

JOB AID: Issuing Initial Disclosures

Practical guidance for CWL brokers & partners

Community Wholesale Lending

Version: 1.0 Date: 08/27/2025

Community Wholesale Lending parcsupport@cwlend.com | www.cwlend.com

JOB AID: Issuing Initial Disclosures

Version: 1.0 Date: 08/27/2025

1. Overview

This job aid provides step-by-step guidance on issuing initial disclosures within the CWL systems

2. Step-by-Step Instructions

- 1. Review Fees
- 2. Add Fees (if applicable)
 - -add section fees
- -select the appropriate fee from the drop down
- -add the fee amount

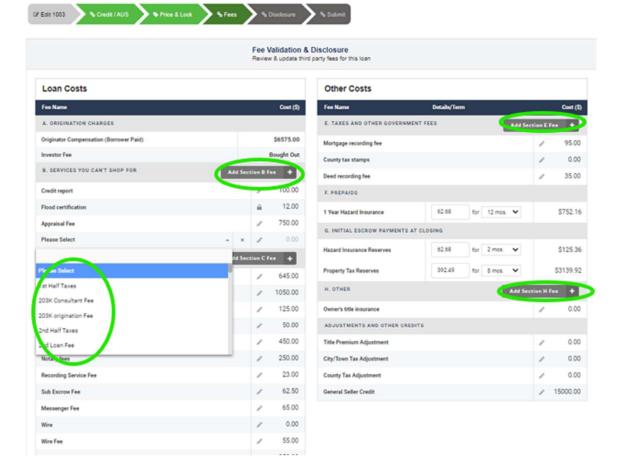


Figure 1. Adding Fees

3. Adjusting prepaids

-prepaids can be adjusted in sections F and G

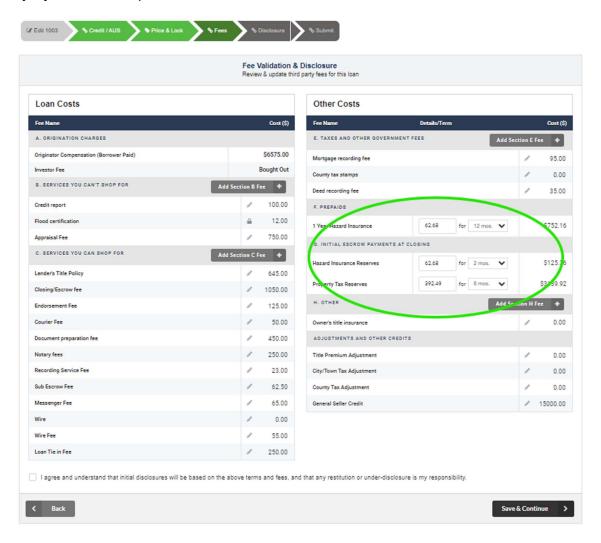


Figure 2. Adjusting prepaids

- 4. Review Loan Costs
 - -review loan costs
 - -confirm you acknowledge the fees
 - -save and continue

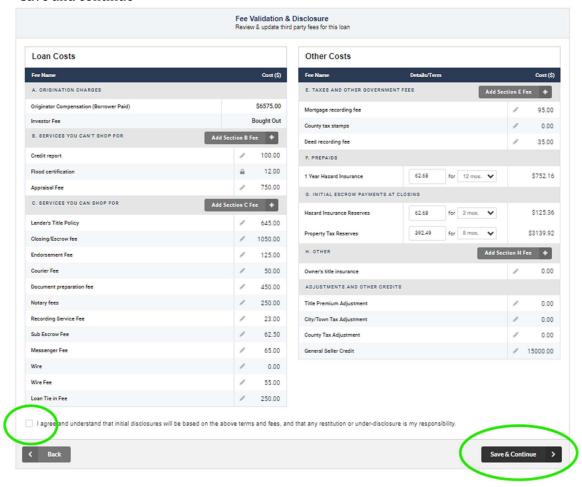


Figure 3. Review Loan Costs

5. Continue

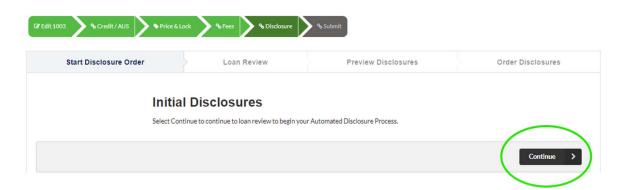


Figure 4. Continue

6. Loan Review

- -the loan review is a compliance process to ensure accurate and completeness of loan fees $\,$
- -select continue to preview

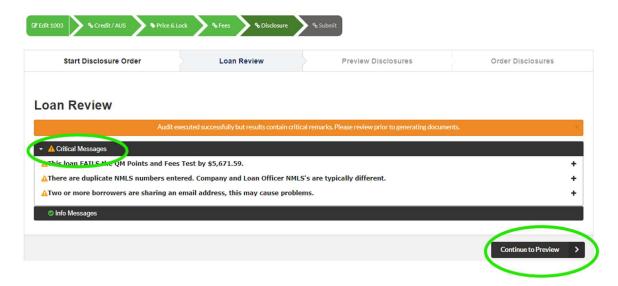


Figure 5. Loan Review

- 7. Preview and send disclosures
- -Preview Disclosures allows you to review all the disclosures prior to them being emailed to the borrower(s)
 - -You can also select the option to download the disclosure package and review.
- -Order disclosures. By selecting order disclosures, you are emailing the disclosures to the borrower and the Loan Officer.

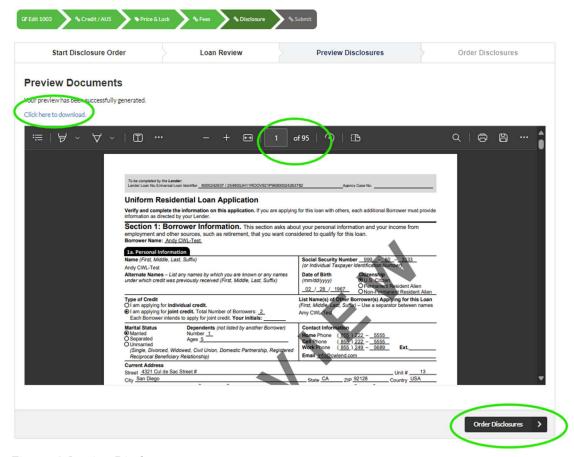


Figure 6. Issuing Disclosures

TIP: Always review all fees before proceeding

3. Quick Tips / Common Errors to Avoid

✓ Critical messages should always be reviewed, but will not prevent disclosures from being issued

4. Support

Need help? Contact parcsupport@cwlend.com