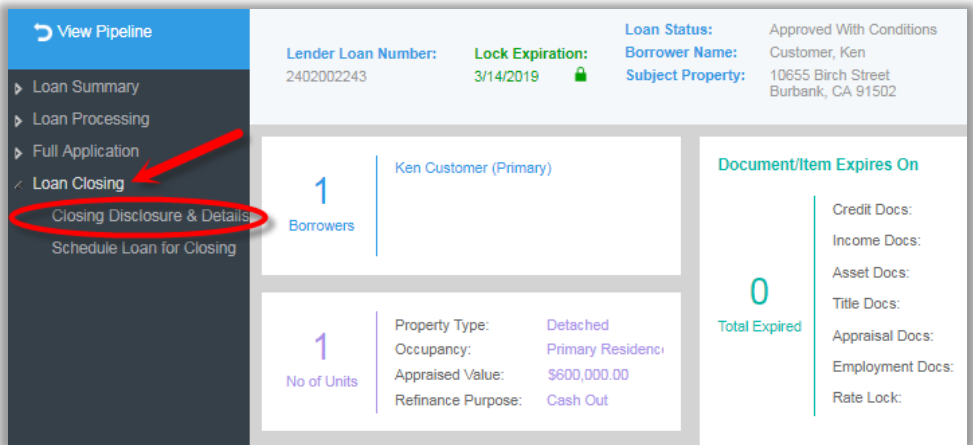
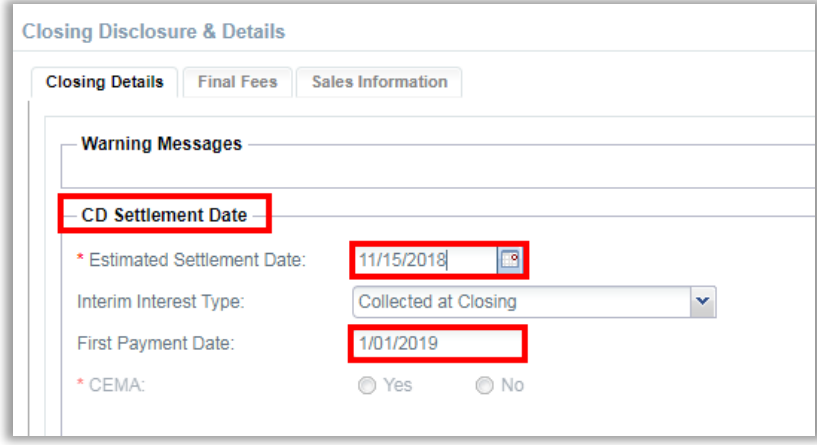
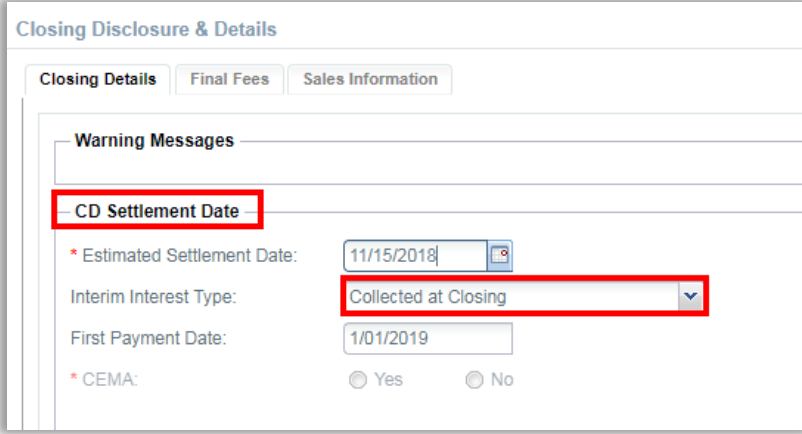
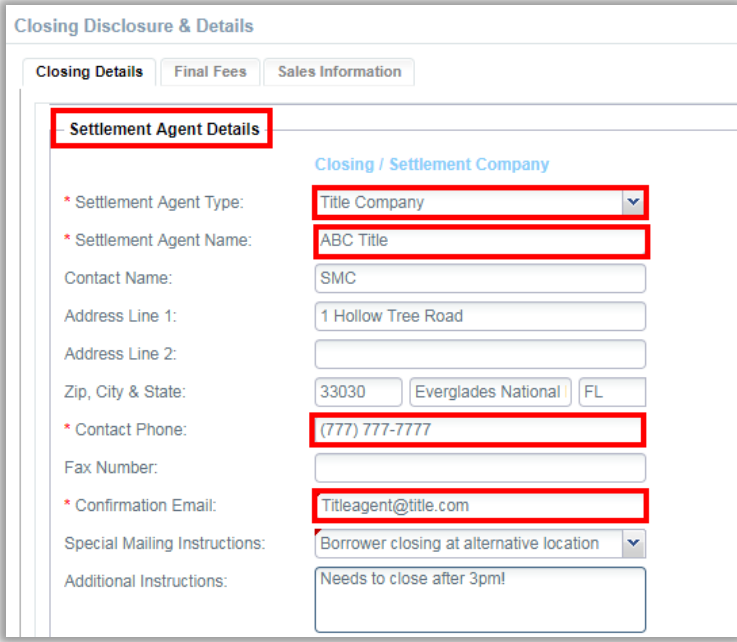



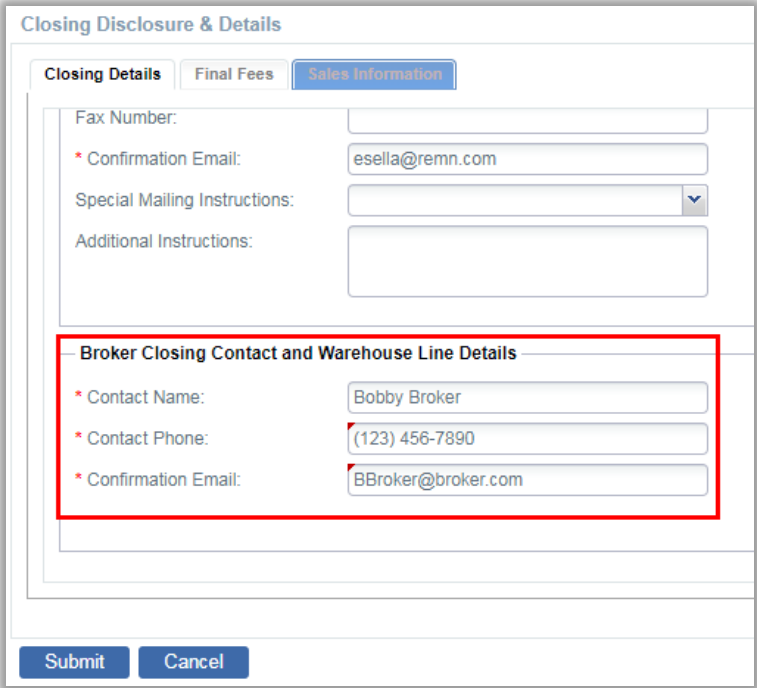

Request Closing Disclosure

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 Loan Closing to open the menu and select Closing Disclosure & Details.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;">  </div> <p>Note: Access to the Closing Disclosure and Details screen is limited to one user at a time.</p>
2	<p>Complete the CD Settlement Date section. The Estimated Settlement Date will automatically populate the First Payment Date.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;">  </div> <p>Note: Review the Warning Messages section for required actions prior to requesting a CD.</p>

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

Step	Action
5	<p>Scroll down to enter the Broker Closing Contact Details.</p> <div data-bbox="495 325 1247 1008"></div> <p> Helpful Tip: The Broker Closing Contact (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

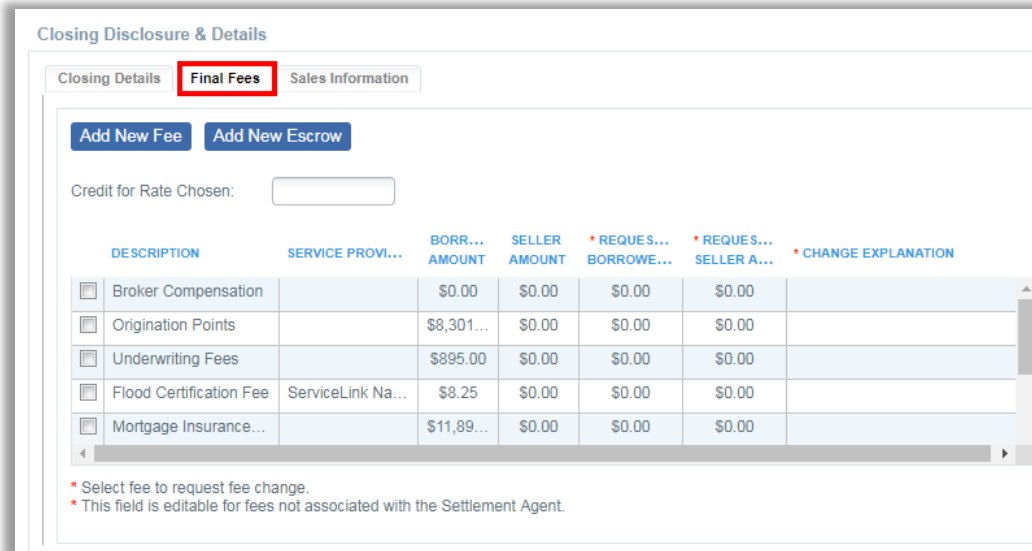
Review the loan fees prior to requesting the CD. To request fee changes, follow the instructions below.

Step

Action

1

Open the **Final Fees** tab.



Closing Disclosure & Details

Closing Details **Final Fees** Sales Information

Add New Fee Add New Escrow

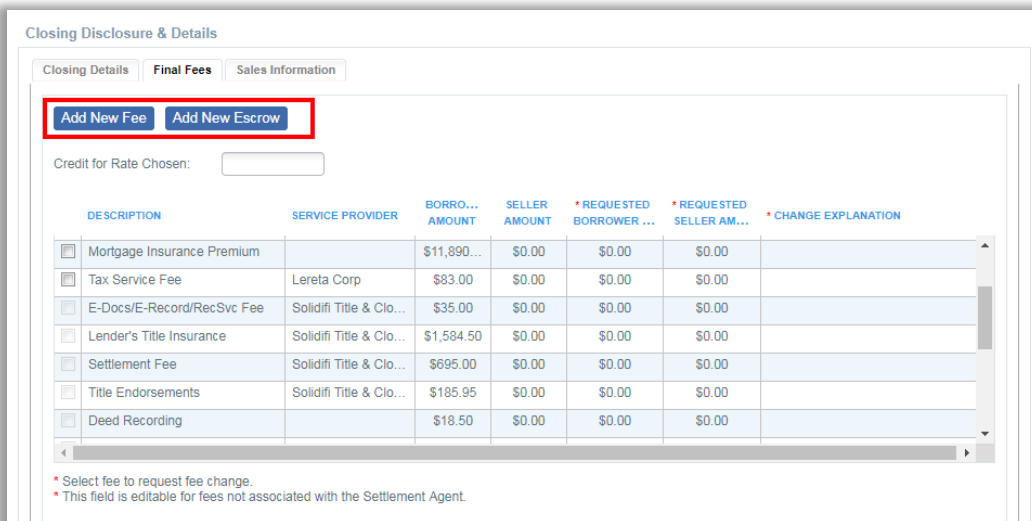
Credit for Rate Chosen:

DESCRIPTION	SERVICE PROVIDER	BORRO... AMOUNT	SELLER AMOUNT	* REQUES... BORROWE...	* REQUES... SELLER A...	* 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

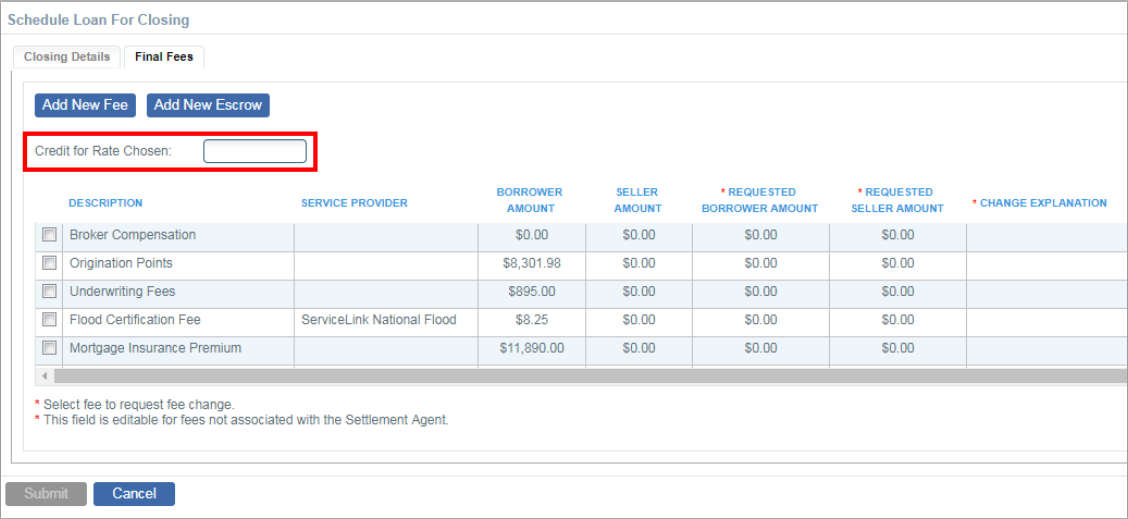

Closing Details **Final Fees** Sales Information

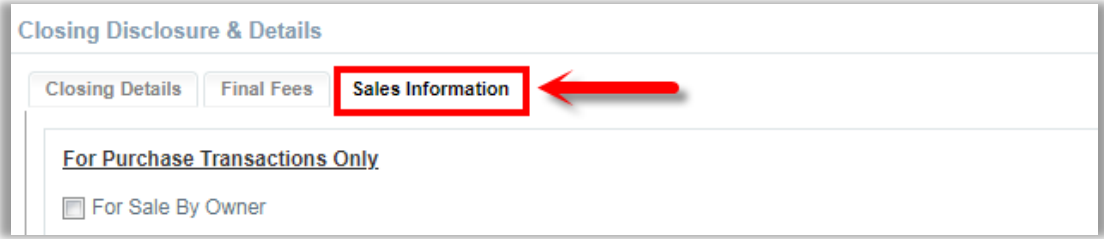
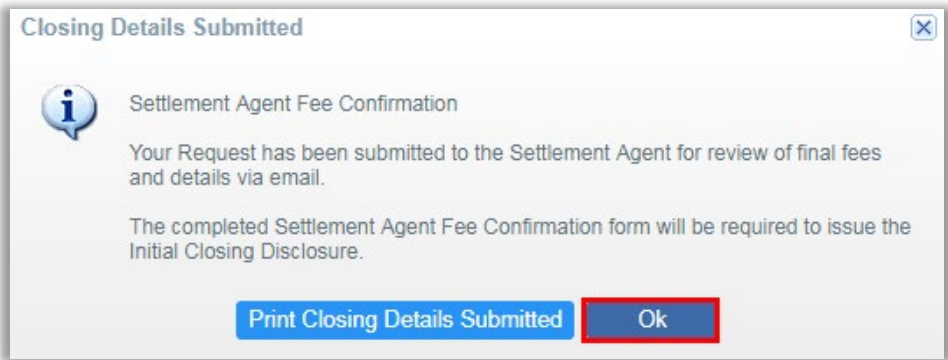
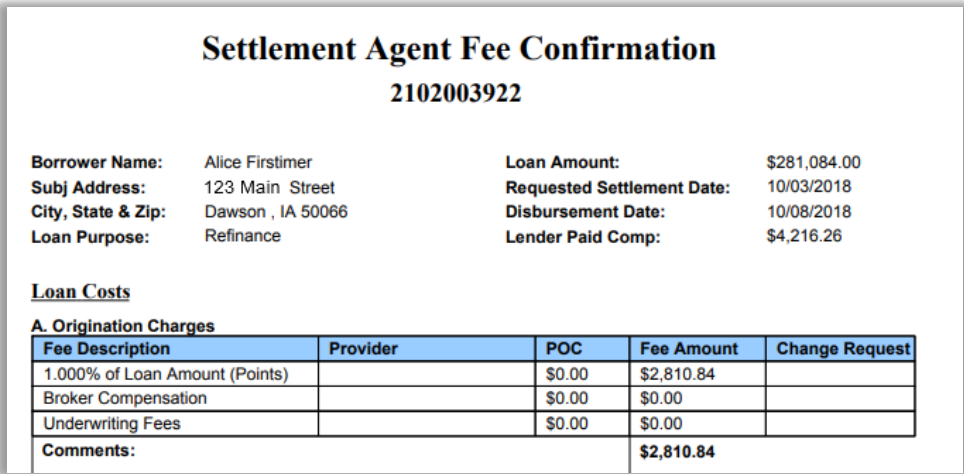
Add New Fee Add New Escrow

Credit for Rate Chosen:

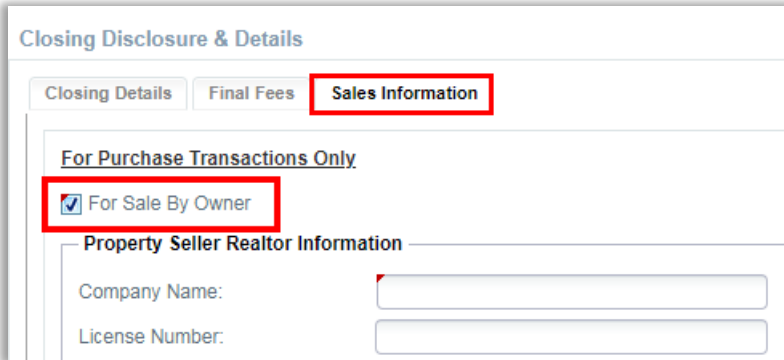
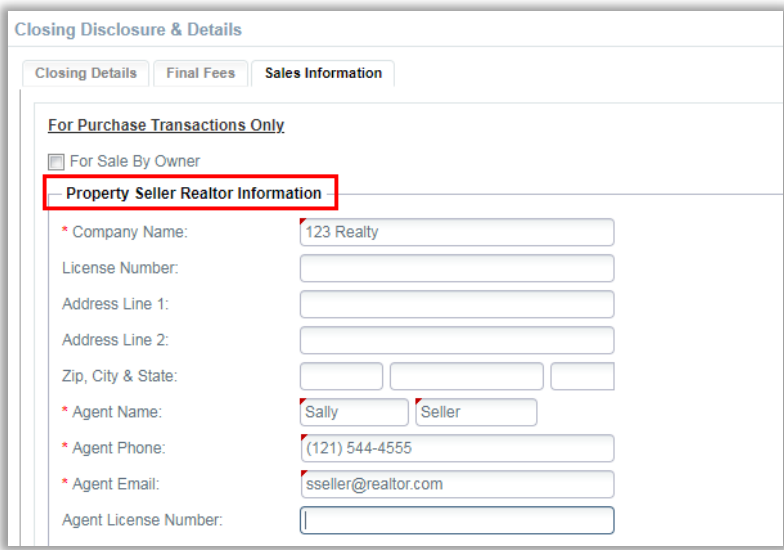
DESCRIPTION	SERVICE PROVIDER	BORRO... AMOUNT	SELLER AMOUNT	* REQUESTED BORROWER ...	* REQUESTED SELLER AM...	* CHANGE EXPLANATION
<input type="checkbox"/> Mortgage Insurance Premium		\$11,890...	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/> Tax Service Fee	Lereta Corp	\$83.00	\$0.00	\$0.00	\$0.00	
<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	

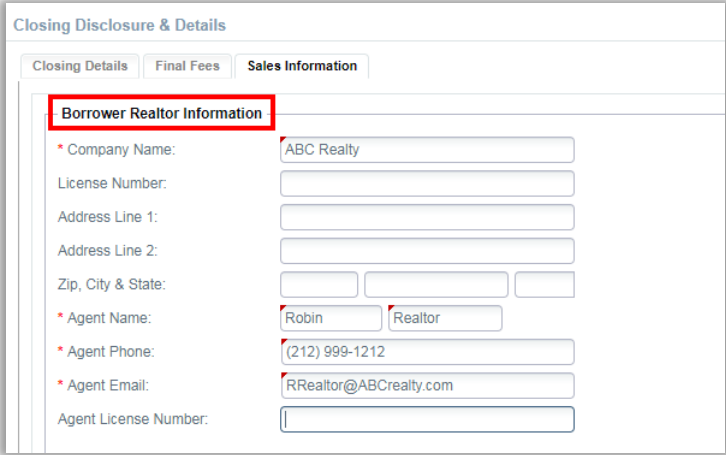
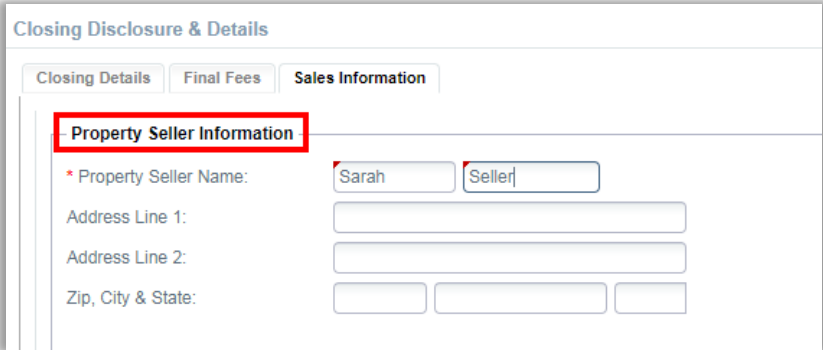
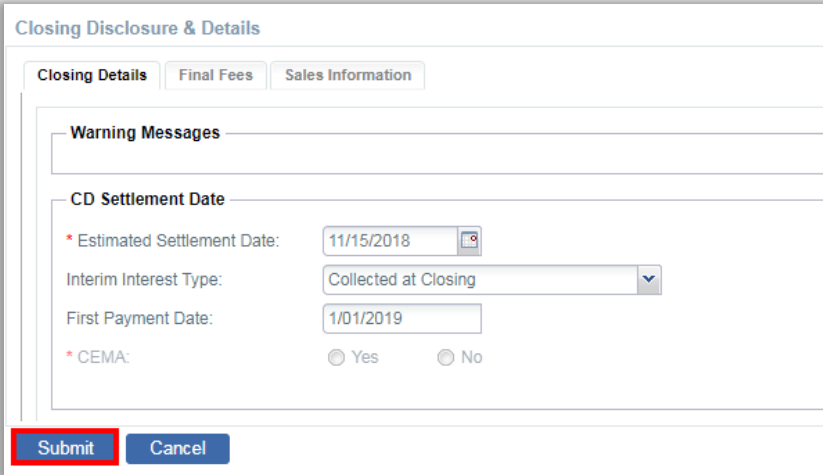
* Select fee to request fee change.
* This field is editable for fees not associated with the Settlement Agent.


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

Step	Action																									
5	<ul style="list-style-type: none"> • For Refinance transactions: Click the Submit button at the bottom of the screen to submit your request to Homebridge. • For Purchase transactions: Continue to the Sales Information Tab. 																									
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>  <p style="text-align: center;">Settlement Agent Fee Confirmation 2102003922</p> <p>Borrower Name: Alice Firstimer Loan Amount: \$281,084.00 Subj Address: 123 Main Street Requested Settlement Date: 10/03/2018 City, State & Zip: Dawson , IA 50066 Disbursement Date: 10/08/2018 Loan Purpose: Refinance Lender Paid Comp: \$4,216.26</p> <p>Loan Costs</p> <p>A. Origination Charges</p> <table border="1" data-bbox="422 1711 1302 1816"> <thead> <tr> <th>Fee Description</th> <th>Provider</th> <th>POC</th> <th>Fee Amount</th> <th>Change Request</th> </tr> </thead> <tbody> <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> </tbody> </table>	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	
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Sales Information Tab – Purchase Only

Step	Action
1	<p>Check to indicate if property is For Sale by Owner.</p>  <p>The screenshot shows the 'Closing Disclosure & Details' form with three tabs: 'Closing Details', 'Final Fees', and 'Sales Information'. The 'Sales Information' tab is selected and highlighted with a red box. Below the tabs, there is a section titled 'For Purchase Transactions Only' containing a checked checkbox for 'For Sale By Owner', also highlighted with a red box. Below this is the 'Property Seller Realtor Information' section with empty input fields for 'Company Name' and 'License Number'.</p>
2	<p>Complete the Property Seller Realtor Information section.</p>  <p>The screenshot shows the 'Closing Disclosure & Details' form with the 'Sales Information' tab selected. The 'For Sale By Owner' checkbox is now unchecked. The 'Property Seller Realtor Information' section is highlighted with a red box and contains the following filled-in information: <ul style="list-style-type: none"> * Company Name: 123 Realty License Number: (empty) Address Line 1: (empty) Address Line 2: (empty) Zip, City & State: (empty) * Agent Name: Sally Seller * Agent Phone: (121) 544-4555 * Agent Email: sseller@realtor.com Agent License Number: (empty) </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 Submit 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> <div data-bbox="402 359 1344 716" style="border: 1px solid gray; padding: 10px; margin: 10px auto; width: fit-content;"> <p style="text-align: center;">Closing Details Submitted ✕</p> <p> Settlement Agent Fee Confirmation</p> <p>Your Request has been submitted to the Settlement Agent for review of final fees and details via email.</p> <p>The completed Settlement Agent Fee Confirmation form will be required to issue the Initial Closing Disclosure.</p> <p style="text-align: center;"> Print Closing Details Submitted Ok </p> </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 data-bbox="391 926 1349 1398" style="border: 1px solid gray; padding: 10px; margin: 10px auto; width: fit-content;"> <p style="text-align: center;">Settlement Agent Fee Confirmation 2102003922</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Borrower Name: Alice Firstimer</td> <td style="width: 33%;">Loan Amount: \$281,084.00</td> </tr> <tr> <td>Subj Address: 123 Main Street</td> <td>Requested Settlement Date: 10/03/2018</td> </tr> <tr> <td>City, State & Zip: Dawson , IA 50066</td> <td>Disbursement Date: 10/08/2018</td> </tr> <tr> <td>Loan Purpose: Refinance</td> <td>Lender Paid Comp: \$4,216.26</td> </tr> </table> <p>Loan Costs</p> <p>A. Origination Charges</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #e1eef6;"> <th style="text-align: left;">Fee Description</th> <th>Provider</th> <th>POC</th> <th>Fee Amount</th> <th>Change Request</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">1.000% of Loan Amount (Points)</td> <td></td> <td>\$0.00</td> <td>\$2,810.84</td> <td></td> </tr> <tr> <td style="text-align: left;">Broker Compensation</td> <td></td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td style="text-align: left;">Underwriting Fees</td> <td></td> <td>\$0.00</td> <td>\$0.00</td> <td></td> </tr> <tr> <td colspan="3">Comments:</td> <td>\$2,810.84</td> <td></td> </tr> </tbody> </table> </div>	Borrower Name: Alice Firstimer	Loan Amount: \$281,084.00	Subj Address: 123 Main Street	Requested Settlement Date: 10/03/2018	City, State & Zip: Dawson , IA 50066	Disbursement Date: 10/08/2018	Loan Purpose: Refinance	Lender Paid Comp: \$4,216.26	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	
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