Policy to Issue** field can be manually typed into, with the policy to be issued, or the  **Search** icon can be clicked on to pull up the policy menu for the underwriter on the file, from which the policy can be selected, as shown in the graphic above.

If an **Income Code** is selected, the **Payee Information** will default to the Company, and the **Liability** field will fill with the value linked to the income code selected. If the policy is not being issued by the Company (outside title situation), then no income code should be selected; the outside title company should be identified in the Payee Information section at the bottom of the screen.

The **Base Premium** through **Total Premium** fields are for "rate schedule/manual" figures (historic pricing method). The **Surcharge** amount will be added to the **Base Premium**. The **Discount** amount will be subtracted from the **Base Premium**. Both the Surcharge and Discount figures are entered as positive numbers. The calculated result will be put in the **Total Premium** field.


The **Lender's Policy Information** screen has a **"Simultaneous"** checkbox. It is to be checked if the pricing of the Lender's Policy is based on the simultaneous issue discount. This will trigger the appropriate **Credit to Borrower for Seller Pay**, on the Owner's policy screen – if the seller is paying for the Owner's policy and the borrower is paying for the Lender's policy. In this situation, the user would enter the full Lender's Policy **Base Premium**, in the field of that name, and enter the **Discount** that brings the **Total Premium** to the rate schedule/manual simultaneous rate for the Lender's Policy. Checking the checkbox will pull the **Base Premium** to the **CDF Amount** field.

The **Borrower Amount**, **Seller Amount** and **Paid by Others** fields are used to identify which party(ies) are paying what portion of the **Total Premium**.

When an amount is entered into the **Paid by Others** field, and the user then tabs out of the field, the system will bring up the **Paid by Others (Payors)** screen, on which details of which party(ies) to the file is(are) paying the charge, and whether it is POC'd. The full amount must be detailed before leaving the **Paid by Others (Payors)** screen. The ellipse button after the **Paid by Others** field will bring up the **Paid by Other (Payors)** screen for subsequent editing after initial completion.

The **CDF Amount** field is used to present the value that is to appear on the CDF for the Lender's Policy. Again, as was discussed earlier, in a simultaneous issue situation, this will be a higher figure than the rate schedule pricing would indicate. This amount will be calculated by the system.

The **Description** field will default to the mandated format for the Lender's Policy charge (with **"Title –"** in front of the policy info) but the field will be editable.


The **Send To** field is used to identify which section of the CDF the policy premium information should be presented. Sections **B**, **C** or **H** are the options. If no selection is made, a critical warning will be added to the **Warnings** listing and the  **Critical Warning** icon will appear in the upper right of the CDF screen (once the Title Insurance Premiums screen is moved away from). The warning will be removed once the “**Send To**” assignment is made, and the Title Insurance Premiums screen is moved away from.

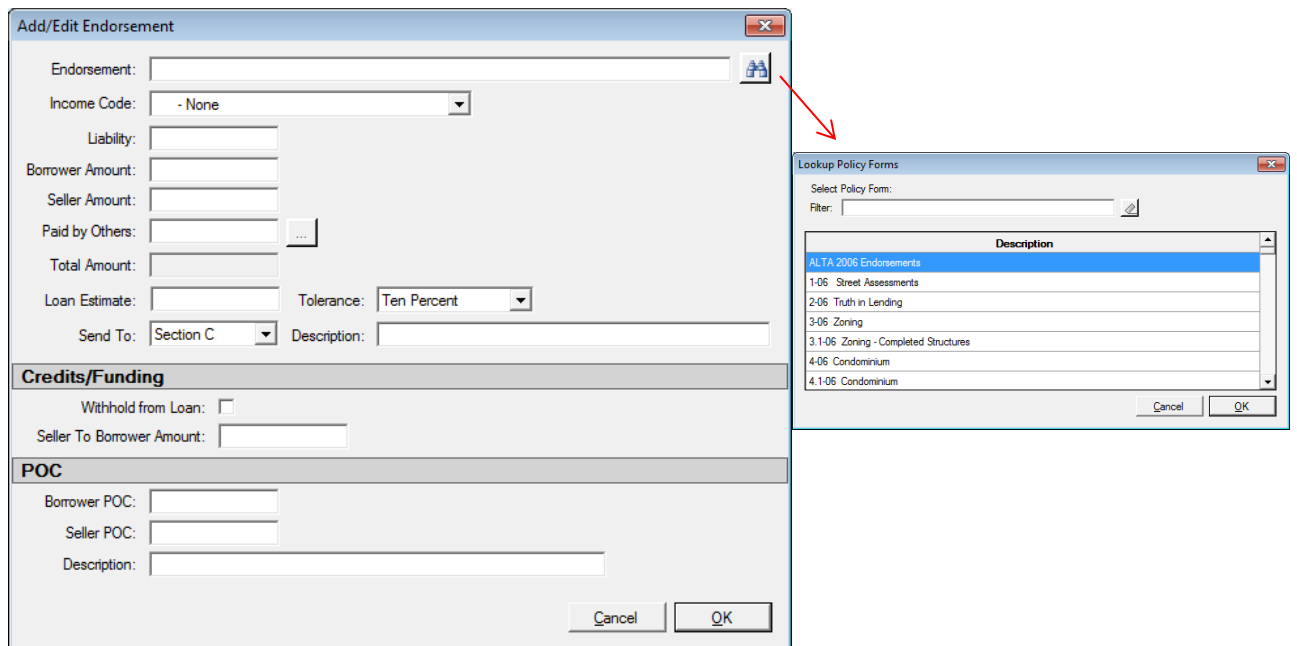
The **Loan Estimate** and **Tolerance** fields are used to enter the amount from the Loan Estimate and the tolerance category for the policy.

The **Credits/Funding** section provides for the withholding of the amount paid by the lender (entered via the Paid by Others field) and for Seller credits to the Borrower for some or all of the premium.

The **POC** section of the screen provides for identification of premium amounts Paid Outside of Closing by the Borrower or Seller. The **Description** field is used to customize the POC item’s label.

Endorsements Tab

The **Endorsements** tab is used to detail any endorsements, and premiums, that are being issued with the Lender’s Policy. Click on the  **New Endorsements** button to bring up the screen on which that information is entered. The behavior is similar to the Lender’s Policy screen’s top portion. The **Liability** field will be grayed out if an income code is selected, as it will be linked to the policy the endorsement is assigned to.



Payee Tab

The **Payee** tab will be pre-filled and locked if an income code was selected on the Lender's Policy, or will be open for entry of the outside title company's information.


The screenshot shows a dialog box with the following fields and values:

Field	Value
Display Name	USA Digital Solutions, Inc.
Payee Name	USA Digital Solutions, Inc.
Address #1	10835 N. 25th Ave.
Address #2	Suite 350
City	Phoenix
State	AZ
Zip Code	85029


Additional options: Same as Payee, Foreign Address, Separate Check. Buttons: Cancel, OK.

Once the data entry is completed, the user should click on **OK** to save the data. The policy and endorsement information will be displayed on the main **Title Insurance Premiums** screen, with the policy being listed first.


Owner's Policy Information

Clicking on the  **Add Policy** icon, for the **Owner's Policy Information**, brings up a screen identical to the Lender's Policy Information screen with two exceptions:

- 1) The Owner's Policy Information screen does not have the "**Simultaneous**" checkbox.
- 2) There are a pair of fields under the label **Credit to Borrower for Seller pay:** that are used to present the credit needed to correct the Borrower and Seller actual costs, in a simultaneous issue situation with a Seller-paid Owner's policy and a Borrower-paid Lender's policy, due to the regulation-mandated pricing presentation on the CDF (discussed further below).

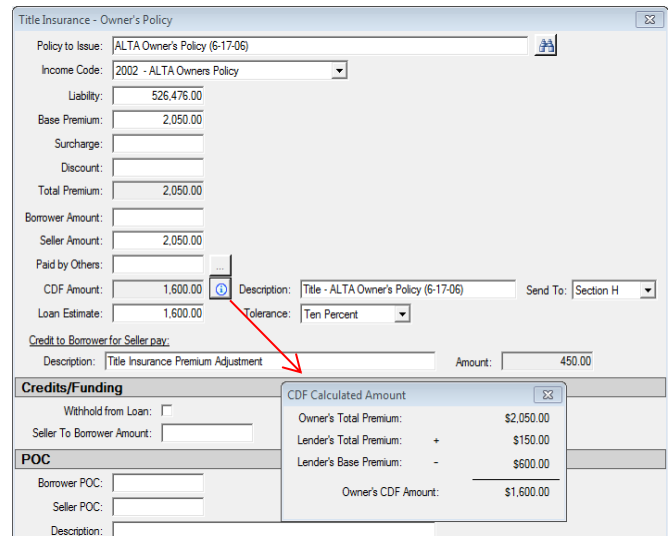
The **CDF Amount** field is used to present the value that is to appear on the CDF for the Owner's Policy. Again, as was discussed earlier, in a simultaneous issue situation, this will be a lower figure than the rate schedule pricing would indicate. This amount will be calculated by the system, in conjunction with information on the Lender's Policy screen. Both the Lender's Policy and Owner's Policy figures must be entered before the calculation will be completed. Clicking on the  **Info** icon will present an explanation of the calculation.

Under the **Credit to Borrower for Seller pay:** label, there is a **Description** field that will default, but will be editable, and an **Amount** field for the amount of the credit. The credit amount would be the amount required to bring the cost to the borrower, for the simultaneous Lender's Policy, down from the stated **CDF Amount** (on the Lender's Policy screen) to the rate schedule's amount for the simultaneous issue, if the Owner's policy is being paid for by the seller. It is the same amount needed to bring the **CDF Amount**, for the seller-paid Owner's Policy, up to the rate schedule's amount for the Owner's Policy. The credit will be calculated automatically if the "**Simultaneous**" flag is checked on the **Loan Policy Information** screen and the Seller is paying for the Owner's policy and the borrower is paying for the Lender's policy. Both the Lender's Policy and Owner's Policy figures must be entered before the calculation will be completed.

In the sample below, a Lender's Policy has been entered, to be paid by the Borrower, and the **Simultaneous** flag was checked on that data entry screen. Then, on this **Owner's Policy** screen, the **Base Premium** has been entered and the Seller is identified as the payor (with the amount in the **Seller Amount** field). Clicking on the  **Info** icon results in the presentation of the explanation of the calculation for the **CDF Amount**.

In this example, the \$450 **Credit to Borrower for Seller Pay**, when added to the **CDF Amount**, brings the seller cost back up to the true rate manual cost for the Owner's Policy, which the seller will be paying, and reduces the borrowers true cost for the Lender's policy to \$150.00. The credits will appear in sections **L & N** of the CDF (discussed later in this documentation).

If the Borrower is the payor of the Owner's policy premium, the Description will reflect "**(Optional)**" at the end of it. Some lenders may require that verbiage regardless of the payor. In that case, the user can modify the Description manually.



The screenshot displays the "Title Insurance - Owner's Policy" form. Key fields include:

- Policy to Issue: ALTA Owner's Policy (6-17-06)
- Income Code: 2002 - ALTA Owners Policy
- Liability: 526,476.00
- Base Premium: 2,050.00
- Total Premium: 2,050.00
- Seller Amount: 2,050.00
- CDF Amount: 1,600.00
- Loan Estimate: 1,600.00
- Tolerance: Ten Percent
- Credit to Borrower for Seller pay: Amount: 450.00

The "Credits/Funding" section shows the CDF Calculated Amount breakdown:

CDF Calculated Amount	
Owner's Total Premium:	\$2,050.00
Lender's Total Premium:	+ \$150.00
Lender's Base Premium:	- \$600.00
Owner's CDF Amount:	\$1,600.00

CDF Header

Clicking on the **CDF Header** entry of the CDF tree-view will present the information that will be shown at the top of page 1 of the Closing Disclosure Form. A sample of the screen is presented below.

The screenshot displays the 'Closing Disclosure Form Entry [00001152] - Closing Disclosure Form' window. The interface includes a menu bar with options like 'Save & Exit', 'Options', 'Print', 'Docs', 'File Notes', 'Disburse', 'Previous', 'Jump', 'Next', 'Up', and 'Down'. A toolbar on the right contains a 'Warnings' icon. The main content area is titled 'Bank of America' and 'Loan Number: 123456789'. On the left, a tree-view shows the 'CDF Header' entry selected. The main display area is divided into three columns: 'Closing Information', 'Transaction Information', and 'Loan Information'. The 'Closing Information' column contains fields for 'Date issued: 03/23/2015', 'Closing date: 02/26/2015', 'Disbursement Date: 02/26/2015', 'Settlement agent: USA Digital Solutions, Inc.', 'File #: 00001152', and 'Sales Price: 526,476.00'. The 'Transaction Information' column contains fields for 'Borrower: [Buyer, Bradley T.](#)', '911 Housing Lane, Phoenix, AZ 85029', and 'Seller: [Selerz, Happy](#)'. The 'Loan Information' column contains fields for 'Loan term: 30 Years', 'Purpose: Purchase', 'Product: Fixed Rate', 'Loan Type: Conv. Unins.', 'Loan ID#: 123456789', and 'MIC#: 999888777'. A 'Property' link is also present, pointing to '123 Anywhere St, Goodyear, AZ 85395'.

The **Borrower**, **Seller** and **Property** labels are links that will take the user to the respective data entry screens.

Loan Terms

The **Loan Terms** (CDF) screen contains much of the information that appears, in not too dissimilar form, on the **Lender's Loan Terms** screen on GFE files. The new format meets the CDF information requirements.

At the top right of the **Loan Terms** screen is a **Date Issued** field. It should be filled with the date that the current CDF is to be issued/delivered. If a revised CDF is produced, this date will need to be changed. This date appears with the "**Date Issued**" label at the top left of the CDF, page 1.

The screenshot shows the 'Loan Terms' section of the software interface. The 'Date Issued' field is highlighted with a red box. The interface includes a navigation menu on the left with categories like 'Commissions', 'Payoffs', 'Title Insurance Premiums', 'Projected Payments', 'Loan Costs', 'Other Costs', 'Summaries of Transactions', 'Loan Disclosures', and 'Contact Information'. The main area contains several sections with input fields and checkboxes:


- Loan Terms:** Loan Amount (420,300.00), Can this amount increase after closing? (NO), Can increase until (year), Additional Items.
- Interest Rate:** Interest Rate (4.5 %), Adjusts every (month(s)), Starting in (month), 8.5 % Starting in (month), Additional Items, See AIR Table on page 4 for details, Edit AIR Table.
- Monthly:** Monthly (2,129.60), Adjusts every (year(s)), Starting in (year), Additional Items, See AP Table on page 4 for details, Edit AP Table.
- Principal & Interest:** Include only interest and no principal until (month), Additional Items, See AP Table on page 4 for details, Edit AP Table.
- Prepayment Penalty:** Does the loan have these features? (NO), As high as (if you pay off the loan), during the first (year(s)), before, Additional Items.
- Balloon Payment:** Balloon Payment (NO), you will have to pay (at the end of year), Additional Items.

The sections of the **Loan Terms** screen will be discussed in the following pages.

Loan Amount

The **Loan Amount** section is used to detail information on the principal balance of the loan. The initial loan balance will default in the field just to the right of the **Loan Amount** label. The **NO/YES** dropdown is used to answer the question “**Can this amount increase after closing?**” that is above the section. There are three checkboxes used to indicate that the commentary built up in the fields next to them should be used on the CDF (page 1, Loan Terms, Loan Amount section). They would only be used on the CDF if **YES** is the selection, and the items are checked, but can be edited even if **NO** is the selection.

- The first item indicates that the phrase “**Can go as high as**” or “**Goes as high as**” (selected from the dropdown list), followed by the maximum principal balance (entered in the field after the phrase selection), should be presented on the CDF.
- The second option would place the phrase “**Can increase until [year/month/payment] ##**” on the CDF. The user would select “**year**”, “**month**” or “**payment**” from the dropdown list and enter the number of years, months or payments out that the balance could increase in the field after the period selection.
- The **Additional Items** checkbox is used to indicate that the phrase(s) entered via the **Additional Items - Loan Amount** screen (shown below, accessed via the **Additional Items** button) should appear on the CDF. This screen can be used to enter custom comments regarding how the loan balance can increase after closing.

The  **New Item** button will open the **Add/Edit Item** data entry screen, as shown below.


The **Add/Edit Item** screen will let the user enter text, with some basic formatting tools.

The **B icon** will **bold** selected text.

The **I icon** will *italicize* the selected text.

The **U icon** will underline the selected text.

Click **OK** when the entry is completed to return to the **Additional Items** screen.

The  **Delete** icon should be used to remove an **Item**. Click on **OK** to save the entry(ies) made, or **Cancel** to close the window without saving changes.

Interest Rate

Interest Rate	4.25 %	NO	<input type="checkbox"/>	Adjusts every	0	Starting in	0
			<input type="checkbox"/>			% Starting in	0
			<input type="checkbox"/>	See AIR Table on page 4 for details	Edit AIR Table		
			<input type="checkbox"/>	Additional Items			

The **Interest Rate** section is used to detail information on the interest rate of the loan. The initial interest rate will default in the field just to the right of the **Interest Rate** label. The **NO/YES** dropdown is used to answer the question “**Can this amount increase after closing?**” There are four checkboxes used to indicate that the commentary built up in the fields next to them should be used on the CDF (page 1, Loan Terms, Interest Rate section). They would only be used on the CDF if **YES** is the selection, but can be edited even if **NO** is the selection.

- The first item indicates that the phrase “**Adjusts every ## [year(s)/month(s)/payment(s)] Starting in [year/month/payment] ##**” should be presented on the CDF. The selections for the bracketed items are done via the dropdown lists provided.
- The second item indicates that the phrase “**Can go as high as**” or “**Goes as high as**” (selected from the dropdown list), followed by the maximum interest rate (entered in the field after the phrase selection), “**Starting in [year/month/payment] ##**” should be presented on the CDF.
- The third item indicates that the phrase “**See AIR Table on page 4 for details**” should be presented on the CDF. The **Edit AIR Table** button is used to open the **Adjustable Interest Rate Table** screen (shown here).

The **Adjustable Interest Rate (AIR) Table** screen is used to build the **AIR Table** information presented for adjustable rate loans, on page 4 of the CDF. The first line of the AIR Table is used to identify the **Index** which the variable rate is tied to and the **Margin** over the index. The index options are shown above, in the screen shot. If a custom description is required, the **Text** checkbox should be checked and the text field next to it will open for editing.

The **Initial Interest Rate** will default from the **Lender’s Loan Terms** screen.

The **Minimum/Maximum Rate** data is entered in the two fields provided.

The **Change Frequency** section is used to detail when rate changes will occur. It will be “fed” from information entered on the first two lines of the Interest Rate section of the Loan Terms screen, but the text can be overwritten by clicking the Text checkbox and entering a description.

The **Limits on Interest Rate Changes** section is used to detail the maximum change allowed on the first and any subsequent changes.

- The **Additional Items** (fourth item) line is like that in the Loan Amount section discussed previously.

[Time Period] Principal & Interest

Principal & Interest	Monthly	1,260.84	NO	<input type="checkbox"/> Adjusts every	0	Starting in	0	
				<input type="checkbox"/> Can go as high as		in	Year	0
				<input type="checkbox"/> Include only interest and no principal until	Year		0	
				<input type="checkbox"/> See AP Table on page 4 for details	<input type="button" value="Edit AP Table"/>			
				<input type="checkbox"/> Additional Items				

The **[Time Period] Principal & Interest** section details the periodic principal & interest amount – with the period being selected from the dropdown list in the section label (left of the section). The period options that can be selected are: **Daily, Weekly, Bi-Weekly, Monthly, Semi-Monthly, Quarterly, Semi-Annual** and **Annual**. The amount for the payment goes in the field to the right of the period selection. The **NO/YES** dropdown is used to answer the question “**Can this amount increase after closing?**” There are five checkboxes used to indicate that the commentary built up in the fields next to them should be used on the CDF (page 1, Loan Terms, Monthly Principal & Interest section). They would only be used on the CDF if **YES** is the selection, but can be edited even if **NO** is the selection.

- The first item indicates that the phrase “**Adjusts every ## [year(s)/month(s)/payment(s)] Starting in [year/month/payment] ##**” should be presented on the CDF. The selections for the bracketed items are done via the dropdown lists provided.
- The second item indicates that the phrase “**Can go as high as**” or “**Goes as high as**” (selected from the dropdown list), followed by the maximum payment (entered in the field after the phrase selection), “**Starting in [year/month/payment] ##**” should be presented on the CDF.
- The third item indicates that the phrase “**Include only interest and no principal until [year/month/payment] ##**”.
- The fourth item indicates that the phrase “**See AP Table on page 4 for details**” should be presented on the CDF. The **Edit AP Table** button is used to open the **Adjustable Payment Table** screen (shown here, and described on the next page).

Adjustable Payment (AP) Table ✖

Interest Only Payments? Text

Optional Payments? for your first payment(s) Text

Step Payments? for your first payment(s) Text

Seasonal Payments? from to

Monthly Principal and Interest Payments

First Change - Text
 At th payment(s) Text

Subsequent Every Text

Maximum Text

The **Adjustable Payment (AP) Table** screen is used to build the **AP Table** information presented for loans with adjustable payments, on page 4 of the CDF. The first line, labeled **Interest Only Payments?** will be filled with “**YES for your first XXX payments**” if the user has checked the “**Include only interest and no principal until**” option, selected the period type [year/month/payment] and entered the number of those periods before principal payments begin, on the **Loan Terms** screen. In the sample below, the option is checked and the period type of “**month**” has been selected and “**12**” has been entered for the number of periods; the result on the **AP** table is shown below the **Loan Terms** screen excerpt below.

The **Text** checkbox should be checked if a custom description is required and the field to the right of it will open for editing.

The **Optional Payments?** line is used to identify if any of the initial payments are optional. The number of **year(s)**, **month(s)** or **payment(s)** that are optional are entered and the time/item text selected via the dropdown list. The **Text** checkbox can be used to open the field to its right for an alternative description.

The **Step Payments** line is used to identify if there are step payments in X number of **year(s)**, **month(s)** or **payment(s)**. The **Text** checkbox can be used to open the field to its right for an alternative description.

The **Seasonal Payments?** line is used to indicate if the loan payments are to be over a range of months. The month names are selected in the dropdown lists next to the “**from**” and “**to**” labels. The type of payment amount is identified with the dropdown list next to the **Principal Interest Payments** label – the options are “**year**”, “**month**” and “**payment**”.

The balance of the screen is used to identify the **First** and **Subsequent** payment change characteristics and the maximum payment. Alternative descriptions can be provided at each step with the **Text** checkbox. The options on the **First Change** are at the X'th “**year**”, “**month**” or “**payment**”. **Subsequent** changes are identified to be at every X **year(s)**, **month(s)** or **payment(s)**.

- The **Additional Items** (fifth item) line is like that in the Loan Amount section discussed previously.

Prepayment Penalty

Prepayment Penalty	<p>Does the loan have these features?</p> <p><input type="button" value="NO"/> <input type="checkbox"/> As high as <input type="text"/> if you pay off the loan</p> <p><input type="radio"/> during the first <input type="text"/> <input type="text"/></p> <p><input type="radio"/> before <input type="text"/></p> <p><input type="radio"/> <input type="text"/></p> <p><input type="checkbox"/> Additional Items</p>
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The **Prepayment Penalty** section is used to detail information on any prepayment penalty associated with the loan. The **NO/YES** dropdown is used to answer the first question under the heading “**Does the loan have these features?**” There are five checkboxes/radio buttons used to indicate that the commentary built up in the fields next to them should be used on the CDF (page 1, Loan Terms, Prepayment Penalty section). They would only be used on the CDF if **YES** is the selection, but can be edited even if **NO** is the selection.

- The first item will begin the response to the question with “**As high as [amount] if you pay off the loan**”.
- The second item is an option for finishing the response with “**during the first [##] [year(s)/month(s)/payment(s)]**”
- The third item is an alternative option for finishing the response with “**before [date]**”.
- The fourth item is an open text field that can be used to describe the prepayment penalty.
- The **Additional Items** (fifth item) line is like that in the Loan Amount section discussed previously.

Balloon Payment

Balloon Payment	<p><input type="button" value="NO"/> <input type="checkbox"/> you will have to pay <input type="text"/> at the end of <input type="text"/> year <input type="text"/></p> <p><input type="checkbox"/> Additional Items</p>
--------------------	---

The **Balloon Payment** section is used to detail information on any balloon payment associated with the loan. The **NO/YES** dropdown is used to answer the second question under the heading “**Does the loan have these features?**” There are two checkboxes used to indicate that the commentary built up in the fields next to them should be used on the CDF (page 1, Loan Terms, Balloon Payment section). They would only be used on the CDF if **YES** is the selection, but can be edited even if **NO** is the selection.

- The first item will build the response to the question with “**you will have to pay [amount] at the end of [year/month/payment] ##**”.
- The **Additional Items** (second item) line is like that in the Loan Amount section discussed previously.

Projected Payments

The **Projected Payments** screen is used to detail the expected payment of **Principal & Interest**, **Mortgage Insurance** and **Estimated Escrow** amounts for fixed or variable loans. Up to four schedules can be detailed, with indications on each as to which range of years the schedule applies. An additional indicator on each schedule is used to indicate if the schedule involves **Interest Only** or **Final Payment** information. The intent of these schedules is to detail, to the extent possible, the payment variability over time for the loan. The data entered here is presented on page 1 of the CDF, in the **Projected Payments** section.

Bank of America				
Loan Number: 123456789				
Projected Payments				
Payment Calculation				
Years	1	-	30	
Principal & Interest	\$2,129.60			
Mortgage Insurance				
Estimated Escrow	\$280.00			
Estimated Total Monthly Payment	2,409.60			
Payment Calculation (Continued)				
Principal & Interest				
Mortgage Insurance				
Estimated Escrow				
Estimated Total Monthly Payment				

The top of the first schedule contains a **Years** label and next to that label, and on each schedule, are fields for the numbers of the first year in the range, through the last year in the range covered by the schedule. For example, “**Year 1-1**” might be presented on the first schedule and then “**2-10**” on the second, for a 10 year loan with annually variable P&I payments.

The dropdown list above the **Principal & Interest** field contains the options **Interest Only** or **Final Payment**, which can be selected on any schedule.

The first schedule has a single field for the initial **Principal & Interest** payment amount, which will default and be a link back to the **Loan Terms** page. The second through fourth schedules have amount fields for the minimum and maximum **Principal & Interest** payments for the period range.

The first schedule’s **Mortgage Insurance** and **Estimated Escrow** amounts will also default and present links to the **G. Initial Escrow Pmt** and **Estimated Taxes and Insurance** screens, respectively. If **Mortgage Insurance** has not been detailed on **G. Initial Escrow Pmt**, the field will be open in column 1, as shown above.

The **Principal & Interest**, **Mortgage Insurance** and **Estimated Escrow** figures entered by the user, on schedules 2-4 will be automatically totaled in the **Estimated Total Monthly Payment** fields.

Estimated Taxes and Insurance

The **Estimated Taxes and Insurance** entry, under the **Projected Payments** entry on the tree-view, is used to view, and possibly enter, monthly payment data on estimated taxes, insurance and assessments. This data is aggregated into a payment total for page 1 of the CDF, and the data is utilized to compute first year figures for escrowed and non-escrowed property costs, and the initial period escrow payment, on page 4 of the CDF. Data for the initial entries on this screen are originally entered in section **G – Initial Escrow Pmt**. If there are payment items that are not part of the initial escrow deposit, they can be added here. When first opened, the screen looks like the sample below (but without amounts). Default entries for **Property Taxes** and **Homeowner's Insurance** are in place, and cannot be removed. The summary total field, at the top left of the screen, is used for an aggregate total of all items with the **Include** checkbox checked, and will appear on page 1 of the CDF.

Bank of America		Loan Number: 123456789	
Estimated Taxes, Insurance & Assessments			
Estimated Taxes, Insurance & Assessments	280.50	a month	
Add New Entry			
Include	Description	Amount	In Escrow
<input checked="" type="checkbox"/>	Property Taxes	115.50	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Homeowner's Insurance	165.00	<input checked="" type="checkbox"/>

The **Add New Entry** icon/button is used to add an item to the listing. When clicked, a new entry line will appear on the screen. Added items can be removed with the **Delete** icon, which will appear to the right of each added item.

The **Include** checkbox is used to indicate the entry should be included in the aggregate total at the top left of the screen, and on page 1 of the CDF.

The **Description** field is used to detail the cost item.

The **Amount** field is to be filled with a period cost figure.

The **In Escrow** checkbox is used to indicate that the cost will be paid through the escrow account on the loan, not directly by the borrower. The presence of the check mark is used to drive first year annual totals of **Escrowed Property Costs**, on page 4 of the CDF. The absence of the checkmark is used to drive first year annual totals for **Non-Escrowed Property Costs**, also on page 4 of the CDF.

In the screen shot below, the figures for **Homeowner's Insurance** and **Property Taxes** were derived from section **G** data, and the **Descriptions** are links that will take the user to that screen. The third item was entered on this screen, as it was not to be part of the initial escrow funding in this example.

Bank of America		Loan Number: 123456789	
Estimated Taxes, Insurance & Assessments			
Estimated Taxes, Insurance & Assessments	355.50	a month	
Add New Entry			
Include	Description	Amount	In Escrow
<input checked="" type="checkbox"/>	Property Taxes	115.50	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Homeowner's Insurance	165.00	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Roadwork Assessment	75.00	<input checked="" type="checkbox"/>

The payment frequency from the Loan Terms screen will be reflected under the total amount on the left.

Costs at Closing

The **Costs at Closing** screen presents summary totals of various cost categories; it has no user data entry on it. It is presented for reference only. The figures presented are used to build the **Costs at Closing** section on page 1 of the CDF. The figures presented are links to other screens where the costs are detailed. As data entry is done on the various screens, the values presented on this screen will be updated.

Bank of America
Loan Number: 123456789

Costs at Closing	\$4,545.40	Includes	\$2,966.00	In Loan Costs	
			+	\$1,879.40	In Other Costs
			-	\$300.00	In Lender Credits
Cash to Close	\$8,271.40	Includes Closing Costs			

The **Costs at Closing** figure is the sum of **Loan Costs** and **Other Costs** less **Lender Credits**. The link will take the user to the **J. Total Closing Costs** screen.

The column on the right side presents summary totals of **Loan Costs**, **Other Costs** and **Lender Credits**. The first two figures' links take the user to the **Loan Costs** and **Other Costs** summary screens and the **Lender Credit** figure's link takes the user to the **J. Total Closing Costs** screen, where the **Lender Credit** total is presented.

The **Cash to Close** figure links to the **Calculating Cash to Close** screen.

Loan Costs

The **Loan Costs** entry, on the tree-view, presents summary information of the loan costs, and is the information presented in section **D. Total Loan Costs (Borrower-Paid)**, on page 2, of the CDF.

The data that feeds this screen is entered via the three tree-view branches below this entry (**A. Origination Charges**, **B. Did Not Shop For** and **C. Did Shop For**).

The screenshot shows the 'Closing Disclosure Form Entry [00001152] - Closing Disclosure Form' window. The left sidebar shows a tree view with 'Bank of America' expanded, and 'Loan Costs' selected. The main area displays a table for 'Total Loan Costs (Borrower-Paid)' for Loan Number 123456789.

D. Total Loan Costs (Borrower-Paid)	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
D. Total Loan Costs (Borrower-Paid)	\$2,966.00				
Loan Costs Subtotals(A+B+C)	2,966.00				0.00

The **A. Origination Charges**, **B. Did Not Shop For** and **C. Did Shop For** screens provide the detail for those sections of the **Loan Costs** table on page 2 of the CDF. Those three screens, and the **Other Costs** screens, operate in a common manner and will be described in the following pages. There are default line entries on some of the detail screens which serve the regulatory requirement for those lines to appear on the CDF in their respective sections. Non-defaulted lines (those added by the user) will present in alphabetic order after the required lines. The order of presentation will alter after the data entry screens are saved and closed, so the entries may appear in a different order after re-opening, depending on what lines were added and their descriptions.

A. Origination Charges

The **A. Origination Charges** screen is where data is entered for the first section of the **Closing Cost Details** portion of the CDF, **A. Origination Costs** (page 2, Loan Costs).

		Borrower-Paid		Seller-Paid		Paid By Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$1,721.00				
1	0.35% of Loan Amount (Points) to Bank of A...	1,471.00				
2	Loan Application Fee	250.00				0.00

There is one default entry on this screen: **% of Loan Amount (Points)**.

Additional detail lines can be added with the **Add Line** icon/button.

Roll up lines can be added with the **Add Roll Up Line** icon/button.

The **Modify** icon, on each entry, is used to open up the **A. Origination Charges** data entry screen (or the **Roll Up** screen) for the charge.

The **Clear** icon is used to remove previously entered data on the **Points** line (only). It cannot be deleted.

The **Delete** icon is used to delete entries (other than **Points**) from the schedule.

A.1 Points

The **Points** line is a default and cannot be removed. When first opened, the presentation is as is shown here, with the **Type** field defaulted to **Loan Discount Points** and it is locked. The **Description** field is filled with “**% of Loan Amount (Points)**”. When the user enters the **Percent** figure, the **Description** field automatically changes to reflect the

A. Origination Charges

Information

Type: Loan Discount Points

Description: % of Loan Amount (Points)

Percent: X Loan Amount of \$420,300.00 = \$0.00

Borrower Amount:

A. Origination Charges

Information

Type: Loan Discount Points

Description: 0.35% of Loan Amount (Points) to Bank of America

Percent: 0.35 X Loan Amount of \$420,300.00 = \$1,471.00

Borrower Amount: 1,471.00

Seller Amount:

Paid by Others:

Total Amount: 1,471.00

Loan Estimate: 1,471.00

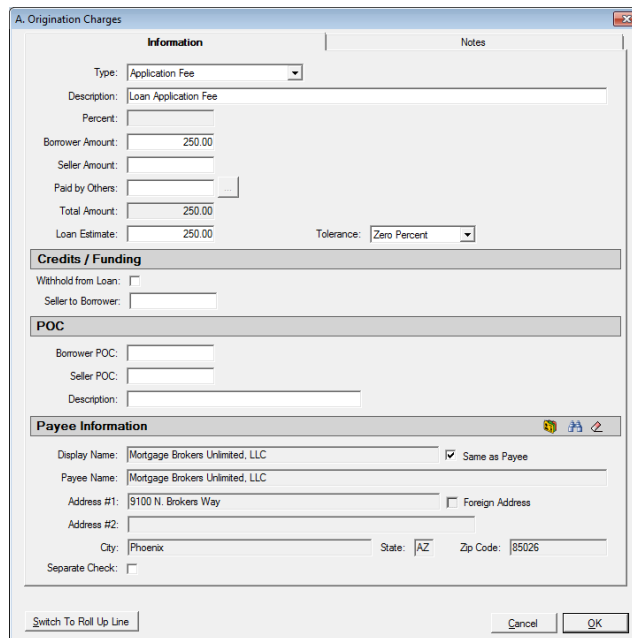
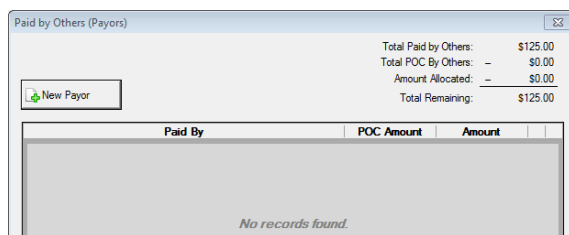
Tolerance: Zero Percent

percentage being entered, and the commentary to the right of the **Percent** field will adjust to reflect the calculation of the points. The **Borrower Amount** will reflect the calculated amount initially. If the points are to be paid, in full or in part, by the seller or others, the **Borrower Amount** can be altered and the **Seller Amount** and **Paid by Others** fields used to reflect who will be paying and how much. The **Total Amount** field will add up the three amount fields. The

Loan Estimate field is completed by the user, and the **Tolerance** selection should be confirmed to be **Zero Percent**.

The full **A. Origination Charges** data entry screen is shown here, and the screen is nearly identical for all of the individual cost entries in sections A, B & C. In the **A. Origination Charges** section, there is a **Percent** field, used only on the **Points** line item – and the **Type** field is locked on that item only as well. On the **B. Did Not Shop For** and **C. Did Shop For** sections, the **Percent** field is replaced with **Income Code** and **Liability** fields, for Company charges.

When an amount is entered into the **Paid by Others** field, and the user then tabs out of the field, the system will bring up the **Paid by Others (Payors)** screen, on which details of which party(ies) to the file is(are) paying the charge, and whether it is POC'd. The full amount must be detailed before leaving the **Paid by Others (Payors)** screen. The ellipse button after the **Paid by Others** field will bring up the **Paid by Other (Payors)** screen for subsequent editing after initial completion.






The **Loan Estimate** field is used to enter the value from the Loan Estimate. The entry here will not be aggregated on the **Calculating Cash to Close** screen.

The **Tolerance** field has a dropdown list that is used to select the appropriate setting for the charge (**Zero Percent**, **10 Percent** and **Not Applicable** are the options). Section A charges are largely expected to be zero tolerance items.

If there are **Credits** or **Funding** considerations, they are addressed in the middle section of the screen. If the lender charge is to be withheld from the loan, the **Withhold from Loan** checkbox should be checked. The amount of any seller credit is entered into the **Seller to Borrower** field.

If the charge is POC'd by the borrower or seller, details are entered in the POC section of this screen. If the Borrower or Seller paid the charge outside of closing, the amount(s) they paid would go in their respective fields. The user may enter a substitute **Description** in the field of that name, for use on the Settlement Statement only.


The **Payee Information** section is used to identify the party receiving the funds. The  **NAF** icon is available to select from the NAF; alternatively, the  **Search** icon is available to pull up a listing of parties to the file to select from; and, the  **Clear** icon is used to clear the **Payee Information** fields completely, so the user can start over.

There is a **Separate Check** checkbox, if the payment is to be isolated from others to the same payee.

Notes can be added to any charge on the **Notes** tab. These will present on the Settlement Statement.

Once data entry is completed, the user should click on **OK** to save and exit the screen. **Cancel** can be clicked to exit without saving changes.

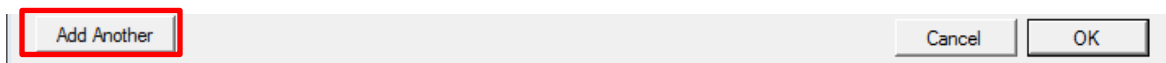
Add Line

Clicking on the  **Add Line** icon/button, on the **Loan Costs, A. Origination Charges** screen, will bring up the same **A. Origination Charges** data entry screen shown earlier in the **Points** discussion.

The **Type** and **Description** fields will be defaulted to **Other** and the dropdown list should be used to select an alternative entry, if applicable. The dropdown listing presents the **MISMO Uniform Closing Dataset (UCD)** charge types for this section of the CDF. The **Type** selected will default into the **Description** field as well, but the **Description** can subsequently be edited.

The **Percent** field is inactive. It is only active when entering the **Points**.


The balance of the **A. Origination Charges** data entry screen is identical, in look and function, to the **Points** screen discussed earlier except for the bottom of the screen, which is shown here.

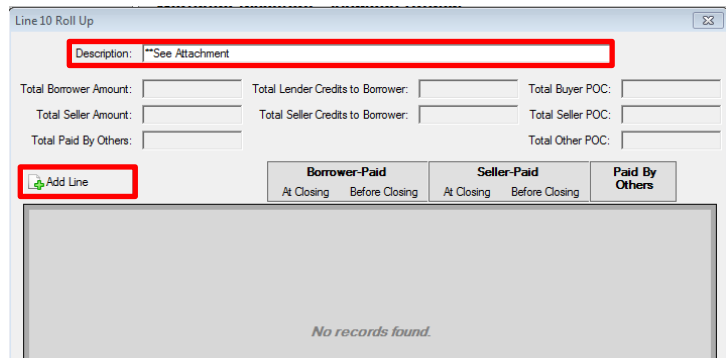



The **Add Another** button is used to save the current charge entry and bring up a new, blank screen for entry of another charge. NOTE: on charge screens *other than* the Origination Charges, there is a **Switch to Roll Up Line** button presented next to the **Add Another** button, and it is used to save the current entry as the first line within a new roll up line (roll up lines are discussed below) and put the user in the roll up line entry screen.

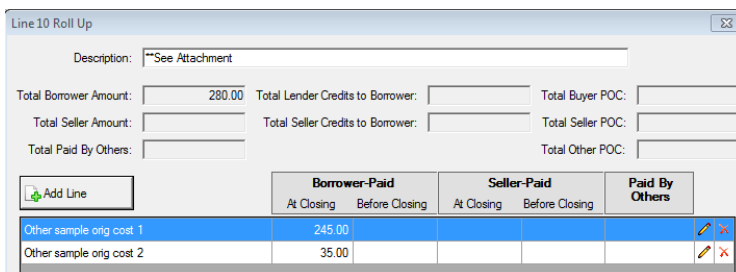
Add Roll Up Line

Roll Up lines have two purposes. They can be used to detail a number of charges inside one entry if the limit of entries for a section has been reached, per the regulations. They can also be used to break up a charge amongst several payees. An addendum page will detail the charges in roll up lines.


Clicking on the  **Add Roll Up Line** icon/button, on the **Loan Costs, A. Origination Charges** screen, will bring up the **Roll Up** screen, as shown here. If it is a new roll up line, no entries will be in the body of the screen. The **Description** field will default to ***** See Attachment**.



Clicking on the  **Add Line** button will bring up the routine charge entry screen. Enter the



	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
Other sample orig cost 1	245.00				
Other sample orig cost 2	35.00				

charge information there, and then use the **Add Another** button, on the charge screen, to continue to add charges within the rollup line, or **OK** out of the charge screen and use  **Add Line** from this screen to add another entry. Once populated, the screen will look like this. **OK** out of the **Roll Up** screen to save the changes.

B. Did Not Shop For

The **B. Did Not Shop For** screen is where data is entered for the second section of the **Closing Cost Details** portion of the CDF, **B. Services Borrower Did Not Shop For** (page 2, Loan Costs).

		Borrower-Paid		Seller-Paid		Paid By Others
		At Closing	Before Closing	At Closing	Before Closing	
B. Services Borrower Did Not Shop For		\$305.00				
1	Appraisal Management Fee to Appraisal's R ...		305.00			

This screen looks and behaves very much like the **A. Origination Charges** section's screen, except there are no default lines in this section that must be preserved.

There will be a **Title Charges** icon active at the top of the screen, next to the **Down** icon, if the enhanced **Sub Escrow** function is enabled and **Title Charges** have been entered via that functionality and the charges have been set to "Final". As with other file types, the user can use that icon to open the screen of entered **Title Charges** to find data to be entered into their file, and enter them in the appropriate manner.

The **B. Services Borrower Did Not Shop For** charge entry screen (reached with the **Add Line** icon/button) is also very similar to the charge entry screen from section **A**, but the **Types** are different and there are **Income Code**, **Liability** and **Policy** fields on the screen.

Information

Type: Other

Description: Other

Income Code: - None Liability: Policy:

Borrower Amount: Seller Amount: Paid by Others: Total Amount: Loan Estimate: Tolerance: Zero Percent

The **Type** and **Description** fields will be defaulted to **Other** and the dropdown list should be used to select an alternative entry, if applicable. The dropdown listing presents the **MISMO Uniform Closing Dataset (UCD)** charge types for this section of the CDF. The **Type** selected will default into the **Description** field as well, but the **Description** can subsequently be edited.

Some of the **Types** will trigger different actions depending on the **Type** selected, and on the configuration of the income codes in the database.

Types that are associated with title and escrow charges will open up the **Income Code** field for an income code selection; the others will not. Those that do call for an income code will insert “**Title –** “ in front of the **Description** that is copied from the **Type** selected. The only exception to that is the “**Other**” **Type**, which will allow an income code to be selected, but which will not insert “**Title –** “ at the start of the **Description**. If, in fact, the user needs to select “**Other**” as the **Type** and will be assigning an income code to the charge, they should edit the **Description** to begin with “**Title –** “ and end with the appropriate description of the charge.

If the database’s income codes are NOT configured to be categorized, and the **Liability From** setting on the selected income code is **Optional**, the **Liability** field and **Policy** fields come into play. If the **Liability From** setting is “**Optional**”, the **Policy** field will let the user select if the liability amount should be pulled from the Lender’s Policy or Owner’s Policy or neither (None). If **Lender’s** or **Owner’s** is selected, in **Policy**, then the **Liability** field will be grayed out and, in the background, the amount will be linked to the selected policy. If **None** is selected in the **Policy** field, the user will be able to enter an amount in the **Liability** field.

If the database’s income codes ARE configured to be categorized AND the **Liability From** setting for a particular income code identifies where the liability amount is to be assigned from (Sales Price or Loan Amount) the **Liability** field will be grayed out and, in the background, the amount will be linked to the selected policy.

If the database’s income codes ARE configured to be categorized AND the category does not support pulling a **Liability From** setting (ie. Escrow, Sub Escrow & Recording categories), then the **Liability** and **Policy** fields will be grayed out.

The **Type** “**Title Lenders Coverage Premium**”, in a system with income codes categorized and with **Liability From** assigned to a Loan Policy, will only present the income codes that reflect that condition, and the **Liability** field will be grayed out and, in the background, the amount will be linked to the specified policy. The **Policy** field will fill with **Lender’s** and be grayed out.



The **Type** “**Title Endorsement Fee**”, in a system with income codes categorized and with the **Endorsement** category being used, will only present income codes that are in that category. If the income code is also tied to a specific **Liability From** source, the **Liability** and **Policy** fields will be grayed out and, in the background, the amount will be linked to the specified policy. If the **Liability From** is **Optional**, on the selected **Endorsement** income code, the **Policy** field will let the user select if the liability amount should be pulled from the Lender’s Policy or Owner’s Policy or neither (None). If **Lender’s** or **Owner’s** is selected, in **Policy**, then the **Liability** field will be grayed out and, in the background, the amount will be linked to the selected policy. If **None** is selected in the **Policy** field, the user will be able to enter an amount in the **Liability** field.

The **Tolerance** field, in section **B**, is defaulted to “**Zero Percent**”.

C. Did Shop For

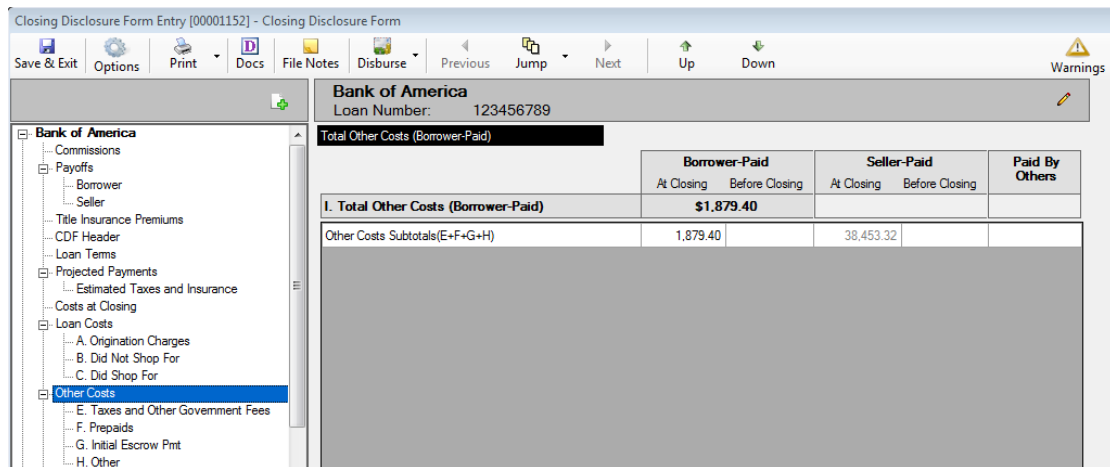
The **C. Did Shop For** screen is where data is entered for the third section of the **Closing Cost Details** portion of the CDF, **C. Services Borrower Did Shop For** (page 2, Loan Costs).

This screen looks and behaves exactly like the **B. Did Not Shop For** section's screen, except the **Tolerance** field is defaulted to **"Not Applicable"**, and the **MISMO Uniform Closing Dataset (UCD)** charge types for this section of the CDF are not identical to the section **"B" Types**.

There will be a  **Title Charges** icon active at the top of the screen, next to the  **Down** icon, if the enhanced **Sub Escrow** function is enabled and **Title Charges** have been entered via that functionality and the charges have been set to **"Final"**. As with other file types, the user can use that icon to open the screen of entered **Title Charges** to find data to be entered into their file, and enter them in the appropriate manner.

Other Costs

The **Other Costs** entry, on the tree-view, presents summary information of the other borrower-paid costs, and is the information presented in section **I. Total Other Costs (Borrower-Paid)**, on page 2, of the CDF.



	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
I. Total Other Costs (Borrower-Paid)	\$1,879.40				
Other Costs Subtotals(E+F+G+H)	1,879.40		38,453.32		

The data that feeds this screen is entered via the four tree-view branches below the **Other Costs** entry: **E. Taxes and Other Government Fees**, **F. Prepaids**, **G. Initial Escrow Pmt**, and **H. Other**. Those four screens operate in a common manner to those in the **Loan Costs** section and so only differences will be described in the following pages. There are default line entries on some of the detail screens which serve the regulatory requirement for those lines to appear on the CDF in their respective sections.

E. Taxes and Other Government Fees

The **E. Taxes and Other Government Fees** screen has one default entry, for **Recording Fees**. All recording and other non-sales price based taxes should be included in this line, per the regulation. For that reason, this is a roll up line.

Transfer taxes, which are based on sales price, are not included in the Recording Fees line, but are entered on separate entries in this section.

There will be a **Title Charges** icon at the top of the screen, next to the **Down** icon, if the enhanced **Sub Escrow** function is enabled and **Title Charges** have been entered via that functionality and the charges have been set to “**Final**”. As with other file types, the user can use that icon to open the screen of entered **Title Charges** to find data to be entered into their file, and enter them in the appropriate manner.

The **Modify** and **Clear** icons are available on the default **Recording Fees** line.

The **Recording Fees** line is a roll up line (main screen shown below left), reached with the **Modify** icon – multiple entries can, and normally would, be added through the charge details entry screen (below right), using the **Add Line** or **Add Another** button, and will be consolidated into one set of totals on the main screen. Each entry's **Type** is selected (the **Types** are **Recording Fee For Deed**, **Mortgage**, **Release** and **Other**) and a **Description** is entered by default, but can be edited by the user, as are the amounts paid by which party.

The default **Tolerance** setting for **Recording Fees** is **10 Percent**, set on the roll up line main screen, above left.

A completed **Other Costs – E.01 Recording Fees** screen, might look like the sample shown here.

The **Add Line** icon/button, on the main **E. Taxes and Other Government Fees** screen, will bring up the **E. Taxes and Other Government Fees** charge screen through which the user can enter transfer tax, tax stamp and other government fees. The screen is the same as that brought up for entering **Recording Fee** details, but the **Deed Amount** and **Mortgage Amount** fields are inaccessible, as they are not relevant. The **Type** selections available are the **MISMO Uniform Closing Dataset (UCD)** charge types for this section of the CDF. The **Description** field will default to the **Type** selection, but can be edited.

The **Calculate** icon, next to the **Borrower Amount** field, is used to bring up the tax stamp or transfer tax calculator screen (based on the charge Type selected). If the background tables have not been loaded for the City, County &/or State taxes to be calculated, a message to that affect will be presented. If the data is available to calculate the tax, a screen like the one below will be presented. (Yes, the screen below is fictitious – Maricopa County, AZ does not collect Tax Stamp revenue – it is just an example.) The amount calculated will populate the Buyer &/or Seller fields, as defined in the tax setup screens, but the user can move the charges as applicable. Click on **OK** to accept the figures. Click on **Remove** to delete the computed entry.

The default **Tolerance** setting of the added lines is dependent on the **Type** selected. The **Transfer Tax** and **Tax Stamp** items default to **Zero Percent**; **Other** type items default to **Not Applicable**.

F. Prepaids

The **F. Prepaids** section has four defaulted lines for prepaid items:

- **Homeowner's Insurance Premium**
- **Mortgage Insurance Premium**
- **Prepaid Interest**
- **Property Taxes**

F. Prepaids	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
1 Homeowner's Insurance Premium (2 mo.)		495.00			
2 Mortgage Insurance Premium (no.)					
3 Prepaid Interest (\$52.54 per day from 11/1/...		735.53			
4 Property Taxes (no.)					
Total		\$1,230.53			

The **Modify** and **Clear** icons are available on the four default **Prepaids** lines.

Homeowner's Insurance Premium

The **Homeowner's** prepaid insurance data entry screen is the same as the other charges screens with one alteration: the number of months of coverage being prepaid is identified in the **Months/Payments** field. The charge **Type** will be defaulted and locked. The **Description** will default to the **Type** text, but can be edited. The top of the screen is shown here.

F. Prepaids

Information | Notes

Type: Homeowners Insurance Premium

Description: Homeowner's Insurance Premium

Months/Payments:

Borrower Amount:

Seller Amount:

Paid by Others:

Total Amount:

Loan Estimate:

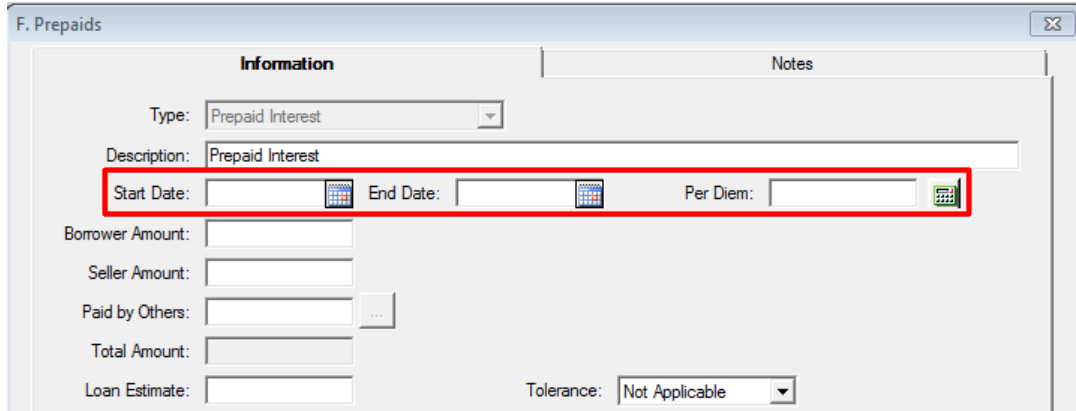
Tolerance: Not Applicable

Mortgage Insurance Premium


The **Mortgage Insurance Premium** screen is like the Homeowner's prepaid screen, with the **Months/Payments** field.


Prepaid Interest

The **Prepaid Interest** screen is similar to the above screens but has **Start Date**, **End Date** and **Per Diem** fields, instead of the Months/Payments field, as shown below. The top of the screen is shown here.



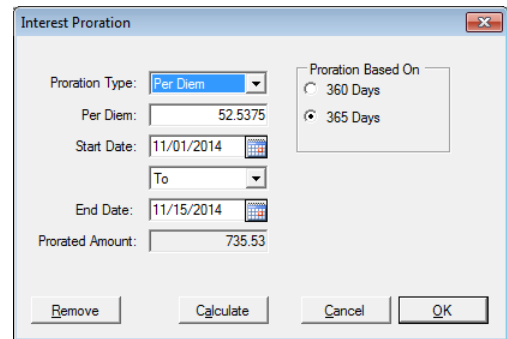
The screenshot shows the 'F. Prepaids' window with the 'Information' tab selected. The 'Type' dropdown is set to 'Prepaid Interest' and the 'Description' text box contains 'Prepaid Interest'. A red box highlights the 'Start Date', 'End Date', and 'Per Diem' fields, each with a calendar icon. Below these are input fields for 'Borrower Amount', 'Seller Amount', 'Paid by Others', 'Total Amount', and 'Loan Estimate'. The 'Tolerance' dropdown is set to 'Not Applicable'.

The  Calendar tool is available for use in entering the dates.

A  **Per Diem** calculator is available for computing the **Per Diem** amount.

The **Proration Type** options are **Interest** and **Per Diem**, and the field below will change its labelling depending on the selection made. The user should enter the appropriate value (either the per diem amount or the interest rate) in the field provided. Either value can contain up to four (4) decimal places.

The user should enter the **Starting Date** and **Ending Date** and select the appropriate **Proration Based On** factor (360 or 365 Days). The field between the dates will let the user select whether the calculation is to be "To" or "Through" the **End Date**.



The screenshot shows the 'Interest Proration' dialog box. The 'Proration Type' dropdown is set to 'Per Diem'. The 'Proration Based On' section has radio buttons for '360 Days' and '365 Days', with '365 Days' selected. The 'Per Diem' field contains the value '52.5375'. The 'Start Date' is '11/01/2014' and the 'End Date' is '11/15/2014'. The 'Prorated Amount' field shows '735.53'. At the bottom, there are buttons for 'Remove', 'Calculate', 'Cancel', and 'OK'.

Once all fields are addressed, the **Calculate** button will compute the **Prorated Amount**.

Property Taxes

The prepaid **Property Taxes** screen is like the Homeowner's and Mortgage Insurance prepaid premium screens, with the **Months/Payments** field.

The **Type** selections available are the **MISMO Uniform Closing Dataset (UCD)** charge types for this section of the CDF.

G. Initial Escrow Pmt

The **G. Initial Escrow Payment at Closing** section has four defaulted lines:

- Homeowner's Insurance
- Mortgage Insurance
- Property Taxes
- Aggregate Adjustment

The data entered here will be used to present data on the **Projected Payments, Estimated Taxes and Insurance** screen.

	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
G. Initial Escrow Payment at Closing	\$558.87				
1 Homeowner's Insurance \$165.00 per month ...	330.00				
2 Mortgage Insurance per month for mo. to Ba...		230.00			
3 Property Taxes \$115.00 per month for 2 mo....		230.00			
4 Aggregate Adjustment		-1.13			

The **Modify** and **Clear** icons are available on the four default **Initial Escrow Payment at Closing** lines.

Homeowner's Insurance

The **Homeowner's Insurance** data entry screen is very similar to the other charges screens with a couple of alterations: the number of **Months/Payments** of coverage being deposited and the amount **Per Month/Payment** are identified. The charge **Type** will be defaulted and locked. The **Description** will default to the **Type** text, but can be edited. The **Per Month/Payment** figure will be calculated from the data entered on the **F. Prepaids Homeowner's Insurance** line, if present. The top of the screen is shown here. The description of the entry, on the main **G. Initial Escrow Payment at Closing** screen will reflect the payment amount and the number of payments, once entered on the data entry screen.

G. Initial Escrow Payment at Closing

Information | Notes

Type: Homeowners Insurance

Description: Homeowner's Insurance

Months/Payments: Per Month/Payment:

Borrower Amount:

Seller Amount:

Paid by Others: ...

Total Amount:

Loan Estimate:

Tolerance: Not Applicable

Mortgage Insurance

The **Mortgage Insurance** screen is like the Homeowner's escrow payment screen, with the **Months/Payments** and **Per Month/Payment** fields.

The payment figure entered here is used on the **Projected Payments** screen.

Property Taxes


The **Property Taxes** screen is also like the Homeowner's escrow payment screen, with the **Months/Payments** and **Per Month/Payment** fields.

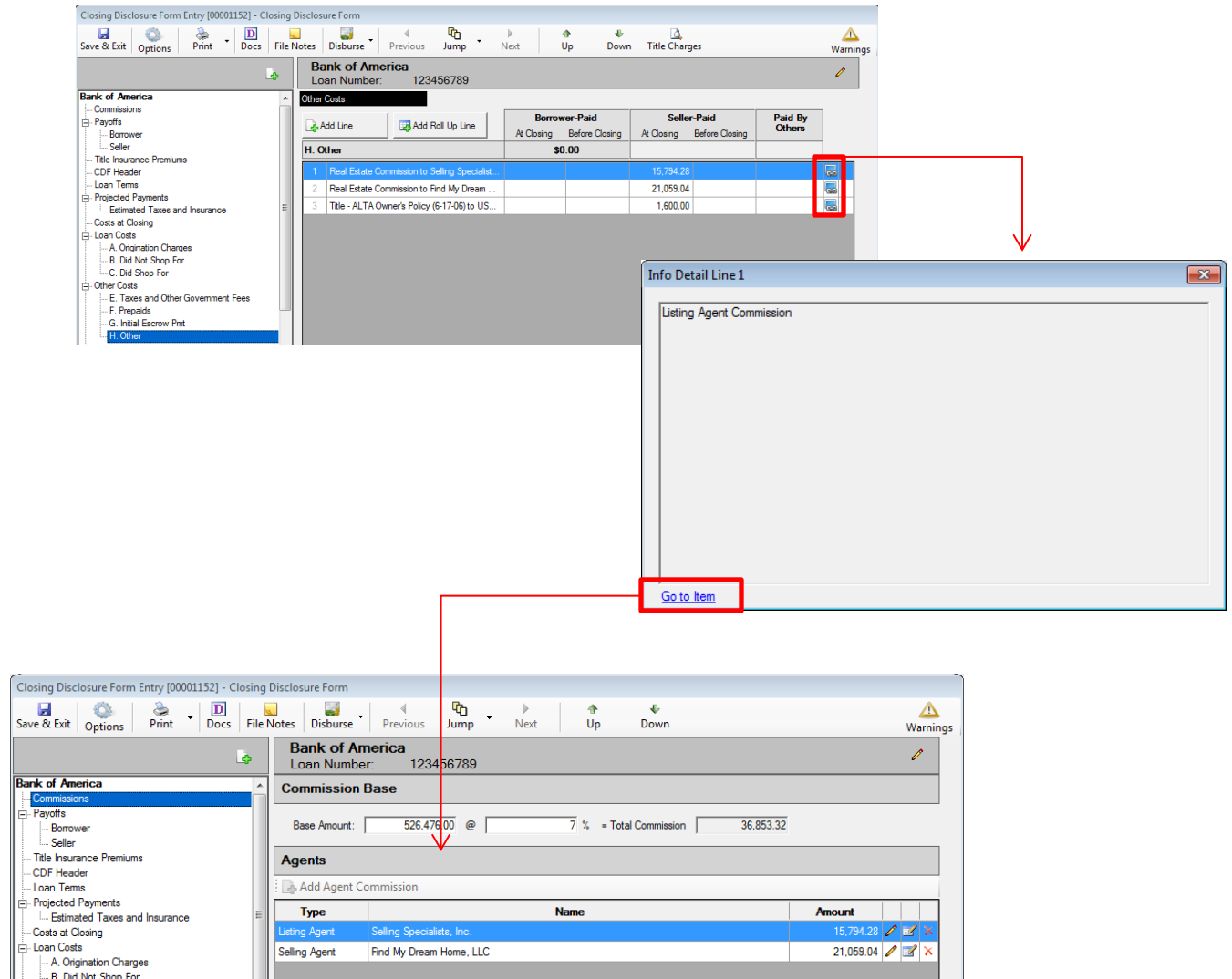
Aggregate Adjustment

The **Aggregate Adjustment** screen is similar to the other **Initial Escrow Payment** screens, but the **Months/Payments** and **Per Month/Payment** fields are not accessible, as the amount to be entered is a fixed, one-time figure.

H. Other

There are no default lines on the **H. Other** section.

Commissions and, depending on assignment, **Policy** information that has been entered will present on the **H. Other Costs** summary screen and information on them can be accessed with the  **Info** icon to the right of each entry. An **Info Detail** window will present, and on it there will be a “**Go to Item**” link, at the bottom of the window, that will take the user to the **Commissions** (or **Title Insurance Premiums**) tree-view entry.





The screenshot illustrates the workflow for accessing commission details. It shows the 'Closing Disclosure Form Entry [00001152] - Closing Disclosure Form' application. The main window displays the 'Bank of America' loan details (Loan Number: 123456789) and the 'Other Costs' section. The 'H. Other' section contains three entries:

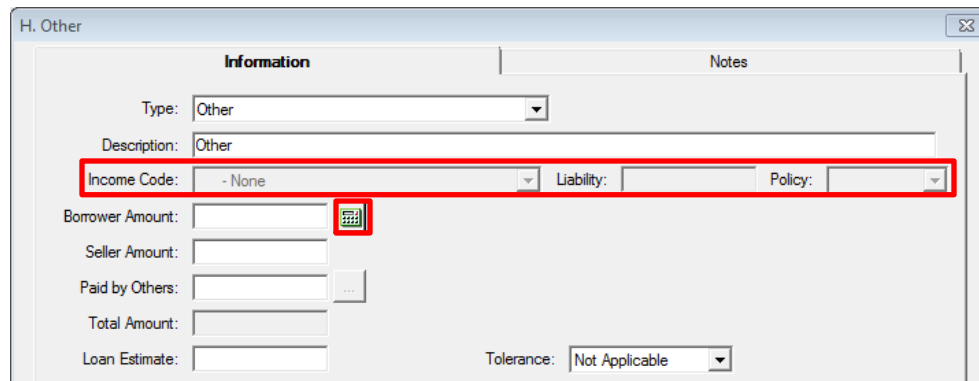
		Borrower-Paid		Seller-Paid		Paid By Others
		At Closing	Before Closing	At Closing	Before Closing	
1	Real Estate Commission to Selling Special...			15,794.28		
2	Real Estate Commission to Find My Dream ...			21,059.04		
3	Title - ALTA Owner's Policy (6-17-06) to US...			1,600.00		

Red boxes highlight the 'Info' icon on the right of the first entry and the 'Go to Item' link in the 'Info Detail Line 1' window. The 'Info Detail Line 1' window displays 'Listing Agent Commission' and the 'Go to Item' link at the bottom.

The bottom screenshot shows the 'Commissions' section of the software. The 'Commission Base' is set to 526,476.00 at 7% interest, resulting in a Total Commission of 36,853.32. The 'Agents' table lists the following:

Type	Name	Amount		
Listing Agent	Selling Specialists, Inc.	15,794.28		
Selling Agent	Find My Dream Home, LLC	21,059.04		

The  **Add Line** icon/button brings up the **H. Other** charge entry detail screen, common in form to the others above, but with the **Income Code**, **Liability** and **Policy** fields (as in sections **B. Did Not Shop For** and **C. Did Shop For**) and a  **Proration** calculator icon next to the **Borrower Amount** field.



The **Type** and **Description** fields will be defaulted to **Other** and the dropdown list should be used to select an alternative entry, if applicable. The dropdown listing presents the **MISMO Uniform Closing Dataset (UCD)** charge types for this section of the CDF. The **Type** selected will default into the **Description** field as well, but the **Description** can subsequently be edited.

Some of the **Types** will trigger different actions depending on the **Type** selected, and on the configuration of the income codes in the database.

Types that are associated with title and escrow charges will open up the **Income Code** field for an income code selection; the others will not. Those that do call for an income code will insert “**Title –**” in front of the **Description** that is copied from the **Type** selected. The only exception to that is the “**Other**” **Type**, which will allow an income code to be selected, but which will not insert “**Title –**” at the start of the **Description**. If, in fact, the user needs to select “**Other**” as the **Type** and will be assigning an income code to the charge, they should edit the **Description** to begin with “**Title –**” and end with the appropriate description of the charge.


If the database’s income codes are NOT configured to be categorized, and the **Liability From** setting on the selected income code is **Optional**, the **Liability** field and **Policy** fields come into play. If the **Liability From** setting is “**Optional**”, the **Policy** field will let the user select if the liability amount should be pulled from the Lender’s Policy or Owner’s Policy or neither (None). If **Lender’s** or **Owner’s** is selected, in **Policy**, then the **Liability** field will be grayed out and, in the background, the amount will be linked to the selected policy. If **None** is selected in the **Policy** field, the user will be able to enter an amount in the **Liability** field.

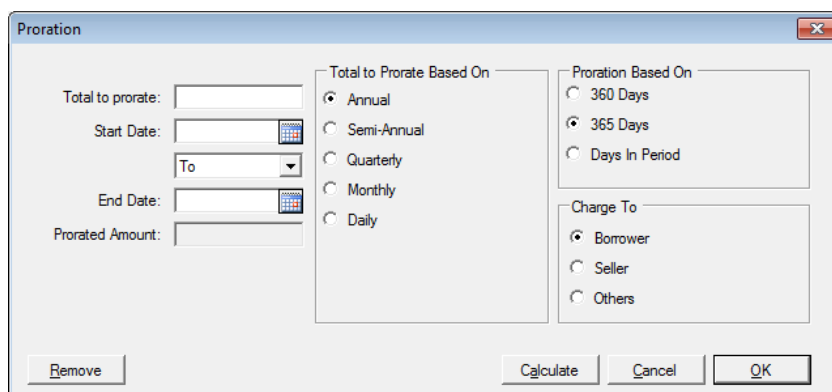
If the database’s income codes ARE configured to be categorized AND the **Liability From** setting for a particular income code identifies where the liability amount is to be assigned from (Sales Price or Loan Amount) the **Liability** field will be grayed out and, in the background, the amount will be linked to the selected policy.


If the database’s income codes ARE configured to be categorized AND the category does not support pulling a **Liability From** setting (ie. Escrow, Sub Escrow & Recording categories), then the **Liability** and **Policy** fields will be grayed out.

The **Type** “**Title Owners Coverage Premium**”, in a system with income codes categorized and with Liability From assigned to an Owner’s Policy, will only present the income codes that reflect that condition, and the Liability field will be grayed out and, in the background, the amount will be linked to the specified policy. The **Policy** field will fill with **Owner’s** and be grayed out.

The **Type** “**Title Endorsement Fee**”, in a system with income codes categorized and with the **Endorsement** category being used, will only present income codes that are in that category. If the income code is also tied to a specific **Liability From** source, the **Liability** and **Policy** fields will be grayed out and, in the background, the amount will be linked to the specified policy. If the **Liability From** is **Optional**, on the selected **Endorsement** income code, the **Policy** field will let the user select if the liability amount should be pulled from the Lender’s Policy or Owner’s Policy or neither (None). If **Lender’s** or **Owner’s** is selected, in **Policy**, then the **Liability** field will be grayed out and, in the background, the amount will be linked to the selected policy. If **None** is selected in the **Policy** field, the user will be able to enter an amount in the **Liability** field.

The  **Proration** icon will bring up the **Proration** screen Impact users are familiar with. The “**To/Through**” field, between the date fields is used to identify if the calculation is to be “**to**” the **End Date** or “**through**” the **End Date**.



The  **Add Roll Up Line** icon (on the H. Other Costs screen) will bring up a roll up line into which multiple charges or breakdowns of a charge can be added, as described earlier in this documentation.

J. Total Closing Costs

The **J. Total Closing Costs (Borrower-Paid)** tree-view selection brings up a summary screen of the figures shown at the end of the **Closing Costs Details** section of the CDF (bottom of page 2). It reflects the sum of the **Loan Costs** and **Other Costs** sections. It also presents **Lender Credits** information.

The screenshot shows the 'Closing Disclosure Form Entry [00001152] - Closing Disclosure Form' application. The left-hand tree view has 'J. Total Closing Costs' selected. The main window displays the following data:

	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
J. Total Closing Costs (Borrower-Paid)	\$4,545.40				
Closing Costs Subtotals(D+I)	4,845.40		38,453.32		0.00
Lender Credits (Includes \$200 credit for increase in Closing...)	-300.00				

Below the table, the 'Lender Credits' section is highlighted with a red box. It contains the following information:

Lender Credits:
 Description: Includes \$200 credit for increase in Closing Costs above legal limit
 Non-Specific Lender Credits: 300.00

At-large (non-specific) lender credits are entered in the **Non-Specific Lender Credits** field, at the bottom of the screen.

The user should enter an explanation of any tolerance cure credits in the **Description** field of the **Lender Credits** section at the bottom of the screen. That information will be included, within parentheses, after the **Lender Credits** label in the upper portion of the screen.

Calculating Cash to Close

The **Calculating Cash to Close** screen is used to build a table of that name on the CDF's third page. This table is used to identify if there were differences in the final costs versus those provided on the **Loan Estimate**. If there are differences, explanations are provided &/or the recipient is directed to the appropriate section of the CDF for details. There are two versions of this screen; one for sale/resale transactions and one for refinance transactions using the "**Optional Closing Disclosure forms**" (driven by the **Transaction Type** selected for the file and the "**Use Optional Closing Disclosure forms for transactions not involving a seller**" option on the **Lender's Loan Terms** screen). The first screen shot below is the "**Sale**" version; the second is the "**Refinance**", with **Optional CDF forms**, version.

The **Loan Estimate** column's fields are editable, and the user would enter the summary totals for the specified items therein. None are reflected in the screen shot below.

The **Final** column's figures are summaries of the data entered in the other screens (non-editable), except for the **Closing Costs Financed (Paid from your Loan Amount)** field, which is editable.

The **Did this change?** column contains a **NO/YES** dropdown for each category. If **YES** is selected, the ellipse (...) to the right of the text box should be clicked on to open a window through which an explanation of the difference, or direction to the appropriate section of the CDF, can be entered.


	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	4,280.00	4,545.40	YES
Closing Costs Paid Before Closing		0.00	NO
Closing Costs Financed (Paid from your Loan Amount)	350.00	350.00	NO
Down Payment/Funds from Borrower	105,826.00	105,826.00	NO
Deposit		0.00	NO
Funds for Borrower		0.00	NO
Seller Credits		0.00	NO
Adjustments and Other Credits	-102,450.00	-102,450.00	NO
Cash to Close	\$8,006.00	\$8,271.40	

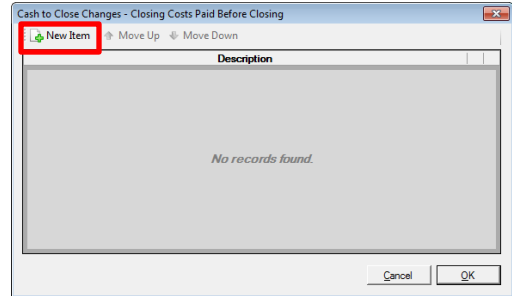
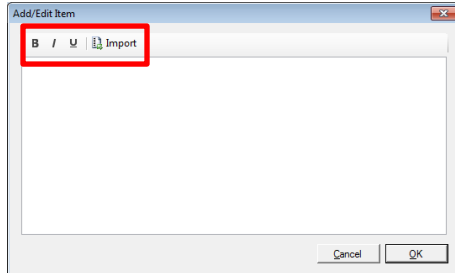
**Sale/Resale Transaction
Calculating Cash to Close
screen.**

Refinance Transaction w/ optional Calculating Cash to Close Screen.

	Loan Estimate	Final	Did this change?
Loan Amount		157,500.00	NO
Total Closing Costs (J)		0.00	NO
Closing Costs Paid Before Closing		0.00	NO
Total Payoffs and Payments (K)		-7,505.00	NO
Cash to Close	\$0.00	\$149,995.00	

When first clicked, the ellipse (...) button will open a blank **Cash to Close Changes** screen, like that shown to the right.

The  **New Item** button will open a data entry screen, as shown below.




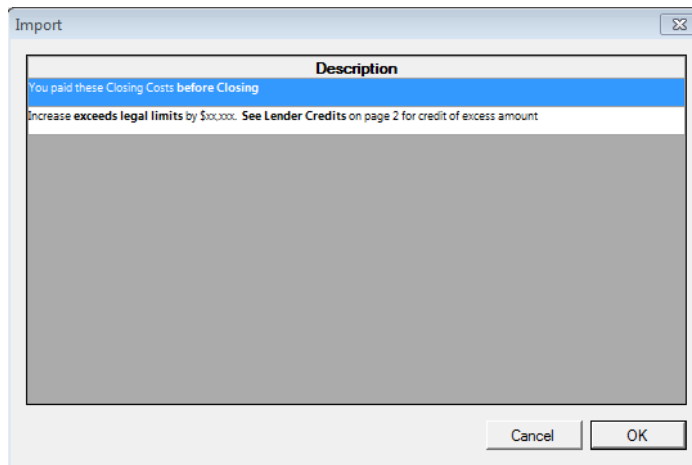
The **Add/Edit Item** screen will let the user enter text, with some basic formatting tools. It also provides for the importation of some stock, pre-formatted, items that are appropriate for the line the user is on. The stock items vary by line; not every line has importable items.

The **B** icon will **bold** selected text.

The **I** icon will *italicize* the selected text.

The **U** icon will underline the selected text.

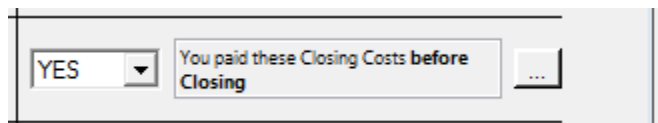
The  **Import** icon will open a window of stock, pre-formatted, items available for insertion to the list. Some of the stock entries will require user editing after selection. Not every line has importable items.



As an example, the **Closing Costs Paid Before Closing** line has the two pre-formatted items shown to the left available for importation. The user should highlight the desired line to use and click on **OK** to proceed.

The selected item will then appear on the **Add/Edit Item** screen, and can be edited there if need be; if sufficient, the **OK** button should be hit there to return to the **Cash to Close Changes** screen and another **OK** will return the user to the **Calculating Cash to Close** screen.

The screen shot to the right reflects a stock phrase having been selected for use on the **Closing Costs Paid before Closing** line.



Summaries of Transactions – Not on Refinance Transaction Types w/ Optional CDF Forms Option Selected

The **Summaries of Transactions** section of the tree-view is only applicable to Sale/Resale transactions or Refinance transactions that do not have the “**Use Optional Closing Disclosure forms for transactions not involving a seller**” option (on the **Lender’s Loan Terms** screen) checked.

If the **Transaction Type** utilized on the file is categorized as “**Refinance**”, and the “**Use Optional...**” option is checked on the **Lender’s Loan Terms** screen, this section of the tree-view will not be available – it is replaced with a **Payoffs and Payments** screen.

On **Refinance** transactions that do not use the **Optional CDF forms**, only the **Borrower’s Transaction** side of the **Summaries** screen is presented.

Sections K, L, M & N of the CDF (on sales transactions) make up the **Summaries of Transactions** section of the CDF, page 3. There are four “branches” of the tree-view that are available to enter the information for this portion of the CDF. They are all similar in behavior, and will be discussed in the following pages. Sections **M & N (Seller-related)** will not be shown on **Refinance** transactions that do not have the “**Use Optional Closing Disclosure forms for transactions not involving a seller**” option checked – just the **Borrower-related** screens **K & L** will be shown.

The screenshot shows the 'Closing Disclosure Form Entry' application window for a Bank of America loan (Loan Number: 123456789). The 'Summaries of Transactions' section is active, displaying a table with two columns: 'BORROWER'S TRANSACTION' and 'SELLER'S TRANSACTION'. Each column has a 'CALCULATION' sub-section. The table shows various financial figures, including 'Total Due from Borrower at Closing (K)', 'Total Due to Seller at Closing (M)', 'Total Paid Already by on Behalf of Borrower at Closing (L)', and 'Total Due from Seller at Closing (N)'. The 'Cash to Close' row shows a total of \$8,271.40 for the borrower and \$127,624.43 for the seller. The interface includes a menu bar with options like 'Save & Exit', 'Options', 'Print', 'Docs', 'File Notes', 'Disburse', 'Previous', 'Jump', 'Next', 'Up', and 'Down'. A tree-view on the left lists various transaction categories, with 'Summaries of Transactions' selected.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
CALCULATION		CALCULATION	
Total Due from Borrower at Closing (K)	\$532,521.40	Total Due to Seller at Closing (M)	\$527,976.00
Total Paid Already by on Behalf of Borrower at Closing (L)	-\$24,250.00	Total Due from Seller at Closing (N)	-\$400,351.57
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$8,271.40	Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$127,624.43

Note: There are **Type** fields at the top of most of the data entry screens in sections **K-N**. The **Type** dropdown with present **MISMO Uniform Closing Dataset (UCD)** charge types applicable for the particular section and line. The **Type** selected will default into the **Description** line, but the **Description** will remain editable.

K. Due From Borrower

The **K. Due from Borrower at Closing** section of the CDF's **Summaries of Transactions** table is accessed from this entry on the tree-view.


The screenshot shows the 'Closing Disclosure Form Entry [00001152] - Closing Disclosure Form' application. The left-hand tree view is expanded to 'Summaries of Transactions' > 'K. Due From Borrower'. The main window displays the following table:

Bank of America		
Loan Number: 123456789		
Summaries of Transactions		
BORROWER'S TRANSACTION		
K. Due from Borrower at Closing		\$532,521.40
1	Sale Price of Property	526,476.00
2	Sale Price of Any Personal Property Included in Sale	1,500.00
3	Closing Costs Paid at Closing (J)	4,545.40
4		
Adjustments		
5		
6		
7		
Adjustments for Items Paid by Seller in Advance		
8	City/Town Taxes	
9	County Taxes	
10	Assessments	
11		
12		
13		
14		
15		


The screen shot above presents a different screen type than those in previous sections. This section's screen (and the next three) looks like the CDF form section as printed. There are icons in the two columns to the right of each line entry that provide links to information or provide for data entry/edit. Lines with **Info** icons have had their data entered via other screens. The lines with the pair of icons **Modify** and **Clear** have their data entered on this screen. The total of all entries on the screen is presented at the top of the amount column.


The **Info** icon will bring up a window with a reference to the contents of the line item. The **Info Detail** window will present, and in most cases there will be a **"Go to Item"** link, at the bottom of the window, that will take the user to the location where the data for the entry is made, in case it needs to be modified.


The screenshot shows a small window titled 'Info Detail Line 2'. The main content area contains the text 'System Generated Personal Property'. At the bottom of the window, there is a red-bordered button labeled 'Go to Item'.

The  **Modify** icon will bring up a charge entry screen like that shown below. This screen is common to the sections **K. Due From Borrower** and **N. Due From Seller**, but some fields may be inactive in some instances, depending on the entry being worked on. In this instance, the screen was opened up for line 4 of the **K. Due from Borrower at Closing** section (as indicated in the screen heading).

Generically, on the detail screens (for sections **K, L, M & N**), some or all of the following icons and buttons are available.

The  **Calendar** icon is available to fill date fields.

The  **Proration** icon is available to bring up the Proration calculation screen.

The  **Search** icon is available to bring up the listing of the parties to the file, for selection of one to deduct the charge from or to identify the payee for a charge.

The  **Clear** icon is available to remove the **Deduct From** selection or the **Payee Information** previously entered.

The  **NAF** icon is available to select a payee.

The open (not pre-defined) lines have the **Switch to Roll Up Line** button, enabling a charge to be split amongst payees &/or to be an aggregate of charges. *This function would be used if there are more charges to be entered in a section than there are available lines for them. The default **Description** for such a roll up line is “** See Attachment”. An addendum of the rolled-up charges will be prepared by the system. (Section K through N Roll Up lines are detailed below – 2nd page after this one.)*

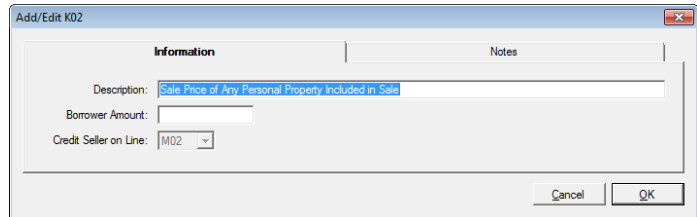
Notes can be entered on that tab, and will appear on the Settlement Statement.

Cancel is used to exit the screen without saving changes.

OK is used to save and exit the screen.

Section K, lines 1 and 2 are reserved and present the **Sale Price of Property** and the **Sale Price of Any Personal Property Included in Sale**. These are mirrored in **Section M**, lines 1 & 2.

Line 2 will be filled with information from the **Properties** screen's **Personal Property** tab if the **"Show on Statements"** checkbox there is checked. Otherwise, data can be entered directly on this screen for that line.






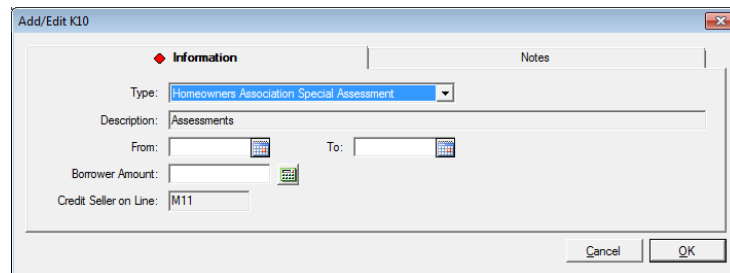
Line 3 is reserved and presents the **Closing Costs Paid at Closing (J)** total.

Again, to get details on reserved lines, use the  **Info** icon.

Line 4 is an open line, available to identify another charge.

Line 5, 6 & 7 are open lines, under the **Adjustments** heading.

Lines 8, 9 & 10, under the **Adjustments for Items Paid by Seller in Advance** heading, are reserved for the **City/Town Taxes**, **County Taxes** and **Assessments** being prorated. They are mirrored in **Section M**, lines 9, 10 & 11. On these lines, the data entry screen, when opened with the  **Modify** icon, has the **Description** defaulted and locked, and only the **From** and **To** date fields, the  **Calendar** icons, the **Borrower Amount** field, and the  **Proration** icons are available. The **Credit Seller on Line** field will be filled and locked.



Lines 11 through 15 are open lines for other adjustments for items paid in advance by the seller.

Sections K through N Roll Up Lines

The **Switch to Roll Up Line** button, at the bottom of the charge screen, in sections **K** through **N**, will bring up a **Line ## Roll Up** screen like that shown here, with the default **Description** of “** See Attachment” (which can be edited if needed).

The **Credit Seller on Line:** field may be filled with the logical offset, but can be edited if needed.

The **Add Line** button is used to open a full charge screen on which the details of the charge and payee are entered. As many lines as are needed may be added. The **Total Amount** field will reflect the sum of all of the charges added.

The screenshot shows a dialog box titled "Line 12 Roll Up". It contains the following elements:


- Description:** A text field containing "See Attachment".
- Total Amount:** An empty text field.
- Credit Seller on Line:** A dropdown menu currently showing "M.13".
- Add Line:** A button with a green plus icon.
- Table:** A table with two columns: "Description" and "Amount". The first row is highlighted in blue and contains the text "Other".
- Buttons:** "Cancel" and "OK" buttons at the bottom right.

L. Paid Already

The selection of the **L. Paid Already** tree-view branch will bring up the **L. Paid Already by or on Behalf of Borrower at Closing** screen.

The screenshot shows the 'Closing Disclosure Form Entry [00001152] - Closing Disclosure Form' application. The left pane shows a tree view with 'L. Paid Already' selected. The main pane displays the 'BORROWER'S TRANSACTION' for 'Bank of America' with Loan Number 123456789. The transaction is categorized as 'L. Paid Already by or on Behalf of Borrower at Closing' with a total value of \$524,250.00. The table below shows the details of the transaction:

Line Item	Description	Amount	Icons
1	Deposit		[Icon]
2	Loan Amount	420,300.00	[Icon]
3	Existing Loan(s) Assumed or Take Subject to		[Icon]
4	Second Loan (PRN \$104,000.00) to ABC Mortgage Lenders, Inc.	103,500.00	[Icon]
5	Seller Credit		[Icon]
Other Credits			
6			[Icon]
7			[Icon]
Adjustments			
8	Title Insurance Premium Adjustment	450.00	[Icon]
9			[Icon]
10			[Icon]
11			[Icon]
Adjustments for Items Unpaid by Seller			
12	City/Town Taxes		[Icon]
13	County Taxes		[Icon]
14	Assessments		[Icon]
15			[Icon]
16			[Icon]
17			[Icon]

The  **Modify** icon brings up a line item detail screen that looks like the one below.

The screenshot shows the 'L. Paid Already by or on Behalf of Borrower at Closing 9' detail screen. The screen is divided into 'Information' and 'Notes' tabs. The 'Information' tab is active and contains the following fields:

- Type: Other (dropdown)
- Description: Other (text field)
- From: [Calendar icon]
- To: [Calendar icon]
- Borrower Amount: [Calendar icon]
- Credit Seller On Line: [Dropdown]
- Tolerance: Not Applicable (dropdown)
- Funding** section:
 - Withhold from Loan:
 - Add to Due from Lender:
 - Deduct From: [Text field] [Icon]
- Buttons: Switch to Roll Up Line, Cancel, OK




The icons have the same function on this screen as on the detail screen for section **K** discussed above.

The **Tolerance** field is present on open section **L** entries.

Section L, lines 1, 2 & 3 are reserved and present the **Deposit, Loan Amount** and **Existing Loan(s) Assumed or Taken Subject to** figures. Line 3 is mirrored in section N, line 3.

Again, to get details on reserved lines, use the  **Info** icon.




Line 4 is an open line, available to identify another charge, if there is not a second loan. If there is a second loan, it will be reflected on line 4.

Line 5 is reserved and presents the **Seller Credit** total. This item is mirrored on Section N, line 8. If one or more specific seller credits have been entered on buyer charges, this line will reflect an  **Info** icon, and will not be able to be edited. If no specific credits have been entered, and a general seller credit is to be entered, the user should use the  **Modify** icon to open a screen into which a general seller credit can be entered. If such an entry needs to be removed, the  **Clear** icon should be used.

Lines 6 & 7 are open lines, under the **Other Credits** heading.

Lines 8, 9, 10 & 11 are open lines, under the **Adjustments** heading.

In a situation where there is a simultaneous policy issuance, with the seller paying for the Owner's policy and the borrower paying for the Lender's policy, and a seller credit has been computed, it will appear on available line, as shown on the preceding screen shot.

Lines 12, 13 & 14, under the **Adjustments for Items Unpaid by Seller** heading, are reserved for the **City/Town Taxes, County Taxes** and **Assessments** being prorated. They are mirrored in **Section N**, lines 14, 15 & 16. On these lines, the data entry screen, when opened with the  **Modify** icon, has the **Description** defaulted and locked, and only the **From** and **To** date fields, the  **Calendar** icons, the **Borrower Amount** field, and the  **Proration** icons are available. The **Credit Seller on Line** field will be filled and locked.


Lines 15, 16 & 17 are open lines for other adjustments for items unpaid by the seller.

M. Due to Seller

The selection of the **M. Due to Seller** tree-view branch will bring up the **M. Due to Seller at Closing** screen.

The screenshot shows the 'Closing Disclosure Form Entry [00001152] - Closing Disclosure Form' application. The left-hand tree view has 'M. Due to Seller' selected. The main window displays the 'Bank of America' loan information (Loan Number: 123456789) and a table for 'M. Due to Seller at Closing' totaling \$527,976.00. The table includes items like 'Sale Price of Property' and 'City/Town Taxes'. Below the table is a section for 'Adjustments for Items Paid by Seller in Advance'.

M. Due to Seller at Closing		\$527,976.00
1	Sale Price of Property	526,476.00
2	Sale Price of Any Personal Property Included in Sale	1,500.00
3		
4		
5		
6		
7		
8		
Adjustments for Items Paid by Seller in Advance		
9	City/Town Taxes	
10	County Taxes	
11	Assessments	
12		
13		
14		
15		
16		

The  **Modify** icon brings up a line item detail screen that looks like the one below.




The detail screen for 'M. Due to Seller at Closing 4' has an 'Information' tab. It contains the following fields: 'Type' (set to 'Other'), 'Description' (set to 'Other'), 'From' and 'To' (calendar pickers), 'Seller Amount' (text box), and 'Credit Borrower on Line' (dropdown menu). At the bottom are buttons for 'Switch to Roll Up Line', 'Cancel', and 'OK'.

The icons have the same function on this screen as on the detail screen for sections **K & L** discussed above.

Section M, lines 1 and 2 are reserved and present the **Sale Price of Property** and the **Sale Price of Any Personal Property Included in Sale**. These are mirrored in Section K, lines 1 & 2.

Again, to get details on reserved lines, use the  **Info** icon.

Lines 3 through 8 are open lines, available to identify other due to seller items.

Lines 9, 10 & 11, under the **Adjustments for Items Paid by Seller in Advance** heading, are reserved for the **City/Town Taxes**, **County Taxes** and **Assessments** being prorated. They are mirrored in **Section K**, lines 8, 9 & 10. On these lines, the data entry screen, when opened with the  **Modify** icon, has the **Description** defaulted and locked, and only the **From** and **To** date fields, the  **Calendar** icons, the **Borrower Amount** field, and the  **Proration** icons are available. The **Credit Borrower on Line** field will be filled and locked.

Lines 13 through 16 are open lines for other adjustments for items paid in advance by the seller.

N. Due From Seller

The selection of the **N. Due From Seller** tree-view branch will bring up the **N. Due from Seller at Closing** screen. This screen has the same characteristics, and detail screen, as section K.

Summaries of Transactions	
SELLER'S TRANSACTION	
N. Due from Seller at Closing \$400,351.57	
1	Excess Deposit
2	Closing Costs Paid at Closing (J)
3	Existing Loan(s) Assumed or Take Subject to
4	Payoff To Bank of America
5	Payoff To Discover Card
6	Title Insurance Premium Adjustment
7	
8	Seller Credit
9	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14	City/Town Taxes
15	County Taxes
16	Assessments
17	
18	
19	

The **Excess Deposit**, on line 1, is a reserved line that can be edited with the **Modify** icon, and cleared with the **Clear** icon.

Section N, lines 2, 3, 4 & 5 are reserved and present the **Closing Costs Paid at Closing (J)**, **Existing Loan(s) Assumed or Taken Subject to**, **Payoff of First Mortgage Loan** and **Payoff of Second Mortgage Loan** figures. Line 3 is mirrored in section L, line 3.




Again, to get details on reserved lines, use the **Info** icon.

Lines 6 & 7 are open lines, available to identify other charges.

In a situation where there is a simultaneous policy issuance, with the seller paying for the Owner's policy and the borrower paying for the Lender's policy, and a seller credit has been computed, it will appear on an available line, as shown on the screen shot above.

Line 8 is reserved and presents the **Seller Credit** total. This item is mirrored on Section L, line 5. If one or more specific seller credits have been entered on buyer charges, this line will reflect an **Info** icon, and will not be able to be edited. If no specific credits have been entered, and a general seller credit is to be entered, the user should use the **Modify** icon to open a screen into which a general seller credit can be entered. If such an entry needs to be removed, the **Clear** icon should be used.

Lines 9 through 13 are open lines, available to identify other charges.

Lines 14, 15 & 16, under the **Adjustments for Items Unpaid by Seller** heading, are reserved for the **City/Town Taxes, County Taxes** and **Assessments** being prorated. They are mirrored in **Section L**, lines 12, 13 & 14. On these lines, the data entry screen, when opened with the  **Modify** icon, has the **Description** defaulted and locked, and only the **From** and **To** date fields, the  **Calendar** icons, the **Borrower Amount** field, and the  **Proration** icons are available. The **Credit Borrower on Line** field will be filled and locked.

Lines 17, 18 & 19 are open lines for other adjustments for items unpaid by the seller.

Payoffs and Payments – Only on Refinance Transaction Types with Optional CDF Forms Option Selected

The **Payoffs and Payments** tree-view entry will only be presented on files with a **Transaction Type** assignment that has been categorized as a **Refinance** type, AND where the “**Use Optional Closing Disclosure forms for transactions not involving a seller**” checkbox, on the **Lender’s Loan Terms** screen (under **Parties**, not the CDF tree-view) is checked. This screen’s data feeds the **Payoffs and Payments** schedule, totaled as **K. TOTAL PAYOFFS AND PAYMENTS**, on page 3, of the alternative CDF for transactions not involving a seller.

To	Amount
1 Bank of Last Resort to Payoff existing loan	42,398.76
2 Citibank NA to Payoff Citibank CC#999-9999-1234	13,432.26
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	55,831.02

Borrower Payoffs, that have been entered via the **Payoffs > Borrower** tree-view branch will present at the top of the listing of **Payoffs and Payments** and the **Info** icon next to those items will lead back to where the payoff information was entered. Additional payments can be entered in the unused lines, with the **Modify** icon on each blank line. The **Clear** icon can be used to remove a payment.

The **Payoffs and Payments** detail entry screen is shown here.

The **Type** of payoff or payment is selected from the dropdown. The type selected will default to the **Description** field, but the user may edit the description.

The **From** and **To** date fields can be used to detail a date range covered by the payment, if needed, and will feed the **Proration** screen.

The same **Funding** and **Payee Information** sections discussed earlier are also available.

Loan Disclosures

The **Loan Disclosures** entry on the tree-view brings up a screen used to detail the bulk of the **Loan Disclosures** in the CDF section **Additional Information About This Loan** (CDF page 4).

The screen has radio buttons, check boxes and some data entry fields, that the user will use to address the assorted disclosures required.

The screenshot displays the 'Closing Disclosure Form Entry [00001152] - Closing Disclosure Form' application. The left-hand tree view shows the navigation structure, with 'Loan Disclosures' highlighted. The main content area is titled 'Bank of America' with 'Loan Number: 123456789'. The 'Escrow Account' section is the primary focus, showing the following details:

- Assumption:** Radio buttons for 'will allow, under certain conditions, this person to assume this loan on the original terms.' (selected) and 'will not allow assumption of this loan on the original terms.'
- Demand Features:** Radio buttons for 'has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for more details.' (selected) and 'does not have demand feature.'
- Late Payment:** A text box for 'If your payment is more than 15 days late, your lender will charge a late fee of 5% of the principal and interest payment.'
- Negative Amortization:** Radio buttons for 'are scheduled to make monthly payments that do not pay all of the interest due that month.' (selected) and 'do not have a negative amortization feature.'
- Partial Payment:** Radio buttons for 'may accept payments that are less than the full amount due (partial payments) and apply them to your loan.' (selected) and 'does not accept any partial payments.'
- Escrow Account:**
 - For now, your loan:** Checked. Shows 'Escrowed Property Costs over year 1' as 3,360.00 and 'Escrowed Property costs:' as Property Taxes and Homeowner's Insurance.
 - Non-Escrowed Property Costs over year 1:** 900.00. Shows 'Non-Escrowed Property costs:' as Roadwork Assessment.
 - Initial Escrow Payments:** \$558.87. Description: 'A cushion for the escrow account paid at closing.'
 - Monthly Escrow Payment:** \$280.00. Description: 'The amount included in your total monthly payment.'
 - Options:** 'Will not have an escrow account because you declined it.' and 'your lender does not require or offer one.' (both unchecked).
 - No Escrow:** 'Estimated Property Costs over Year 1' (unchecked) and 'Estimated total over year 1.'
 - Escrow Waiver Fee:** (empty text box).

In the **Escrow Account** section (right hand column), if the checkbox under the **“For now, your loan”** label is checked, the **Escrowed Property Costs over year 1** will be computed and the text box filled with the descriptions of the costs included in the calculated figure. The **Initial Escrow Payments** and **Monthly Escrow Payment** figures will also be computed if that checkbox is checked, and the figures will be links to the **G. Initial Escrow Pmt** and **Projected Payments** screens, respectively.

In addition, if the **Calculated** checkbox next to the **Non-Escrowed Property Costs over 1 year** label is checked, the annual estimated amount of non-escrowed property costs (defined on the **Estimated Taxes, Insurance & Assessments** screen, with the **In Escrow** checkbox not checked) will be presented.

Security Interest

The **Security Interest** entry, on the CDF tree-view, brings up the **Security Interest** screen, the contents of which are used to populate the **Security Interest** section of the CDF's **Additional Information About This Loan** (CDF, page 4).

The screen will present the property address, including zip code, as the default information to be presented on the form as the property a security interest is being taken in with the transaction. The word “**property**” in the sentence below the address is a link that will take the user to the **Edit Property** screen for the file, if edits are needed.

If there is an alternative description of the property (or personal property) in which a security interest is being taken, the **Additional Security Interest:** checkbox can be checked and the **Description** field is then opened up to allow user input. There are alternative presentation locations for this alternate description, and the appropriate selection(s) can be made via the checkboxes at the bottom of the screen. If the property address is to be replaced with the described property/personal property, and it fits in the space on page 1 of the CDF, the **Page 1** box would be checked. If the **Description** is too big for page 1, the **Page 1 Attachment** box would be checked. For the disclosure on page 4, the same concept applies: space permitting, check **Page 4**; check **Page 4 Attachment** if a longer description.

The screenshot shows the 'Closing Disclosure Form Entry' application window. The title bar reads 'Closing Disclosure Form Entry [00001152] - Closing Disclosure Form'. The interface includes a menu bar with 'Save & Exit', 'Options', 'Print', 'Docs', 'File Notes', 'Disburse', 'Previous', 'Jump', 'Next', 'Up', and 'Down'. A 'Warnings' icon is in the top right. The main content area is titled 'Bank of America' with 'Loan Number: 123456789'. Below this is the 'Security Interest' section. It contains the text: 'You are granting a security interest in 123 Anywhere St., Goodyear, AZ 85395'. A link for 'property' is present. Below this is a checkbox for 'Additional Security Interest:' which is checked. A text area for 'Description:' contains the text: 'A security interest is also taken in the 1936 Mercedes Benz garaged at subject property.' At the bottom, there are checkboxes for 'Show on Closing Disclosure form on: Page 1', 'Page 4', 'Page 1 Attachment', and 'Page 4 Attachment'. The 'Page 4' checkbox is checked. On the left, a tree view shows the navigation structure, with 'Security Interest' selected under 'Loan Disclosures'.

Loan Calculations and Other Disclosures

The **Loan Calculations and Other Disclosures** entry on the tree-view brings up a screen used to detail the section of that name, part of the CDF section **Additional Information About This Loan** (CDF, page 5).

It also contains triggers to have the **Confirm Receipt** verbiage appear (optional) at the bottom of page 5 of the CDF, or not. The **“Print Buyer/Borrower name”** radio button can work in conjunction with the **“This order has a rescission period”** checkbox (on the first screen of Initial Questions) to present all buyer/borrower names, even if the **“Show on CDF”** checkbox (on the Parties screen) is unchecked on some of them.

The screen has radio buttons, checkboxes and some data entry fields, that the user will use to address the assorted material being presented.

The screenshot displays the 'Closing Disclosure Form Entry' application for Bank of America, Loan Number: 123456789. The interface includes a menu bar with options like 'Save & Exit', 'Options', 'Print', 'Docs', 'File Notes', 'Disburse', 'Previous', 'Jump', 'Next', 'Up', and 'Down'. A tree-view on the left lists various sections, with 'Loan Calculations and Other Disclosures' selected. The main content area is divided into three sections: 'Loan Calculations', 'Other Disclosures', and 'Confirm Receipt'.

Loan Calculations	
Total of Payments	766,656.00
Finance Charge	346,987.00
Amount Financed	417,764.00
Annual Percentage Rate (APR)	5.125 %
Total Interest Percentage (TIP)	82.41 %

Other Disclosures

Appraisal

Print appraisal disclosure

Liability after Foreclosure

if your lender forecloses on this property

State law may protect you from liability

State law does not protect you from liability

Confirm Receipt

Buyer/Borrower

No Signatures

Print "Applicant" & "Co-Applicant"

Print Buyer/Borrower names

Contact Information

The **Contact Information** tree-view entry will bring up the main **Contact Information** screen. This data will appear on page 5 of the CDF. Most of the information will pull from the **Party** data already entered. The column headers are links back to the respective party entry screens.

	Lender	Mortgage Broker	Real Estate Broker (L)	Real Estate Broker (S)	Settlement Agent
Name	Bank of America	Mort Brokers Unlimite	Find My Dream Home	Selling Specialists, Inc.	USA Digital Solutions
Address	1 BofA Lane Phoenix, AZ 85029	9100 N. Brokers ... Phoenix, AZ 85026			10835 N. 29th Ave. Suite 350 Phoenix, AZ 85029
NMLS/ License ID	12345678	123			
AZ DFI	87654321				
Contact	Lary L. Ender	Lary Findone	Mary Sales	Bob Lister	Shem Lamb-001-EO
Contact NMLS/ License ID					
Contact					
AZ License ID					
Email					slamb@digisolaz.com
Phone	(602) 111-1111				(602) 866-8199

In the middle of the screen, the **Contact** row has dropdown arrows so the user can select the appropriate contact for the party (as multiple contacts can be entered, it is up to the user to select the correct one).

The secondary licensing entity is identified in the blanks in the first column (AZ shown in sample above – but can be edited by the user). In each column, on those rows, the entry would be the Property State abbreviation and the License ID for applicable contacts.

Additional Contacts

The **Additional Contacts** branch of the tree-view, under **Contact Information**, will present a screen on which the user can identify other parties to the file as additional contacts for inclusion with the CDF. This information will be presented as an addendum to the CDF.

Type	Name	Contact

Type	Party
Lender	Bob's Big Time Mort Broker and Sales
Lender	Mortgage Investors - Alameda Branch
Lender	Mortgage Investors - Alameda Branch
Listing Agent	Selling Specialists, Inc.
Selling Agent	Find My Dream Home, LLC

The **Add Contact** icon/button will pull up a listing of parties to the file and the user should highlight the party to add and click on **OK** to pull up the **Add/Edit Contact** screen on which the details on the contact can be entered (if not already in place).

Closing Disclosure Form Tracking

The **Closing Disclosure Form Tracking** entry on the tree-view will bring up a screen that presents tracking information on the transaction. The top half of the screen deals with tracking important dates for the transaction. The bottom half of the screen tracks **CDF Versions** that have been produced. The full screen looks like the screen shot below.

Bank of America
Loan Number: 123456789

Status: Final

Loan Estimate Delivered: 11/15/2014

Event	Scheduled	Earliest Available	Actual
Borrower Signing	12/15/2014	11/21/2014	12/30/2014
Seller Signing	12/29/2014	11/21/2014	12/30/2014
Consummation	12/29/2014	11/21/2014	12/30/2014
Disbursement	12/29/2014	11/21/2014	12/30/2014
Recording	12/29/2014	11/21/2014	12/30/2014

CDF Versions

Version	Type	Prepared by	Prepared on	Responsible for Delivery
	Borrower	USA Digital Soluti...	12/26/2014 4:00 AM	USA Digital Solutions, Inc.


The **Status** field has six options for detailing the current state of the transaction, as shown here. The options are **None**, **Amended**, **Amended Estimated**, **Amended Final**, **Estimated** and **Final**.

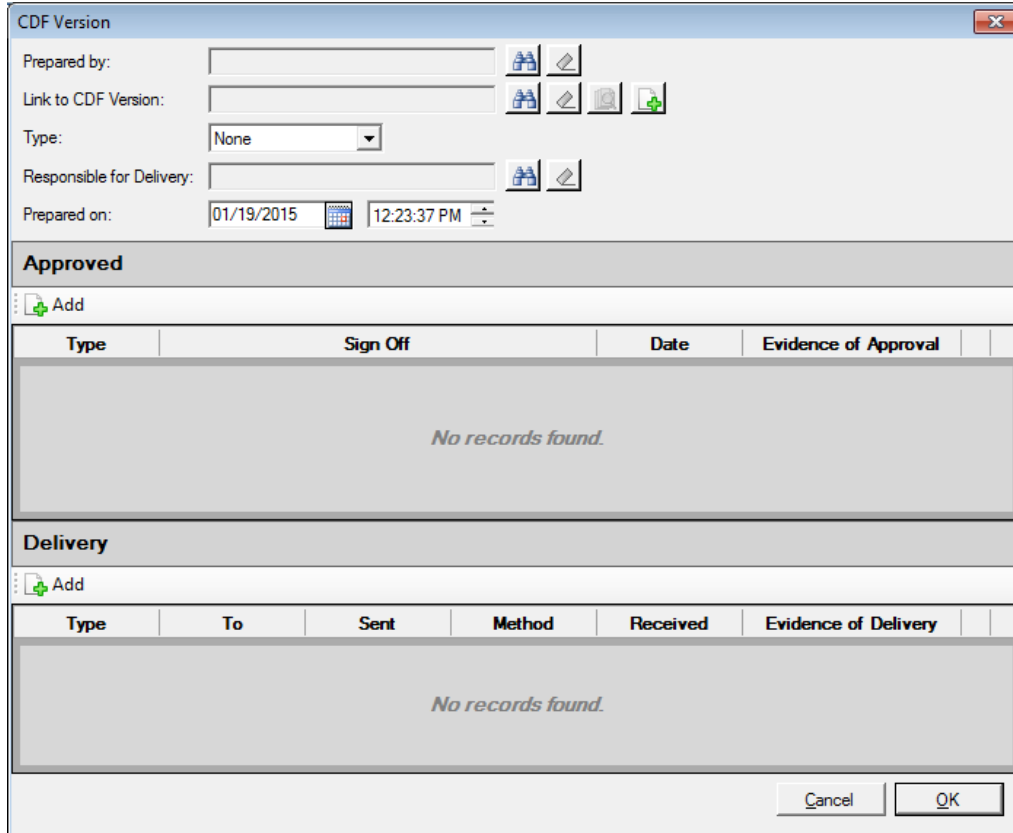
The **Loan Estimate Delivered** field provides for the entry of the date that the Loan Estimate was delivered. The **Calendar** tool is available, or the date can be entered in “MMDD” or “MMDDYY” format.


There are two checkboxes in the **Waiting Period waiver received for** box: **CDF** and **Right of rescission**. They are used to track receipt of those documents.


There are five **Event** entries that are used to track the dates that the events are **Scheduled**, their **Earliest Available** date and their **Actual** date. The events are the **Borrower signing**, **Seller signing**, **Consummation**, **Disbursement** and **Recording**. The **Calendar** tool is available, once the user clicks on a date field, or the date can be manually entered in “MMDD” or “MMDDYY” format.

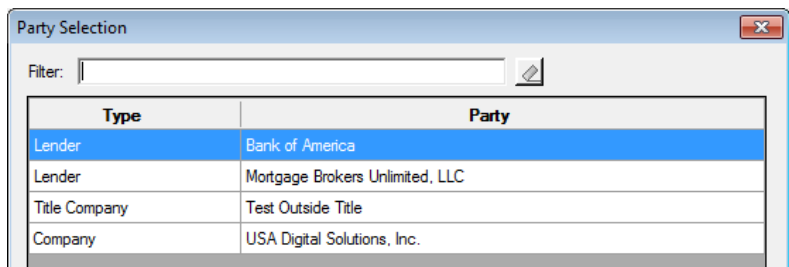
CDF Versions

The bottom half of the **Closing Disclosure Form Tracking** screen is used to track information on specific Closing Disclosure forms. The  **Add** button is used to open up the **CDF Version** screen on which the tracking information is entered. The initial screen presented is shown below.




The **Prepared by** field is used to identify the party that prepared the specific Closing Disclosure being tracked by this entry. The  **Search** icon is used to bring up the **Party Selection** screen, on which the Lender, Mortgage Broker (if any), Outside Title Company (if any) and the Company are listed. The user should select the party that prepared the CDF by

double-clicking on the entity's entry. Once an entity has been selected, the  **Clear** icon will be enabled, which the user can use to remove the selected entry from the field.



Type	Party
Lender	Bank of America
Lender	Mortgage Brokers Unlimited, LLC
Title Company	Test Outside Title
Company	USA Digital Solutions, Inc.

Link to CDF Version:    

The **Link to CDF Version** field has a  **Search** icon that will bring up a screen of previously printed Borrower Only and Seller Only CDF's (all printed versions are retained) that the user can use to select the CDF for which additional tracking will be done. The version number of the selected CDF will be stored in the **Link to CDF Version** field.


CDF Versions


Bank of America

Loan #: 123456789

Version	Dated	Type	Printed By
12	12/26/2014 11:00 AM	Borrower Only	Joe Westrick


Cancel OK

The  **Clear** icon will be enabled, once a version number is in the Link to CDF Version field, which the user can use to remove the selected entry from the field.


The  **Preview** icon can be used to bring up the specific CDF in a PDF preview screen.

The  **Add** icon can be used to go to the **Print Closing Disclosure Form** screen to generate a new CDF (fully discussed in the **Print – Closing Disclosure** section later in this documentation), which can then have tracking information attached to it.

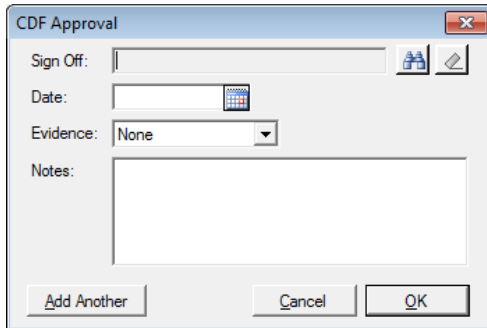
Once a CDF is selected (or generated through this screen) the **Type** field (Borrower or Seller) will be filled, as will the **Prepared on** date and time fields.


The **Responsible for Delivery** field has a  **Search** icon which will present the same **Party Selection** screen as the **Prepared by** field's.

Approved

The  **Add** icon, under the **Approved** banner on the **CDF Version** screen, is used to create a new record dealing with who has approved the specific CDF being tracked.

The **CDF Approval** screen will present as shown below.




The **Sign Off** field's  **Search** icon will bring up the **Party Contact Selection** screen, from which the user would select the contact that has approved the specific CDF by highlighting the party and clicking on the **OK** button.


The **Date** of the approval should be entered in the field of that name.

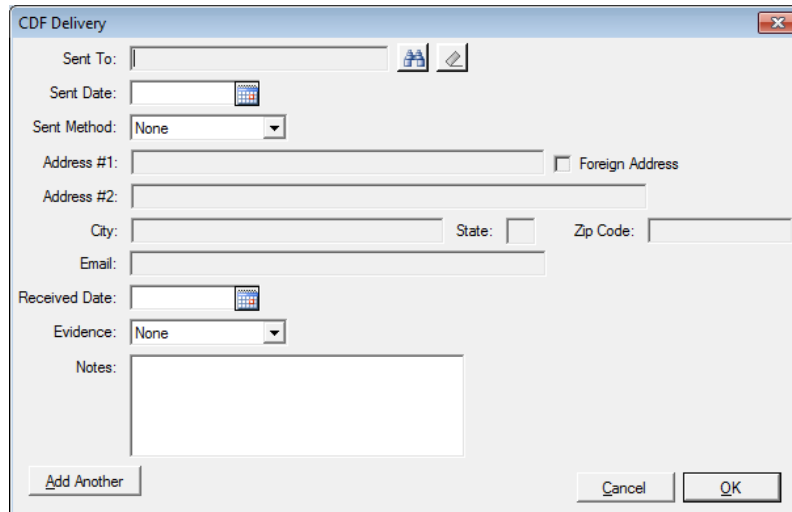
The **Evidence** of the approval should be identified by selecting the appropriate option from the dropdown listing. The options are **None**, **Verbal**, **Written** and **Email**.


Any additional **Notes** that the user wishes to enter can be added to the field of that name.


If additional approvals are to be added, the **Add Another** button can be used on the **CDF Approval** screen, or the  **Add** icon on the **CDF Version** screen can be used.

Delivery


The **CDF Delivery** screen is opened via the  Add icon under the **Delivery** banner on the **CDF Version** screen.



The **Party Selection** screen opened with the  **Search** icon will bring up all the **Borrowers** and **Sellers** on the transaction. The appropriate party should be highlighted, and **OK** clicked, to select that party


The **Sent Date** field should be filled with the appropriate date. The  **Calendar** tool is available, or the date can be entered in “MMDD” or “MMDDYY” format.

The **Sent Method** dropdown has the following options on it: **None**, **Express delivery**, **US Mail**, **Certified Mail**, **Email** and **In person**. If **Express delivery**, **US Mail** or **Certified Mail** are selected, the party’s address information will pre-populate the address fields, which will be left open for editing. If **Email** is selected, the party’s email information will pre-populate that field, and it will be left open for editing. No information will fill those fields if **In person** is selected.

The **Received Date** field should be filled with the appropriate date. The  **Calendar** tool is available, or the date can be entered in “MMDD” or “MMDDYY” format.

The **Evidence** field’s dropdown list has the following options on it: **None**, **Express delivery tracking**, **Certified Mail receipt**, **Email confirmation**, **In person signature** and **Waiting period expired**. The appropriate selection should be made.

Any additional **Notes** that the user wishes to enter can be added to the field of that name.

If additional deliveries are to be added, the **Add Another** button can be used on the **CDF Delivery** screen, or the  **Add** icon on the **CDF Version** screen can be used.

Please see the [Print – Closing Disclosure Tracking](#) section of this documentation for information on the generation of the report of the data entered through these screens.


Closing Disclosure Form – Additional Lender(s)

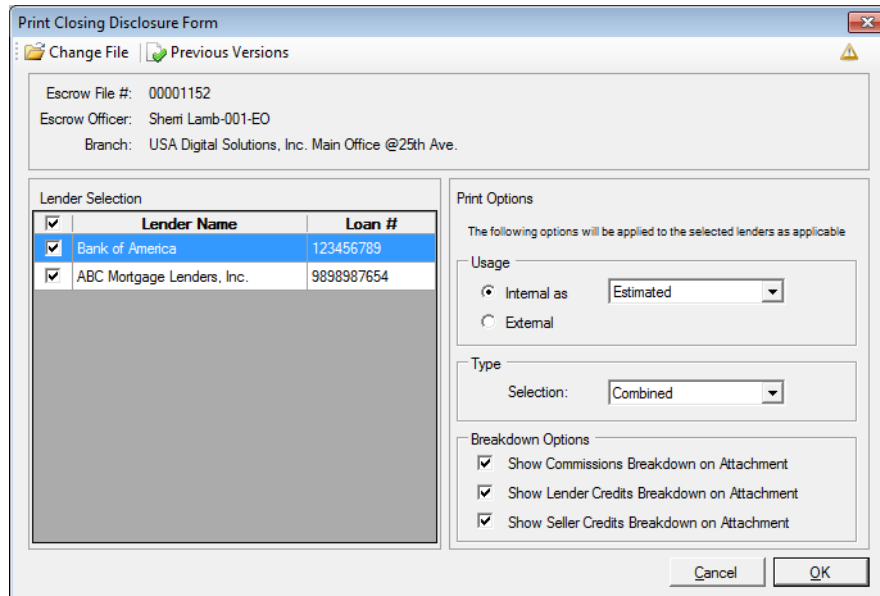
As was indicated at the beginning of the discussion on the Closing Disclosure Form, if there are additional loans being worked in the same file, another set of CDF section branches will appear in the tree-view, under the heading of the second (or subsequent) lender, below that of the first lender.

There will not be **Commission** or **Payoff** branches – those only appear on the first lender's tree-view.



The same behavior is followed to complete the data entry for the subsequent lenders as was followed for the first. The second (and subsequent) loan(s) will be presented in section **L. Paid Already by or on Behalf of Borrower at Closing** of the first loan's CDF, with the principal balance appearing after the "**Second Loan**" label, and the net funded amount appearing in the amount column.

Print – Closing Disclosure

The generation of the **Closing Disclosure** is done through the  **Print** icon at the top of the **Closing Disclosure Form Entry** screen or from the **Documents** menu on the Impact Escrow desktop. The same functionality is reached by either entry-point. When **Print > Closing Disclosure** is selected, the **Print Closing Disclosure Form** screen will be presented.



<input checked="" type="checkbox"/>	Lender Name	Loan #
<input checked="" type="checkbox"/>	Bank of America	123456789
<input checked="" type="checkbox"/>	ABC Mortgage Lenders, Inc.	9898987654

The tool bar at the top of the screen contains the  **Change File** icon Impact users are familiar with, that can be used to change the file on the **Print CDF** screen; it does not open the new file for editing and, if there is a file open for editing, its number will appear in the **Escrow Number Entry** screen. The  **Previous Versions** icon will be discussed on the next page.

When initially opened, the **Print CDF** screen will list the **Escrow File #**, **Escrow Officer** and **Branch** at the top of the screen. Below that, on the left, is the **Lender Selection** pane, which presents the **Lender Name** and **Loan #** of each loan on the file, in loan number order. By default, all lenders/loans are selected via the checkbox in front of each entry. If the user wishes to generate a CDF for a specific loan, the others should be unchecked. The **Print Options** pane is on the right side of the screen.

The first section of the **Print Options** is labeled **Usage**. It is used to identify whether the CDF to be generated (and saved) is for **Internal** use (not to be given to the Borrower(s) &/or Seller(s)), or for **External** use (to be given to the Borrower(s) &/or Seller(s)). The user should check that the **Date Issued** (on the **Loan Terms** screen) is correct before generating an **External** CDF for delivery. The dropdown options next to the **Internal as** label are **Estimated**, **Amended Estimated** and **Draft**. The selected label will appear at the top of the CDF – clearly marking it as an internal use document that should not be delivered to the Borrower(s) &/or Seller(s).

The **Type** section, of the **Print Options**, has one **Selection** to be made, on non-refinance transactions. The options are **Borrower Only**, **Combined** and **Seller Only**. On refinance transactions, the **Selection** will default to **Borrower Only** and will be locked.

The **Breakdown Options** section lets the user select which of the available addendums (**Commission**, **Lender Credits** and **Seller Credits**) should be generated along with the requested CDF.

Once the user has selected the **Lender/Loan** and set the **Print Options** desired, they would click on **OK** to bring up the **Print** dialog. Click on **Cancel** to get out of the Print Closing Disclosure Form screen.

If more than one loan exists, and they have been asked to be previewed on the screen, there will be tabs on the left side of the screen for each loan's CDF – rather than both being presented one after the other. The user should click on the tab of the CDF they would like to review. The item being displayed will have its tab label highlighted by a surround of dots.

Selected CDF →

For Internal Use

Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	11/28/2014	Borrower	Bradley T. Buyer	Loan Term	30 Years
Closing Date	11/28/2014	Seller	Happy Selerz	Purpose	Purchase
Disbursement Date	11/28/2014	Lender	Bank of America	Product	Fixed Rate
Settlement Agent	USA Digital Solutions, Inc.			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	00001152			Loan ID #	123456789
Property	123 Anywhere St. Goodyear, AZ 85395			MIC #	999888777
Sale Price	\$526,476.00				

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$420,300.00	NO
Interest Rate	4.5%	NO
Monthly Principal & Interest	\$2,129.60	NO
<i>See Projected Payments below for your Estimated Total Monthly Payment</i>		

Prepayment Penalty	Does the loan have these features?
	NO

Balloon Payment	Does the loan have these features?
	NO

Projected Payments	
Payment Calculation	Years 1-30
Principal & Interest	\$2,129.60

Current Page No.: 1 | Total Page No.: 5 | Zoom Factor: Page Width

The other icon at the top of the **Print Closing Disclosure Form** screen is the **Previous Versions** icon. Clicking on the icon will bring up the **Previous Versions of the Closing Disclosure Form** screen for the file selected, as shown below. The system is designed to store a PDF version of each CDF that is printed, emailed, published or generated to **User Attachments**, along with the underlying data used to create it. Previewed CDF's are not saved – unless they are printed, emailed, published or generated to User Attachments from the **Report Viewer** screen. The saved versions cannot be deleted. Selection of the loan to reprint a CDF for is done on the left side of the screen by clicking on the desired **Lender Name / Loan #** entry. Once the Lender Name/Loan is selected (they are in alpha order on this screen), all saved versions will then be listed on the right side of the screen. The saved CDFs can be reprinted, utilizing the **Print** icon to the right of each entry.

Previous Versions of the Closing Disclosure Form

Lender Selection:

Lender Name	Loan #:
ABC Mortgage Lenders, Inc.	9898987654
Bank of America	123456789

Bank of America | Loan #: 123456789

Version	Dated	Internal	Type	Printed By
8	11/17/2014 2:50 PM	✓	Combined	Joe Westrick
7	11/13/2014 8:29 AM	✓	Combined	Darel DaVee
6	11/12/2014 1:09 PM	✓	Combined	Joe Westrick
5	11/10/2014 1:02 PM	✓	Combined	Joe Westrick
4	11/4/2014 2:26 PM		Combined	Joe Westrick
3	11/4/2014 2:25 PM		Combined	Joe Westrick
2	10/22/2014 3:09 PM	✓	Combined	Joe Westrick
1	10/22/2014 3:08 PM		Combined	Joe Westrick

Cancel | OK

Print – Closing Disclosure Tracking

The **Closing Disclosure Tracking** report is generated from the CDF wizard's **Print** menu. It presents all of the tracking information for the lender/loan transaction(s) selected by the user. The **Print Closing Disclosure Delivery and Tracking** screen is used to make the **Lender Selection(s)** via the checkboxes under that heading.

Print Closing Disclosure Delivery and Tracking

Change File

Escrow File #: 00001152
Escrow Officer: Sherri Lamb-001-EO
Branch: USA Digital Solutions, Inc. Main Office @25th Ave.

Lender Selection

	Lender Name	Loan #
<input checked="" type="checkbox"/>	Bank of America	123456789
<input checked="" type="checkbox"/>	ABC Mortgage Lenders, Inc.	9898987654

A sample of the report for one lender/loan is shown here.

Closing Disclosure Delivery & Tracking

USADigital Solutions, Inc.
10835 N. 25th Ave., Suite 350
Phoenix, AZ 85029
Phone: (602) 866-8199

File Number: 00001152-001 SL1
Escrow officer/Closer: Sherri Lamb-001-EO
Settlement Date: 11/28/2014
Borrower: Bradley T. Buyer and Co Applicant
Seller: Happy Selerz
Lender: Bank of America
Loan Number: 123456789
Property: 123 Anywhere St.
Goodyear, AZ 85395

Status: Final
Loan Estimate Delivered: 11/15/2014
Waiting period waiver received for: Closing Disclosure form
 Right of rescission

	Scheduled	Earliest Available	Actual
Borrower Signing	12/15/2014	11/21/2014	12/30/2014
Seller Signing	12/29/2014	11/21/2014	12/30/2014
Consumption	12/29/2014	11/21/2014	12/30/2014
Disbursement	12/29/2014	11/21/2014	12/30/2014
Recording	12/29/2014	11/21/2014	12/30/2014

Delivery & Tracking

Prepared: 12/26/2014 11:00:43 AM by: USADigital Solutions, Inc.
Closing Disclosure type: Borrower
Approved:

By	Date	Evidence of Approval	Notes
Larry L. Enderat Bank of America	12/26/2014	Email	

Responsible for delivery: USADigital Solutions, Inc.
Delivery & Tracking:

Sent	Name / Sent to	Confirmation	Notes
In person	Buyer, Bradley T.	12/26/2014 In person signature	
Email	Applicant, Co CoApplicant@cox.net	12/26/2014 Email confirmation	

CDFTRACKING (12/26/2014) Page 1 of 1

Print – Tolerance Worksheet

The **CDF Tolerance Worksheet** lists the loan charges, in their tolerance categories, and indicates any difference from the Loan Estimate amounts and the percentage those differences are from the Loan Estimate amounts (individually and collectively for the category).

NOTE: per the regulation, zero tolerance items are individually considered in determining violations, while ten percent category items are considered in aggregate in evaluating violations.


Report Viewer

USA Digital Solutions, Inc.
USA Digital Solutions Demonstration System
CDF Tolerance Worksheet

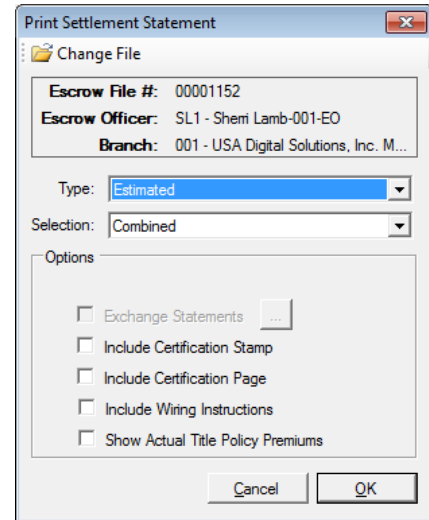
Print Date - Time: 10/22/2014 - 2:59:03 PM Page 1 of 1
User: JW

File Information				
Escrow Number: 00001152				
Escrow Officer: Sheri Lamb-001-EO				
Borrower Name: Buyer, Bradley T.				
Loan Information				
Lender: Bank of America				
Loan: 123456789				
Section Description	Loan Estimate	Borrower Paid Amount	Difference	Percent
Tolerance Category 0%:				
A.1	0.35% of Loan Amount (Points)	1,471.00	1,471.00	
A.2	Loan Application Fee	250.00	250.00	
A.3	Mortgage Insurance Application Fee	25.00	25.00	
B.1	Appraisal Management Co. Fee	305.00	305.00	
Totals:		2,051.00	2,051.00	0.00
Tolerance Category Not Applicable:				
F.1	Homeowner's Insurance Premium		495.00	495.00
F.3	Prepaid Interest		735.53	735.53
G.1	Homeowner's Insurance		330.00	330.00
G.3	Property Taxes		231.00	231.00
G.4	Aggregate Adjustment		14.96	14.96
Totals:		0.00	1,806.49	1,806.49

Print – Settlement Statement, Title Instructions, Lender Summary & Balance Statement

The  **Print** icon, at the top of the **Closing Disclosure Form Entry** screen (the wizard), also provides for the printing of a **Settlement Statement** based on the CDF data entered for the selected file. The Settlement Statement will be a familiar presentation of the transaction data for the Escrow Officer.

The **Print Settlement Statement** print dialog is shown to the right. The one new **Option** is “**Show Actual Title Policy Premiums**”. This option is used, in a simultaneous issue situation, when the Seller is paying for the Owner’s policy, to have the Settlement Statement reflect the rate manual premiums, rather than the CFPB-mandated method of pricing of the Lender’s and Owner’s policies – and the then-required seller credit to bring the costs paid by each party back to the traditional pricing.



The image shows a screenshot of the "Print Settlement Statement" dialog box. It has a title bar with "Print Settlement Statement" and a close button. Below the title bar is a "Change File" button. The main area contains the following information:

- Escrow File #: 00001152
- Escrow Officer: SL1 - Sheri Lamb-001-EO
- Branch: 001 - USA Digital Solutions, Inc. M...

Below this information are two dropdown menus:

- Type: Estimated
- Selection: Combined

At the bottom is an "Options" section with five checkboxes:

- Exchange Statements ...
- Include Certification Stamp
- Include Certification Page
- Include Wiring Instructions
- Show Actual Title Policy Premiums

At the very bottom are "Cancel" and "OK" buttons.

The **Title Instructions** can also be generated through the **Print** function, as can the **Lender Summary** and **Balance Statement**. These three documents will be familiar to Impact/SQL users, as they are unchanged from those generated with non-CDF file types.

This concludes the documentation for the 2015 Closing Disclosure Form in Impact/SQL.

Appendix A - Troubleshooting

In the rare event of an error being received in Impact/SQL, the user will usually have an opportunity, on the error message screen, to email the contents of the error message to DSI Support. It is recommended that this be done, when the opportunity arises, and that the user keep the error on the screen and call **DSI Support (602-866-8199 x 2)** to discuss the matter.

It is also possible, under the **Tools** menu, to view the **Error Log**, and email logged errors to DSI Support.

USA Digital Solutions, Inc. support personnel may ask that you make a screen shot so that you can e-mail Support a “picture” of the screen as it appears when an error occurs.

To create this screen shot, save it and send it to the Support personnel:

Press **PRINT SCR** on the keyboard, which is usually located on the top row of the keyboard, and is usually the third key from the right.

Open your e-mail client, start a new e-mail, to Support@Digisolaz.com, and **Paste** the screen shot into the body of the e-mail. This will work if the e-mail format is HTML. If the screen shot does NOT paste properly, follow the instructions below.

Open MS Word ® and create a new document.

Go to the top left of the screen with the cursor and from the menu select **Paste**, or use **CTRL-V**.

After the screen shot has been pasted into the document, go to the top left of the screen with the cursor and from the menu select **File > Save As**. Save this document in a location from where you can send it as an e-mail attachment (navigate to wherever you put non-Impact Microsoft Word documents). You will have to remember the path and the document name in order to locate this document later.

After the document is saved, go to the top left of the screen with the cursor and from the menu select **File > Close** to close MS Word ®.

Now e-mail the saved document as an attachment, via your normal e-mail routine, to the email address Support@Digisolaz.com, or to a specific address if one is provided.

USA Digital Solutions, Inc. Support personnel can be reached at (602) 866-8199 extension 2.



support@digisolaz.com

(602) 866-8199 x 2