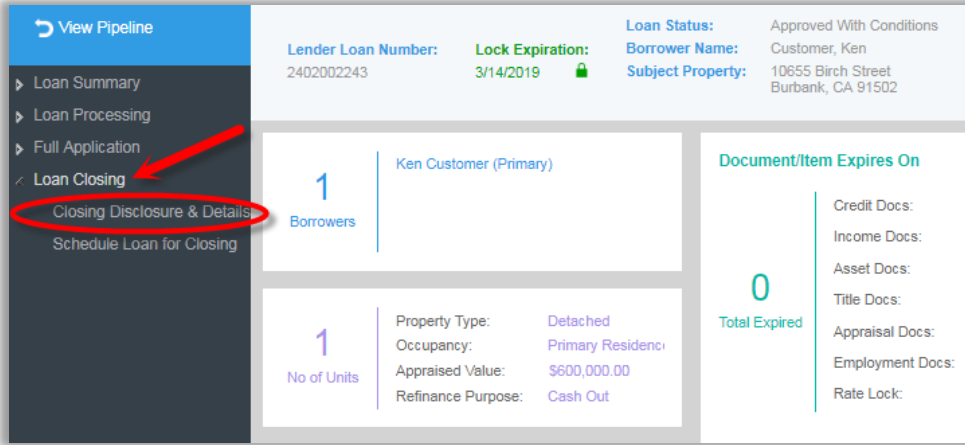
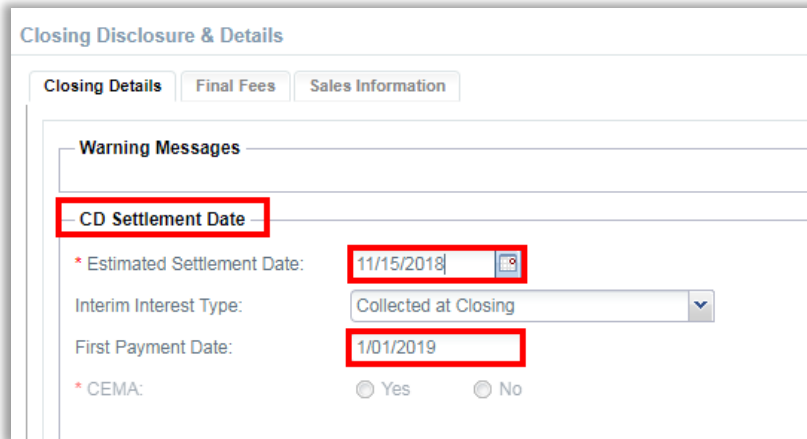
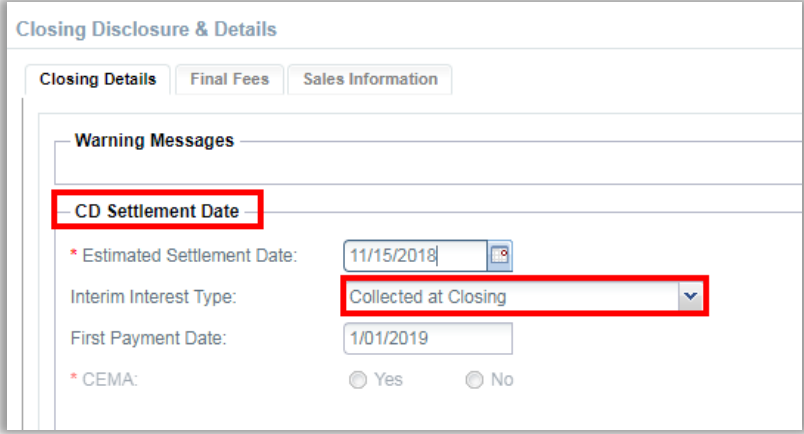
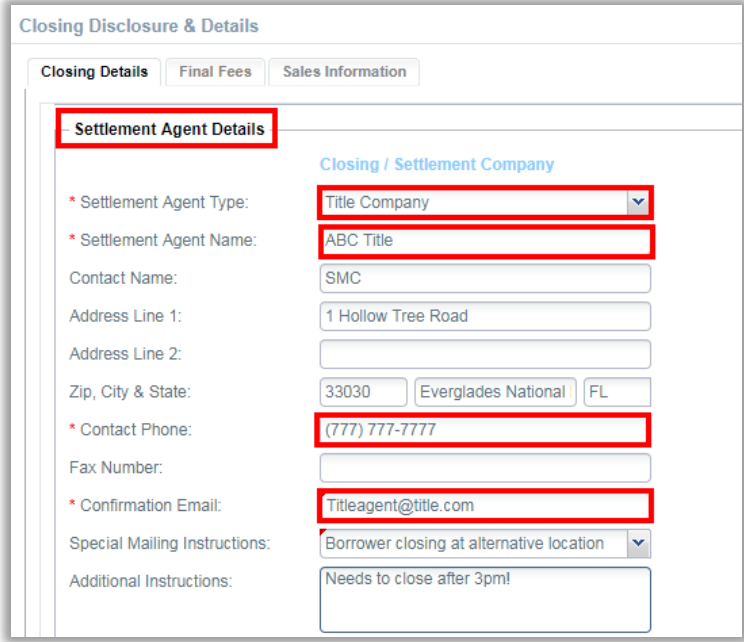



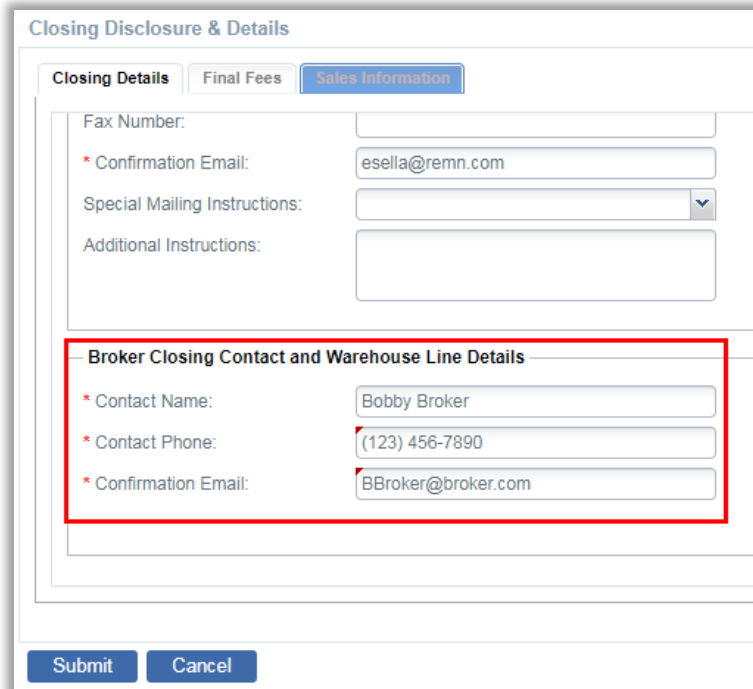

## Request Closing Disclosure

The following steps are required to request a Closing Disclosure (CD) be delivered to the Borrower(s).

### Closing Details Tab

Step	Action
1	<p>Click <b>Loan Closing</b> to open the menu and select <b>Closing Disclosure &amp; Details</b>.</p>  <p><b>Note:</b> Access to the Closing Disclosure and Details screen is limited to one user at a time.</p>
2	<p>Complete the <b>CD Settlement Date</b> section. The <b>Estimated Settlement Date</b> will automatically populate the <b>First Payment Date</b>.</p>  <p><b>Note:</b> Review the Warning Messages section for required actions prior to requesting a CD.</p>

Step	Action
3	<p>Select the <b>Interim Interest Type</b>.</p> <ul style="list-style-type: none"> <li>• <b>Purchase transactions</b> - defaults to "Collected at Closing"</li> <li>• <b>Refinance transactions</b> - Interim Interest can be Collected at Closing, or an <b>Interest Credit at Closing</b> can be given for loans closing within the first 5 business days of the month.</li> </ul> 
4	<p>Scroll down to enter the <b>Settlement Agent Details</b>. Fields with a * are mandatory.</p>  <p> <b>Helpful Tip:</b> Select <b>Special Mailing Instructions</b> from the dropdown if applicable. Add any <b>Additional Instructions</b> in the space provided.</p>

Step	Action
5	<p>Scroll down to enter the <b>Broker Closing Contact Details</b>.</p> <div data-bbox="487 321 1235 1005">  </div> <p> <b>Helpful Tip:</b> The <b>Broker Closing Contact</b> (another Broker associate other than the CD requestor) will receive a copy of the CD along with the requestor. Either the requestor or the Broker Closing Contact will be responsible for review and approving the CD.</p>

## Final Fees Tab

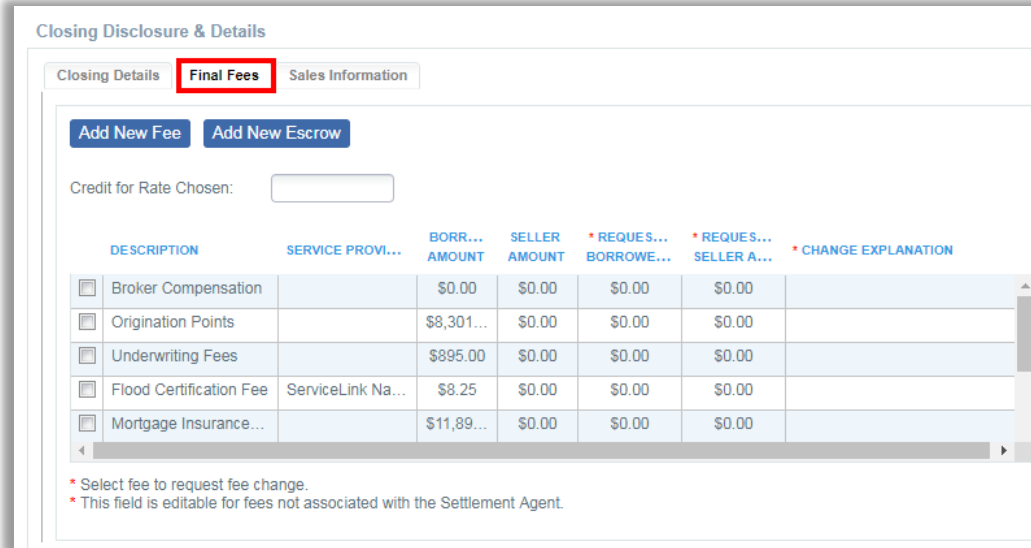
Review the loan fees prior to requesting the CD. To request fee changes, follow the instructions below.

### Step

### Action

1

Open the **Final Fees** tab.



Closing Disclosure & Details

Closing Details **Final Fees** Sales Information

[Add New Fee](#) [Add New Escrow](#)

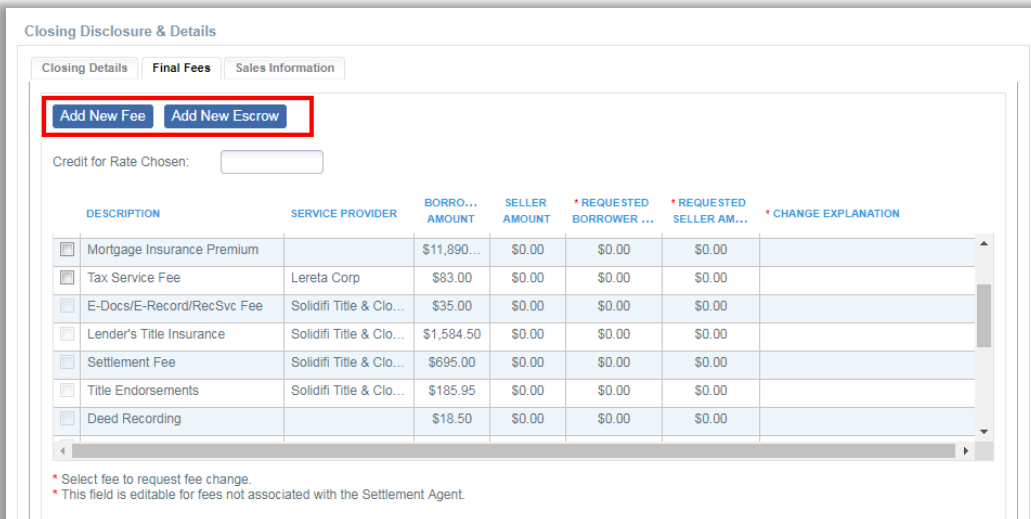
Credit for Rate Chosen:

DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER AMOUNT	* REQUESTED SELLER AMOUNT	* CHANGE EXPLANATION
<input type="checkbox"/> Broker Compensation		\$0.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Origination Points		\$8,301...	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Underwriting Fees		\$895.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Flood Certification Fee	ServiceLink Na...	\$8.25	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Mortgage Insurance...		\$11,89...	\$0.00	\$0.00	\$0.00	

\* Select fee to request fee change.  
\* This field is editable for fees not associated with the Settlement Agent.

2

Click **Add New Fee** or **Add New Escrow**.



Closing Disclosure & Details

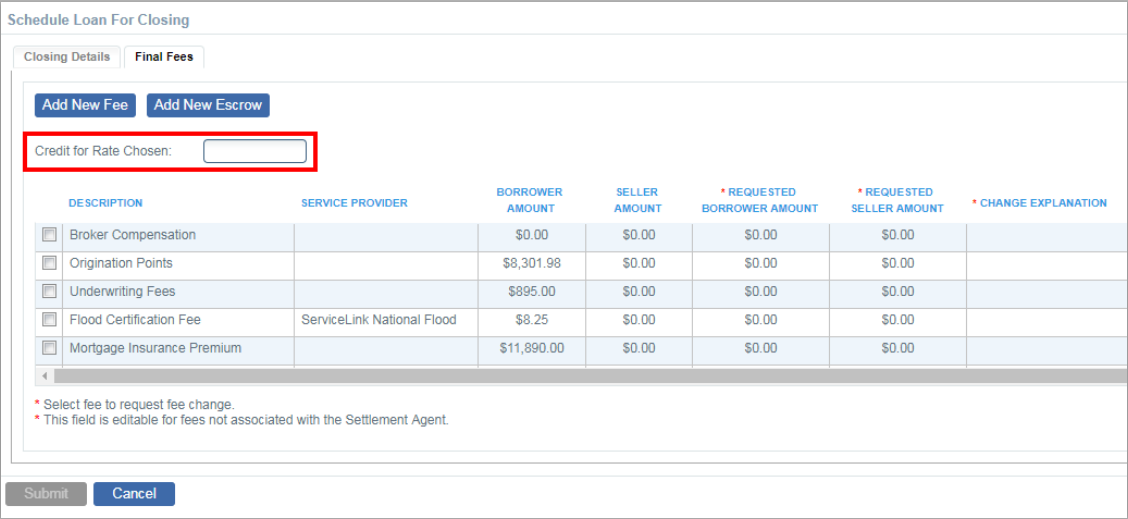

Closing Details **Final Fees** Sales Information

[Add New Fee](#) [Add New Escrow](#)

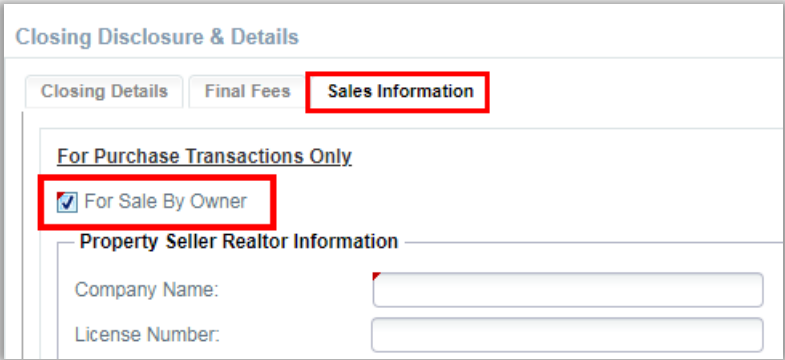
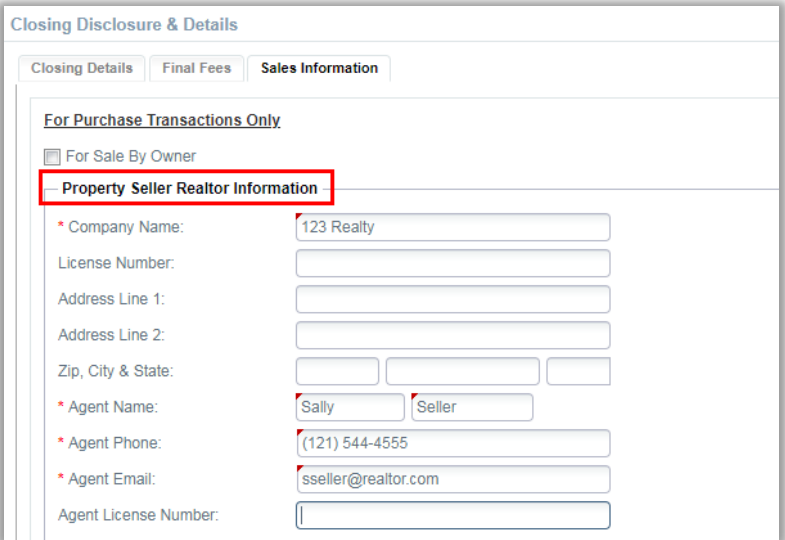
Credit for Rate Chosen:

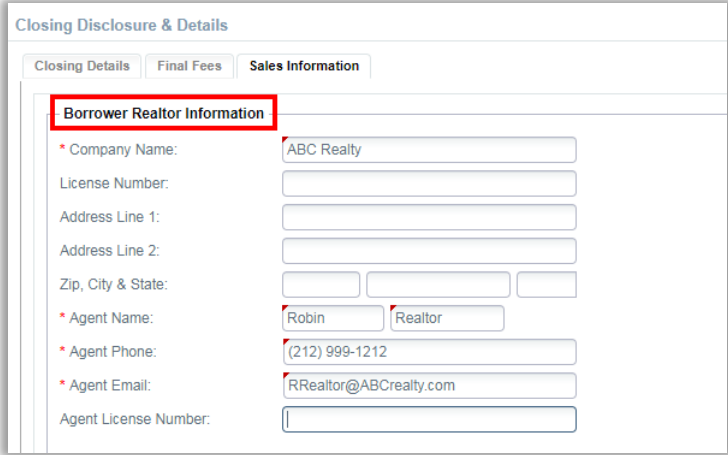
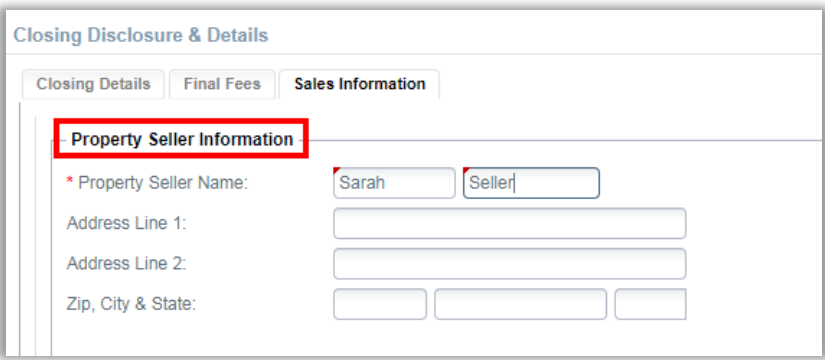
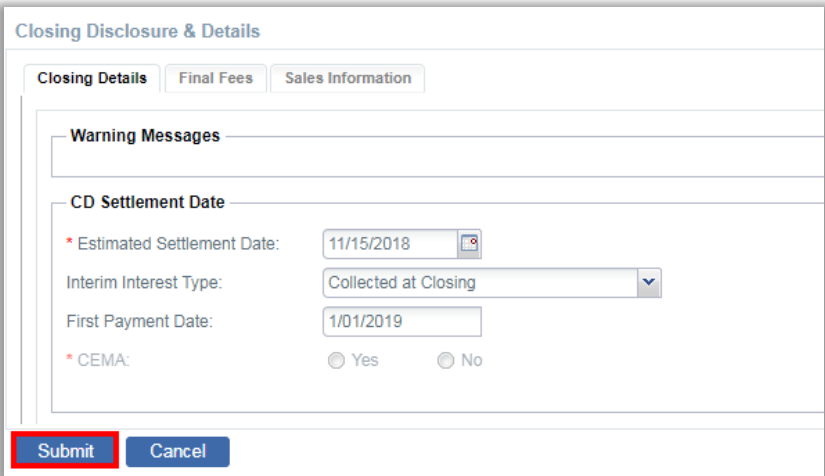
DESCRIPTION	SERVICE PROVIDER	BORROWER AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER AMOUNT	* REQUESTED SELLER AMOUNT	* CHANGE EXPLANATION
<input type="checkbox"/> Mortgage Insurance Premium		\$11,890...	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Tax Service Fee	Lereta Corp	\$83.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> E-Docs/E-Record/RecSvc Fee	Solidifi Title & Clo...	\$35.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Lender's Title Insurance	Solidifi Title & Clo...	\$1,584.50	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Settlement Fee	Solidifi Title & Clo...	\$695.00	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Title Endorsements	Solidifi Title & Clo...	\$185.95	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Deed Recording		\$18.50	\$0.00	\$0.00	\$0.00	

\* Select fee to request fee change.  
\* This field is editable for fees not associated with the Settlement Agent.

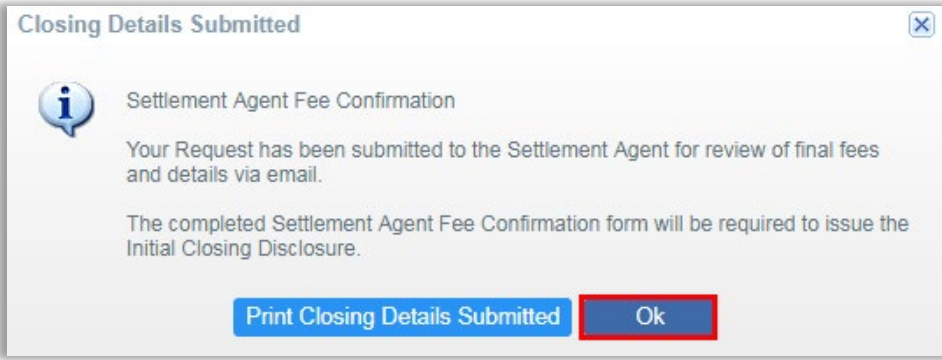
Step	Action
3	<p><b>Credit for Rate Chosen</b> will show the amount of lender credit given to the borrower.</p> 
4	<p>To <b>Edit</b> an existing Fee or Escrow:</p> <ul style="list-style-type: none"> <li>• Check the box next to the fee.</li> <li>• Enter the new amount in the <b>Borrower Requested Amount</b> or <b>Seller Requested Amount</b> based on who is responsible for the payment.</li> <li>• Enter the reason for the change in the <b>Change Explanation</b> field.</li> </ul> 

Step	Action																									
5	<ul style="list-style-type: none"><li>• <b>For Refinance transactions:</b> Click the <b>Submit</b> button at the bottom of the screen to submit your request to Homebridge.</li><li>• <b>For Purchase transactions:</b> Continue to the <a href="#">Sales Information Tab</a>.</li></ul> <div><div>Closing Disclosure &amp; Details</div><div><div>Closing Details</div><div>Final Fees</div><div>Sales Information</div></div><div><div>For Purchase Transactions Only</div><div><input type="checkbox"/> For Sale By Owner</div></div></div>																									
6	<p>A pop-up will confirm the Homebridge Settlement Fee sheet has been delivered to the Settlement Agent on the Broker’s behalf.</p> <div><div>Closing Details Submitted</div><div><div></div><div>Settlement Agent Fee Confirmation</div><div>Your Request has been submitted to the Settlement Agent for review of final fees and details via email.</div><div>The completed Settlement Agent Fee Confirmation form will be required to issue the Initial Closing Disclosure.</div><div><div>Print Closing Details Submitted</div><div>Ok</div></div></div></div> <p>A copy of the request will be sent to the requestor and the Broker Closing Contact via email.</p>																									
7	<p>The Settlement Agent is required to review, update and sign the form, and return to Homebridge Wholesale. Upon receipt, the CD will be delivered to the Borrower(s).</p> <div><div><div>Settlement Agent Fee Confirmation</div><div>2102003922</div><div><div><div>Borrower Name:</div><div>Alice Firstimer</div></div><div><div>Subj Address:</div><div>123 Main Street</div></div><div><div>City, State &amp; Zip:</div><div>Dawson , IA 50066</div></div><div><div>Loan Purpose:</div><div>Refinance</div></div><div><div>Loan Amount:</div><div>\$281,084.00</div></div><div><div>Requested Settlement Date:</div><div>10/03/2018</div></div><div><div>Disbursement Date:</div><div>10/08/2018</div></div><div><div>Lender Paid Comp:</div><div>\$4,216.26</div></div></div></div><div><div>Loan Costs</div><div>A. Origination Charges</div><table><tr><th>Fee Description</th><th>Provider</th><th>POC</th><th>Fee Amount</th><th>Change Request</th></tr><tr><td>1.000% of Loan Amount (Points)</td><td></td><td>\$0.00</td><td>\$2,810.84</td><td></td></tr><tr><td>Broker Compensation</td><td></td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>Underwriting Fees</td><td></td><td>\$0.00</td><td>\$0.00</td><td></td></tr><tr><td>Comments:</td><td></td><td></td><td>\$2,810.84</td><td></td></tr></table></div></div>	Fee Description	Provider	POC	Fee Amount	Change Request	1.000% of Loan Amount (Points)		\$0.00	\$2,810.84		Broker Compensation		\$0.00	\$0.00		Underwriting Fees		\$0.00	\$0.00		Comments:			\$2,810.84	
Fee Description	Provider	POC	Fee Amount	Change Request																						
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Underwriting Fees		\$0.00	\$0.00																							
Comments:			\$2,810.84																							

Sales Information Tab – Purchase Only	
Step	Action
1	<p>Check to indicate if property is <b>For Sale by Owner</b>.</p> 
2	<p>Complete the <b>Property Seller Realtor Information</b> section.</p> 

Step	Action
3	<p>Complete the Borrower Realtor Information section.</p> 
4	<p>Complete the Property Seller Information section.</p> 
5	<p>After entering the *required information on each tab, click the <b>Submit</b> button.</p> 



Step	Action
6	<p>A pop-up will confirm the Homebridge Settlement Fee sheet has been delivered to the Settlement Agent on the Broker's behalf.</p>  <p>A copy of the request will be sent to the requestor and the Broker Closing Contact via email.</p>
7	<p>The Settlement Agent is required to review, update and sign the form, and return to Homebridge Wholesale. Upon receipt, the CD will be delivered to the Borrower(s).</p> 