JOB AID: Issuing Initial Disclosures

Practical guidance for CWL brokers & partners

Community Wholesale Lending

Version: 2.0   Date: 10/07/2025

Community Wholesale Lending
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JOB AID: Issuing Initial Disclosures

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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

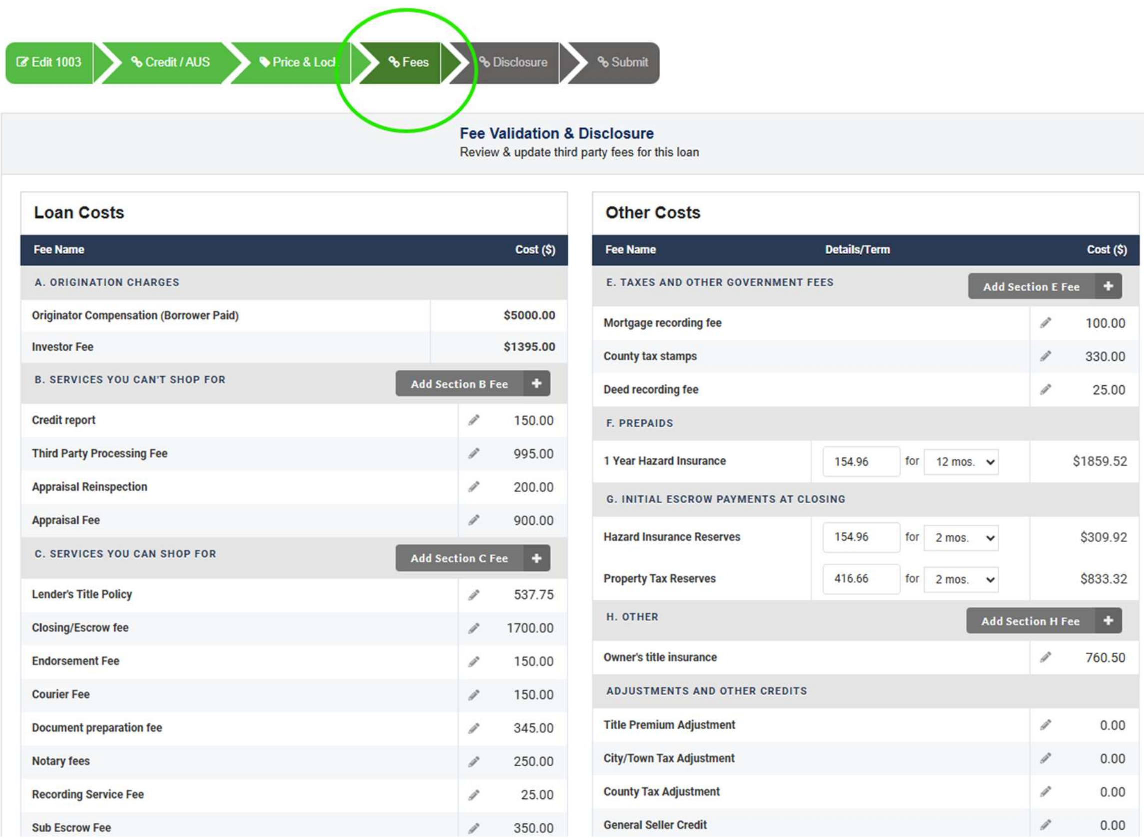


Figure 1. Fees

2. Add Fees (if applicable)

-add section fees
-select the appropriate fee from the drop down
-add the fee amount

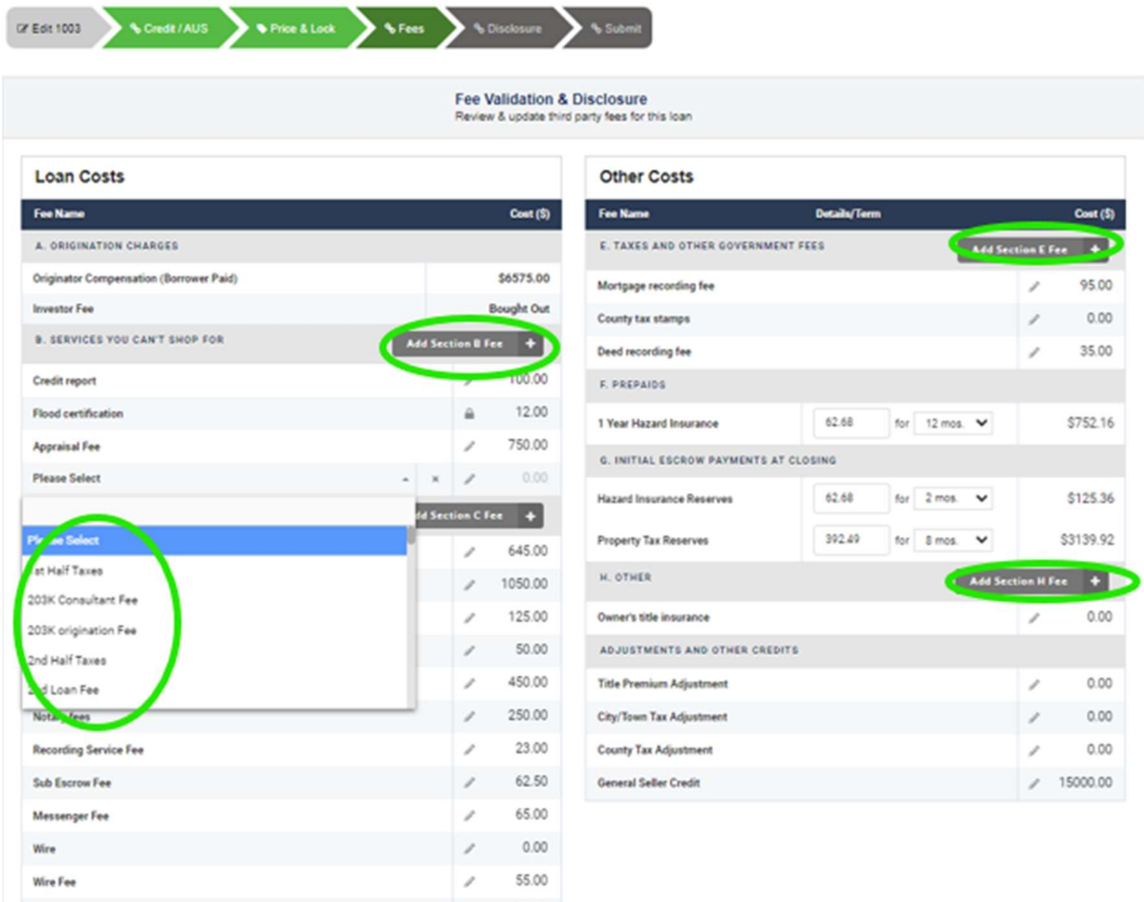


Figure 2. Adding Fees

3. Adjusting prepaids

-prepaids can be adjusted in sections F and G

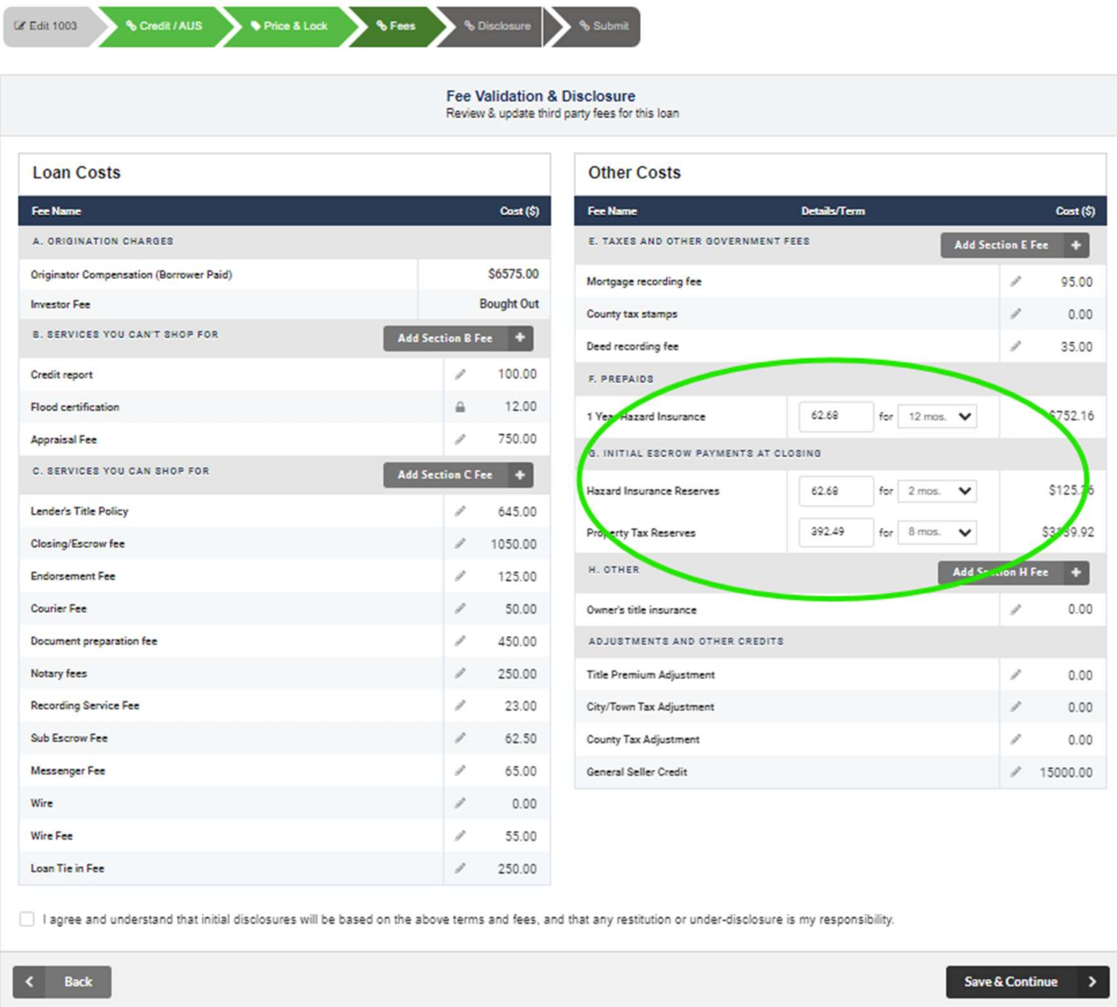


Figure 3. Adjusting prepaids

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

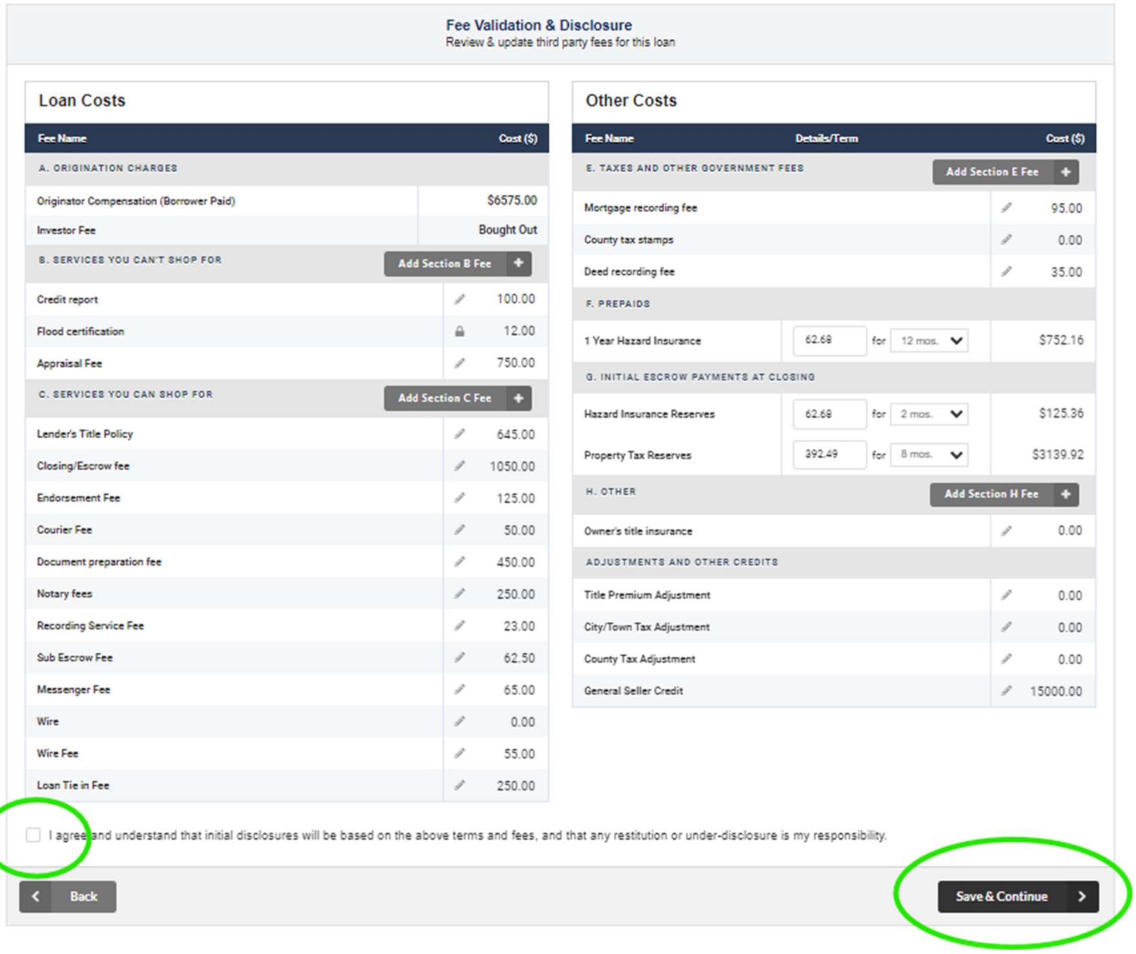


Figure 4. Review Loan Costs

5. Continue

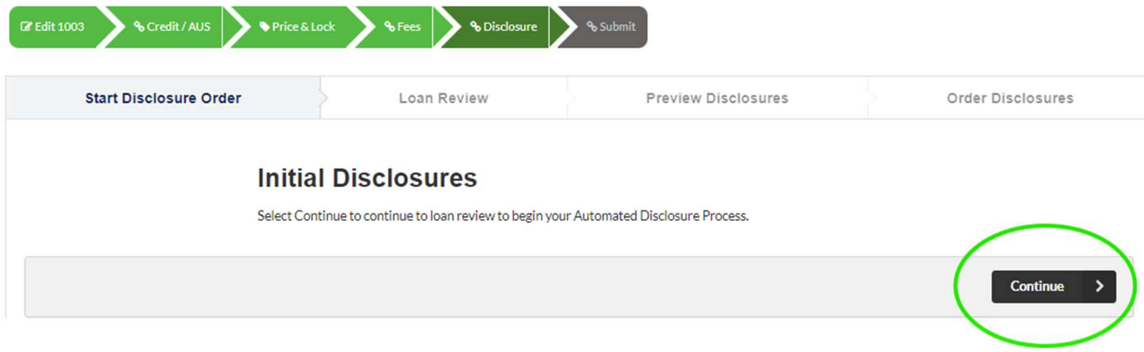


Figure 5. Continue

6. Loan Review
-the loan review is a compliance process to ensure accurate and completeness of loan fees
-select continue to preview

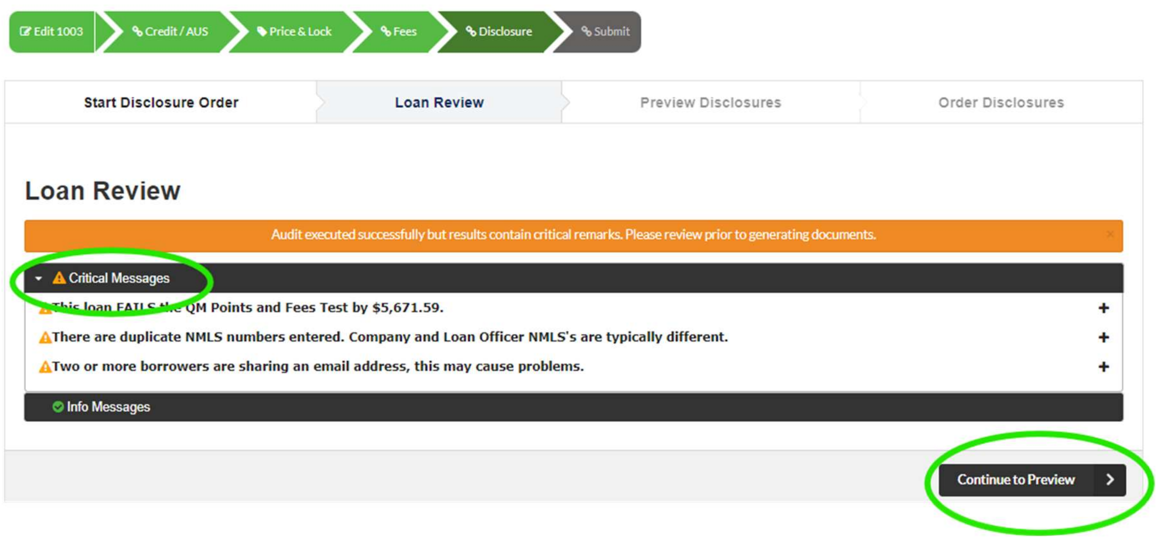


Figure 6. Loan Review

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.

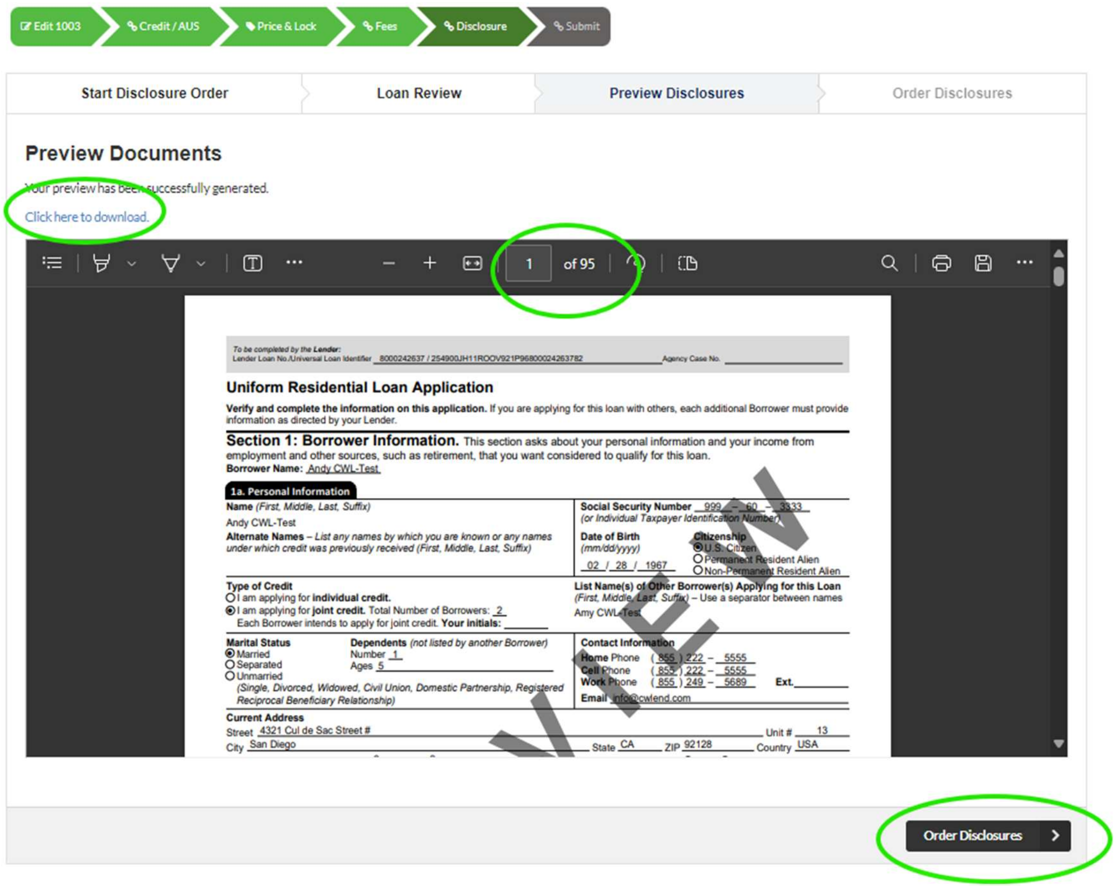
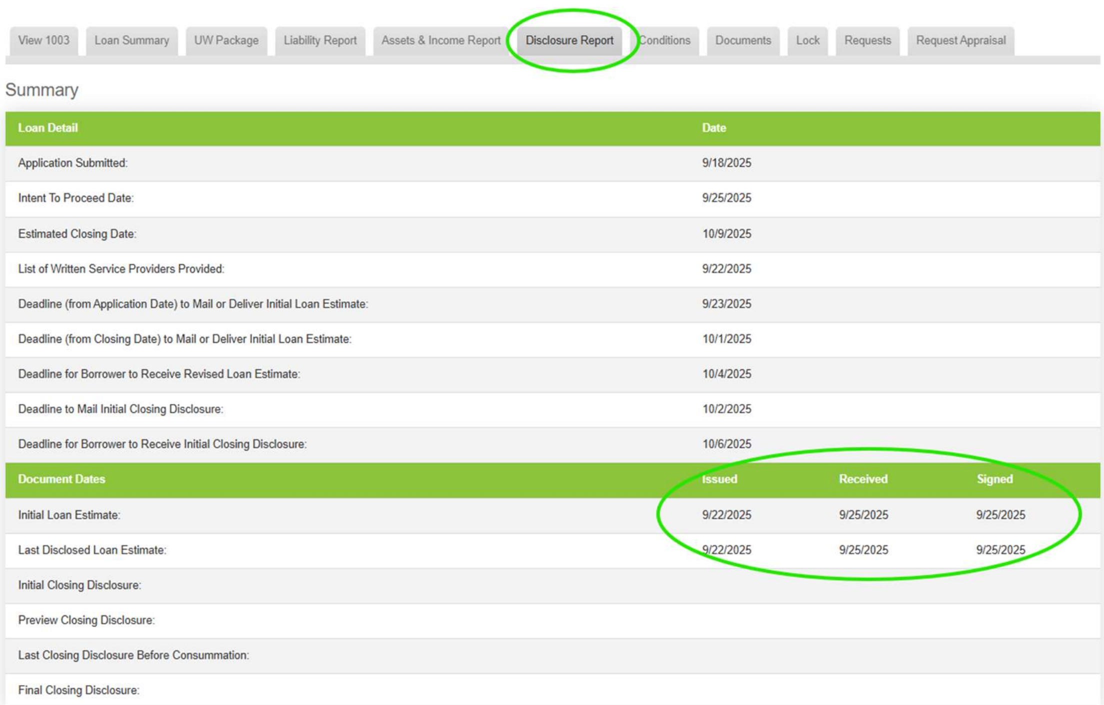


Figure 7. Issuing Disclosures

7. Confirm borrower(s) have signed disclosures
  -From within your file, navigate to disclosure report
  -Confirm each borrower has signed



Loan Detail	Date		
Application Submitted:	9/18/2025		
Intent To Proceed Date:	9/25/2025		
Estimated Closing Date:	10/9/2025		
List of Written Service Providers Provided:	9/22/2025		
Deadline (from Application Date) to Mail or Deliver Initial Loan Estimate:	9/23/2025		
Deadline (from Closing Date) to Mail or Deliver Initial Loan Estimate:	10/1/2025		
Deadline for Borrower to Receive Revised Loan Estimate:	10/4/2025		
Deadline to Mail Initial Closing Disclosure:	10/2/2025		
Deadline for Borrower to Receive Initial Closing Disclosure:	10/6/2025		
Document Dates	**Issued**	**Received**	**Signed**
Initial Loan Estimate:	9/22/2025	9/25/2025	9/25/2025
Last Disclosed Loan Estimate:	9/22/2025	9/25/2025	9/25/2025
Initial Closing Disclosure:			
Preview Closing Disclosure:			
Last Closing Disclosure Before Consummation:			
Final Closing Disclosure:			

Figure 8. Disclosure Request

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
- ✓ Always confirm the borrower has signed disclosures

4. Support

Need help? Contact parcsupport@cwlend.com