

# How to Order Initial Disclosures

## Contents

---

Prerequisites .....	1
Enter Closing Costs.....	1
Order Disclosures .....	4
Track Disclosure Events .....	7
Retrieve Copy of Disclosures .....	7
Questions? .....	7

## Prerequisites

- Loan is not a DSCR (business purpose loans are exempt from TRID regulations)



**TRID tolerance cures may apply if certain fees are under-disclosed.**

## Enter Closing Costs

### **Register Loan**

Register your loan through the pricing engine to populate the following fees:

Originator Compensation	Lender Fees	Title Insurance*
Closing / Escrow*	Recording Fees*	Transfer Taxes*
Misc Services (Credit, Appraisal, etc.) *		

*\*Quoted by a fee engine. You can adjust these fees later if needed.*

Go to Pricing > Property & Loan Info:

Pipeline		Loan Number:	Borrower Name:	Loan Amount:	DTI:	Gross / Base
		Broker Training	Test1 Test2	\$579,000.00	46.877%	98.189% / 96

  

<b>Status and Agents</b> <b>Application Information</b> <b>Closing Costs</b> <b>Pricing</b> <b>Loan Information</b> <b>Rate Lock</b> <b>Disclosures</b>	<b>Pricing</b>	
	Certified Credit	
	Submit to DO (Seamless)	DO (Seamless) Credit-only
	Submit to DU (Seamless)	Submit to LPA (Seamless)
	Maturity of borrower interest: 60 months <a href="#">(explain)</a>	
	Applications (2)	<b>Property &amp; Loan Info</b> PML Options
	<b>Property Information</b>	
	Street Address	123 Test Dr
Zip Code	92617	
State	CA	
County	Orange	

Pipeline		Loan Number:	Borrower Name:	Loan Amount:	DTI:
		Broker Training	Test1 Test2	\$579,000.00	30.382%

  

<b>Application Information</b> <b>Closing Costs</b> <b>Pricing</b> <b>Loan Information</b> <b>Rate Lock</b> <b>Disclosures</b> <b>E-docs</b> <b>Tasks (0)</b> <b>Conditions (0)</b> <b>Order Services</b>	2nd Financing? <input checked="" type="radio"/> No <input type="radio"/> Yes
	Rate Lock Period: 15 days
	Rate Lock Expiration Date: 4/28/2025 (Assumes a 15-day lock.)
	<b>Other Information</b>
	Loan Originator is Paid By: <input type="radio"/> Lender <input checked="" type="radio"/> Borrower
	2.000% of Total Loan Amount + \$0.00
	Lender Fee Buyout Requested? <input type="radio"/> No <input type="radio"/> Yes
	Expected AUS Response: DU Approve/Eligible
	Number of financed Properties: 1
	Reserve Months: Calculate per rate
	Prior Sales Date: mm/dd/yyyy
	Conv Loan PMI Type: No MI
	Is UFMIP/FF Financed? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	Override Auto-Calculated UFMIP/FF? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	FHA UFMIP: 1.750%
VA Funding Fee: 1.075%	
Non-QM Product: Any / NA	
1st Time Investor? <input type="radio"/> Yes <input checked="" type="radio"/> No	
PPP Term ITIN? <input type="radio"/> Yes <input checked="" type="radio"/> No	
Add'l Doc Type: N/A	
Gift of Equity: <input type="radio"/> Yes <input checked="" type="radio"/> No	
Non-Arm's Length Transaction: <input type="radio"/> Yes <input checked="" type="radio"/> No	
Using Gift Funds? <input type="radio"/> Yes <input checked="" type="radio"/> No	
Refinance: Property Listed for Sale? <input type="radio"/> Yes <input checked="" type="radio"/> No	
Short Term Rental: <input type="radio"/> Yes <input checked="" type="radio"/> No	
<b>Run Price My Loan</b>	

**Pipeline** | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$579,000.00 | DTI: 30.382% | LTV: 96.500% | CLTV: 96.500% | HCLTV: 96.500% | Property Address: 123 Test Dr, Irvine, CA 92617 | Loan Type: FHA | Credit Score: 720

**Status and Agents**  
**Application Information**  
**Closing Costs**  
**Pricing**  
**Loan Information**  
**Rate Lock**  
**Disclosures**  
**E-docs**  
**Tasks (0)**  
**Conditions (0)**  
**Order Services**

**Pricing**  
 Certified Credit  
 Submit to DO (Seamless) | DO (Seamless) Credit-only  
 Submit to DU (Seamless) | Submit to LPA (Seamless)  
 Horizon of borrower interest: 60 months (explain)  
 Applications (2) | Property & Loan Info | PML Options  
**Property Information**  
 Street Address: 123 Test Dr | Zip Code: 92617 | State: CA | County: Orange | City: Irvine  
 In Rural Area?  Yes explain  
 Property Use: Primary Residence  
 Property Type: SFR  
 Structure Type: Detached  
 Is Seasonal Property?  Yes  
 New Construction?  Yes

**Alert Messages**  
 • Credit has not been ordered for Application: Test2, Test1. Please order credit for more accurate results.  
 • Credit has not been ordered for Application: Test4, Test3. Please order credit for more accurate results.

**Loan Program Results (263 Programs)** | Number of Pinned Results to Compare : 0 | Generate Comparison

**Eligible Loan Programs**

	RATE	POINTS	PAYMENT	DTI	APR	QM	CLOSING COSTS	CASH TO CLOSE	RESERVE MONTHS
<b>30 YR FIXED FHA</b>									
pin register request lock	6.750	-2.330	3,821.10	33.723	7.833	\$13,079.83	\$23,334.12	45.9	BluePoint
pin register request lock	6.625	-1.958	3,772.28	33.528	7.703	\$15,210.88	\$25,465.17	45.9	BluePoint
pin register request lock	6.500	-1.556	3,723.71	33.333	7.573	\$17,518.67	\$27,772.96	45.9	BluePoint

Register or request lock to apply fees

(Optional) Click to preview an itemized fee list quoted by the engine



**Unable to register/lock? Please contact you're AE for assistance.**

## Non-Origination Charges

Go to **Closing Costs**. Enter any fee in Section B and below (Section A / origination charges were set at registration/lock request).

**Pipeline** | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$420,000.00 | DTI: 33.724% | Gross / Base LTV: 71.225% / 70.000% | Gross / Base CLTV: 71.225% / 70.000% | Gross / Base HCLTV: 71.225% / 70.000% | Property Address: 123 Test Dr, Irvine, CA 92617 | Loan Type: FHA | Credit Score: 720 | **SAVE**

**Status and Agents**  
**Application Information**  
**Closing Costs**  
**Pricing**  
**Loan Information**  
**Rate Lock**  
**Disclosures**  
**E-docs**  
**Tasks (0)**  
**Conditions (0)**  
**Order Services**

**Closing Costs**  
 Certified Credit  
 Borrower-Responsible Closing Costs | Non-P&I Housing Expenses | Non Borrower-Responsible Closing Costs

**B - Services You Cannot Shop For**

Description/Memo	Amount	Paid by	Payable	Date paid
3rd Party Processing	\$1,295.00	borr pd	at closing	8/30/2023
Appraisal fee	\$600.00	borr pd	at closing	8/30/2023
Credit report	\$250.00	borr pd	at closing	8/30/2023
Upfront Mortgage Insurance Fee	\$7,350.00	split (see details)		

Update an existing fee

Remove a fee

Add a new fee

Add Section F and G Fees (Prepays and Escrow Payments) on the “Non-P&I Housing Expenses” table:

**1** Add Section F/G fees via "Non-P&I Housing Expenses"

**2** Select the expense type (tax, insurance, etc.)

**3** Enter expense amount

**4** Select "Prepaid?" and enter # months if prepaid

**5** Select "Escrowed?" if payments are escrowed

Category	Item	Amount	Notes
Borrower-Responsible Closing Costs	Hazard Insurance	\$1,200.00/month	Escrowed

Summary

Description: Hazard Insur  
 Calculation Source: Calculator  
 Annual Amount: \$14,400.00  
 Monthly Amount (PITI): \$1,200.00

Prepaid Amount for 12 months: \$14,400.00  
 Monthly Amount (Servicing): \$1,200.00  
 Reserves Amount for 5 months: \$6,000.00

Calculator

Monthly Amount (PITI)  $(( 0.000\% \text{ of Loan Amount } / 12 ) + \$1,200.0000) = \$1,200.00$

Prepaid?  Yes  
 Prepaid Months: 12  
 Escrowed?  Yes  
 Payments repeat: Annual

## Order Disclosures

Start at the **Disclosures** tab:

**Disclosures**

Certified Credit

Important Loan Dates

Application Date: 7/31/2024  
 Registration Date: 7/31/2023

Deadlines

Loan Estimate

Deadline to Mail or Deliver Initial Loan Estimate: 8/5/2024  
 Deadline for Borrower to Receive Loan Estimate: 7/26/2025

**ORDER INITIAL LOAN ESTIMATE**

Enter an Application Date

Hit "Order Initial Loan Estimate" to begin

## Request Review

Pipeline | 
 Loan Number: Broker Training | 
 Borrower Name: Test1 Test2 | 
 Loan Amount: \$579,000.00 | 
 DTI: 40.627% | 
 Gross / Base LTV: 98.189% / 96.500% | 
 Gross / Base CLTV: 101.689% / 100.000% | 
 Gross / Base HCLTV: 101.689% / 100.000% | 
 Property Address: 123 Test Dr, Irvine, CA 92617 | 
 Loan Type: FHA | 
 Credit Score: 720 | 
 SAVE

**Status and Agents**  
**Application Information**  
**Closing Costs**  
**Pricing**  
**Loan Information**  
**Rate Lock**  
**Disclosures**  
**E-docs**  
**Tasks (0)**  
**Conditions (0)**  
**Order Services**

Disclosures

Disclosures > Order Initial Loan Estimate

1. Request Review | 2. Vendor Audit | 3. Document Preview | 4. Request Complete

Please review the information below. All requirements must pass to proceed with the order.

CANCEL ORDER | 
 REQUEST LENDER TO COMPLETE ORDER | 
 NEXT - DOCUMENT VENDOR AUDIT

**Requirements Checklist**

- ✓ Please confirm that Sections B - E of the Closing Costs tab are complete. Tolerance cures may apply.
- ✓ Please confirm that the loan officer name and NMLS ID/ID# are correct. The
- ✓ Please confirm that the Application Information tab is complete (Assets, Liabilities, REO, etc.).
- ✓ Loan is not a non-QM.
- ✗ Section B fees include an appraisal fee.
- ✓ WARNING: Section E fees total \$0. If this is incorrect, please add fees to Section E of the "Closing Costs" tab.

**Borrower Information**

Name	Email
Test1 Test2	
Test3 Test4	

**Loan Officer Information**

<b>Name</b>	Broker Training
<b>NMLS#</b>	123456
<b>License ID</b>	12345

**1. Resolve any errors in red before proceeding**  
**2. Hit "Next" once errors are resolved**

## Doc Vendor Audit

Pipeline | 
 Loan Number: Broker Training | 
 Borrower Name: Test1 Test2 | 
 Loan Amount: \$579,000.00 | 
 DTI: 40.627% | 
 Gross / Base LTV: 98.189% / 96.500% | 
 Gross / Base CLTV: 101.689% / 100.000% | 
 Gross / Base HCLTV: 101.689% / 100.000% | 
 Property Address: 123 Test Dr, Irvine, CA 92617 | 
 Loan Type: FHA | 
 Credit Score: 720 | 
 SAVE

**Status and Agents**  
**Application Information**  
**Closing Costs**  
**Pricing**  
**Loan Information**  
**Rate Lock**  
**Disclosures**  
**E-docs**  
**Tasks (0)**  
**Conditions (0)**  
**Order Services**

Disclosures

Disclosures > Order Initial Loan Estimate

1. Request Review | 2. Vendor Audit | 3. Document Preview | 4. Request Complete

Please review the results of the audit from our document vendor below. If there are any fatal audit results, you will need to submit to the lender for disclosure.

CANCEL ORDER | 
 NEXT - ORDER DOCUMENT PREVIEW

**Document Vendor Audit Findings**

Type	Message
Warning	Agency Case Assignment Date missing; Defaulted to the Application Date to compute annual MIP duration.
Warning	First Payment Date is before the Document Date

**3. Hit "Next" once the loan passes our doc vendor audit**

## Document Preview

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$579,000.00 | DTI: 40.627% | Gross / Base LTV: 98.189% / 96.500% | Gross / Base CLTV: 101.689% / 100.000% | Gross / Base HCLTV: 101.689% / 100.000% | Property Address: 123 Test Dr, Irvine, CA 92617 | Loan Type: FHA | Credit Score: 720 | [SAVE](#)

**Status and Agents**  
**Application Information**  
**Closing Costs**  
**Pricing**  
**Loan Information**  
**Rate Lock**  
**Disclosures**  
**E-docs**  
**Tasks (0)**  
**Conditions (0)**  
**Order Services**

Disclosures

Disclosures > Order Initial Loan Estimate

1. Request Review → **4. Confirm that you've reviewed the disclosures** → 3. Document Preview → 4. Request Complete

[CANCEL ORDER](#) [NEXT - COMPLETE REQUEST](#)

I have reviewed and accept the previewed Initial Disclosure PDF. \*

DocumentViewer.aspx | 1 / 111 | 80% +

**5. Hit "Next" to complete the order**  
**NOTE: Completing the order will send the disclosures to the loan officer and borrower(s) for e-signing**

Loan Number: Broker Training

**EVIDENCE OF JOINT APPLICATION**

## Order Complete

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$579,000.00 | DTI: 40.627% | Gross / Base LTV: 98.189% / 96.500% | Gross / Base CLTV: 101.689% / 100.000% | Gross / Base HCLTV: 101.689% / 100.000% | Property Address: 123 Test Dr, Irvine, CA 92617 | Loan Type: FHA | Credit Score: 720 | [SAVE](#)

**Status and Agents**  
**Application Information**  
**Closing Costs**  
**Pricing**  
**Loan Information**  
**Rate Lock**  
**Disclosures**  
**E-docs**  
**Tasks (0)**

Disclosures

Disclosures > Order Initial Loan Estimate

1. Request Review → Document Preview → **4. Request Complete**

**A confirmation will indicate that disclosures have been ordered**

[RETURN TO DISCLOSURES PAGE](#)

Congratulations, your order has been completed!

DocumentViewer.aspx | 1 / 111 | 80% +

# Track Disclosure Events

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$579,000.00 | DTI: 40.627% | Gross / Base LTV: 98.189% / 96.500% | Gross / Base CLTV: 98.189% / 96.500% | Gross / Base HCLTV: 98.189% / 96.500% | Property Address: 123 Test Dr, Irvine, CA 92617 | Loan Type: FHA | Credit Score: 720 | [SAVE](#)

**Activity Log**

Time	User	Description
7/31/2024 9:18:00	Training	Loan Registered - Disclosures Required
8/8/2024 8:31:30	Training	Initial Disclosures Created - E-Disclosure Sent
8/8/2024 8:31:45	Notification	Manual Fulfillment Initiated
8/8/2024 8:31:46 AM PDT	System Notification	E-Sign package created.
8/8/2024 8:31:48 AM PDT	System Notification	E-Sign package created.
8/8/2024 8:31:48 AM PDT	System Notification	E-Sign package created.
8/8/2024 8:41:56 AM PDT	System Notification	E-Consent Received for Broker Training
8/8/2024 8:41:58 AM PDT	System Notification	START_ESIGN
8/8/2024 8:41:58 AM PDT	System Notification	VIEW_SIGREQ
8/8/2024 8:43:35 AM PDT	System Notification	COMPLETE_ESIGN
8/8/2024 8:44:09 AM PDT	System Notification	E-Consent Received for Test1 Test2
8/8/2024 8:44:10 AM PDT	System Notification	VIEW_SIGREQ
8/8/2024 8:44:11 AM PDT	System Notification	START_ESIGN
8/8/2024 8:46:59 AM PDT	System Notification	COMPLETE_ESIGN

**Disclosure events and e-sign completion are listed on the Activity Log**

**Loan officer has completed e-signing**

**Borrower has completed e-signing**

# Retrieve Copy of Disclosures

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$579,000.00 | DTI: 40.627% | Gross / Base LTV: 98.189% / 96.500% | Gross / Base CLTV: 98.189% / 96.500% | Gross / Base HCLTV: 98.189% / 96.500% | Property Address: 123 Test Dr, Irvine, CA 92617 | Loan Type: FHA | Credit Score: 720 | [SAVE](#)

**E-docs**

Go to E-docs > Document List to find signed/unsigned disclosures

Upload Docs | Fax Docs | **Document List**

No "Autosaved" description = signed disclosures

Status	Folder	Doc Type	Application	Description	Last Modified Date	Pages
view PDF	DOCMAGIC	GENERATEDDOCUMENTS	Test1 Test2		8/8/24 8:51 AM	130
view PDF	DOCMAGIC	GENERATEDDOCUMENTS	Test1 Test2	Autosaved: 8:31 AM		
view PDF	LENDINGQB	CERTIFICATE SUBMITTED	Test1 Test2	Cert Submitted		
view PDF	LENDINGQB	CERTIFICATE SUBMITTED	Test1 Test2	Cert Submitted	7/31/24 9:18 AM	2

"Autosaved" = unsigned disclosures

# Questions?

Please contact your AE or Account Manager with disclosure questions.