



JOB AID TITLE: PARC-Applying seller credit

Practical guidance for CWL brokers & partners

Community Wholesale Lending

Version: 1.0 Date: 10/6/2026

Community Wholesale Lending
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Version: 1.0 Date: 10/06/2026

1. Overview

This job aid is intended to assist our broker partners in applying seller credit to discount points.

2. Step-by-Step Instructions

1. Navigate to the *Edit 1003* screen within your loan file in PARC.

- Go to the *Lender Loan Information* screen

Figure 1: Edit 1003

- Enter the seller credit amount in section L

Figure 2: Lender Loan Information

2. After reissuing credit and running your AUS, continue to the *Price & Lock* screen

- Confirm the seller's contribution under *pricing details*
- Select “yes” under *Apply seller contribution to discount*

Loan Snap - Andy CWL-Test

➔ Edit 1003 ➔ Credit / AUS ➔ **Price & Lock** ➔ Fees ➔ Disclosure ➔ Submit

Lock / Price

Program Selected

Last Priced On: 2026-10-06 10:29:08 Program: 30 YR FIXED FNMA CWL Rate: 7.000 Price

Loan Scenario	Pricing Details
Mortgage Information Non-QM ☒ No ☐ Yes Loan type * Conventional Channel * CorrNonDel Origination Fee BP: 1.750 Loan Purpose * Purchase Purchase price 60000	Paid By Seller Seller contribution: 20000 Apply seller contribution to discount? ☒ No ☒ Yes 100% of your compensation will be paid by the 6100

Figure 3: pricing details

3. Continue to the *Fees* screen

- The seller credit will apply to the discount

➔ Edit 1003 ➔ Credit / AUS ➔ Price & Lock ➔ **Fees** ➔ Disclosure ➔ Submit

Fee Validation & Disclosure

Review & update third party fees for this loan

Loan Costs		Other Costs	
Fee Name	Cost (\$)	Fee Name	Cost (\$)
A. ORIGINATION CHARGES		E. TAXES AND OTHER GOVERNMENT FEES	
Originator Compensation (Borrower Paid)	\$6100.00	Mortgage recording fee	100.00
Admin Fee	1295.00	County tax stamps	440.00
Processing Fee	250.00	Deed recording fee	25.00
Underwriting Fee	0.00	F. PREPAIDS	
B. SERVICES YOU CAN'T SHOP FOR		1 Year Hazard Insurance	154.96 for 12 mos. \$1859.52
Credit report	100.00	G. INITIAL ESCROW PAYMENTS AT CLOSING	
Third Party Processing Fee	995.00	Hazard Insurance Reserves	154.96 for 2 mos. \$309.92
Appraisal Reinspection	200.00	Property Tax Reserves	416.66 for 2 mos. \$833.32
Appraisal Fee	700.00	H. OTHER	
C. SERVICES YOU CAN SHOP FOR		Owner's title insurance	1081.60
Lender's Title Policy	764.80	ADJUSTMENTS AND OTHER CREDITS	
Closing/Escrow fee	1700.00	Title Premium Adjustment	0.00
Endorsement Fee	150.00	City/Town Tax Adjustment	0.00
Courier Fee	150.00	County Tax Adjustment	0.00
Document preparation fee	345.00	General Seller Credit	20000.00
Notary fees	250.00	Apply Seller Credit to Discount & Buydown Costs.	☒
Recording Service Fee	25.00	Seller Credit Applied to Buydown Fee	\$0.00
Sub Escrow Fee	350.00	Seller Credit Applied to Discount	\$4144.00
SB2 Fee	225.00	Remaining General Seller Credit	\$15856.00

Figure 4: Fees

4. Review the Loan Estimate

- Seller credit will reflect under *calculating Cash to Close*

Calculating Cash to Close	
Total Closing Costs (J)	\$20,039
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$80,000
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	– \$20,000
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$80,039

3. Support

Need help? Contact parcsupport@cwlend.com