JOB AID TITLE: PARC-Applying seller credit

Practical guidance for CWL brokers & partners

Community Wholesale Lending

Version: 2.0 Date: 10/19/2026

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1. Overview

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

2. Step-by-Step Instructions

- Navigate to the *Fees screen* within your loan file in PARC.

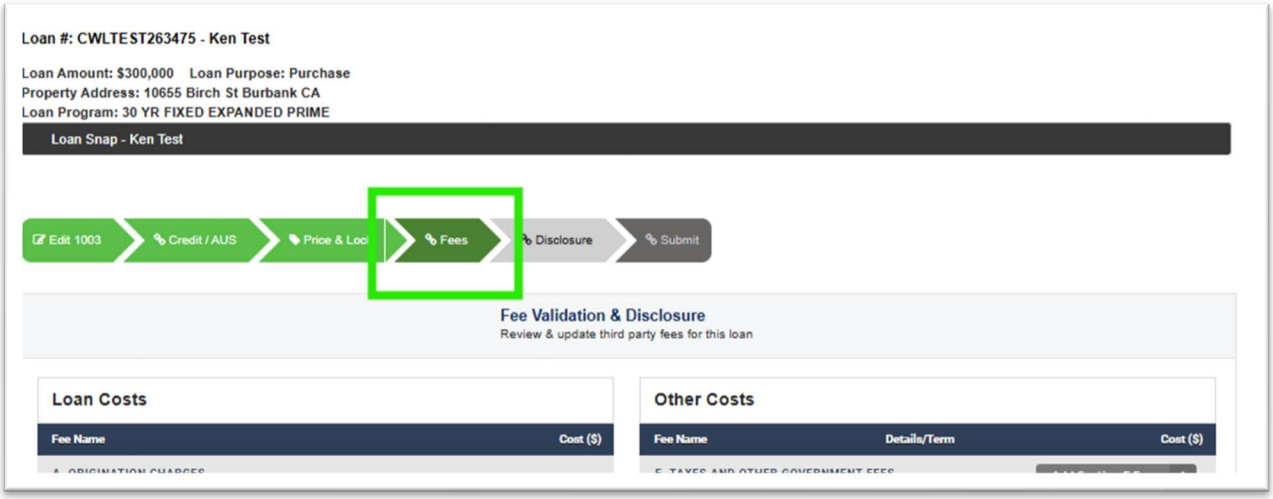


Figure 1: Fees

- Enter the seller credit amount in the *adjustments and other credits* section
- Check the box stating *Apply Seller credit to Discount points & Buydown Costs*

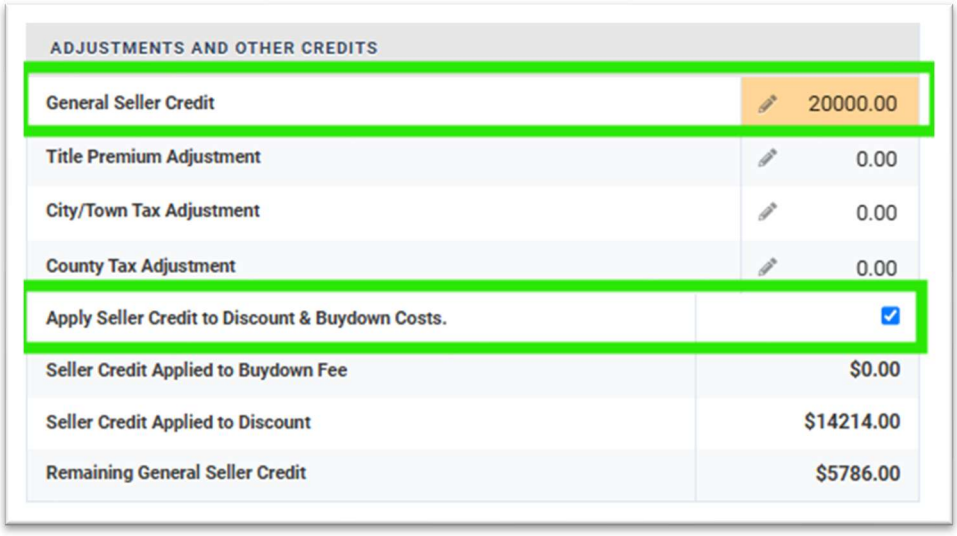
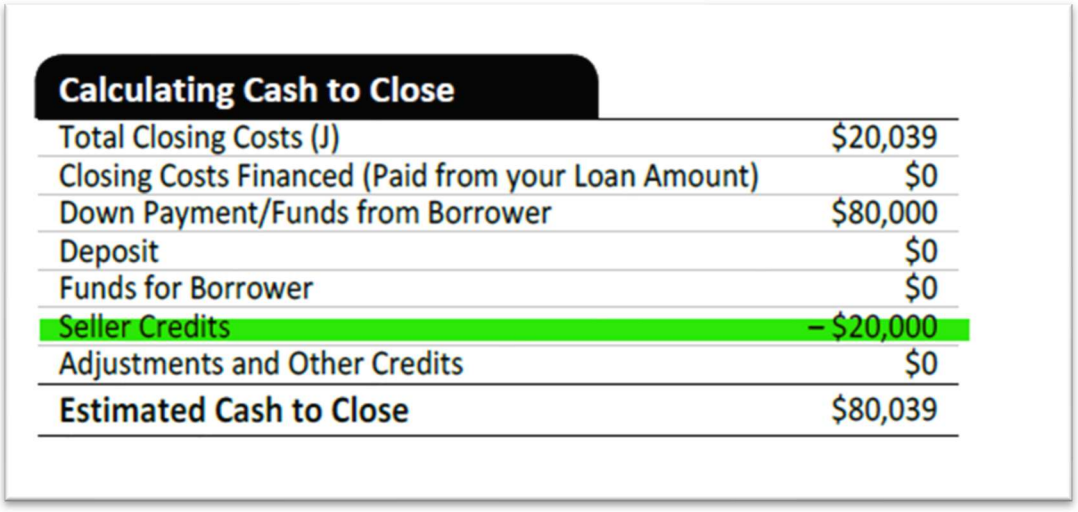


Figure 2: Adjustments and Other Credits

- 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

Figure 3: Cash to close

3. Support

Need help? Contact parcsupport@cwlend.com or your Account Executive