



## Job Aid: Issuing Disclosures

INITIAL DATE: 10-4-2024

REVISION DATE: 10-4-2024

- Review Fees, go to the fees tab
  - Adding Fees
    - Fees can be added by selecting “add section fees”
    - Select from the drop down menu (if the fee selected isn’t in the correct section, PARC will correct and place it in the correct section)
    - Add the fee amount.



**Fee Validation & Disclosure**  
Review & update third party fees for this loan

Loan Costs		Other Costs	
Fee Name	Cost (\$)	Fee Name	Cost (\$)
<b>A. ORIGINATION CHARGES</b>		<b>E. TAXES AND OTHER GOVERNMENT FEES</b>	
Originator Compensation (Borrower Paid)	\$6575.00	Mortgage recording fee	95.00
Investor Fee	Bought Out	County tax stamps	0.00
<b>B. SERVICES YOU CAN'T SHOP FOR</b>		Deed recording fee	35.00
	<b>Add Section B Fee +</b>	<b>F. PREPAIDS</b>	
Credit report	100.00	1 Year Hazard Insurance	62.68 for 12 mos. \$752.16
Flood certification	12.00	<b>G. INITIAL ESCROW PAYMENTS AT CLOSING</b>	
Appraisal Fee	750.00	Hazard Insurance Reserves	62.68 for 2 mos. \$125.36
Please Select	0.00	Property Tax Reserves	392.49 for 8 mos. \$3139.92
	<b>Add Section C Fee +</b>	<b>H. OTHER</b>	
Please Select	645.00	Owner's title insurance	0.00
1st Half Taxes	1050.00	<b>ADJUSTMENTS AND OTHER CREDITS</b>	
203K Consultant Fee	125.00	Title Premium Adjustment	0.00
203K origination Fee	50.00	City/Town Tax Adjustment	0.00
2nd Half Taxes	450.00	County Tax Adjustment	0.00
2nd Loan Fee	250.00	General Seller Credit	15000.00
Notary fees	23.00		
Recording Service Fee	62.50		
Sub Escrow Fee	65.00		
Messenger Fee	0.00		
Wire	55.00		
Wire Fee			

- Adjusting prepaids
  - Prepaids can be adjusted in section F and G

**Fee Validation & Disclosure**  
Review & update third party fees for this loan

Loan Costs	
Fee Name	Cost (\$)
<b>A. ORIGINATION CHARGES</b>	
Originator Compensation (Borrower Paid)	\$6575.00
Investor Fee	Bought Out
<b>B. SERVICES YOU CAN'T SHOP FOR</b> <span>Add Section B Fee +</span>	
Credit report	100.00
Flood certification	12.00
Appraisal Fee	750.00
<b>C. SERVICES YOU CAN SHOP FOR</b> <span>Add Section C Fee +</span>	
Lender's Title Policy	645.00
Closing/Escrow fee	1050.00
Endorsement Fee	125.00
Courier Fee	50.00
Document preparation fee	450.00
Notary fees	250.00
Recording Service Fee	23.00
Sub Escrow Fee	62.50
Messenger Fee	65.00
Wire	0.00
Wire Fee	55.00
Loan Tie in Fee	250.00

Other Costs		
Fee Name	Details/Term	Cost (\$)
<b>E. TAXES AND OTHER GOVERNMENT FEES</b> <span>Add Section E Fee +</span>		
Mortgage recording fee		95.00
County tax stamps		0.00
Deed recording fee		35.00
<b>F. PREPAIDS</b>		
1 Year Hazard Insurance	62.68 for 12 mos.	\$752.16
<b>G. INITIAL ESCROW PAYMENTS AT CLOSING</b>		
Hazard Insurance Reserves	62.68 for 2 mos.	\$125.36
Property Tax Reserves	392.49 for 8 mos.	\$3139.92
<b>H. OTHER</b> <span>Add Section H Fee +</span>		
Owner's title insurance		0.00
<b>ADJUSTMENTS AND OTHER CREDITS</b>		
Title Premium Adjustment		0.00
City/Town Tax Adjustment		0.00
County Tax Adjustment		0.00
General Seller Credit		15000.00

I agree and understand that initial disclosures will be based on the above terms and fees, and that any restitution or under-disclosure is my responsibility.

[Back](#)

[Save & Continue](#)

- Once the fees have been adjusted, select the agreement, then “save and continue”

**Fee Validation & Disclosure**  
Review & update third party fees for this loan

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Investor Fee	Bought Out	County tax stamps	0.00
<b>B. SERVICES YOU CAN'T SHOP FOR</b>		Deed recording fee	35.00
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Endorsement Fee	125.00	Owner's title insurance	0.00
Courier Fee	50.00	<b>ADJUSTMENTS AND OTHER CREDITS</b>	
Document preparation fee	450.00	Title Premium Adjustment	0.00
Notary fees	250.00	City/Town Tax Adjustment	0.00
Recording Service Fee	23.00	County Tax Adjustment	0.00
Sub Escrow Fee	62.50	General Seller Credit	15000.00
Messenger Fee	65.00		
Wire	0.00		
Wire Fee	55.00		
Loan Tie in Fee	250.00		

I agree and understand that initial disclosures will be based on the above terms and fees, and that any restitution or under-disclosure is my responsibility.

[Back](#) [Save & Continue](#)

- Start Disclosures Order (this process will come up automatically once you select save and continue on the fee screen)

[Edit 1003](#)
[Credit / AUS](#)
[Price & Lock](#)
[Fees](#)
[Disclosure](#)
[Submit](#)

[Start Disclosure Order](#)
[Loan Review](#)
[Preview Disclosures](#)
[Order Disclosures](#)

### Initial Disclosures

Select Continue to continue to loan review to begin your Automated Disclosure Process.

[Continue](#)

- Loan Review
  - Loan review will do a compliance check on the file before disclosures are issued. Be sure to review any message that come up in this section for accuracy.

- Select “continue to preview”



Start Disclosure Order    **Loan Review**    Preview Disclosures    Order Disclosures

### Loan Review

Audit executed successfully but results contain critical remarks. Please review prior to generating documents.

**Critical Messages**

- ▲ This loan FAILS the QM Points and Fees Test by \$5,671.59. +
- ▲ There are duplicate NMLS numbers entered. Company and Loan Officer NMLS's are typically different. +
- ▲ Two or more borrowers are sharing an email address, this may cause problems. +

**Info Messages**

**Continue to Preview** >

- Preview Disclosures allows you to review the entire disclosure package before it is emailed to the borrower(s). You can download the disclosures for review as well.
- Once you have reviewed and you are ready to email the disclosures to the borrower, select “order disclosures”



Start Disclosure Order    Loan Review    **Preview Disclosures**    Order Disclosures

### Preview Documents

Your preview has been successfully generated.

[Click here to download.](#)

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To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier: 8000242637 / 254900JH11R00V921P96800024263782    Agency Case No. \_\_\_\_\_

#### Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

Borrower Name: Andy CWL-Test

<b>1a. Personal Information</b>		<b>Social Security Number</b> <u>999 - 60 - 3333</u> <small>(or Individual Taxpayer Identification Number)</small>	
Name (First, Middle, Last, Suffix) <u>Andy CWL-Test</u>		Date of Birth (mm/dd/yyyy) <u>02 / 28 / 1967</u>	Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Foreign-Born Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)		List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names <u>Amy CWL-Test</u>	
Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: <u>2</u> Each Borrower intends to apply for joint credit. Your Initials: _____		Contact Information Home Phone <u>(855) 222 - 5555</u> Cell Phone <u>(855) 222 - 5555</u> Work Phone <u>(855) 249 - 5689</u> Ext. _____ Email <u>info@cwltend.com</u>	
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried <small>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</small>	Dependents (not listed by another Borrower) Number <u>1</u> Ages <u>5</u>	Current Address Street <u>4321 Cul de Sac Street #</u> Unit # <u>13</u> City <u>San Diego</u> State <u>CA</u> ZIP <u>92128</u> Country <u>USA</u>	

**Order Disclosures** >

**Next: Loan Submission**