

Complete Closing™ Enterprise Closing Disclosure Form

VERSION 8.3



RamQuest.com



CCE Closing Disclosure Guide

Table of Contents

| | |
|---------------------------------------|----|
| Introduction | 5 |
| Loan Estimate | 5 |
| Closing Disclosure Form | 5 |
| Accessing the CDF | 6 |
| Order Entry – Main Tab..... | 6 |
| Agent/Vendor Screen..... | 7 |
| Order Entry – Loan Tab..... | 9 |
| Navigating the CDF | 11 |
| CDF Toolbar..... | 12 |
| Payoffs | 18 |
| Premiums | 19 |
| Aggregate Adjustment..... | 20 |
| CDF Change Log..... | 21 |
| Interactive Icons | 22 |
| Buttons on the CDF | 24 |
| Addendum | 25 |
| Recording Itemization..... | 27 |
| ALTA Settlement Statement | 30 |
| Print ALTA Settlement Statement | 33 |
| CDF – Page 1 | 35 |
| General File Information | 35 |
| Closing Information..... | 35 |
| Select Agent Screen..... | 38 |
| Transaction Information..... | 41 |
| Loan Information | 43 |
| Loan Terms | 46 |
| Projected Payments | 49 |



CCE Closing Disclosure Guide

| | |
|---|----|
| Costs at Closing..... | 52 |
| CDF – Page 2 | 53 |
| Loan Costs | 55 |
| Section A – Origination Charges | 55 |
| Section B – Services Borrower Did Not Shop For | 56 |
| Section C – Services Borrower Did Shop For | 57 |
| Section D – TOTAL LOAN COSTS (Borrower-Paid)..... | 57 |
| Other Costs..... | 58 |
| Section E – Taxes and Other Government Fees | 59 |
| Section F – Prepays | 61 |
| Section G – Initial Escrow Payment at Closing | 63 |
| Section H – Other | 65 |
| Section I – TOTAL OTHER COSTS (Borrower-Paid) | 66 |
| Section J – TOTAL CLOSING COSTS (Borrower-Paid)..... | 66 |
| Paid by Others | 67 |
| Payor Lookup..... | 69 |
| Net Fund | 70 |
| Account Code | 70 |
| Realtor Commission Check | 71 |
| CDF – Page 3 | 78 |
| Calculating Cash to Close..... | 79 |
| Alternative Calculating Cash to Close | 81 |
| Summaries of Transactions | 83 |
| Section K – Due from Borrower at Closing..... | 84 |
| Section L – Paid Already by or on Behalf of Borrower at Closing | 85 |
| Section M – Due to Seller at Closing | 89 |
| Section N – Due from Seller at Closing..... | 90 |



CCE Closing Disclosure Guide

| | |
|--|-----|
| Calculation - Cash to Close To/From Seller | 92 |
| CDF – Page 4 | 93 |
| Late Payment | 93 |
| Security Interest | 94 |
| Escrow Account..... | 95 |
| Adjustable Payment (AP) Table | 98 |
| Adjustable Interest Rate (AIR) Table..... | 99 |
| CDF – Page 5 | 101 |
| Loan Calculations | 101 |
| Questions | 104 |
| Other Disclosures | 104 |
| Contact Information..... | 106 |
| Confirm Receipt..... | 108 |
| Reports..... | 108 |



CCE Closing Disclosure Guide

Introduction

The **Closing Disclosure Form (CDF)** was designed by the Consumer Financial Protection Bureau (CFPB) and will be mandatorily effective on applications received on or after August 1, 2015. Beginning October 3, 2015 the CDF is used in conjunction with the Loan Estimate when making residential loan purchases or refinances. The CDF is a web-based application and the loan information on the form is provided by the Lender.

There are two components to using the CDF. First, the Lender provides the Borrower with the Loan Estimate (LE) which contains key features, costs and risks of the mortgage loan. Second, the Lender provides all of the loan information for the CDF.

There are several options for entering loan information into the CDF.

1. The Lender can provide the loan information to the Title Company and the Title Company can enter information into the CDF.
2. The Lender can enter the loan information through their LOS and submit through an integration. (i.e. RealEC)
3. The Lender can submit the CDF through the Title Company's website (PaperlessCloser) using the collaborative method.

Loan Estimate

The Lender must deliver the Loan Estimate (LE) to the Borrower within three days of submitting the loan application. The LE provides the Borrower with an overview of the loan terms.

The Loan Estimate should match the Closing Disclosure Form as closely as possible. The Loan Estimate is based on the best information available to the Lender at time of delivery.

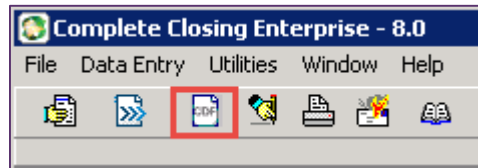
Closing Disclosure Form

The Closing Disclosure Form (CDF) is a combination of the Loan information and disclosures from the Dodd-Frank Act. All of the loan information required on the CDF is provided by the Lender. The CDF is designed to simplify how the loan information is presented to the Borrower to readily understand the costs, benefits, and risks associated with the selected product.

The CDF should match the information on the Loan Estimate. If the CDF differs from the LE, the differences are explained on the **Page 3: Calculating Cash to Close** section in the **Did this Change?** column. The CDF must be received by the Borrower three days prior to the Closing Date.

Accessing the CDF

In **Complete Closing Enterprise (CCE)**, the **CDF** button has been added to the toolbar as well as an option added to the **Data Entry** menu.



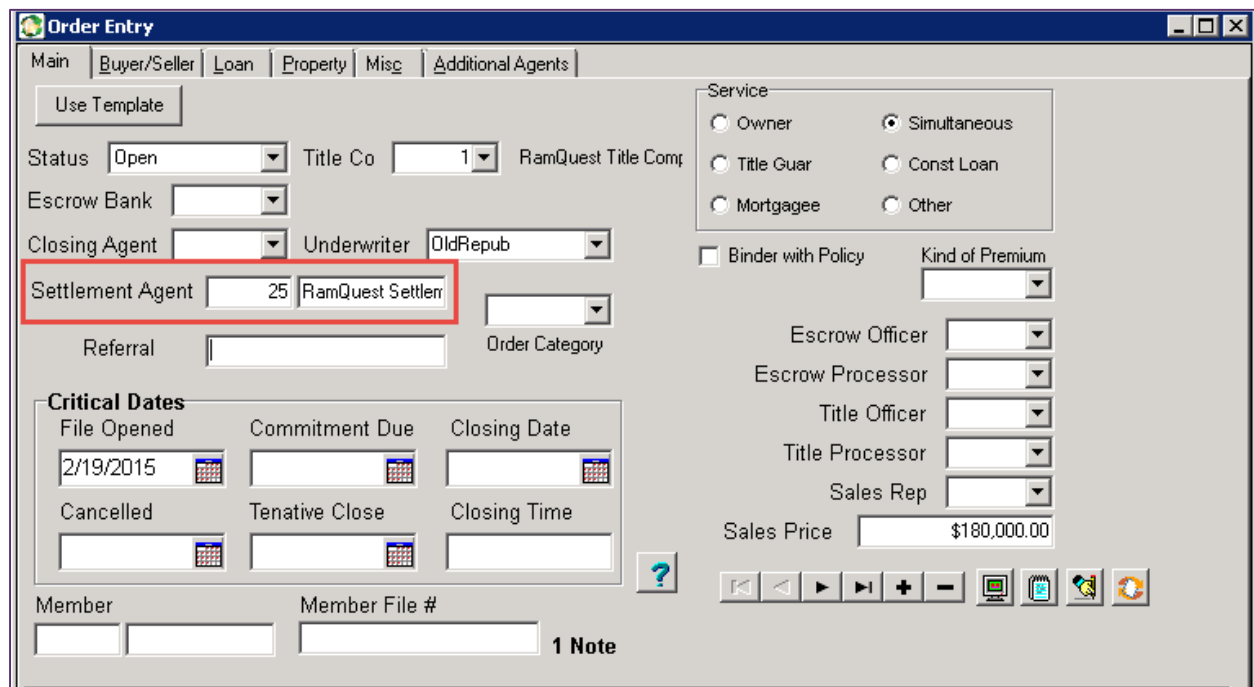
CCE Toolbar

Click the **CDF** option and the new Closing Disclosure Form launches.

- Fields are populated by information entered in **Order Entry**.

Order Entry – Main Tab

On the **Main** tab of **Order Entry**, a new field for **Settlement Agent** has been added. The **Settlement Agent** has been added to **Agent Category** in the **Agent/Vendor** screen.



CCE – Main Tab – Settlement Agent field

- Press **Ctrl+L** or right-click and choose **Look Up Agent** to launch the **Select Agent** screen.



CCE Closing Disclosure Guide

- Users can search for the **Settlement Agent**, or add a new one.
- When adding a new **Settlement Agent**, it is recommended to complete all of the information such as the company name, the address, contact name, phone, email, and state licensing number. This information populates to **Page 5: Contact Information** section.
- When finished adding or selecting an existing agent, click **OK**.
- The selected/added agent displays in the **Settlement Agent** field.

Agent/Vendor Screen

The **Agent/Vendor** screen has been updated to capture additional information for agents that display in the **Contact Information** section on **Page 5** of the CDF.

- When adding a new **Agent/Vendor**, it is recommended to complete all of the applicable information such as: The company name, address, contact name, phone, email, NMLS number, and state licensing number.

The screenshot shows the 'Agent/Vendor List' window with a 'General Info' tab selected. The form contains the following fields and values:

| General Info | |
|-------------------------|----------------------|
| Name | Chase Bank |
| IDNum | 6 |
| Address | 12347 Main Street |
| City | Dallas |
| State | TX |
| Zip | 76789 |
| County | Dallas |
| Phone | 214-567-8900 |
| Fax | 214-567-8900 |
| Agent Category | Lender |
| Contact - First Name | Frank |
| Contact - Last Name | Green |
| Friendly Name | Frankie Green |
| E-Mail Address | frank@cb.com |
| Web Site Address | www.thechasebank.com |
| NMLS ID | 78940048479 |
| ST License ID | 46548979641 |
| State Issued | KS |
| Contact NMLS ID | 4564685489 |
| Contact ST License ID | 4579816514 |
| Contact State Issued | KS |
| Cell Phone | |
| Default Delivery Method | |
| Notes | |
| Region | 0 |
| Cell Phone Number | |
| Assistant's Name | |
| Assistant's Number | |

Agent/Vendor screen



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The new fields on the **Agent/Vendor** screen are described below:

| Field | Description |
|------------------------------|---|
| NMLS ID | Enter the Nationwide Mortgage Licensing System & Registry (NMLS) ID number for the agent/vendor. |
| ST License ID | Enter the state License ID for the agent/vendor. |
| State Issued | Select the issuing State from the drop-down list. |
| Contact NMLS ID | Enter the Nationwide Mortgage Licensing System & Registry (NMLS) ID number for the contact for this vendor. |
| Contact ST License ID | Enter the Contact State License ID for the contact for this vendor. |
| State Issued | Select the issuing State from the drop-down list. |



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Order Entry – Loan Tab

On the **Loan** tab, the **Mortgage Insurance** field has been added, the **Mort. Ins. Case No.** has been renamed to **MIC#**.

Order Entry

Main | Buyer/Seller | **Loan** | Property | Misc | Additional Agents

Sales Price: \$180,000.00 Down: \$0.00 Earnest Money: Loan Amount: \$162,000.00

Owner Policy Liability Override: Loan Policy Liability Override:

Loan Information

Lender: 6 Chase Bank S

Loan Number: 786667687 Monthly P & I: \$761.68

MIC#: 7823748906 **Mortgage Insurance**: 134.15

Interest Rate: 8.750

Loan Term: Years 30 Years

2nd Loan Information

Loan Amount: Lender: S

Loan Number: Monthly P & I:

MIC#: Interest Rate:

Legal Paperwork Prepared By: 28 Smith & Smith ?

Mortgage Broker:

Version: 8.0.0.0

CCE – Loan tab



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The **Loan Terms** is a drop-down allowing for the selection of **Years**, **Months** and **Years and Months**.

- Once a selection is made new fields will display for the **Years**, **Months** and **Years and Months**.
- If the transaction is a 30 year loan, the **Loan Terms** selection should be **Years** and **30** is entered in the **Years** field.

| | | |
|-----------|------------------|---------------------|
| Loan Term | <div>Years</div> | <div>30</div> Years |
|-----------|------------------|---------------------|

Loan Term - Years

| | | |
|-----------|-------------------|----------------------|
| Loan Term | <div>Months</div> | <div>23</div> Months |
|-----------|-------------------|----------------------|

Loan Term - Months

| | | | |
|-----------|-----------------------------|---------------------|---------------------|
| Loan Term | <div>Years and Months</div> | <div>12</div> Years | <div>6</div> Months |
|-----------|-----------------------------|---------------------|---------------------|

Loan Term – Years and Months



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Navigating the CDF

The **Closing Disclosure Form (CDF)** consists of five pages.

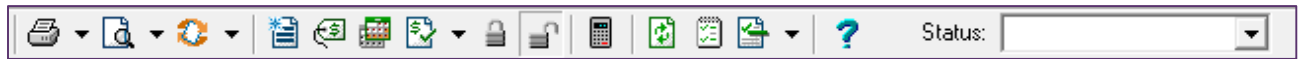
- To navigate to a page, click the page number located at the top or the bottom of the form.
- Users can navigate between sections using the **Change Section** drop-down.

A screenshot of the 'Closing Disclosure Form' interface. At the top left is the RamQuest logo. Next to it is a 'Change Section' dropdown menu. The title 'Closing Disclosure Form' is centered at the top. On the top right is a 'Save Changes' button with a floppy disk icon. Below the title bar is a navigation bar with five numbered tabs: 1, 2, 3, 4, and 5. Tab 1 is selected and highlighted with a purple border. Below the tabs is a form area with two columns of text. The left column contains: 'File No.: 1636', 'Borrower: Formal Name Override', and 'Property: H Highway, Lampe, MO 65681'. The right column contains: 'Close Date: 03/4/2015', 'Seller: Carl Taylor and Carletta Taylor, both unmarried', and 'Loan #: 4301319'. At the bottom of the form area is a line of text: 'This form is a statement of final loan terms and closing costs.'

CDF Page Number Navigation


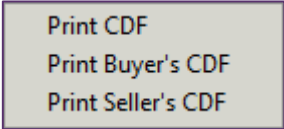
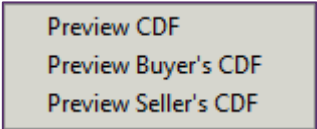
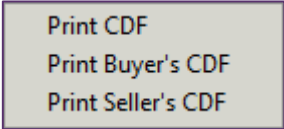
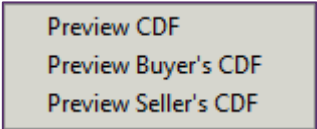
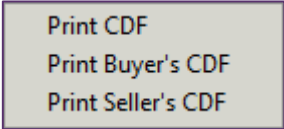
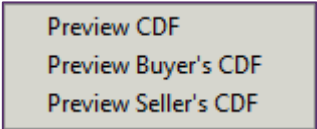
CDF Toolbar

The toolbar located on the CDF allows users to access features on the form.



CDF Toolbar











The icons on the **CDF Toolbar** are described below:









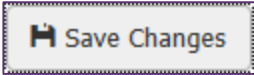
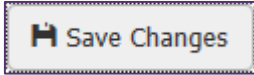


| Icon | Description | | | | | | |
|--|---|--------|-------------|--|---|--|--|
|  | <p>Select and option from the drop-down menu.</p> <div data-bbox="824 861 1185 1052"> <ul style="list-style-type: none"> Print CDF ▶ Preview CDF ▶ Print ALTA SS ▶ Preview ALTA SS ▶ </div> <table> <thead> <tr> <th>Option</th><th>Description</th></tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> Print CDF Print Buyer's CDF Print Seller's CDF </td><td> <p>Print CDF: Select to print both the Seller and Buyer CDF.</p> <p>Print Buyer's CDF: Select to print the Buyer's CDF.</p> <p>Print Seller's CDF: Select to print the Seller's CDF.</p> </td></tr> <tr> <td> <ul style="list-style-type: none"> Preview CDF Preview Buyer's CDF Preview Seller's CDF </td><td> <p>Preview CDF: Select to preview the Buyer and Seller CDF before printing.</p> <p>Preview Buyer's CDF: Select to preview the Buyer's CDF before printing.</p> <p>Preview Seller's CDF: Select to preview the</p> </td></tr> </tbody> </table> | Option | Description |  <ul style="list-style-type: none"> Print CDF Print Buyer's CDF Print Seller's CDF | <p>Print CDF: Select to print both the Seller and Buyer CDF.</p> <p>Print Buyer's CDF: Select to print the Buyer's CDF.</p> <p>Print Seller's CDF: Select to print the Seller's CDF.</p> |  <ul style="list-style-type: none"> Preview CDF Preview Buyer's CDF Preview Seller's CDF | <p>Preview CDF: Select to preview the Buyer and Seller CDF before printing.</p> <p>Preview Buyer's CDF: Select to preview the Buyer's CDF before printing.</p> <p>Preview Seller's CDF: Select to preview the</p> |
| Option | Description | | | | | | |
|  <ul style="list-style-type: none"> Print CDF Print Buyer's CDF Print Seller's CDF | <p>Print CDF: Select to print both the Seller and Buyer CDF.</p> <p>Print Buyer's CDF: Select to print the Buyer's CDF.</p> <p>Print Seller's CDF: Select to print the Seller's CDF.</p> | | | | | | |
|  <ul style="list-style-type: none"> Preview CDF Preview Buyer's CDF Preview Seller's CDF | <p>Preview CDF: Select to preview the Buyer and Seller CDF before printing.</p> <p>Preview Buyer's CDF: Select to preview the Buyer's CDF before printing.</p> <p>Preview Seller's CDF: Select to preview the</p> | | | | | | |








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| Icon | Description |
|------|---|
| | <p>Seller's CDF before printing.</p> <p>Print ALTA SS: Select to print ALTA Settlement Statement for the Buyer and Seller.</p> <p>Print Buyer's ALTA SS: Select to print only the Buyer's ALTA Settlement Statement.</p> <p>Print Seller's ALTA SS: Select to print only the Seller's ALTA Settlement Statement.</p> <p>Preview ALTA SS: Select to preview the ALTA Settlement Statement before printing.</p> <p>Preview Buyer's ALTA SS: Select to preview the Buyer's ALTA Settlement Statement before printing.</p> <p>Preview Seller's ALTA SS: Select to preview the Seller's ALTA Settlement Statement before printing.</p> |

| Icon | Description |
|---|--|
|  Statement Type | <p>Select an option from the drop-down menu.</p> <div data-bbox="808 506 1208 596"> Switch to CDF Without Seller ✓ Switch to CDF </div> <p>Switch to CDF Without Seller: For Refinance transactions</p> <p>Select to Switch to the Transaction Without Seller (Refinance). When switching to Transaction Without Seller, the Print and Publish options no longer display the Borrower or Seller options.</p> |
|  Publish | <p>Allows users to Publish the full CDF, Borrower's CDF, or Seller's CDF.</p> |
|  Use Template | <p>Click  to create Closing Disclosures with various default settings, based on a Template file.</p> |
|  Premiums | <p>Click  to open the Premiums screen.</p> |
|  Flex Prorations | <p>Click  to open the Flex Prorations screen.</p> |
|  Payoffs | <p>Click  and select an option from the drop-down menu. Opens the Borrower or Seller Payoffs screen.</p> <div data-bbox="888 1593 1131 1684"> Buyer Payoffs Seller Payoffs </div> <p>Note: If the user has selected a Switch to CDF without Seller, only Buyer Payoffs are available.</p> |

| Icon | Description |
|--|--|
|  Lock this CDF | Click  to lock the CDF to prevent further changes/edits from being made to the CDF. |
|  Unlock this CDF | Click  to unlock a locked CDF, so that changes/edits can be made to the CDF, if necessary. |
|  Aggregate Adjustment | Click  to open the Aggregate Adjustment screen. |
|  Refresh | <p>Click  to refresh and update the CDF with changes from Order Entry. Prior to refreshing the CDF, click the  button.</p> <p>Note: If the  button is NOT clicked prior to refreshing, any information entered on the CDF will be LOST.</p> |
|  Display CDF Change Log | <p>Click  to display the CDF Change Log, which logs all changes to the CDF.</p> <ul style="list-style-type: none"> The information logged includes: the field changed, the date/time of the change, the line number changed, the name of the user who made the change, and the type of change. |

| Icon | Description |
|--|--|
|  Report | <p>Click  and select a report from the drop-down menu.</p> <div data-bbox="737 541 1281 774"> Addendum Report Lender Loan Breakdown Report Paid By Others Itemization Report Realtor Commission Check Report Recording Itemization Report </div> <p>See Reports for more information.</p> |
|  Help | <p>Click  to access the CDF online help.</p> |
|  Status | <p>Select a Status from the drop-down menu to apply a watermark to the printed CDF.</p> <div data-bbox="850 1134 1167 1320"> 1st Draft 2nd Draft Final Preliminary Test prelim </div> <p>Note: To configure the options displayed in the Status drop-down menu, go to CCSuperivsor ⇒ Settings a System ⇒ Settings ⇒ HUD Status.</p> |



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| Icon | Description |
|---|--|
| <div data-bbox="191 905 440 976"> </div> <p>Change Section</p> | <div data-bbox="659 499 907 571"> </div> <p>Click and select an option from the drop-down menu. The options displayed, enable users to navigate to the various sections of the CDF.</p> <div data-bbox="711 684 1307 1455"> <ul style="list-style-type: none"> Closing Information Loan Terms Projected Payments Section A - Origination Charges Section B - Services Borrower Did Not Shop For Section C - Services Borrower Did Shop For Section D - Total Loan Costs (Borrower-Paid) Section E - Taxes and Other Government Fees Section F - Prepays Section G - Initial Escrow Payment at Closing Section H - Other Section I - Total Other Costs (Borrower-Paid) Section J - Total Closing Costs (Borrower-Paid) Section K - Due from Borrower at Closing Section L - Paid Already by or on Behalf of Borrower at Closing Section M - Due to Seller at Closing Section N - Due from Seller at Closing Loan Disclosures - Page 4 Loan Calculations - Page 5 Contact Information - Page 5 </div> |
| <div data-bbox="191 1476 435 1547"> </div> <p>Save Changes</p> | <p>Click <div data-bbox="659 1507 907 1579"> </div> to save changes entered on the CDF.</p> |



Use the **Payoffs** screens to enter payoff information for the Buyer and/or Seller.

Seller Payoff Screen



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Premiums

Use the **Premiums** screen to add premium information to the CDF. The corresponding CDF section is identified in the **CDF Section** column for each premium.

- Users can add, edit, or delete premium information for the selected file.
- The **Payee** for the selected **Premium**, auto-populates as the payee for the associated **Endorsements** for the **Owner** or **Lender** policy premiums.
- The **CDF Premium** is calculated using the following formula:
 - **(Current Owner Policy Premium (COTP) + Simultaneous Policy (SP)) – Full Current Mortgagee Policy Premium (CMTP) = New Owners Title Policy (NOTP)**

Note: This is auto-calculated using the **Auto Calc** button on the **Premiums** screen for the **CDF**.

The screenshot shows the 'Premium Information' window with the following data:

| Rate Rule Code | Description | Amount/POC | Who POC | Mortg | Owner | CDF Premium | CDF Section | Comment | Who Pays Override | Buyer Amt Override | Buyer Percent | Break Out Override | Override %Calc | Override Date | Binder |
|----------------|-------------------|------------|---------|------------|------------|-------------|------------------------------------|---------|-------------------|--------------------|---------------|--------------------|----------------|---------------|--------|
| 3900 | Single Issue | | | \$1,318.00 | \$0.00 | | C - Services Borrower Did Shop For | | | | | | | | |
| 1200 | Simultaneous w/MP | | | | \$1,429.00 | \$211.00 | H - Other | | | | | | | | |
| 3210 | Simultaneous w/OP | | | \$100.00 | | \$1,318.00 | C - Services Borrower Did Shop For | | | | | | | | |

Summary fields at the bottom:

- Mortgagee: \$1,418.00
- Owner: \$1,429.00
- Binder: \$0.00
- File Information:
 - Kind of Premium: Mort.
 - Type of Service: Sales Price: \$200,000.00
 - Loan Amount: \$180,000.00
 - 2nd Loan Amount: \$0.00
- Agent/Underwriter Split Information:
 - Agent Premium: \$2,419.95
 - Underwriter Premium: \$427.05

Buttons: OK, Auto Calc, B8

Premium Information Screen

CDF Premium Example

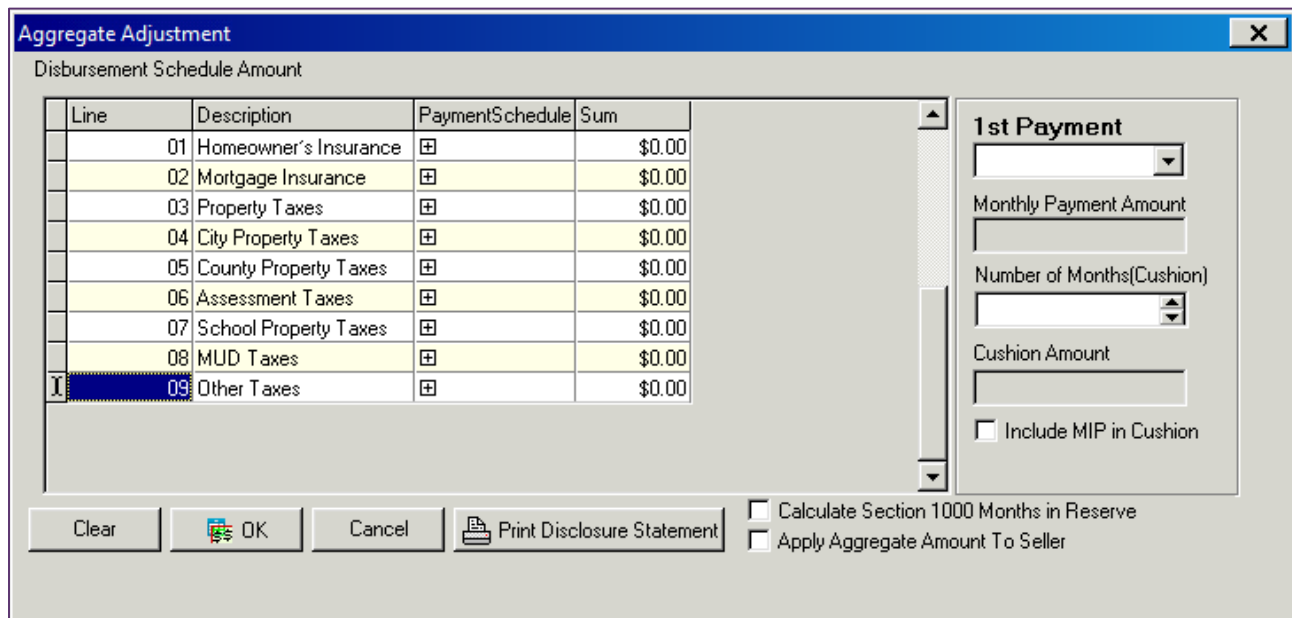
COTP = \$1329, SP = \$100, CMTP = \$1318

NOTP = (\$1329 + \$100) - \$1318 = \$211

Aggregate Adjustment

Aggregate Adjustments always displays on the last line of **Section G**.

- Use the **Aggregate Adjustment** screen to enter information.
- Click **OK** to save and return to the CDF.



| Line | Description | PaymentSchedule | Sum |
|------|-----------------------|-----------------|--------|
| 01 | Homeowner's Insurance | + | \$0.00 |
| 02 | Mortgage Insurance | + | \$0.00 |
| 03 | Property Taxes | + | \$0.00 |
| 04 | City Property Taxes | + | \$0.00 |
| 05 | County Property Taxes | + | \$0.00 |
| 06 | Assessment Taxes | + | \$0.00 |
| 07 | School Property Taxes | + | \$0.00 |
| 08 | MUD Taxes | + | \$0.00 |
| 09 | Other Taxes | + | \$0.00 |

1st Payment

Monthly Payment Amount:

Number of Months(Cushion):

Cushion Amount:

☐ Include MIP in Cushion

☐ Calculate Section 1000 Months in Reserve
 ☐ Apply Aggregate Amount To Seller

Aggregate Adjustment Screen



CCE Closing Disclosure Guide

CDF Change Log

The information logged includes: the field changed, the date/time of the change, the line number changed, the name of the user who made the change, and the type of change.

CDF Change Log for File No. LKTest2

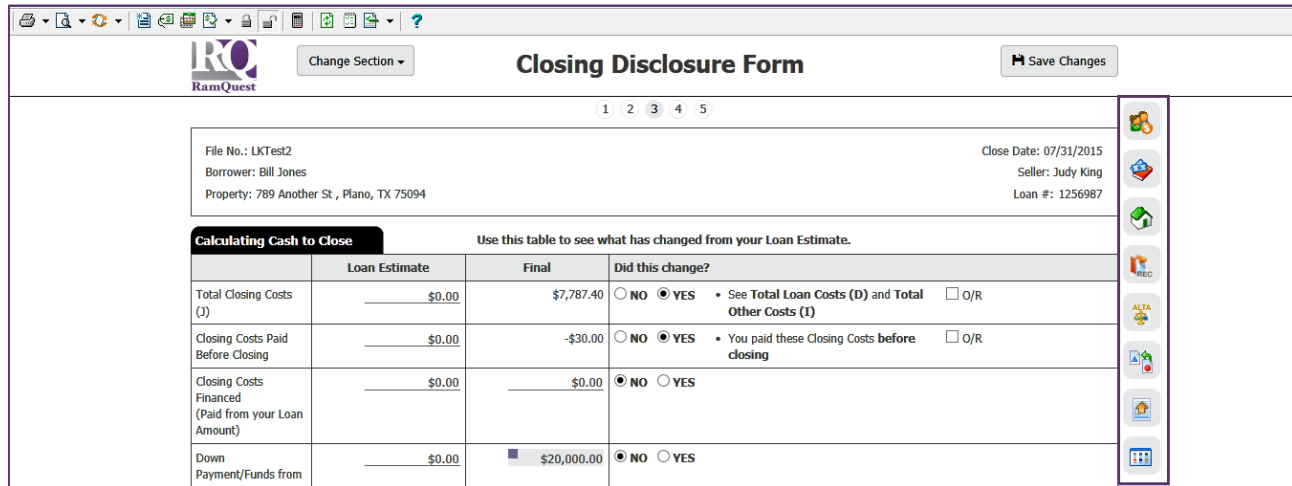
Filter
Field: **None** Value:

| Chg. No. | Log Time | Line | Person | PC | Kind | Field | Old Value | New Value | Comments |
|----------|----------------------|-------|---------|-------------------------------------|------|-----------------|-------------|-------------|----------|
| 66670 | 9/17/2015 9:08:54 AM | (n/a) | asnyder | <input checked="" type="checkbox"/> | Edit | CDFUpdateDate | 09/17/15 9: | 09/17/15 9: | |
| 66669 | 9/17/2015 9:08:53 AM | (n/a) | asnyder | <input type="checkbox"/> | Edit | CDFUpdateDate | 09/16/15 4: | 09/17/15 9: | |
| 66667 | 9/16/2015 4:51:07 PM | (n/a) | asnyder | <input type="checkbox"/> | Edit | CDFUpdateDate | 09/16/15 4: | 09/16/15 4: | |
| 66666 | 9/16/2015 4:51:07 PM | N19 | asnyder | <input type="checkbox"/> | Edit | ProrationMethod | | thru | |
| 66665 | 9/16/2015 4:51:07 PM | N18 | asnyder | <input type="checkbox"/> | Edit | ProrationMethod | | thru | |
| 66664 | 9/16/2015 4:51:07 PM | N17 | asnyder | <input type="checkbox"/> | Edit | ProrationMethod | | thru | |
| 66663 | 9/16/2015 4:51:07 PM | N16 | asnyder | <input type="checkbox"/> | Edit | ProrationMethod | | thru | |
| 66662 | 9/16/2015 4:51:07 PM | M10 | asnyder | <input type="checkbox"/> | Edit | ProrationMethod | | thru | |
| 66661 | 9/16/2015 4:51:07 PM | L17 | asnyder | <input type="checkbox"/> | Edit | ProrationMethod | | thru | |
| 66660 | 9/16/2015 4:51:07 PM | L16 | asnyder | <input type="checkbox"/> | Edit | ProrationMethod | | thru | |
| 66659 | 9/16/2015 4:51:07 PM | L15 | asnyder | <input type="checkbox"/> | Edit | ProrationMethod | | thru | |
| 66658 | 9/16/2015 4:51:07 PM | L14 | asnyder | <input type="checkbox"/> | Edit | ProrationMethod | | thru | |

Line (n/a): dbo.ORDERS.CDFUpdateDate Changed from "09/17/15 9:08:53 AM" to "09/17/15 9:08:54 AM".







CDF Change Log for File # Screen
















Interactive Icons



CDF: Interactive Icons

The interactive icons displayed on the right of the CDF are defined below:









| Icon | Description |
|--|---|
|  <p>Paid by Others</p> | <p>Click  to open the Paid by Others screen.</p> <ul style="list-style-type: none"> This screen enables users to designate a party to pay all or a portion of a charge displayed on Page 2. |
|  <p>Addendum</p> | <p>Click  to add an Addendum to the CDF.</p> <ul style="list-style-type: none"> Allows users to itemize or breakdown additional items or fees referenced on the CDF. <i>Example:</i> Seller paid closing costs. The Addendum prints with the CDF. |
|  <p>Realtor Commission Check</p> | <p>Click  to open the Realtor Commission Check screen. The Realtor Commission is calculated and displays in Section H.</p> <ul style="list-style-type: none"> In addition, commissions for the Buyer/Seller Realtor can be divided out to other parties. |

| Icon | Description |
|---|---|
|  Recording Itemization |  Click  to enter multiple recording fees. The grand total displayed on the Recording Itemization screen should match the amount on Line E01 . |
|  ALTA Settlement Statement |  Click  to create an itemized list of all Buyer and Seller charges on the ALTA Settlement Statement screen. |
|  Export to MISMO |  Click  to export the CDF Data into MISMO format. |
|  Import MISMO |  Click  to import MISMO data to the CDF form. |
|  MISMO View |  Click  to switch the CDF to MISMO view where enumerations can be applied to Descriptions. |

Buttons on the CDF

On the CDF, several buttons display, depending on the page accessed.

Note: Hover cursor over a button, for button functionality hint to display.

| Button | Description |
|---|--|
|  Account Code Entered | The  button displays on a line when an account code is entered in the Account Code column. |
|  Payee Missing | The  button displays on a line to remind users that a payee has not been defined for a line. |
|  Debit/Credit | The  button displays on a line that is a debit/credit. |
|  Line Missing Payee and Account Code | The  displays on a line to remind users that an account code has been entered, but no payee has been defined. |



CCE Closing Disclosure Guide

Addendum

Use the **Addendum** screen to itemize or breakdown additional items or fees referenced on the CDF.

- **Addendum** items print as an additional page to the CDF.
- **Addendums** print according to the corresponding section.

Addendum

Select a section to filter the grid.

Section: A - Origination Charges

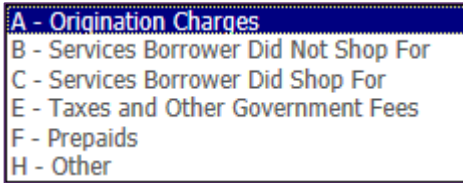


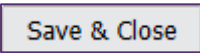
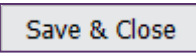
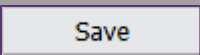
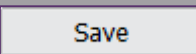
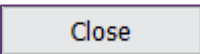
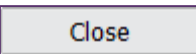
+Add -Delete

| No. | Description | Amount |
|-----|-----------------|---------|
| 1 | Application Fee | \$50.00 |

Save & Close Save Close

Addendum Screen

The options on the **Addendum** screen are described below:

| Option | Description |
|--|---|
| Section | <p>Select an option from the drop-down menu to add an addendum item to the selected section.</p>  |
| Add | Click  to add an addendum item to the selected section; or right-click, and select Add Line . |
| Delete | Click  to delete the selected addendum item; or right-click, and select Delete Line . |
| No. | <p>Each addendum item is assigned a number.</p> <p>The No. column displays the number assigned for the selected addendum.</p> |
| Description | Displays the description for the selected addendum. |
| Amount | Displays amount for the selected addendum. |
|  Save & Close | Click  to save the addendum(s) and exit the Addendum screen. |
|  Save | Click  to save changes on the Addendum screen. |
|  Close | Click  to exit without saving changes. |



CCE Closing Disclosure Guide

Recording Itemization

Use the **Recording Itemization** screen to breakout recording items and total out to one line of the CDF.

- The **Deed** and **Mortgage** lines are default lines and cannot be removed.
- The **Buyer** or **Seller** total amounts match the amount displayed on **Line E01** in the **Borrower's** or **Seller's** column.

| E. Taxes and Other Government Fees | | \$295.00 | \$950.00 | \$0.00 | | |
|------------------------------------|--|----------|----------|--------|--|--|
| 01 | Recording Fees Deed \$50.00 Mortgage \$45.00 to 46 - Collin County Deeds | \$295.00 | \$0.00 | | | |
| 02 | Transfer Tax to 47 - State of Texas | | \$950.00 | | | |

CDF Section E: Line 01

Recording Itemization

Payee: 46 - Collin County Deeds
+ Add
- Delete

| No. ▾ | Description | Payee | Borrower Amount | Seller Amount | Acct Code |
|-------|-------------------|-------------------------|-----------------|---------------|-----------|
| 1 | Deed \$50.00 | 46 - Collin County Deed | \$40.00 | \$0.00 | |
| 2 | Mortgage \$45.00 | 46 - Collin County Deed | \$45.00 | \$0.00 | |
| 3 | Another recording | 46 - Collin County Deed | \$100.00 | \$100.00 | |
| 4 | Recording 2 | 46 - Collin County Deed | \$100.00 | \$0.00 | |

Borrower Total: \$285.00
Seller Total: \$100.00
Grand Total: \$385.00

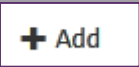
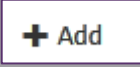
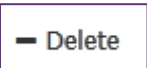
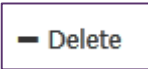
Print
Save & Close
Save
Close

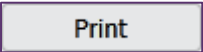
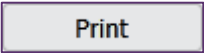

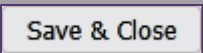
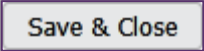
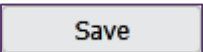
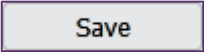
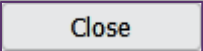
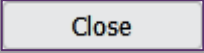
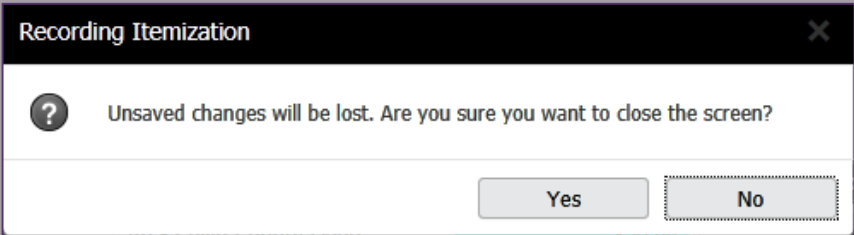
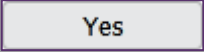
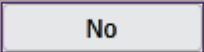
Recording Itemization Screen



CCE Closing Disclosure Guide

The fields and options on the Recording Itemization screen are described below.

| Option | Description |
|---|--|
| Payee | Displays default Payee entered on Line E01. |
|  | Click  to add a new recording item line. |
|  | Click  to delete the selected recording item line. Note: Users cannot delete the Deed or Mortgage recording lines. |
| No. | Displays number assigned to recording item. |
| Description | Enter a description for the selected line. |
| Payee | Displays default Payee entered on Line E01. <ul style="list-style-type: none"> To change the Payee, right click and select Lookup Payee. The Select Agent screen displays for user to search for and select Payee. |
| Borrower Amount | If applicable, enter amount Borrower pays for recording fee. |
| Seller Amount | If applicable, enter amount Seller pays for recording fee. |
| Acct Code | If applicable, select an Account Code from the drop-down menu to apply to the selected recording line. |
| Borrower Total | Displays total amount of recording fees for the Borrower . <ul style="list-style-type: none"> Amount displays in the Borrower Paid at closing column for Line E01. |
| Seller Total | Displays total amount of recording fees for the Seller . <ul style="list-style-type: none"> Amount entered displays in Seller Paid at closing column. |
| Grand Total | Displays grand total for the Buyer and Seller recording fees. |

| Option | Description |
|---|---|
|  | <p>Click  to open the Recording Itemization report as a pdf.</p> <ul style="list-style-type: none"> User can print or save the report as a pdf document. To send the report to FileScan, click the  icon and select Recording Itemization Report from the drop-down list. |
|  | <p>Click  to save changes and close the Recording Itemization screen.</p> |
|  | <p>Click  to save changes.</p> |
|  | <p>Click  to exit without saving changes.</p> <p>Warning box displays to confirm exit.</p> <div data-bbox="565 1228 1414 1461">  <p>The dialog box titled "Recording Itemization" contains a question mark icon and the text: "Unsaved changes will be lost. Are you sure you want to close the screen?". At the bottom right, there are two buttons: "Yes" and "No".</p> </div> <p>Click  to continue.</p> <p>Click  to cancel and return to the Recording Itemization screen.</p> |



CCE Closing Disclosure Guide

ALTA Settlement Statement

The **ALTA Settlement Statement** is used in conjunction with the CDF. These are standardized statements for title insurance and settlement companies to use to itemize all the fees and charges that both the homebuyer and seller must pay during the settlement process of a housing transaction. The **ALTA Settlement Statement** does not replace the CDF.

Note: When the CDF is locked users cannot edit the **ALTA Settlement Statement**.

Visit the <http://www.alta.org/cfpb/documents.cfm> website to view more information regarding the **ALTA Settlement Statement**.

There are four versions of the **ALTA Settlement Statement**.

1. ALTA Settlement Statement Borrower/Buyer
2. ALTA Settlement Statement Cash
3. ALTA Settlement Statement Combined
4. ALTA Settlement Statement Seller

ALTA Settlement Statement

Select a section to filter the grid

Category: All

Up Down Add Delete

| Line | Description | Borrower | Seller | Category | Don't Print |
|------|---|------------|--------|-------------------------------|-------------------------------------|
| A01 | 0.25% of Loan Amount (Points) | \$450.00 | | Loan Charges to Lender | <input type="checkbox"/> |
| A02 | Application Fee | \$300.00 | | Loan Charges to Lender | <input type="checkbox"/> |
| A03 | Underwriting Fee | \$1,100.00 | | Loan Charges to Lender | <input type="checkbox"/> |
| B01 | Appraisal Fee | \$375.00 | | Other Loan Charges | <input checked="" type="checkbox"/> |
| B02 | Credit Report Fee \$30.00 Borrower -Paid Before Closing | | | Other Loan Charges | <input checked="" type="checkbox"/> |
| B03 | Flood Determination Fee | \$31.75 | | Financial | <input checked="" type="checkbox"/> |
| B04 | Flood Monitoring Fee | \$20.00 | | Other Loan Charges | <input checked="" type="checkbox"/> |
| B05 | Tax Monitoring Fee | \$75.00 | | Other Loan Charges | <input checked="" type="checkbox"/> |
| C01 | Pest Inspection | \$90.00 | | Other Loan Charges | <input checked="" type="checkbox"/> |
| C02 | Title - Document Prep Fee | \$85.00 | | Title Charges & Escrow/Settle | <input checked="" type="checkbox"/> |
| C03 | Title - Lender Title's Insurance | \$1,270.00 | \$0.00 | Title Charges & Escrow/Settle | <input type="checkbox"/> |





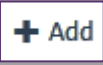
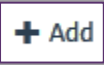


Print
Save & Close
Save
Cancel

ALTA Settlement Statement Screen



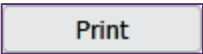
CCE Closing Disclosure Guide

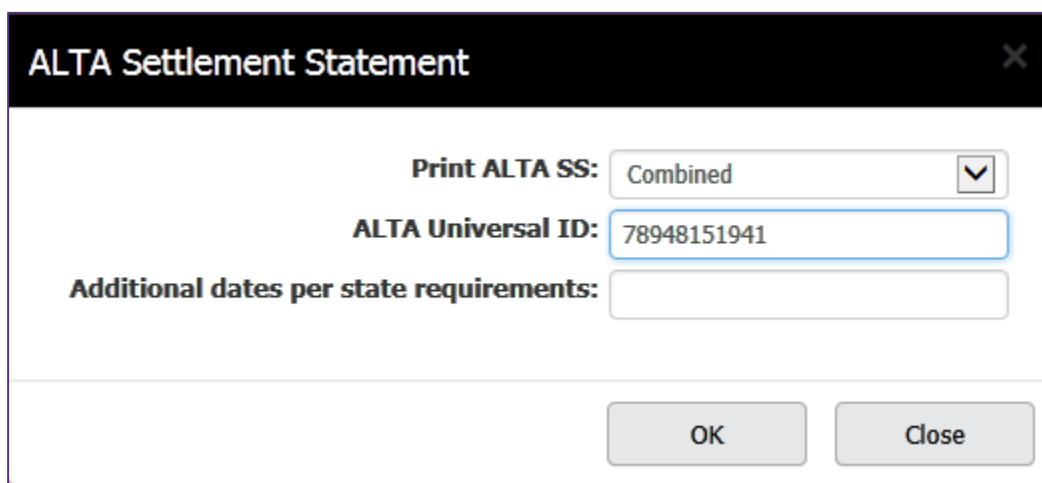
The fields and options on the ALTA Settlement Statement screen are described below.

| Option | Description |
|--|---|
| Category | Select an option from the drop-down menu to filter the list of displayed line items by category. All is selected by default. |
|  Up | Click  to move the selected line item up in the display order. Note: This option is only available for manually added line items. |
|  Down | Click  to move the selected line item down in the display order. Note: This option is only available for manually added line items. |
|  Add | Click  to add an additional line item. Note: Additional line items added to the ALTA Settlement Statement do NOT populate back to the CDF . |
|  Delete | Click  to delete the selected line item. Note: User can only delete manually added line items. |
| Line | Displays the section and line number on the CDF . |
| Description | Displays the description for the line item. |
| Borrower | If applicable, displays Borrower amount for the selected line item. |
| Seller | If applicable, displays Seller amount for the selected line item. |

| Option | Description | | | | | | | | | | | | | | | | | | | | | |
|---|---|----------|--|-------------------------------|---|-------------------------------------|---|--------------------------|-----|----------|----------|--|--|---|-------------------------------------|-----|---------------------------------|--------|----------|-------------------------------|---|--------------------------|
| Category | <p>Displays the category for the selected line item. The category is auto-populated based on corresponding CDF section.</p> <ul style="list-style-type: none">To change the category, select an option from the drop-down menu.Lines highlighted in yellow, do not have a category selected. <table><tr><td>H08</td><td>Realtor Commission Other - \$250 Buyer Commission to Alpha Real Estate Broker Inc</td><td></td><td></td><td>Commission</td><td>▼</td><td><input type="checkbox"/></td></tr><tr><td>H09</td><td>Test Fee</td><td>\$200.00</td><td></td><td></td><td>▼</td><td><input checked="" type="checkbox"/></td></tr><tr><td>H10</td><td>Title - Owner's Title Insurance</td><td>\$0.00</td><td>\$207.00</td><td>Title Charges & Escrow/Settle</td><td>▼</td><td><input type="checkbox"/></td></tr></table> | H08 | Realtor Commission Other - \$250 Buyer Commission to Alpha Real Estate Broker Inc | | | Commission | ▼ | <input type="checkbox"/> | H09 | Test Fee | \$200.00 | | | ▼ | <input checked="" type="checkbox"/> | H10 | Title - Owner's Title Insurance | \$0.00 | \$207.00 | Title Charges & Escrow/Settle | ▼ | <input type="checkbox"/> |
| H08 | Realtor Commission Other - \$250 Buyer Commission to Alpha Real Estate Broker Inc | | | Commission | ▼ | <input type="checkbox"/> | | | | | | | | | | | | | | | | |
| H09 | Test Fee | \$200.00 | | | ▼ | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | |
| H10 | Title - Owner's Title Insurance | \$0.00 | \$207.00 | Title Charges & Escrow/Settle | ▼ | <input type="checkbox"/> | | | | | | | | | | | | | | | | |
| Don't Print | <p>When selected, the corresponding line item does NOT print on the ALTA Settlement Statement.</p> <ul style="list-style-type: none">This option is automatically selected for disclosure lines. | | | | | | | | | | | | | | | | | | | | | |
| <div>Print</div> Print | <p>Click <div>Print</div> to print the ALTA Settlement Statement as a <i>pdf</i> document.</p> <p>See Print ALTA Settlement Statement for more information.</p> | | | | | | | | | | | | | | | | | | | | | |
| <div>Save & Close</div> Save & Close | <p>Click <div>Save & Close</div> to save and exit the ALTA Settlement Statement screen.</p> | | | | | | | | | | | | | | | | | | | | | |
| <div>Save</div> Save | <p>Click <div>Save</div> to save changes.</p> | | | | | | | | | | | | | | | | | | | | | |
| <div>Cancel</div> Cancel | <p>Click <div>Cancel</div> to exit without saving changes.</p> | | | | | | | | | | | | | | | | | | | | | |

Print ALTA Settlement Statement

1. Click  to open the **ALTA Settlement Statement** box.

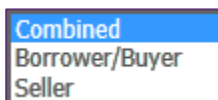


The dialog box titled "ALTA Settlement Statement" has a close button (X) in the top right corner. It contains the following fields and controls:

- Print ALTA SS:** A drop-down menu with "Combined" selected and a checkmark icon.
- ALTA Universal ID:** A text input field containing "78948151941".
- Additional dates per state requirements:** An empty text input field.
- At the bottom, there are two buttons: "OK" and "Close".

ALTA Settlement Statement Box

2. Select the type of **ALTA Settlement Statement** to print from the drop-down menu.








3. If applicable, enter the **ALTA Universal ID**.
 - This is an ALTA issued ID number to enable Lenders to search for Settlement Service Providers in the ALTA registry. Click [here](#) for more information.
4. If applicable, enter additional dates regarding distribution of funds, closing dates, etc.
 - These dates displays on **Page 1** of the **ALTA Settlement Statement**.
5. Click **OK** to continue.
6. The **ALTA Settlement Statement** displays in **pdf** format.
 - Users can print and/or save the document.

Note: To send to **FileScan**, select **Preview ALTA SS** on the CDF **Toolbar**.



CCE Closing Disclosure Guide

ALTA Settlement Statement



| | |
|--|---|
| American Land Title Association | ALTA Settlement Statement - Combined Adopted 05-01-2015 |
| File No./Escrow No.: LKTest2 Print Date & Time: 07/30/15 03:09 PM Officer/Escrow Officer: Settlement Location: My Title Company | RamQuest Title Company ALTA Universal ID: 78948151941 5801 Tennyson Parkway, Suite 501 Plano, TX 75024 |
| Property Address: | 789 Another St Plano, TX 75094 |
| Buyer: | Bill Jones 123 His St Flower Mound, TX 75022 |
| Seller: | Judy King 987 Her St Flower Mound, TX 75022 |

Close

ALTA Settlement Statement PDF Document



CCE Closing Disclosure Guide

CDF – Page 1

Page 1 of the CDF contains the **General File Information, Closing Information, Loan Terms, Projected Payments** and the **Costs at Closing**.

General File Information

General information about the file displays at the top of each page.

- Information includes the **File No, Borrower, Property Address, Close Date, Seller, and Loan #**.
- This information displays on the form only and does **NOT** print on the CDF.

File No.: 1603

Borrower: MICHAEL JONES and MARY STONE, both unmarried

Property: 789 MAPLE AVENUE, PLANO, FL

Close Date: 04/15/2013

Seller: ROBERT S BADER and KATHRYN E BADER, both unmarried

Loan #: 123456789

General File Information


Closing Information


The **Closing Information** displays general information such as: **Dates, File Number, Settlement Agent, Property, and Sale Price**.


- This information populates from data in **Order Entry**.
- A **purple** box in the upper left corner of the field indicates changes made on the CDF are applied back to **Order Entry**.


Closing Disclosure

Closing Information

Date Issued 

Closing Date 

Disbursement Date 

Settlement Agent 



File # 1617

Property TX

Sale Price



Page 1 - Closing Information

The fields in the **Closing Information** section are described below:

| Field | Description |
|---------------------|--|
| Date Issued | <p>Date the CDF is sent to the consumer.</p> <p>To add a date click the calendar  button and select a date from the drop-down calendar.</p> <p>Or enter the date manually using the MM/DD/YYYY format.</p> |
| Closing Date | <p>Date of closing. If applicable, automatically populates from data on the File Main screen of Order Entry.</p> <p>To add a date click the calendar  button and select a date from the drop-down calendar.</p> <p>Or enter the date manually using the MM/DD/YYYY format.</p> |



CCE Closing Disclosure Guide

| Field | Description |
|--------------------------|---|
| Disbursement Date | <p>Date loan is disbursed.</p> <p>To add a date click the calendar  button and select a date from the drop-down calendar.</p> <p>Or enter the date manually using the MM/DD/YYYY format.</p> |
| Settlement Agent | <p>Name of Settlement Agent. If applicable, automatically populates from data on the File Main screen of Order Entry.</p> <p>To change the Settlement Agent, click the Agent  icon, or press Ctrl+L. The Select Agent screen displays.</p> <p>Changes made on the CDF update the file information in CCE.</p> |
| File # | The Settlement Agent or Title Company File Number in CCE. |
| Property | <p>The property address or legal description of the first property on the file.</p> <p>When multiple properties exist on a file, the Property label displays as a hyperlink.</p> <p>Click the hyperlink to view the additional property information on All Properties screen.</p> |
| Sale Price | <p>By default the Sale Price displays, and is populated from, the Loan tab.</p> <div data-bbox="816 1509 1133 1602" data-label="Image"> </div> <p>For refinances, the Appraised Value (Creditor has an Appraisal) or Estimated Property Value (Creditor has not obtained an Appraisal) can be selected from the drop-down and the amount can be entered. Sale Price changed on the CDF updates the Sales Price in Order Entry.</p> |



CCE Closing Disclosure Guide

Select Agent Screen

Use the **Select Agent** screen to edit/change the **Settlement Agent**.

Select Agent

Name

Address

County

Notes

Agent ID Num

Phone/Fax

Contact Name

Friendly Name

E-Mail Address

Region

Cell Phone Number

Assistant's Name

Assistant's Number

NMLS ID

☐ Include Agent Contacts
☐ Include Archived Agents
☐ Include One Time Use
☐ Display Service Providers Only
☐ Payoff Location

Search

Reset

Search Characters

Super search (close)

Number of Records: 1 to 5 (Total Rows: 5)

Search By

Name, City

Refresh

New Agent

Show All

Filter

Settlement Agent

OK

Cancel

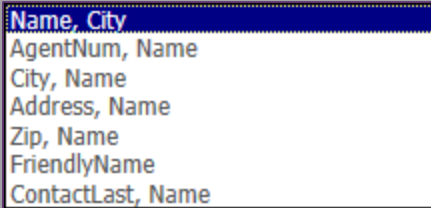
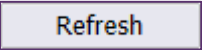
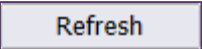
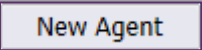
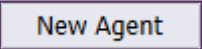

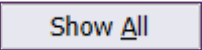
Select Agent Screen

The fields and options on the **Select Agent** screen are described below.

| Field | Description |
|----------------------------|---|
| Search Characters | Enter search criteria to display list of Settlement Agents. |
| Super Search (open) | Click Super Search (open) to open the Super Search section. |
| Super Search (open) | To collapse the super search, click Super search (close) . |
| Name | Displays name of the Settlement Agent. |



CCE Closing Disclosure Guide

| Field | Description |
|---|--|
| City | Displays city where Settlement Agent is located. |
| Contact Full | Displays name of contact for the Settlement Agent. |
| Address | Displays address for the Settlement Agent. |
| State | Displays state for the Settlement Agent. |
| Search By | <p>Select an option from the drop-down menu to filter search results.</p>  |
|  Refresh | Click  to update/refresh list of displayed agents. |
|  New Agent | Click  to add a new Settlement Agent. |
|  Show All | Click  to display list of all the Agents associated with the selected file. |

| Field | Description |
|---------------------------------|---|
| Filter | <p>Select a filter option from the drop-down menu.</p> <div> None Attorney Home Insp Lender Member Misc 1 Misc 2 Pest Insp Place of Closing Realtor Surveyorg Search Provider Recording Office Mortgage Broker Settlement Agent </div> |
| <div>OK</div> OK | Click <div>OK</div> to save and continue. |
| <div>Cancel</div> Cancel | Click <div>Cancel</div> to continue without saving the changes. |



CCE Closing Disclosure Guide

Transaction Information

The **Transaction Information** displays the **Borrower**, **Seller**, and **Lender** information.

- This information populates from **Order Entry**.
- When multiple **Borrowers** and **Sellers** exist on the file, the label displays as a [hyperlink](#).
- Click the [hyperlink](#), to view the additional **Borrowers** and **Sellers** on the **All Borrowers** or **All Sellers** screen.

Transaction Information

Borrower Stacy Watts and Mark Watts, wife and husband
6755 Windcrest
Plano, TX 75025

Seller Bob S Smith and Carol A Smith, both unmarried
74569 West First Street
Dallas, TX 76544

Lender Chase Bank

Page 1 – Transaction Information

| All Borrowers | | | | |
|---------------|--|-------------------------------------|---------|--|
| No. | Name | Address | | |
| 1 | Stacy Watts and Mark Watts, wife and husband | 6755 Windcrest, Plano, TX 75025 | | |
| 2 | Bob Buyer and Betty Buyer, husband and wife | 456 Home St, Flower Mound, TX 75022 | | |
| | | | ✕ Close | |

All Borrowers Screen



CCE Closing Disclosure Guide

The fields in the **Transaction Information** section are described below:

| Field | Description |
|-----------------|--|
| Borrower | Displays the names and address of the first Borrower defined on the Buyer tab in Order Entry . |
| Seller | Displays the names and address of the first Seller defined on the Seller tab in Order Entry . For a refinance, the Seller label does not display. |
| Lender | Displays the name of the Lender defined on the Loan tab of Order Entry . <ul style="list-style-type: none">• The address for the Lender is not required. |



CCE Closing Disclosure Guide

Loan Information

The **Loan Information** displays the **Loan Term**, **Purpose**, **Product**, **Loan Type**, **Loan ID #**, and **MIC #**.

- The **Loan Term**, **Loan ID#**, and **MIC#** populate from **Order Entry** data.
- The remaining fields **MUST** be entered manually.

A **purple** box in the upper left corner of the field indicates changes made on the CDF are applied back to **Order Entry**.

Loan Information

Loan Term 30 Years

Purpose Purchase

Product Fixed Rate

Loan Type ☒ Conventional ☐ FHA
☐ VA
☐

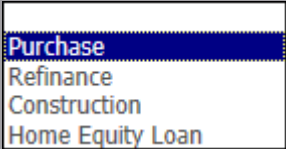
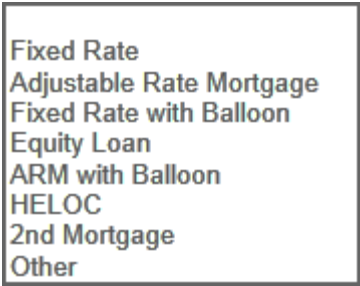
Loan ID # 123456

MIC # 48645641

Page 1: Loan Information

The fields in the **Loan Information** section are described below:

| Field | Description |
|------------------|--|
| Loan Term | <p>The term of the debt obligation. If defined in Order Entry, the Loan Terms display here.</p> <ul style="list-style-type: none">• The type of Loan Terms must be edited in Order Entry.• <i>Example:</i> Changing from Years to Years and Months. |

| Field | Description | | | | | | | | |
|-------------------------|--|-----------------|---|------------------|-------------------------------------|---------------------|---|-------------------------|-----------------------------|
| Purpose | <p>The consumers intended purpose of the loan. Select the Purpose from the drop-down menu.</p>  <table> <tr> <td>Purchase</td><td>Used to finance the property's acquisition.</td></tr> <tr> <td>Refinance</td><td>Used to refinance an existing loan.</td></tr> <tr> <td>Construction</td><td>Used to finance the initial construction of a dwelling.</td></tr> <tr> <td>Home Equity Loan</td><td>Used for any other purpose.</td></tr> </table> | Purchase | Used to finance the property's acquisition. | Refinance | Used to refinance an existing loan. | Construction | Used to finance the initial construction of a dwelling. | Home Equity Loan | Used for any other purpose. |
| Purchase | Used to finance the property's acquisition. | | | | | | | | |
| Refinance | Used to refinance an existing loan. | | | | | | | | |
| Construction | Used to finance the initial construction of a dwelling. | | | | | | | | |
| Home Equity Loan | Used for any other purpose. | | | | | | | | |
| Product | <p>Select an option from the drop-down menu.</p> <ul style="list-style-type: none"> Or enter the product manually.  <p>Product Drop-down Menu</p> | | | | | | | | |
| Loan Type | <p>The type of loan. The loan types available include Conventional, FHA, VA or Other.</p> <ul style="list-style-type: none"> Select the blank checkbox and enter the Other description manually. | | | | | | | | |



CCE Closing Disclosure Guide

| Field | Description |
|-----------------|---|
| Loan ID# | <p>The creditor's loan number used by a creditor, consumer and other parties to identify the transaction.</p> <ul style="list-style-type: none">• If defined on the Loan tab the Loan ID displays here.• To change the Loan ID#, type in a new number; the Loan Number is updated in Order Entry. |
| MIC # | <p>Displays the Mortgage Insurance Case Number (MIC#).</p> <ul style="list-style-type: none">• If defined on the Loan tab the MIC# displays here.• To change the MIC# enter a new number; the MIC# is updated in Order Entry. |



CCE Closing Disclosure Guide

Loan Terms

The **Loan Terms** section discloses the items that could increase after closing.

- When selecting the **Yes** radio button, suggested language displays requiring users to enter additional information.
- Each section also allows users to override the suggested language by selecting the **O/R** checkbox.
- When the **O/R** checkbox is selected, a text box displays allowing text to be entered using **Bold**, *Italics*, and Underline.
- A **purple** box in the upper left corner of the field indicates changes made on the CDF are applied back to **Order Entry**.

| Loan Terms | |
|--|---|
| | Can this amount increase after closing? |
| Loan Amount | <input type="text" value="\$325,000"/> <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Interest Rate | <input type="text" value="3.875%"/> <input type="radio"/> NO <input checked="" type="radio"/> YES • Adjusts every ____ years starting in year ____ <input type="checkbox"/> O/R • Can go as high as ____ in year ____ • See AIR table on page 4 for details |
| Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i> | <input type="text" value="\$761.78"/> <input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="checkbox"/> O/R <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> B I U </div> <div style="text-align: right; font-size: small;">500 Characters Remaining</div> |
| Prepayment Penalty | Does the loan have these features? <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Balloon Payment | <input type="radio"/> NO <input checked="" type="radio"/> YES • You will have to pay ____ at the end of year ____ <input type="checkbox"/> O/R |

Loan Terms



CCE Closing Disclosure Guide

The fields in the **Loan Terms** section are described below:

| Field | Description |
|----------------------|---|
| Loan Amount | <p>The Loan Amount populates from the amount entered in the Loan Amount field on the Loan tab of Order Entry.</p> <ul style="list-style-type: none">• To change the amount, right-click, select Override, and enter a new amount. The amount entered on the CDF updates Order Entry.• If the Loan Amount can increase, select the Yes radio button.• The suggested language displays. Users are required to complete additional fields.• Select the O/R checkbox to enter different text. |
| Interest Rate | <p>The Interest Rate populates from the amount entered in the Interest Rate field on the Loan tab of Order Entry.</p> <ul style="list-style-type: none">• To change the amount, right-click, select Override, and enter a new amount. The amount entered on the CDF updates Order Entry.• If the Interest Rate can increase, select the Yes radio button.• The suggested language displays. Users are required to complete additional fields• Select the O/R checkbox to enter different text. <p>Note: When the Yes option is selected, the AIR Table displays on the bottom of Page 4.</p> |

| | |
|---|---|
| Monthly Principal & Interest | <p>The Monthly Principal & Interest populates from the amount entered in the Monthly P&I field on the Loan tab of Order Entry.</p> <ul style="list-style-type: none"> • To change the amount, right-click and select Override and enter the new amount. The amount entered on the CDF updates Order Entry. • If the Monthly Principal & Interest can rise, select the Yes radio button. • The suggested language displays. Users are required to complete additional fields • Select the O/R checkbox to enter different text. <p>Note: When the Yes option is selected, the AP Table displays on the bottom of Page 4.</p> |
| Prepayment Penalty | <p>If the loan includes a prepayment penalty, select the Yes radio button.</p> <ul style="list-style-type: none"> • Select Yes for the suggested language to display. Users are required to complete additional fields. • Select the O/R checkbox to enter different text. |
| Balloon Payment | <p>If the loan includes a balloon payment provision, select the Yes radio button.</p> <ul style="list-style-type: none"> • Select Yes for the suggested language to display. Users are required to complete additional fields. • Select the O/R checkbox to enter different text. • When Yes is selected the last column in the Projected Payments table will display Final Payment. |



CCE Closing Disclosure Guide

Projected Payments

The **Projected Payments** section shows estimates of the periodic payments the consumer makes over the life of the loan. The table may contain 2- 4 columns depending on the transaction.

- To add additional columns, select the **Add** option.
- To delete a column, select the **Delete** option.
- At least one column must display in the **Projected Payments** section.
- A **purple** box in the upper left corner of the field indicates changes made on the CDF are applied back to **Order Entry**.

| Projected Payments | | +Add -Delete | |
|--|---|--|--|
| Payment Calculation | Years <u>1</u> - <u>7</u> | Years <u>8</u> - <u>15</u> | Years <u>16</u> - <u>30</u> |
| Principal & Interest | <input type="text" value="\$761.78"/> | <input type="text" value="\$761.78 Min"/> <input type="text" value="\$867.88 Max"/> | <input type="text" value="\$980.00 Min"/> <input type="text" value="\$1,100.00 Max"/> |
| Mortgage Insurance | + <input type="text" value="\$82.35"/> | - | - |
| Estimated Escrow <small>Amount can increase over time</small> | + <input type="text" value="\$625.00"/> | <input type="text" value="\$400.00"/> | <input type="text" value="\$500.00"/> |
| Estimated Total | <input type="text" value="\$1,469.13"/> | <input type="text" value="\$1,161.78"/> - <input type="text" value="\$1,267.88"/> | <input type="text" value="\$1,480.00"/> - <input type="text" value="\$1,600.00"/> |
| Monthly <input type="button" value="v"/> Payment | | | |
| Estimated Taxes, Insurance & Assessments <small>Amount can increase over time See page 4 for details</small> | <div> <div> This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <input type="text"/> </div> <div> In escrow? <input type="button" value="YES"/> <input type="button" value="v"/> <input type="button" value="YES"/> <input type="button" value="v"/> <input type="button" value="NO"/> <input type="button" value="v"/> </div> </div> <p><small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small></p> | | |

Projected Payments



CCE Closing Disclosure Guide

The fields in the **Projected Payments** section are described below:

| Field | Description |
|---------------------------------|--|
| Payment Calculation | The range of years (length of time) payment(s) are in effect. |
| Principal & Interest | <p>The Monthly Principal & Interest in the first column of the Projected Payments populates from the amount entered in the Monthly P&I field on the Loan tab of Order Entry.</p> <ul style="list-style-type: none"> To change the amount, right-click and select Override Enter the new amount. The amount entered on the CDF updates Order Entry. <p>For each additional column, the P&I is manually entered. If the transaction is an Adjustable Rate, the Min/Max columns display and the range of payments from the lowest and highest must be entered.</p> |
| Interest Only Checkbox | <p>If the amount entered in the Principal & Interest section is interest only, select the checkbox.</p> <p>Note: When checked the text Interest Only displays below the payment amount on the printed CDF</p> |
| Mortgage Insurance | <p>The Mortgage Insurance in the first column populates from the amount entered in the Mortgage Insurance field on the Loan tab of Order Entry.</p> <ul style="list-style-type: none"> To change the amount, right-click and select Override and enter a new amount. The amount entered on the CDF updates Order Entry. Enter the Mortgage Insurance in the additional columns if required. If Mortgage Insurance is not required, the first column displays \$0.00 and all additional columns display a dash (-) instead of \$0.00. |
| Estimated Escrow | <p>The Estimated Escrow is the amount the consumer pays into an escrow account each month.</p> <p>The amount for Estimated Escrow in the first column populates from the Per Month amounts disclosed in Section G of Page 2.</p> |



CCE Closing Disclosure Guide

| Field | Description |
|--|---|
| Estimated Total Monthly Payment | <p>The Estimated Total is a sum of the Principal & Interest, Mortgage Insurance, and Estimated Escrow.</p> <p>If the transaction is not based on a Monthly payment, select a different option from the drop-down.</p> <div data-bbox="863 703 1075 936"> </div> <p>When the drop-down is changed, the label changes to match the entry in the Estimated Taxes, Insurance & Assessments section.</p> |
| Estimated Taxes, Insurance & Assessments | <p>Total amount due for Property Taxes, Homeowner's Insurance and Other assessments.</p> <ul style="list-style-type: none"> The payment amount is entered manually, users select the corresponding checkbox, if the item is included in the payment amount. If applicable, users enter the description for the Other option. If the item is included in escrow, the Yes option should be selected from the drop-down. <div data-bbox="919 1467 1024 1533"> </div> |



CCE Closing Disclosure Guide

Costs at Closing

The **Costs at Closing** section are the funds needed to close the loan. The totals populated in the table are the **Loan Costs**, **Other Costs** and **Lender Credits** disclosed on **Page 2**.

| Costs at Closing | |
|------------------|--|
| Closing Costs | \$10,520.69 Includes \$4,385.00 in Loan Costs + \$6,335.69 in Other Costs - \$200.00 in Lender Credits. <i>See page 2 for details.</i> |
| Cash to Close | \$15,520.69 Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> |

Costs at Closing

The fields in the **Costs at Closing** section are described below:

| Field | Description |
|---------------|--|
| Closing Costs | <p>The Closing Costs display the total displayed on Page 2 – Section J.</p> <ul style="list-style-type: none"> The total closing costs include the following: Total Loan Costs (Page 2 – Section D), Total Other Costs (Page 2 – Section I) and Lender Credits entered at the bottom of Page 2 – Section J. <p>Total Loan Costs + Total Other Costs – Lender Credits = Closing Costs</p> |
| Cash to Close | <p>The estimated amount of cash the Borrower will expect to pay at closing.</p> <ul style="list-style-type: none"> The total populates from the Calculating Cash to Close table on Page 3. <p>Note: For Transactions without Seller, the Alternative Costs at Closing table displays, which includes checkboxes to indicate whether the amount of cash is due from or paid to the Borrower.</p> |



CDF – Page 2

Page 2 of the CDF discloses the **Loan Costs** and **Other Costs**.

Page 2 contains 7 columns: **Borrower-Paid At Closing** or **Borrower-Paid Before Closing**, the **Seller-Paid At Closing** or **Seller-Paid Before Closing**, **Paid by Others**, **Net Fund** and **Account Code**.

- Each section displays a rollup total for that section.
- Use the ↑, ↓, ←, → arrows on the keyboard to toggle between fields.
- The column headers display for each section as user scrolls down the form.
- To add a line to a section, right-click and select **Add Line**.
Or press the **Tab** key through the last line.
- To delete a line, right-click and select **Delete Line** (required lines cannot be deleted).
- Each line within a section is alphabetized based on the **Description**.
- To use the keywords when entering a **Description**, press **Enter** or select using the mouse.
Note: Keywords are defined in CCSupervisor ⇒ Settings ⇒ System Settings ⇒ CDF Enumeration Maintenance.
- **Addendum Lines** are inserted into the bottom of the current section, but are not included in the alphabetizing.
- To move a line to another section, right-click and select **Move Line**, the **Change Section** screen displays where a different section is selected.
- To override values on **Page 2**, highlight the charge, right-click and select **Override**.
When an override is applied the charge displays in teal blue.
- If the **Loan Costs** and **Other Costs** cannot print on one page, the form will break into a **Page 2a/2b** when the maximum number of lines are exceeded.
To manually use the **Page 2a/2b** option, select the **Use Template of page 2a and 2b** checkbox.
- Add **Payees** by entering an Agent number, typing in a partial name of the Agent or right-clicking and selecting **Lookup Payee**. See [Select Agent](#) for more information.



CCE Closing Disclosure Guide

| Closing Cost Details | | | | | | | | | | <input type="checkbox"/> Use template of Page 2a and 2b | |
|--|--|--|--|--|--|-------------------|--|-------------|--|---|--|
| Loan Costs | | Borrower-Paid At Closing Before Closing | | Seller-Paid At Closing Before Closing | | Paid by Others | | Net Fund | | Account Code | |
| A. Origination Charges | | \$3,325.00 | | \$0.00 | | \$0.00 | | | | | |
| 01 | 1 % of Loan Amount (Points) to 6 - Chase Bank | \$3,250.00 | | | | | | | | 1004 | |
| 02 | Application Fee to 6 - Chase Bank | \$75.00 | | | | | | | | | |
| B. Services Borrower Did Not Shop For | | \$400.00 | | \$500.00 | | \$0.00 | | | | | |
| 01 | Appraisal Fee to 68 - A-1 Appraisal Con | \$100.00 | | | | | | | | | |
| 02 | Flood Cert to 23 - Flood Services | | | \$500.00 | | | | | | | |
| 03 | Tax Monitoring Fee to 70 - Tax Certification C | \$300.00 | | | | | | | | | |
| C. Services Borrower Did Shop For | | \$335.00 | | \$0.00 | | \$100.00 | | | | | |
| 01 | Pest Inspection Fee to 71 - Pests Company | \$100.00 | | | | \$100.00 | | | | | |
| 02 | Survey to 11 - ABC Surveyor | \$85.00 | | | | | | | | | |
| 03 | Title - Down Date - Binder to 1 - RamQuest Title Co | \$50.00 | | | | | | | | 1 - Pr | |
| 04 | Title - Lender's Title Insurance to 1 - RamQuest Title Co | \$100.00 | | | | | | | | 1 - Pr | |
| D. TOTAL LOAN COSTS (Borrower-Paid) | | \$4,060.00 | | | | | | | | | |
| Loan Costs Subtotals (A + B + C) | | \$4,060.00 | | \$500.00 | | \$100.00 | | | | | |
| Other Costs | | | | | | | | | | | |
| E. Taxes and Other Government Fees | | \$587.00 | | \$0.00 | | \$0.00 | | | | | |
| 01 | Recording Fees: Deed \$0.00 Mortgage \$0.00 to 50 - Collin County Register | \$87.00 | | | | | | | | 400+ | |
| 02 | Transfer Tax to 50 - Collin County Register | \$500.00 | | | | | | | | 400+ | |
| 03 | Recording Fee - Release to 50 - Collin County Reg | \$0.00 | | | | | | | | 400+ | |
| F. Prepays | | \$2,575.69 | | \$0.00 | | \$0.00 | | | | | |
| 01 | Homeowner's Insurance Premium (12 mo.) to 49 - Homeowner's | \$1,200.00 | | | | | | | | | |
| 02 | Mortgage Insurance Premium (12 mo.) to 6 - Chase Bank | \$1,200.00 | | | | | | | | | |
| 03 | Prepaid Interest (\$17.569 per day from 02/19/2015 to 03/01/2015) to | \$175.69 | | | | | | | | | |
| 04 | Property Taxes (mo.) to 38 - Collin County Taxes | | | | | | | | | | |
| G. Initial Escrow Payment at Closing to 6 - Chase Override: Partial | | \$1,250.00 | | \$0.00 | | \$0.00 | | | | | |
| 01 | Homeowner's Insurance \$100.00 per month for 2 mo. | \$200.00 | | | | | | | | | |
| 02 | Mortgage Insurance \$100.00 per month for 2 mo. | \$200.00 | | | | | | | | | |
| 03 | Property Taxes \$0.00 per month for mo. | | | | | | | | | | |
| 04 | City Property Taxes \$100.00 per month for 2 mo. | \$200.00 | | | | | | | | | |
| 05 | County Property Taxes \$50.00 per month for 2 mo. | \$100.00 | | | | | | | | | |
| 06 | Assessment Taxes \$83.33 per month for 2 mo. | \$166.66 | | | | | | | | | |
| 07 | School Property Taxes \$91.67 per month for 2 mo. | \$183.34 | | | | | | | | | |
| 08 | MUD Taxes \$75.00 per month for 2 mo. | \$150.00 | | | | | | | | | |
| 09 | Other Taxes \$25.00 per month for 2 mo. | \$50.00 | | | | | | | | | |
| 10 | Aggregate Adjustment | | | | | | | | | | |
| H. Other | | \$2,144.00 | | \$25,000.00 | | \$0.00 | | | | | |
| 01 | HOA Dues to 39 - HOA Acre, Inc. | \$150.00 | | | | | | | | | |
| 02 | Home Inspection Fee to 72 - Engineers, Inc. | \$750.00 | | | | | | | | 4 - Dr | |
| 03 | Real Estate Commission - Lstn to 5 - Seller Realtor | | | \$12,500.00 | | | | | | | |
| 04 | Real Estate Commission - Sellr to 2 - Buyer Realtor | | | \$12,500.00 | | | | | | | |
| 05 | Realtor Commission Other - \$1 to 67 - Lisa Smith | | | | | | | | | | |
| 06 | Realtor Commission Other - \$2 to 87 - Anderson Appraisal | | | | | | | | | | |
| 07 | Title - Owner's Title Insurance to 1 - RamQuest Title Co | \$1,244.00 | | | | | | | | 4004 | |
| I. TOTAL OTHER COSTS (Borrower-Paid) | | \$6,556.69 | | | | | | | | | |
| Other Costs Subtotals (E + F + G + H) | | \$6,556.69 | | \$25,000.00 | | | | | | | |
| J. TOTAL CLOSING COSTS (Borrower-Paid) | | \$10,416.69 | | | | | | | | | |
| Closing Costs Subtotals (D + I) | | \$10,616.69 | | \$25,500.00 | | \$100.00 | | | | | |
| Lender Credits (includes \$200 credit for increase in Clo | | \$200.00 | | | | | | | | | |



CCE Closing Disclosure Guide

Loan Costs

The **Loan Costs** section includes charges necessary to secure the loan.

| Closing Cost Details <input type="checkbox"/> Use template of Page 2a and 2b | | | | | | | |
|---|-------------------|----------------|---------------|----------------|----------------|----------|--------------|
| Loan Costs | Borrower-Paid | | Seller-Paid | | Paid by Others | Net Fund | Account Code |
| | At Closing | Before Closing | At Closing | Before Closing | | | |
| A. Origination Charges | \$1,597.00 | | \$0.00 | | \$0.00 | | |
| 01 0.25 % of Loan Amount (Points) to 12 - Chase Bank | \$200.00 | | | | | | |
| 02 Application Fee to 12 - Chase Bank | \$300.00 | | | | | | |
| 03 Underwriting Fee to 12 - Chase Bank | \$1,097.00 | | | | | | |
| B. Services Borrower Did Not Shop For | \$470.00 | | \$0.00 | | \$0.00 | | |
| 01 Appraisal Fee to 56 - Appraisal Absolute | \$450.00 | | | | | | |
| 02 Credit Report to 29 - Any County USA | \$20.00 | | | | | | |
| C. Services Borrower Did Shop For | \$665.00 | | \$0.00 | | \$0.00 | | |
| 01 Homeowners Insurance to 24 - Info, Inc. | \$630.00 | | | | | | |
| 02 Pest Inspection to 39 - ABC Pest Pool & L | \$35.00 | | | | | | |
| D. TOTAL LOAN COSTS (Borrower-Paid) | \$2,732.00 | | | | | | |
| Loan Costs Subtotals (A + B + C) | \$2,732.00 | | | | | | |

Page 2 – Loan Costs

Section A – Origination Charges

All items in **Section A** are populated by the **Lender** information entered on the **Loan** tab of **Order Entry**.

- The **Lender** defaults as the **Payee**, user can edit/change the **Payee**.
- Each column displays a roll-up total of fees within **Section A** for **Borrower-Paid**, **Seller-Paid** and **Paid by Others**.

| Closing Cost Details <input type="checkbox"/> Use template of Page 2a and 2b | | | | | | | |
|---|-------------------|----------------|---------------|----------------|----------------|----------|--------------|
| Loan Costs | Borrower-Paid | | Seller-Paid | | Paid by Others | Net Fund | Account Code |
| | At Closing | Before Closing | At Closing | Before Closing | | | |
| A. Origination Charges | \$3,325.00 | | \$0.00 | | \$0.00 | | |
| 01 1 % of Loan Amount (Points) to 6 - Chase Bank | \$3,250.00 | | | | | | 1004 |
| 02 Application Fee to 6 - Chase Bank | \$75.00 | | | | | | |

Section A – Origination Charges



CCE Closing Disclosure Guide

Line A.01 - % of Loan Amount (Points)

This is a required line and cannot be deleted.

- Enter a percentage to calculate the total charges based on the **Loan Amount**. The total displays in the **Borrower-Paid At Closing** column.
- To override the amount, click to highlight the amount, then right-click and select **Override**.
- Any amounts entered in the **Seller-Paid At Closing** column or the **Paid by Others** screen are deducted from the total displayed in the **Borrower-Paid At Closing** column.
- If an override is applied, the amounts entered in **Seller-Paid At Closing** column or the **Paid by Others** screen are not deducted.

Section B – Services Borrower Did Not Shop For

Items entered in **Section B** are charges required by the Lender that the Borrower did not shop for.

- Examples of these types of fees are: **Appraisal Fee, Credit Report Fee, Flood Determination Fee and Tax Status Fee.**
- Charges are entered in the **Borrower-Paid At Closing, Borrower-Paid Before Closing, Seller-Paid At Closing** and **Seller-Paid Before Closing**.

Note: Charges that are **Paid by Others**, are entered on the **Paid by Others** screen.

The total for all charges in each column displays on the **Section B – Services Borrower Did Not Shop For** header.

| B. Services Borrower Did Not Shop For | | \$400.00 | | \$500.00 | | \$0.00 | ▼ | |
|---------------------------------------|--|----------|--|----------|--|--------|---|---|
| 01 | Appraisal Fee to 68 - A-1 Appraisal Con | \$100.00 | | | | | ▼ | ▼ |
| 02 | Flood Cert to 23 - Flood Services | | | \$500.00 | | | ▼ | ▼ |
| 03 | Tax Monitoring Fee to 70 - Tax Certification C | \$300.00 | | | | | ▼ | ▼ |

Section B – Services Borrower Did Not Shop For



CCE Closing Disclosure Guide

Section C – Services Borrower Did Shop For

Items entered in **Section C** are charges the Borrower did shop for.

- Examples of these types of fees are: **Pest Inspection Fee**, **Survey Fee** and **Lender's Title Insurance**. Charges are entered in the **Borrower-Paid At Closing**, **Borrower-Paid Before Closing**, **Seller-Paid At Closing** and **Seller-Paid Before Closing**.

Note: Charges that are **Paid by Others**, are entered on the **Paid by Others** screen.

Note: All charges related to the provision of title insurance and the handling of the closing are required to be identified beginning with **"Title"**.

- The total for all charges in each column display on the **Section C – Services Borrower Did Shop For** header.
- The **Payee** selected for the **Premium** auto-populates for the associated **Endorsements**.

| C. Services Borrower Did Shop For | | \$335.00 | \$0.00 | \$100.00 | | |
|-----------------------------------|---|----------|--------|----------|--|--------|
| 01 | Pest Inspection Fee to 71 - Pests Company | \$100.00 | | \$100.00 | | |
| 02 | Survey to 11 - ABC Surveyor | \$85.00 | | | | |
| 03 | Title - Down Date - Binder to 1 - RamQuest Title Co | \$50.00 | \$0.00 | | | 1 - Pr |
| 04 | Title - Lender's Title Insurance to 1 - RamQuest Title Co | \$100.00 | \$0.00 | | | 1 - Pr |

Section C – Services Borrower Did Shop For

Section D – TOTAL LOAN COSTS (Borrower-Paid)

Section D displays the sub-total for amounts entered in **Section A**, **Section B**, and **Section C**, in the **Borrower-Paid At Closing** and **Borrower-Paid Before Closing** columns.

Note: The **Loan Costs Sub-totals** displayed in the **Seller Paid** columns or **Paid by Other** column, do **NOT** print.

This amount displays on **Page 1 Closing Costs – Loan Costs**.

| D. TOTAL LOAN COSTS (Borrower-Paid) | \$4,060.00 | | | | |
|-------------------------------------|------------|----------|----------|--|--|
| Loan Costs Subtotals (A + B + C) | \$4,060.00 | \$500.00 | \$100.00 | | |

Section D – Total Loan Costs (Borrower-Paid)



CCE Closing Disclosure Guide

Other Costs

The **Other Costs** section includes charges associated with Government Fees, Taxes, Insurance, and items associated with home ownership.

| Other Costs | | | | | | | | | |
|--|--|--------------------------------|----------|--------------------|------------|--------------------|-------------|---------------|--------|
| E. Taxes and Other Government Fees | | | | \$595.00 | | \$0.00 | | \$0.00 | |
| 01 | Recording Fees Deed | \$45.00 | Mortgage | \$50.00 | \$95.00 | | | | |
| | to 50 - Collin County Register | | | | | | | | 4004 |
| 02 | Transfer Tax | to 50 - Collin County Register | | | \$500.00 | | | | 4004 |
| F. Prepays | | | | \$2,610.83 | | \$0.00 | | \$0.00 | |
| 01 | Homeowner's Insurance Premium (12 mo.) to 49 - Homeowner's | | | | \$1,200.00 | | | | |
| 02 | Mortgage Insurance Premium (12 mo.) to 6 - Chase Bank | | | | \$1,200.00 | | | | |
| 03 | Prepaid Interest (\$17.569 per day from 02/17/2015 to 03/01/2015) to | | | | \$210.83 | | | | |
| 04 | Property Taxes (mo.) to 38 - Collin County Taxes | | | | | | | | |
| G. Initial Escrow Payment at Closing to 6 - Chase Override: Partial | | | | \$1,250.00 | | \$0.00 | | \$0.00 | |
| 01 | Homeowner's Insurance \$100.00 per month for 2 mo. | | | | \$200.00 | | | | |
| 02 | Mortgage Insurance \$100.00 per month for 2 mo. | | | | \$200.00 | | | | |
| 03 | Property Taxes \$0.00 per month for mo. | | | | | | | | |
| 04 | City Property Taxes \$100.00 per month for 2 mo. | | | | \$200.00 | | | | |
| 05 | County Property Taxes \$50.00 per month for 2 mo. | | | | \$100.00 | | | | |
| 06 | Assessment Taxes \$83.33 per month for 2 mo. | | | | \$166.66 | | | | |
| 07 | School Property Taxes \$91.67 per month for 2 mo. | | | | \$183.34 | | | | |
| 08 | MUD Taxes \$75.00 per month for 2 mo. | | | | \$150.00 | | | | |
| 09 | Other Taxes \$25.00 per month for 2 mo. | | | | \$50.00 | | | | |
| 10 | Aggregate Adjustment | | | | | | | | |
| H. Other | | | | \$2,144.00 | | \$25,000.00 | | \$0.00 | |
| 01 | HOA Dues to 39 - HOA Acre, Inc | | | | \$150.00 | | | | |
| 02 | Home Inspection Fee to 72 - Engineers, Inc. | | | | \$750.00 | | | | 4 - Er |
| 03 | Real Estate Commission - Listir to 5 - Seller Realtor | | | | | | \$12,500.00 | | |
| 04 | Real Estate Commission - Sellir to 2 - Buyer Realtor | | | | | | \$12,500.00 | | |
| 05 | Realtor Commission Other - \$1: to 67 - Lisa Smith | | | | | | | | |
| 06 | Realtor Commission Other - \$2: to 42 - Andrew Appraisal | | | | | | | | |
| 07 | Title - Owner's Title Insurance to 1 - RamQuest Title Co | | | | \$1,244.00 | | \$0.00 | | 4004 |
| I. TOTAL OTHER COSTS (Borrower-Paid) | | | | \$6,599.83 | | | | | |
| Other Costs Subtotals (E + F + G + H) | | | | \$6,599.83 | | \$25,000.00 | | | |
| J. TOTAL CLOSING COSTS (Borrower-Paid) | | | | \$10,459.83 | | | | | |
| Closing Costs Subtotals (D + I) | | | | \$10,659.83 | | \$25,500.00 | | \$100.00 | |
| Lender Credits (includes \$200 credit for increase in Clo | | | | \$200.00 | | | | | |



CCE Closing Disclosure Guide

Section E – Taxes and Other Government Fees

Items entered in **Section E** are charges for **Recording Fees** and **Transfer Taxes**.

- Recording fees are fees assessed by a government authority to record and index the loan and title documents as required under State or local law.
- This is combines all charges or fees imposed by a State or local government that are not **Transfer Taxes**.
- **Transfer taxes** are State and local government fees on mortgages and home sales that are based on the **Loan Amount** or **Sales Price** of the property.
- Each column displays a roll-up total of fees within **Section E for Borrower-Paid, Seller-Paid and Paid by Others** on the **Section E Taxes and Other Government Fees** header.

| Other Costs | | | | | | | | | |
|------------------------------------|----------------|--------------------------------|------------------|----------|--|--------|--|--------|------|
| E. Taxes and Other Government Fees | | | | \$595.00 | | \$0.00 | | \$0.00 | |
| 01 | Recording Fees | Deed \$45.00 | Mortgage \$50.00 | \$95.00 | | | | | 4004 |
| | | to 50 - Collin County Register | | | | | | | |
| 02 | Transfer Tax | to 50 - Collin County Register | | \$500.00 | | | | | 4004 |

Section E – Taxes and Other Government Fees

Line descriptions for **Section E** are described below:



CCE Closing Disclosure Guide

| Line | Description |
|---------------------------|---|
| Line E01 – Recording Fees | <p>Line E01 is a required line and cannot be deleted.</p> <ul style="list-style-type: none"> Enter the itemized recording charges for Deed and Mortgage. The total displays in the Borrower-Paid At Closing column. To override the total amount, click to highlight the field, and then right-click and select Override. Any amounts entered in the Seller-Paid At Closing column or the Paid by Others screen are deducted from the total displayed in the Borrower-Paid At Closing column. If an override is applied, the amounts entered in Seller-Paid At Closing column or the Paid by Others screen are not deducted. |
| Line E02 – Transfer Taxes | <p>Line E02 is a required line and cannot be deleted.</p> <p>Enter the total charges for Transfer Taxes in the Borrower-Paid At Closing, Borrower-Paid Before Closing, Seller-Paid At Closing, Seller-Paid Before Closing or Paid by Others.</p> |



CCE Closing Disclosure Guide

Section F – Prepaids

Items entered in **Section F** are charges required to be paid in advance of the first scheduled payment of the loan.


- Charges are entered in the **Borrower-Paid At Closing**, **Borrower-Paid Before Closing**, **Seller-Paid At Closing** and **Seller-Paid Before Closing**.
- The total for all charges in each column displays on the **Section F – Prepaids** header.

| F. Prepaids | \$2,610.83 | \$0.00 | \$0.00 | | |
|---|------------|--------|--------|--|--|
| 01 Homeowner's Insurance Premium (12 mo.) to 49 - Homeowner's | \$1,200.00 | | | | |
| 02 Mortgage Insurance Premium (12 mo.) to 6 - Chase Bank | \$1,200.00 | | | | |
| 03 Prepaid Interest (\$17.569 per day from 02/17/2015 to 03/01/2015) to | \$210.83 | | | | |
| 04 Property Taxes (mo.) to 38 - Collin County Taxes | | | | | |

Section F – Prepaids

Line descriptions for **Section F** are described below:

| Line | Description |
|---|---|
| Line F01 – Homeowner's Insurance Premium | <p>Line F01 is a required line and cannot be deleted.</p> <ul style="list-style-type: none"> Enter the number of months in the Month column and the total charge for homeowner's insurance premiums in the Borrower-Paid At Closing column. |
| Line F02 – Mortgage Insurance Premium | <p>Line F02 is a required line and cannot be deleted.</p> <ul style="list-style-type: none"> Enter the number of months in the Month column and the total charge for mortgage insurance premiums in the Borrower-Paid At Closing column. |





| Line | Description |
|-----------------------------|--|
| Line F03 – Prepaid Interest | <p>Line F03 is a required line and cannot be deleted.</p> <ul style="list-style-type: none"> The From date is automatically populated with the Closing Date entered in Order Entry. If a Disbursement Date is entered on the CDF, the Disbursement Date populates to the From Date. The To date is automatically populated with the 1st day of the following month. Users can override the dates by right-clicking and selecting Override and entering a date, or selecting the date from the Calendar  button. Enter the per day amount in the Per Day field. The total displays in the Borrower-Paid At Closing column. To override the total amount, click to highlight the amount, and then right-click and select Override. Any amounts entered in the Seller-Paid At Closing column or the Paid by Others screen are deducted from the total displayed in the Borrower-Paid At Closing column. The Payee is auto-populated with the Lender defined on the Loan tab of Order Entry. <p>Note: If an override is applied, the amounts entered in Seller-Paid At Closing column or the Paid by Others screen are not deducted.</p> |
| Line F04 – Property Taxes | <p>Line F04 is a required line and cannot be deleted.</p> <ul style="list-style-type: none"> Enter the number of months in the Month column and the total charge for property taxes in the Borrower-Paid At Closing column. |




CCE Closing Disclosure Guide

Section G – Initial Escrow Payment at Closing

Items entered in **Section G** are reserves that are deposited with the lender. **Lines G04 - G09** items are populated based on information entered on the **Property** tab of Order Entry.

- Lines in **Section G** cannot be deleted. When users enter the number of months to collect for, the application automatically populates the total in the **Borrower-Paid At Closing** column.
- To override the information on **Lines G01 - G09** click the **Change Override**  button. The type of override displays on **Line G – Initial Escrow Payment at Closing** to the right of the **Payee** name.
- Click the  button one time to override the **Per Months** column.
- Click the  button a second time to perform a **Full** override, this allows users to make changes to the **Per Months** column and the **Total Amount** column displaying in the **Borrower-Paid At Closing**.
- Click the  button a third time to remove the **Override** and any overridden information.


| G. Initial Escrow Payment at Closing to 12 - Chas Override: Partial | | \$269.21 | \$0.00 | \$0.00 | |  |
|---|---|----------|--------|--------|--|---|
| 01 | Homeowner's Insurance \$52.50 per month for 3 mo. | \$157.50 | | | | |
| 02 | Mortgage Insurance \$0.00 per month for mo. | | | | | |
| 03 | Property Taxes \$0.00 per month for mo. | | | | | |
| 04 | City Property Taxes \$0.00 per month for mo. | | | | | |
| 05 | County Property Taxes \$45.57 per month for 3 mo. | \$136.71 | | | | |
| 06 | Assessment Taxes \$0.00 per month for mo. | | | | | |
| 07 | School Property Taxes \$0.00 per month for mo. | | | | | |
| 08 | MUD Taxes \$0.00 per month for mo. | | | | | |
| 09 | Other Taxes \$0.00 per month for mo. | | | | | |
| 10 | Aggregate Adjustment | -\$25.00 | | | | |

Section G – Initial Escrow Payment at Closing



CCE Closing Disclosure Guide

Line descriptions for **Section G** are described below:

| Line | Description |
|---|--|
| Section G Payee | <p>The payee name defaults to the Lender defined on the Loan tab of Order Entry.</p> <ul style="list-style-type: none"> Users can change the payee by entering a payee name or selecting from the Agent/Vendor list by pressing <i>Ctrl+L</i>, or right-click and select Lookup Payee. |
| Line G01 – Homeowner’s Insurance | <p>Line G01 pulls the dollar amount information from Line F01.</p> <ul style="list-style-type: none"> Enter the number of months to collect for, the total displays in the Borrower-Paid At Closing column |
| Line G02 – Mortgage Insurance | <p>Line G02 pulls the dollar amount information from Line F02.</p> <ul style="list-style-type: none"> Enter the number of months to collect for, the total displays in the Borrower-Paid At Closing column |
| Line G03 – Property Taxes | <p>Line G03 pulls the dollar amount information from Line F04.</p> <ul style="list-style-type: none"> Enter the number of months to collect for, the total displays in the Borrower-Paid At Closing column |
| Aggregate Adjustment | <p>Enter the aggregate adjustment as provided by the lender or click the Aggregate Adjustment  button on the main toolbar to calculate the aggregate adjustment amount.</p> |



CCE Closing Disclosure Guide

Section H – Other

Items entered in **Section H** are charges in connection with the transaction that the Borrower is to pay but not included on the Loan Estimate.

- **Examples of these fees include:** Real Estate Commission, Owner's Title Insurance, Home Warranties or other fees not required by the Lender or required to be disclosed elsewhere on the CDF.
- If any portion of the **Owner's Title Insurance Premium** is paid by the Borrower, the line item includes **optional** in the description.
- If any portion of the **Owner's Title Insurance Premium** is paid by the Seller, the line item is no longer optional.
- If a **Payee** is added to **Parties Receiving Percentage Of** on the **Misc** tab of **Order Entry**, a disclosure line is added to **Section H**.

| H. Other | \$150.00 | \$20,000.00 | \$0.00 | | |
|---|----------|-------------|--------|--|--|
| 01 3% of Title Premium to 42 - Andrew Appraisa | | | | | |
| 02 HOA Dues to 119 - HOA's R Us | \$150.00 | | | | |
| 03 Real Estate Commission - List to 5 - Seller Realtor | | \$5,000.00 | | | |
| 04 Real Estate Commission - List to 5 - Seller Realtor | | \$5,000.00 | | | |
| 05 Real Estate Commission - Sell to 32 - Dunphy Realty | | \$5,000.00 | | | |
| 06 Real Estate Commission - Selling to 32 - Dunphy Realty | | \$5,000.00 | | | |
| 07 Realtor Commission Other - \$ to 110 - Save the Whale | | | | | |
| 08 Realtor Commission Other - \$ to 110 - Save the Whale | | | | | |
| 09 Realtor Commission Other - \$ to 129 - Kidds Kids | | | | | |
| 10 Realtor Commission Other - \$ to 129 - Kidds Kids | | | | | |

Section H – Other



CCE Closing Disclosure Guide

Section I – TOTAL OTHER COSTS (Borrower-Paid)

Section I displays the sub-total for amounts entered in **Section E**, **Section F**, **Section G** and **Section H**, in the **Borrower-Paid At Closing** and **Borrower-Paid Before Closing** columns.

This amount displays on **Page 1 Closing Costs – Other Costs**.

| | | | | | | |
|---|-------------------|--|-------------|--|--|--|
| I. TOTAL OTHER COSTS (Borrower-Paid) | \$6,599.83 | | | | | |
| Other Costs Subtotals (E + F + G +H) | \$6,599.83 | | \$25,000.00 | | | |

Section I – Total Other Costs (Borrower-Paid)

Section J – TOTAL CLOSING COSTS (Borrower-Paid)

Section J displays two lines; the first is the **Closing Costs Subtotals**, which is a sum of **Section D** and **Section I**.

- The other line is used for **Lender Credits**. The line allows for a description to be added next to the default description.
- The amount is entered in the **Borrower-Paid At Closing** column as a positive, the system deducts the amount from **Section J**.
- The amount entered for **Lender Credits** populates **Page 1 – Closing Costs** section and adds the amount and description to **Line L06** on **Page 3**.

| | | | | | | |
|---|--------------------|--|-------------|--|----------|--|
| J. TOTAL CLOSING COSTS (Borrower-Paid) | \$10,459.83 | | | | | |
| Closing Costs Subtotals (D + I) | \$10,659.83 | | \$25,500.00 | | \$100.00 | |
| Lender Credits (includes \$200 credit for increase in Clo: _____) | \$200.00 | | | | | |


Section J – Total Closing Costs (Borrower-Paid)



CCE Closing Disclosure Guide

Paid by Others

Some charges are not paid outside of closing but are covered by another party involved in the transaction on behalf of the Borrower or Seller.

- To indicate charges as paid by another party, click the **Paid by Others**  icon, the **Paid By Others** screen displays.
- Lines entered on **Page 2** containing a **Description** and **Payee** display on the **Paid by Others** screen.
- To filter the charges by section, select the section from the **Section** drop-down.

Paid By Others

Select a section to filter the grid.

Section:

All

| Line | Description | Payor | Pay for Borro... | Pay for Seller | Total Charges |
|------|------------------------------|----------------------|------------------|----------------|---------------|
| A01 | 0.5% of Loan Amount (Points) | | \$400.00 | | \$400.00 |
| A02 | app fee | | \$350.00 | | \$350.00 |
| A03 | Origination fee | 6 - Chase Bank | \$500.00 | \$0.00 | \$500.00 |
| A04 | Processing fee | | \$200.00 | | \$200.00 |
| A05 | underwriting fee | | \$200.00 | | \$200.00 |
| B01 | Appraisal Fee | 5 - Seller Realtor | \$100.00 | \$0.00 | \$100.00 |
| B02 | Credit Fee | 13 - Bank of America | | \$0.00 | \$0.00 |

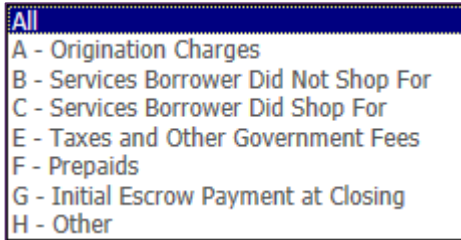


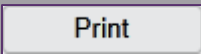
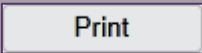
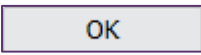
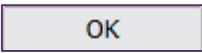
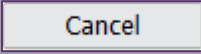
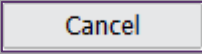
Print

OK

Cancel

Paid by Others

The options on the **Paid By Others** screen are described below.

| Option | Description |
|---|---|
| Section | <p>Select an option from the drop-down menu to filter the options displayed.</p>  |
| Line | Displays the corresponding line number. |
| Description | Displays the description for the corresponding line. |
| Payor | <p>Click the  button to open the Payor Lookup screen and select a Payor. The charge displays in the Paid by Others column for the selected line.</p> <ul style="list-style-type: none"> To delete the selected Payor, click the  button. The Payor is removed and the amount is removed from the Paid by Others column. |
| Pay for Borrower | Enter the amount being paid for the Borrower. |
| Pay for Seller | Enter the amount being paid for the Seller. |
| Total Charges | Displays total amount being paid by Other Party . |
|  | Click  to open the Paid by Others Itemization report in a pdf viewer to save and/or print. |
| Print | |
|  | Click  to save changes and exit. |
| OK | |
|  | Click  to exit without saving changes. |
| Cancel | |

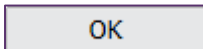


CCE Closing Disclosure Guide

Payor Lookup

Use the **Payor Lookup** screen to select a vendor associated with the file.

- Select a **Payor** listed in the grid by clicking to highlight the line, and then click



Payor Lookup

Select the Payor.

| CompanyID | Paid By | Address 1 | Address 2 | City | State | Zip |
|-----------|-----------------|----------------------|-----------|------------|-------|-------|
| 256 | LoneStar Realty | 1234 Sam Rayburn Hwy | | Plano | TX | 75024 |
| 301 | Dallas Suburbs | 475 Purple St | | Richardson | TX | 77654 |
| 315 | Chase Bank | 1234 Chase Way | | Denton | TX | 75225 |

OK

Cancel

Payor Lookup Screen

The options on the **Payor Lookup** screen are described below.

| Option | Description |
|-----------------------------|--|
| CompanyID | Displays the ID number associated with the selected vendor. |
| Paid By | Displays the name of the selected company. |
| Address 1 | Displays the address for the selected company. |
| Address 2 | If applicable, displays additional address information for the selected company. |
| City | Displays the city for the selected company. |
| State | Displays the state for the selected company. |
| Zip | Displays the zip code for the selected company. |
| <div>OK</div> <div>OK</div> | Click <div>OK</div> to save changes and exit the Payor Lookup screen. |



CCE Closing Disclosure Guide

| Option | Description |
|-----------------------------|---|
| <div>Cancel</div> Cancel | Click <div>Cancel</div> to exit without saving changes. |

Net Fund

- To define the line as **Net Fund**, select an option from the **Net Fund** drop-down and select the minus (-); by doing so the charge for the defined line is deducted from the **Loan Amount** in **Check Writing**.
- To define the line as **Yield Spread Premium (YSP)**, select the **Net Fund** drop-down and select the plus (+); by doing so the charge for the defined line is added to the **Loan Amount** in **Check Writing**.
- To define all lines within the section as **Net Fund**, select from the **Net Fund** drop-down on the **Section Total** line; by doing so all lines within that section will be marked as **Net Fund** or **YSP**.

Account Code

- To define an account code, select an account code from the **Account Code** drop-down menu. Account codes are defined in CCSupervisor ⇒ Settings ⇒ System Settings ⇒ Account Codes.




CCE Closing Disclosure Guide

Realtor Commission Check

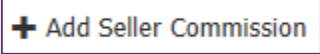
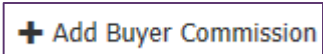
The **Realtor Commission** is calculated and displays in **Section H**.

In addition, commissions for the **Buyer/Seller Realtor** can be divided out to other parties.


- To calculate the realtor commission, click the **Realtor Commission Check**  button to open the **Realtor Commission Check** screen.
- The program inserts the sales price from the **Order Entry** screen.
- Users can override the sales price if the commission is based on a different amount. To override this amount, click to highlight, then right-click and select **Override**. The amount is highlighted in teal.
- To calculate the commission as a percentage, enter the percentage or decimal in the % field. The commission amount is calculated and populated in the next field. In the **Realtor 2 gets** field enter the percentage the 2nd Realtor is receiving.
- The payee fields are automatically populated based on the **Seller** and **Borrower Realtors** defined in **Order Entry**.
- A purple box in the upper left corner of the field indicates changes made on the **CDF** are applied back to **Order Entry**.
- Users can change the payees by accessing the **Select Agent** screen by pressing *Ctrl+L*. The full commission amount populates the **Seller-Paid At Closing** column in **Section H** for each commission.
- To divide the **Borrower** and **Seller** commission to another party, enter the amount in the **Amount** column and select a payee by typing the payee name, entering the Agent number, pressing *Ctrl+L* or selecting **Lookup Agent** from the right-click menu.



Payee Right-Click Menu

- To add a **Seller** or **Buyer Realtor** commission, click the  button or the  button.

Or right-click in the **Amount** field and select **Add Seller Commission** or **Add Buyer Commission**. An additional commission line is added for the **Seller** or **Buyer** realtor.

- To delete a commission line, click to select and highlight the commission line then click the  button.

Or right-click in the **Amount** field and select **Delete Commission**.

Note: Users cannot delete the two default lines for the **Seller** or **Buyer Realtor Commission**.



Commission Amount Right-Click Menu



CCE Closing Disclosure Guide

Realtor Commission Check

Enter percentage to calculate commission

Total Sales/Broker's commission based on price @ % =

Realtor 2 gets: %

Real Estate Commission - Listing to

Real Estate Commission - Selling to


Division of Commission as follow: + Add Seller Commission + Add Buyer Commission - Delete Commission

| Description | Amount | Payee | Net Fund | Acct. Code | Itemize | Deduct from Realtor Check |
|---------------------------------------|-------------------------------------|--|--------------------------|----------------------|-------------------------------------|-------------------------------------|
| Realtor Commission Other - \$100 Sell | <input type="text" value="100.00"/> | <input type="text" value="110 - Save the Whales"/> | <input type="checkbox"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Seller Realtor Commission | <input type="text" value="0.00"/> | <input type="text"/> | <input type="checkbox"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Seller Realtor Commission | <input type="text" value="0.00"/> | <input type="text"/> | <input type="checkbox"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Seller Realtor Commission | <input type="text" value="0.00"/> | <input type="text"/> | <input type="checkbox"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Total Seller Commission | <input type="text" value="100.00"/> | | | | | |
| Realtor Commission Other - \$200 Buy | <input type="text" value="200.00"/> | <input type="text" value="129 - Kidds Kids"/> | <input type="checkbox"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Buyer Realtor Commission | <input type="text" value="0.00"/> | <input type="text"/> | <input type="checkbox"/> | <input type="text"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Total Buyer Commission | <input type="text" value="200.00"/> | | | | | |

Realtor Commission Check screen

The options on the **Realtor Commission Check** screen are described below.

| Option | Description |
|---|---|
| Total Sales/Broker's commission based on price | Enter the commission percentage. The commission is calculated based on the percentage entered and the sales price. |
| Realtor 2 gets | <p>The second percentage field is for calculating Division of Commissions. If applicable, enter the percentage for Realtor 2.</p> <p>The second commission amount is then deducted from the Total Sales/Broker's commission amount.</p> |

| Option | Description |
|--|---|
| Real Estate Commission – Listing | Displays the amount of commission for the Seller's Realtor. Note: To enter a flat amount, do not enter a % amount, right-click and select Override . Enter the flat amount. |
| Real Estate Commission – Selling | If applicable, displays the amount of commission for the Buyer's Realtor. Note: To enter a flat amount, do not enter a % amount, right-click and select Override . Enter the flat amount. |
| Division of Commission as follow: | |
| Description | Displays the description for whom the commission is broken out. <ul style="list-style-type: none"> User can override the default description and enter a new description. |
| Amount | Users enter the amount of commission to be broken out if applicable. |
| Payee | Enter a payee name or select from the Agent/Vendor list by pressing Ctrl+L for lookup, or selecting Lookup Agent from the right-click menu |
| Net Fund | <p>If applicable, select a net fund option from the drop-down menu.</p> <div style="text-align: center;">  </div> <p>Select the plus (+) sign for the charges to be added to the loan amount in Check Writing.</p> <p>Select the minus (-) sign for the charges to be deducted from the loan amount in Check Writing.</p> |



CCE Closing Disclosure Guide

| Option | Description |
|---------------------------|--|
| Acct. Code | <p>If applicable, select an account code option from the drop-down menu.</p> <div data-bbox="769 604 1159 1386"> <p>100 - Cancellation Fee 200 - Copy Charges 250 - Commission 300 - Document Download Fees 350 - Origination Charge 351 - Micro Charge 400 - Delivery Fee 500 - Doc Prep 600 - Escrow Fee 700 - Escrow Losses 800 - Endorsements 900 - E-Recording 1000 - Insured Closing Letter 2000 - Loan Policy 3000 - Loan Settlement 4000 - Miscellaneous 5000 - Owners Policy 6000 - Amount Previously Paid 7000 - Exchange Fee 8000 - Recording Fees 9000 - Search Fees 10000 - Service Fees 20000 - Title Search 30000 - Underwriting Losses 40000 - Wire Fees 50000 - Abstracting Fee</p> </div> <p>Note: The list of account codes are configured by the System Administrator in CCSupervisor.</p> |
| Itemize | <p>Select the checkbox to itemize the commission breakouts on the CDF.</p> <ul style="list-style-type: none"> This is selected by default. |
| Deduct from Realtor Check | <p>To automatically deduct this charge from the realtor check, select the Deduct from Realtor Check checkbox.</p> <ul style="list-style-type: none"> This is selected by default. |

| Option | Description | | | | | |
|--------------------------------|-----------------|-----------------------|---|--|-------------------------------------|-------------------------------------|
| Seller Realtor Commission | 4,000.00 | 256 - LoneStar Realty | - | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Seller Realtor Commission | 0.00 | | | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Total Seller Commission | 4,000.00 | | | | | |

If the commission amount for the Listing Agent is going to be divided out to multiple parties. Users enter the breakouts in the **Seller Realtor Commission** section.

| | | | | | | |
|-------------------------------|-------------|--|--|--|-------------------------------------|-------------------------------------|
| Buyer Realtor Commission | 0.00 | | | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Buyer Realtor Commission | 0.00 | | | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Total Buyer Commission | 0.00 | | | | | |

If the commission amount for the Selling Agent is divided out to multiple parties. Users enter the breakouts in the **Buyer Realtor Commission** section.

| | |
|---|---|
| <div>Save & Close</div> Save & Close | Click <div>Save & Close</div> to save the changes and close the Realtor Commission Check screen. |
| <div>Print</div> Print | Click <div>Print</div> to open the Realtor Commission Check report in a pdf viewer to save and/or print. |
| <div>Save</div> Save | Click <div>Save</div> to save the changes. |
| <div>Cancel</div> Close | Click <div>Cancel</div> to exit without saving changes and return to the CDF. |



CCE Closing Disclosure Guide

The commission amounts display in **Section H** of the **CDF**.

| H. Other | | \$150.00 | | \$20,000.00 | | \$0.00 | | <input type="checkbox"/> | <input type="checkbox"/> |
|----------|--|----------|--|-------------|--|--------|--|--------------------------|--------------------------|
| 01 | 3% of Title Premium to 42 - Andrew Apprais | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 02 | HOA Dues to 119 - HOA's R Us | \$150.00 | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 03 | Real Estate Commission - List to 5 - Seller Realtor | | | \$5,000.00 | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 04 | Real Estate Commission - List to 5 - Seller Realtor | | | \$5,000.00 | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 05 | Real Estate Commission - Sell to 32 - Dunphy Realty | | | \$5,000.00 | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 06 | Real Estate Commission - Selling to 32 - Dunphy Realty | | | \$5,000.00 | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 07 | Realtor Commission Other - \$ to 110 - Save the Whale | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 08 | Realtor Commission Other - \$ to 110 - Save the Whale | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 09 | Realtor Commission Other - \$ to 129 - Kidds Kids | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 10 | Realtor Commission Other - \$ to 129 - Kidds Kids | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |

CDF: Section H

- The division of commission only displays as a disclosure line on the **CDF**.
- The division of commission amounts entered populate to the **Check Writing** screen in **CCE**.



CCE Closing Disclosure Guide

CDF – Page 3

Page 3 of the CDF contains the **Calculating Cash to Close** and **Summaries of Transactions**.

- To add a line, right-click and select **Add a Line**.
Or press the **Tab** key through the last line.
- Use the **↑** and **↓** arrows on the keyboard to toggle between fields.

| Calculating Cash to Close | | Use this table to see what has changed from your Loan Estimate. | |
|---|---------------|---|---|
| | Loan Estimate | Final | Did this change? |
| Total Closing Costs (2) | \$0.00 | \$7,827.34 | <input type="radio"/> NO <input checked="" type="radio"/> YES • See Total Loan Costs (B) and Total Other Costs (I) <input type="checkbox"/> Q/R |
| Closing Costs Paid Before Closing | \$0.00 | \$0.00 | <input type="radio"/> NO <input checked="" type="radio"/> YES • You paid these Closing Costs before closing <input type="checkbox"/> Q/R |
| Closing Costs Financed (Paid from your Loan Amount) | \$0.00 | \$0.00 | <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Down Payment/Funds from Borrower | \$0.00 | \$15,000.00 | <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Deposit | \$0.00 | -\$5,000.00 | <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Funds for Borrower | \$0.00 | -\$66,697.80 | <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Seller Credits | \$0.00 | \$0.00 | <input type="radio"/> NO <input checked="" type="radio"/> YES • See Seller Credits in Section L <input type="checkbox"/> Q/R |
| Adjustments and Other Credits | \$0.00 | \$0.00 | <input type="radio"/> NO <input checked="" type="radio"/> YES • See details in Sections K and L <input type="checkbox"/> Q/R |
| Cash to Close | \$0.00 | -\$54,070.46 | |

| Summaries of Transactions | | Use this table to see a summary of your transactions. | |
|--|-------------------|--|--------------|
| BORROWER'S TRANSACTION | | SELLER'S TRANSACTION | |
| K. Due from Borrower at Closing <input checked="" type="checkbox"/> \$263,578.37 | | M. Due to Seller at Closing <input checked="" type="checkbox"/> \$250,487.67 | |
| 01 Sale Price of Property | \$250,000.00 | 01 Sale Price of Property | \$250,000.00 |
| 02 Sale Price of Any Personal Property Included in Sale | | 02 Sale Price of Any Personal Property Included in Sale | |
| 03 Closing Costs Paid at Closing (2) | \$7,827.34 | 03 | |
| 04 <u>2nd Payoff</u> | <u>\$5,207.36</u> | 04 | |
| Adjustments | | Adjustments for Items Paid by Seller in Advance | |
| 05 | | 05 | |
| 06 | | 06 | |
| 07 | | 07 | |
| Adjustments for Items Paid by Seller in Advance | | Adjustments for Items Paid by Seller in Advance | |
| 08 City property taxes | | 08 City property taxes | |
| 09 County property taxes 02/18/2015 thru 06/30/2015 | \$400.82 | 09 County property taxes 02/18/2015 thru 06/30/2015 | \$400.82 |
| 10 Assessment Taxes | | 10 Assessment Taxes | |
| 11 School property taxes 02/18/2015 thru 12/31/2015 | \$86.85 | 11 School property taxes 02/18/2015 thru 12/31/2015 | \$86.85 |
| 12 HOA Dues | | 12 HOA Dues | |
| 13 Other taxes | | 13 Other taxes | |
| 14 | | 14 | |
| 15 | | 15 | |
| L. Paid Already by or on Behalf of Borrower at Closing <input checked="" type="checkbox"/> \$330,276.17 | | N. Due from Seller at Closing <input checked="" type="checkbox"/> \$26,026.17 | |
| 01 Deposit | \$5,000.00 | 01 Excess Deposit | |
| 02 Loan Amount | \$325,000 | 02 Closing Costs Paid at Closing (2) | \$25,790.00 |
| 03 Existing Loan(s) Assumed or Taken Subject to | | 03 Existing Loan(s) Assumed or Taken Subject to | |
| 04 | | 04 Payoff of First Mortgage Loan | |
| 05 | | 05 Payoff of Second Mortgage Loan | |
| Other Credits | | Other Credits | |
| 06 | | 06 | |
| 07 | | 07 | |
| 08 | | 08 | |
| Adjustments | | Adjustments for Items Unpaid by Sellers | |
| 09 | | 09 | |
| 10 | | 10 | |
| 11 | | 11 | |
| Adjustments for Items Unpaid by Sellers | | Adjustments for Items Unpaid by Sellers | |
| 12 City property taxes 01/1/2015 thru 02/17/2015 | \$157.81 | 12 City property taxes 01/1/2015 thru 02/17/2015 | \$157.81 |
| 13 County property taxes | | 13 County property taxes | |
| 14 Assessment Taxes 01/1/2015 thru 02/17/2015 | \$118.36 | 14 Assessment Taxes 01/1/2015 thru 02/17/2015 | \$118.36 |
| 15 School property taxes | | 15 School property taxes | |
| 16 HOA Dues 01/1/2015 thru 02/17/2015 | \$0.00 | 16 HOA Dues 01/1/2015 thru 02/17/2015 | \$0.00 |
| 17 Other taxes 01/1/2015 thru 02/17/2015 | \$0.00 | 17 Other taxes 01/1/2015 thru 02/17/2015 | \$0.00 |
| CALCULATION | | CALCULATION | |
| Total Due from Borrower at Closing (K) | \$263,578.37 | Total Due to Seller at Closing (M) | \$250,487.67 |
| Total Paid Already by or on Behalf of Borrower at Closing (L) | -\$330,276.17 | Total Due from Seller at Closing (N) | -\$26,026.17 |
| Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower | -\$66,697.80 | Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller | \$224,461.50 |



CCE Closing Disclosure Guide

Calculating Cash to Close

The **Calculating Cash to Close** section displays changes between the **Loan Estimate** and the **Closing Disclosure**. The table contains a **Loan Estimate** column, a **Final** column and a section to select if the item changed.

- Items in the **Loan Estimate** column are entered manually unless populated from an integration.
- Some items in the **Final** column are populated from other areas of the CDF.
- The **Did this change?** column allows users to select the appropriate **Yes/No** selection based on the figures displayed in the first two columns.
- Each section also allows the ability to override the suggested language by selecting the **O/R** checkbox.
- When the **O/R** checkbox is selected, a text box displays for user to enter **Bold**, *Italics*, and Underline text.
- A **purple** box in the upper left corner of the field indicates changes made on the CDF are applied back to **Order Entry**.

| Calculating Cash to Close | | Use this table to see what has changed from your Loan Estimate. | |
|---|---------------|---|---|
| | Loan Estimate | Final | Did this change? |
| Total Closing Costs (J) | \$7,700.00 | \$7,787.40 | <input type="radio"/> NO <input checked="" type="radio"/> YES • See Total Loan Costs (D) and Total Other Costs (I) <input type="checkbox"/> O/R |
| Closing Costs Paid Before Closing | \$0.00 | -\$30.00 | <input type="radio"/> NO <input checked="" type="radio"/> YES • You paid these Closing Costs before closing <input type="checkbox"/> O/R |
| Closing Costs Financed (Paid from your Loan Amount) | \$0.00 | \$0.00 | <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Down Payment/Funds from Borrower | \$20,000.00 | \$20,000.00 | <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Deposit | -\$4,000.00 | -\$4,000.00 | <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Funds for Borrower | \$0.00 | \$0.00 | <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Seller Credits | \$0.00 | \$0.00 | <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Adjustments and Other Credits | \$0.00 | \$0.00 | <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Cash to Close | \$23,700.00 | \$23,757.40 | |

Calculating Cash to Close



CCE Closing Disclosure Guide

The **Calculating Cash to Close** fields are described below:


| Field | Description |
|--|---|
| Total Closing Costs (J) | The Total Closing Costs populates the Final column from the total in Section J – Total Closing Costs (Borrower Paid) on Page 2 . |
| Closing Costs Paid Before Closing | The Closing Costs Paid Before Closing populates the Final column from the total in Section J – Closing Costs Subtotals – Borrower-Paid Before Closing on Page 2 . |
| Closing Costs Financed (Paid from your Loan Amount) | <p>Enter the amount for Closing Costs Financed (Paid from your Loan Amount) in the Final column.</p> <ul style="list-style-type: none"> This amount is calculated by subtracting the estimated total amount of payments to third parties not otherwise disclosed in the Loan Costs or Other Costs. |
| Down Payment/Funds from Borrower | <p>The Down Payment populates in the Final column from the amount entered in the Down Payment field on the Loan tab of Order Entry.</p> <p>Note: Changes made on the CDF in the Down Payment field populate back to Order Entry.</p> |
| Deposit | <p>The Deposit populates in the Final column from the amount entered in the Earnest Money field on the Loan tab of Order Entry.</p> <ul style="list-style-type: none"> This amount displays as a negative number. |
| Funds for Borrower | Auto-populates with the amount in the Cash to Close: To Borrower field. . |
| Seller Credits | Enter the amount for Seller Credits in the Final column as disclosed on Page 3 of the CDF. |
| Adjustments and Other Credits | <p>The Adjustments and Other Credits is a sum of Lines K05-K15 minus the sum of Lines L06-L17.</p> <ul style="list-style-type: none"> The amount populates in the Final column as a negative number. |



CCE Closing Disclosure Guide

| Field | Description |
|---------------|--|
| Cash to Close | <p>The Cash to Close is the sum of all amounts entered above in the Loan Estimate and Final columns.</p> <ul style="list-style-type: none">The amount displayed in the Final column populates Page 1 – Cash to Close. |

Alternative Calculating Cash to Close

The **Alternative Calculating Cash to Close** table displays at the bottom of **Page 3** when switching to the **Transaction Without Seller** by clicking the  **Change Statement** button.

- Items in the **Loan Estimate** column are entered manually unless populated from an integration.
- The items in the **Final** column are populated from other areas of the **CDF**.
- The **Did this change?** column allows users to select the appropriate **Yes/No** selection based on the figures displayed in the first two columns.
- Each section also allows the ability to override the suggested language by selecting the **O/R** checkbox.
- When the **O/R** checkbox is selected, a text box displays for user to enter **Bold**, *Italics*, and Underline text.
- If the **Loan Estimate** amount is different from the **Final column** amount, the **Yes** radio button is selected by default.



CCE Closing Disclosure Guide

| Calculating Cash to Close | | Use this table to see what has changed from your Loan Estimate. | |
|-----------------------------------|---|---|---|
| | Loan Estimate | Final | Did this change? |
| Loan Amount | \$325,500.00 | \$325,500.00 | <input checked="" type="radio"/> NO <input type="radio"/> YES |
| Total Closing Costs (J) | \$8,054.00 | \$7,532.34 | <input type="radio"/> NO <input checked="" type="radio"/> YES • See Total Loan Costs (D) and Total Other Costs (I) <input type="checkbox"/> O/R |
| Closing Costs Paid Before Closing | \$0.00 | \$0.00 | <input type="radio"/> NO <input checked="" type="radio"/> YES • You paid these Closing Costs before closing <input type="checkbox"/> O/R |
| Total Payoffs and Payments (K) | -\$18,000.00 | -\$17,763.36 | <input type="radio"/> NO <input checked="" type="radio"/> YES • See Payoffs and Payments (K) <input type="checkbox"/> O/R |
| Cash to Close | \$315,554.00 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower | \$315,268.98 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower | Closing Costs Financed (Paid from your Loan Amount) \$7,532.34 |

Alternative Calculating Cash to Close

The **Calculating Cash to Close** fields are described below:



| Field | Description |
|--|---|
| Loan Amount | The Loan Amount populates the Final column from the amount entered in the Loan Amount field on the Loan tab of Order Entry. |
| Total Closing Costs (J) | The Total Closing Costs populates the Final column from the total in Section J – Total Closing Costs (Borrower Paid) on Page 2 . |
| Closing Costs Paid Before Closing | The Closing Costs Paid Before Closing populates the Final column from the total in Section J – Closing Costs Subtotals – Borrower-Paid Before Closing on Page 2 . |
| Total Payoffs and Payments (K) | The Total Payoffs and Payments populates the Final column from the total in Section K – Total Payoffs and Payments on Page 3 . |
| Cash to Close | <p>The Cash to Close is the sum of amounts entered above in the Loan Estimate and Final columns. The amount displayed in the Final column populates Page 1 – Cash to Close.</p> <ul style="list-style-type: none"> When money is due to the Borrower, the To Borrower checkbox is selected. When the money is due from the Borrower, the From Borrower checkbox is selected. |






















CCE Closing Disclosure Guide

Summaries of Transactions

The **Summaries of Transactions** section discloses the amounts associated with the real estate purchase transaction between the **Borrower** and **Seller**, together with closing costs, in order to determine the amounts due from or payable to the **Borrower** and **Seller** at closing.

- Each section on **Page 3 – Summaries of Transactions** can be expanded to display the **Payee/Payor**, **Debit/Credit** checkboxes, **Net Fund** and **Account Code** options.
- To expand the section, click the  button next to each section, to collapse the section, click the  button.

| K. Due from Borrower at Closing  \$263,578.37 | | | | |
|--|----------------------------|--------------|---|---|
| Payee | D/C | Amount | Net Fund | Acct. Code |
| 01 Sale Price of Property | | \$250,000.00 |  |  |
| 02 Sale Price of Any Personal... to _____ | <input type="checkbox"/> | _____ |  |  |
| 03 Closing Costs Paid at Closing (J) | | \$7,827.34 |  |  |
| 04 <u>2nd Payoff</u> to <u>12 - American Express</u> | | \$5,263.36 |  |  |
| Adjustments | | | | |
| 05 _____ to _____ | <input type="checkbox"/> | _____ |  |  |
| 06 _____ to _____ | <input type="checkbox"/> | _____ |  |  |
| 07 _____ to _____ | <input type="checkbox"/> | _____ |  |  |
| Adjustments for Items Paid by Seller in Advance | | | | |
| 08 City property taxes | | | | |
| 09 County property taxes | 02/18/2015 thru 06/30/2015 | \$400.82 | | |
| 10 Assessment Taxes | | | | |
| 11 School property taxes | 02/18/2015 thru 12/31/2015 | \$86.85 | | |
| 12 HOA Dues | | | | |
| 13 Other taxes | | | | |
| 14 _____ to _____ | <input type="checkbox"/> | _____ |  |  |
| 15 _____ to _____ | <input type="checkbox"/> | _____ |  |  |

Section K Expanded



CCE Closing Disclosure Guide

Section K – Due from Borrower at Closing

| BORROWER'S TRANSACTION | |
|---|---------------------|
| K. Due from Borrower at Closing | \$258,470.01 |
| 01 Sale Price of Property | \$250,000.00 |
| 02 Sale Price of Any Personal Property Included in Sale | |
| 03 Closing Costs Paid at Closing (J) | \$7,982.34 |
| 04 | |
| Adjustments | |
| 05 | |
| 06 | |
| 07 | |

Section K: Due from Borrower at Closing

The lines in **Section K** are described below:

| Line | Description |
|--|---|
| Line K01 – Sales Price of Property | Line K01 populates from the amount entered in the Sales Price field on the Loan tab of Order Entry. |
| Line K02 – Sale Price of Any Personal Property Included in Sale | Enter the amount of any personal property included in the sale. |
| Line K03 – Closing Costs Paid at Closing (J) | Line K03 populates from the total displayed in Section J - Total Closing Costs – Borrower-Paid on Page 2 . |
| Lines K08-K15 Adjustments for Items Paid by Seller in Advance | Tax Prorations entered in the Flex Prorations screen defined as Paid in Advance display in this section. |



CCE Closing Disclosure Guide

Section L – Paid Already by or on Behalf of Borrower at Closing


| | | |
|---|--|--|
| L. Paid Already by or on Behalf of Borrower at Closin | | \$104,472.95 |
| 01 | Deposit | \$10,000.00 |
| 02 | Loan Amount | \$80,000 |
| 03 | Existing Loan(s) Assumed or Taken Subject to _____ | |
| 04 | Loan Amount 2nd Lien | \$10,000.00 |
| <input checked="" type="checkbox"/> 05 | Seller Credits | \$1,000.00 |
| Other Credits | | |
| 06 | Lender Credits | \$2,525.00 |
| 07 | _____ | |
| Adjustments | | |
| <input checked="" type="checkbox"/> 08 | New Fee | \$200.00 |
| 09 | _____ | |
| 10 | _____ | |
| 11 | _____ | |
| Adjustments for Items Unpaid by Sellers | | |
| 12 | City Property Taxes | 01/01/2015 thru 09/30/2015 \$747.95 |
| 13 | _____ | |
| 14 | _____ | |
| 15 | _____ | |
| 16 | _____ | |
| 17 | _____ | |
| CALCULATION | | |
| Total Due from Borrower at Closing (K) | | \$105,144.00 |
| Total Paid Already by or on Behalf of Borrower at Closing (L) | | -\$104,472.95 |
| Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower | | \$671.05 |

Section L – Paid Already by or on Behalf of Borrower at Closing




CCE Closing Disclosure Guide

The lines in **Section L** are described below:

| Line | Description |
|--|---|
| Line L01 – Deposit | Line L01 populates from the amount entered in the Earnest Money field on the Loan tab of Order Entry . |
| Line L02 – Loan Amount | Line L02 populates from the amount entered in the Loan Amount field on the Loan tab of Order Entry . |
| Line L03 – Existing Loan(s) Assumed or Taken Subject to | Enter the amount of any existing loans the Borrower is assuming for this transaction. |
| Seller Credits | <p>Enter the amount of Seller Credits on line L04 or L05 that the seller is giving as a general credit not tied to a specific charge on Page 2.</p> <ul style="list-style-type: none"> Select the Debit/Credit checkbox  to insert a corresponding line in Section N. <p>Note: The corresponding line is added as the next available line in Section N and may not necessarily match the line number in Section L.</p> |
| Other Credits | <p>Enter the amount of any credit from any party other than the seller or Lender.</p> <ul style="list-style-type: none"> If the credit or rebate is attributable to a charge listed on Page 2, the amount should be listed with the item and designated as Paid by Others. |



CCE Closing Disclosure Guide

| Line | Description |
|---|---|
| <p>Lines L08 - L15 Adjustments for Items Unpaid by Seller</p> | <p>This section is used for items which have not been paid, and which the Borrower is expected to pay.</p> <ul style="list-style-type: none"> • Examples of items entered in this section include: taxes that paid late in the tax year, utilities used but not paid for by the Seller, rent collected in advance by the Seller from a tenant for a period extending beyond the settlement date, and also interest on loan assumptions. • Tax Prorations entered on the Flex Prorations screen defined as Not Yet Due display in this section. • Select the Debit/Credit checkbox  to insert a corresponding line in Section N. <p>Note: The corresponding line is added as the next available line in Section N and may not necessarily match the line number in Section L.</p> |



CCE Closing Disclosure Guide

Calculation - Cash to Close To/From Borrower

The **Calculation** section summarizes the amount due to or due from the Borrower.

The summary lines are described below:

| Line | Description |
|--|--|
| Total Due from Borrower at Closing (K) | This is the total amount due from the Borrower without any adjustments or credits, the total comes from items entered in Section K . |
| Total Paid Already by or on Behalf of Borrower at Closing (L) | This reflects any adjustments or credits on the Borrower's behalf; the total comes from items entered in Section L . |
| Cash to Close | <p>This represents the final amount the Borrower should be prepared to bring to closing; the total displayed here is the sum of the Total Due from Borrower (K) less the Total Paid on Behalf of the Borrower (L).</p> <ul style="list-style-type: none">• When money is due to the Borrower the To Borrower checkbox is selected; when the money is due from the Borrower the From Borrower checkbox is selected. |



CCE Closing Disclosure Guide

Section M – Due to Seller at Closing

| SELLER'S TRANSACTION | |
|---|---------------------|
| M. Due to Seller at Closing | \$250,487.67 |
| 01 Sale Price of Property | \$250,000.00 |
| 02 Sale Price of Any Personal Property Included in Sale | |
| 03 | |
| 04 | |
| 05 | |
| 06 | |
| 07 | |
| 08 | |
| Adjustments for Items Paid by Seller in Advance | |
| 09 City property taxes | |
| 10 County property taxes 02/18/2015 thru 06/30/2015 | \$400.82 |
| 11 Assessment Taxes | |
| 12 School property taxes 02/18/2015 thru 12/31/2015 | \$86.85 |
| 13 HOA Dues | |
| 14 Other taxes | |
| 15 | |
| 16 | |

Section M – Due to Seller at Closing

The lines in **Section M** are described below:

| Line | Description |
|--|--|
| Line M01 – Sales Price of Property | Line M01 populates from the amount entered in the Sales Price field on the Loan tab of Order Entry. |
| Line M02 – Loan Amount | Enter the amount of any personal property included in the sale on Line M02 . |
| Lines M09-M16 Adjustments for Items Paid by Seller in Advance | Tax Prorations entered in the Flex Prorations screen defined as Paid in Advance display in this section. |



CCE Closing Disclosure Guide

Section N – Due from Seller at Closing

| N. Due from Seller at Closing \$276.17 | | | | |
|---|--|-----------|-----------------|----------|
| 01 | Excess Deposit | | | |
| 02 | Closing Costs Paid at Closing (J) | | | \$0.00 |
| 03 | Existing Loan(s) Assumed or Taken Subject to | | | |
| 04 | Payoff of First Mortgage Loan | | | |
| 05 | Payoff of Second Mortgage Loan | | | |
| 06 | | | | |
| 07 | | | | |
| 08 | | | | |
| 09 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| Adjustments for Items Unpaid by Sellers | | | | |
| 14 | City property taxes | 01/1/2015 | thru 02/17/2015 | \$157.81 |
| 15 | County property taxes | | | |
| 16 | Assessment Taxes | 01/1/2015 | thru 02/17/2015 | \$118.36 |
| 17 | School property taxes | | | |
| 18 | HOA Dues | 01/1/2015 | thru 02/17/2015 | \$0.00 |
| 19 | Other taxes | 01/1/2015 | thru 02/17/2015 | \$0.00 |

Section N – Due from Seller at Closing

The lines in **Section N** are described below:

| Line | Description |
|----------------------------------|---|
| Line N01 – Excess Deposit | <p>When the Earnest Money is held by the Seller, the amount displays on Line N01.</p> <ul style="list-style-type: none"> This line is always labeled Excess Deposit. |



CCE Closing Disclosure Guide

| Line | Description |
|--|---|
| Line N02 – Closing Costs Paid at Closing (J) | Line N02 populates from the total displayed in Section J - Total Closing Costs – Seller-Paid on Page 2 . |
| Line N03 – Existing Loan(s) Assumed or Taken Subject to | Enter the amount of any existing loans the Borrower is assuming for this transaction on Line L03 . |
| Line N04 – Payoff of First Mortgage Loan | <p>The Seller Payoffs screen is used to pay off loans that are outstanding for the Seller.</p> <ul style="list-style-type: none"> • Line N04 automatically populates the first mortgage payoff amount and the Payee from the Payoffs screen. • Any amount entered on Line N04 automatically populates the Payoffs screen. |
| Line N05 – Payoff of Second Mortgage Loan | <p>The Seller Payoffs screen is used to pay off loans that are outstanding for the Seller.</p> <ul style="list-style-type: none"> • Line N05 automatically populates the second mortgage payoff amount and the Payee from the Payoffs screen. • Any amount entered on Line N05 automatically populates the Payoffs screen. |
| Other Credits | <p>Enter the amount of any additional Other Credits on Line L06 or Line L07 that a party other than the seller or creditor is giving as a general credit not tied to a specific charge on Page 2.</p> <p>Note: Other credits can also include any transferred escrow balance in a refinance transaction.</p> |



CCE Closing Disclosure Guide

| Line | Description |
|---|--|
| Lines N09 - N16 Adjustments for Items Unpaid by Seller | <p>This section is used for items which have not been paid, and which the Seller is expected to pay.</p> <ul style="list-style-type: none"> Examples of items entered in this section include: taxes paid in arrears for an entire year, utilities used but not paid for by the Seller, rent collected in advance by the Seller from a tenant for a period extending beyond the settlement date, and also interest on loan assumptions. Tax Prorations entered in the Flex Prorations screen defined as Not Yet Due display in this section. |

Calculation - Cash to Close To/From Seller

The Calculation section summarizes the amount due to or due from the Seller.

The summary lines are described below:

| Line | Description |
|---|---|
| Total Due to Seller at Closing (M) | This is the total amount due to the Seller without any adjustments or credits, the total comes from items entered in Section M . |
| Total Due from Seller at Closing (N) | This reflects any adjustments or credits on the Seller's behalf; this total comes from items entered in Section N . |
| Cash to Close | <p>This represents the final amount Seller can expect to receive at closing; the total displayed here is the sum of the Total Due to Seller at Closing (M) less the Total Due from Seller at Closing (N).</p> <ul style="list-style-type: none"> When money is due to the Seller the To Seller checkbox is selected; when the money is due from the Seller the From Seller checkbox is selected. |



CDF – Page 4

Page 4 of the CDF contains additional information about the loan.

- The **Loan Disclosure** table contains information about **Assumption**, **Demand Feature**, **Late Payment**, **Negative Amortization**, **Partial Payments**, **Security Interest** and information related to an **Escrow Account**.
- Most of the items displayed on **Page 4** require a checkbox to be selected based on the transaction.
- When **Page 4** is first accessed these checkboxes are selected by default but can be changed by selecting a different checkbox.
- Only one checkbox is allowed to be selected with the exception of the **Partial Payments** section.

Late Payment

In the **Late Payment** section, enter the required information for the fees imposed when a payment is late including the number of days that passes before a fee is imposed.

| |
|---|
| <p>Late Payment</p> <p>If your payment is more than <u>10</u> days late, your lender will charge a late fee of <u>1% of your payment amount</u>.</p> |
|---|

Page 4 – Late Payment



CCE Closing Disclosure Guide

Security Interest

In the **Security Interest** section, the first property defined on the **Property** tab displays.

- If a property address is not defined on the **Property Tab** of **Order Entry**, the **Legal Address** populates.
- To override the property information, right-click and select **Override**.

Security Interest

You are granting a security interest in
789 New Home St
Plano, TX 75024

You may lose this property if you do not make your payments or satisfy other obligations for this loan.



CCE Closing Disclosure Guide

Escrow Account

The **Escrow Account** section contains two tables, one for information on loans that contain an escrow account and the other for loans that do contain an escrow account.

- By default the **will have an escrow account** checkbox is selected.

The first table discloses information about the property costs required to be paid, the **Initial Escrow Payment** and **Monthly Escrow Payment**.

| Escrow Account | | |
|--|------------|--|
| For now, your loan <input checked="" type="checkbox"/> will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment. | | |
| Escrow | | |
| Escrowed Property Costs over Year 1 | \$5,599.78 | Estimated total amount over year 1 for your escrowed property costs: <div>Homeowner's Insurance Mortgage Insurance</div> 412 Characters Remaining |
| Non-Escrowed Property Costs over Year 1 | | Estimated total amount over year 1 for your non-escrowed property costs: _____ You may have other property costs. |
| Initial Escrow Payment | \$633.30 | A cushion for the escrow account you pay at closing. See Section G on Page 2. 178 Characters Remaining |
| Monthly Escrow Payment | \$466.65 | The amount included in your total monthly payment. 205 Characters Remaining |

Page 4 – Loan with Escrow Account



CCE Closing Disclosure Guide

Items in the **Escrow Account** table are described below:

| Section | Description |
|--|---|
| Escrowed Property Costs over Year 1 | <p>The amount that displays is the total per monthly amounts displayed in Section G multiplied by 12.</p> <ul style="list-style-type: none"> To change the amount, right-click and select Override and enter a new amount. When an override is applied the charge displays in teal blue. If Line G01, Line G02 or Line G03 contain monthly amounts the descriptions display here. Users can enter additional information as necessary. |
| Non-Escrowed Property Costs over Year 1 | <p>In the amount field, enter the amount of non-escrowed property costs; in the text area enter a description for the non-escrowed items.</p> <ul style="list-style-type: none"> When an override is applied the charge displays in teal blue. |
| Initial Escrow Payment | <p>The Initial Escrow Payment populates from the total in Section G – Initial Escrow Payment at Closing on Page 2.</p> <ul style="list-style-type: none"> To change the amount, right-click and select Override and enter a new amount. When an override is applied the charge displays in teal blue. |
| Monthly Escrow Payment | <p>The amount that displays is the total per month amount for all lines in Section G which contain a per month and number of months defined.</p> <ul style="list-style-type: none"> To change the amount, right-click and select Override and enter a new amount. When an override is applied the charge displays in teal blue. |



CCE Closing Disclosure Guide

If the loan does not contain an escrow account, select the **will not have an escrow account** checkbox, and fill out the information in the table below.

| | | |
|--|--|--|
| <input checked="" type="checkbox"/> will not have an escrow account because <input checked="" type="checkbox"/> you declined it <input type="checkbox"/> your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account. | | |
| No Escrow | | |
| Estimated Property Costs over Year 1 | | Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year. 139 Characters Remaining |
| Escrow Waiver Fee | | <input type="text"/> 255 Characters Remaining |

Page 4 – Loan without Escrow Account

Items in the **Escrow Account** table are described below:

| Section | Description |
|--|--|
| Escrowed Property Costs over Year 1 | Enter the amount of the Estimated Property Costs over Year 1 . <ul style="list-style-type: none"> Users can enter additional information as required in the text area. |
| Escrow Waiver Fee | Enter the Escrow Waiver Fee . <ul style="list-style-type: none"> Users can enter additional information as required in the text area. |



CCE Closing Disclosure Guide

Adjustable Payment (AP) Table

At the bottom of **Page 4** the **Adjustable Payment (AP)** table displays when the periodic principal and interest payment may change after consummation.

- The table displays automatically when the **Monthly Principal & Interest** option is set to **Yes** on **Page 1 – Loan Terms** section.

| Adjustable Payment (AP) Table | | |
|--|---|--|
| Interest Only Payments? | <input type="radio"/> NO <input checked="" type="radio"/> YES | For your first <u>10</u> payments. |
| Optional Payments? | <input type="radio"/> NO <input checked="" type="radio"/> YES | For your first <u>15</u> payments. |
| Step Payments? | <input type="radio"/> NO <input checked="" type="radio"/> YES | For your first <u>20</u> payments. |
| Seasonal Payments? | <input type="radio"/> NO <input checked="" type="radio"/> YES | From <u>2/25/2015</u> to <u>3/1/2020</u> each year. |
| Monthly Principal and Interest Payments | | |
| First Change/Amount | <u>\$1,525.00</u> - <u>\$1,600.00</u> at <u>15th</u> payment | |
| Subsequent Changes | Every <u>4</u> years | |
| Maximum Payment | <u>\$1,700.00</u> starting at <u>20th</u> payment | |

Page 4 – AP table

Items in the **AP** table are described below:

| Section | Description |
|--|---|
| Interest Only Payments | If the payments are interest only, select the Yes radio button and enter the number of payments. |
| Optional Payments | If the payments are optional, select the Yes radio button and enter the number of payments. |
| Step Payments | If the payments are step payments, select the Yes radio button and enter the number of payments. |
| Seasonal Payments | If the payments are seasonal, select the Yes radio button and enter the time period for the seasonal payments. |
| Monthly Principal and Interest Payments | |



CCE Closing Disclosure Guide

| Section | Description |
|----------------------------|---|
| First Change/Amount | If any of the options above are set to Yes , enter the range of payments and the payment number when the change is effective. For example: \$1,590 - \$2,678 at 15 th payment. Note: CDF will automatically update numeric text entry for the number of payments. Example: 1 would change to 1 st and 3 would change to 3 rd . |
| Subsequent Changes | If any of the options above are set to Yes , enter the number of years this change will occur. |
| Maximum Payment | If any of the options above are set to Yes , enter the maximum payment amount and the payment number when the change is effective. |

Adjustable Interest Rate (AIR) Table

At the bottom of **Page 4** the **Adjustable Interest Rate (AIR)** table displays when the loan's interest rate may increase after consummation.

- The table displays automatically when the **Interest Rate** option is set to **Yes** on **Page 1 – Loan Terms** section.

| Adjustable Interest Rate (AIR) Table | |
|--|---|
| Index + Margin | LIBOR + 2% |
| Initial Interest Rate | 3.875% |
| Minimum/Maximum Interest Rate | 1.875% / 8.875% |
| Change Frequency (CF) | |
| First Change | Beginning of 35 th month |
| Subsequent Changes | Every 12 th month after first change |
| Limits on Interest Rate Changes | |
| First Change | 2% |
| Subsequent Changes | 2% |

Page 4 – AIR table



CCE Closing Disclosure Guide

Items in the **AIR** table are described below:

| Section | Description |
|--|--|
| Index + Margin | For an Adjustable Rate select the Index + Margin and select the type of index from the drop-down. Enter the percentage in the Margin field. |
| Initial Interest Rate | The Initial Interest Rate populates from the amount entered in the Interest Rate field on the Loan tab of Order Entry . |
| Minimum/Maximum Interest Rate | Enter the minimum interest rate amount in the first field and the maximum interest rate amount in the second field. |
| Change Frequency (CF) | |
| First Change | Enter the payment number when the first change is effective. Note: CDF will automatically update numeric text entry for the number of payments. Example: 1 would change to 1st and 3 would change to 3rd . |
| Subsequent Changes | Enter the payment number when the subsequent changes are effective. Note: CDF will automatically update numeric text entry for the number of payments. Example: 1 would change to 1st and 3 would change to 3rd . |
| Limits on Interest Rate Changes | |
| First Change | Enter the interest rate of the first change. |
| Subsequent Changes | Enter the interest rate of the subsequent changes. |



CCE Closing Disclosure Guide

CDF – Page 5

Page 5 displays the **Loan Calculations**, **Other Disclosures**, **Questions**, **Contact Information** and **Confirm Receipt**.

Loan Calculations

The **Loan Calculations** discloses the **Total Payments**, **Finance Charge**, **Amount Financed**, **APR**, and the **Total Interest Percentage (TIP)** reflected in the terms of the legal obligation at consummation.

| Loan Calculations | |
|--|---------------------|
| Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. | <u>\$285,803.36</u> |
| Finance Charge. The dollar amount the loan will cost you. | <u>\$118,820.27</u> |
| Amount Financed. The loan amount available after paying your upfront finance charge. | <u>\$162,000</u> |
| Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate. | <u>4.174%</u> |
| Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount. | <u>69.46%</u> |

Page 5 – Loan Calculations

Items in the **Loan Calculations** table are described below:



CCE Closing Disclosure Guide

| Section | Description |
|-------------------------------------|--|
| Total Payments | <p>The total amount paid for the principal, interest, mortgage insurance and loan costs after completion of full term of the loan.</p> <ul style="list-style-type: none"> • This amount is manually entered. • Amount can auto-populate through an integration (i.e. RealEC). • If applicable, users can override by highlighting the amount and selecting Override from the right-click menu. |
| Finance Charge | <p>The total amount of interest paid for the loan amount.</p> <ul style="list-style-type: none"> • This amount is manually entered. • Amount can auto-populate through an integration (i.e. RealEC). • If applicable, users can override by highlighting the amount and selecting Override from the right-click menu. |
| Amount Financed | <p>Auto-populates the loan amount entered on the Loan Tab of Order Entry in CCE.</p> |
| Annual Percentage Rate (APR) | <p>The total costs over the loan term expressed as a rate.</p> <ul style="list-style-type: none"> • This factors in the closing costs, but is NOT your interest rate. • Amount can auto-populate through an integration (i.e. RealEC). • If applicable, users can override by highlighting the amount and selecting Override from the right-click menu. |



CCE Closing Disclosure Guide

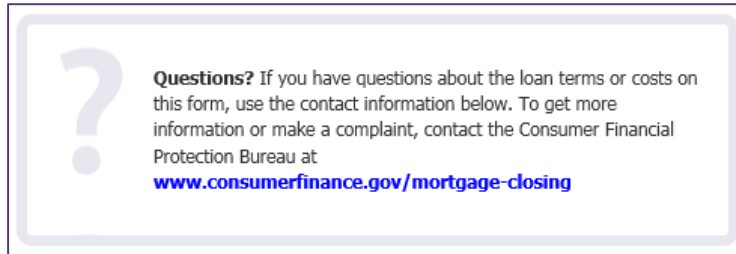
| Section | Description |
|--|---|
| Total Interest Percentage (TIP) | <p>The total amount of interest paid over the loan terms as a percentage of the loan amount.</p> <ul style="list-style-type: none">• This is the ratio of the amount borrowed to the amount borrower pays over the life of the loan expressed as percentage.• Amount can auto-populate through an integration (i.e. RealEC).• If applicable, users can override by highlighting the amount and selecting Override from the right-click menu. |



CCE Closing Disclosure Guide

Questions

The **Questions** section directs consumers to the **Contact Information** displayed on **Page 5** or visit the Consumer Financial Protection Bureau (CFPB) website.



Page 5 – Questions

Other Disclosures

The **Other Disclosures** section discloses additional information on the **Appraisal, Contract Details, Liability after Foreclosure, and Refinance and Tax Deductions**.

Note: The **Confirm Receipt** checkbox is checked by default. When unchecked, the **Signature Line** does not print on the CDF. An additional paragraph displays after the **Liability after Foreclosure** section with the following statement.

You do not have to accept this loan because you have received this form or signed a loan application.

Loan Acceptance



CCE Closing Disclosure Guide

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing.

If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

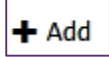
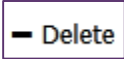


Page 5 – Other Disclosures






CCE Closing Disclosure Guide

Contact Information

The **Contact Information** section displays information for the **Lender**, **Mortgage Broker**, **Borrower Real Estate**, **Seller Real Estate** and **Settlement Agent**.

- Information for Agents defined on the **Agent/Vendor** screen is auto-populated the first time the **CDF** is launched from **Complete Closing**.
- If the party is not defined in the file, the column does not display.
- The state displaying next to the **License ID** is the state of the first property on the file.
- New columns can be added by clicking the  button and entering the information manually.
- To delete the column click the  button.
- Only 5 columns** display in this section.
- Only columns that have been manually added can be deleted.
- To edit **Contact Information**, right-click in the field and select , and then enter new information.
Note: Editing the contact information on the **CDF** does not populate back to **Complete Closing**.
- If changes are made to the contact information in **CCE**, click the  button to update the **Contact Information**.

| Contact Information | | | |  |  |  |
|-----------------------|---------------------------------------|--|---------------------------------|---|---|---|
| | Lender | Settlement Agent | Mortgage Broker | | | |
| Name | Chase Bank | RamQuest Settlement Agent | Mortgage Broker Company | | | |
| Address | 12347 Main Street Dallas, TX 76789 | 5801 Tennyson Parkway Plano, TX 75024 | 123 Main St. Plano, TX 75024 | | | |
| NMLS ID | 78940048479 | | 6456465 | | | |
| TX License ID | KS46548979641 | TX547815798 | TX1564961210 | | | |
| Contact | Frank Green | Lisa Smith | John Jones | | | |
| Contact NMLS ID | 4564685489 | | 445564564 | | | |
| Contact TX License ID | KS4579816514 | TX454891300 | 16545662 | | | |
| Email | frank@cb.com | lsmith@ramquest.com | jjones@mortgagebroker.com | | | |
| Phone | 214-567-8900 | 214-291-1600 | 945-456-6521 | | | |



CCE Closing Disclosure Guide

The fields on the **Contact Information** table are described below:

| Field | Description |
|---------------------------------|--|
| Type of Contact | <p>Displays the type of contact.</p> <ul style="list-style-type: none">If adding a contact, select the Type of Contact from the drop-down menu. <p>Note: The Type of Contact is limited to the options in the drop-down menu.</p> <p>Note: It is recommended to complete the information for all five of the types of contacts.</p> |
| Name | The name of the agent as defined on the Agent/Vendor screen. |
| Address | The address of the agent as defined on the Agent/Vendor screen. |
| NMLS ID | The NMLS ID of the agent as defined on the Agent/Vendor screen. |
| State License ID | The State License ID and the issuing state of the agent as defined on the Agent/Vendor screen. |
| Contact | <p>Displays name of Contact.</p> <p>If applicable, select the contact from the drop-down menu.</p> <ul style="list-style-type: none">The list is populated from the list of available contacts for the selected file in CCE. |
| Contact NMLS ID | The Contact NMLS ID of the agent contact as defined on the Agent/Vendor screen. |
| Contact State License ID | The Contact State License ID and the issuing state of the agent contact as defined on the Agent/Vendor screen. |
| Email | The email address of the agent contact as defined on the Agent/Vendor screen. |
| Phone | The phone number of the agent contact as defined on the Agent/Vendor screen. |

Confirm Receipt

The **Confirm Receipt** section is used if the creditor requires a line for the signatures of the **Borrower**.


- If the signature is not required to print on the CDF, uncheck the checkbox.
- When the **Confirm Receipt** section is not used the **Loan Acceptance** paragraph displays in the **Other Disclosures** section.

| Confirm Receipt <input checked="" type="checkbox"/> | |
|--|------|
| By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form. | |
| | |
| Applicant Signature | Date |
| Co-Applicant Signature | Date |

Page 5 – Confirm Receipt

Reports

Users can save, print, e-mail and send to **FileScan** reports associated with the **CDF**.

Click  and select a report from the drop-down menu.

| |
|-----------------------------------|
| Addendum Report |
| Lender Loan Breakdown Report |
| Paid By Others Itemization Report |
| Realtor Commission Check Report |
| Recording Itemization Report |

Reports Drop-down Menu

The **Print Preview** screen displays the selected report.

- Use the toolbar on the **Print Preview** screen to save, print, e-mail or send the report to **FileScan**.



CCE Closing Disclosure Guide

Print Preview

103 %

Close

Lender Loan Breakdown

LKTest2

Expected Loan Amount

| Line # | Description | Action | Amount | Balance |
|--------|-------------|--------|------------|--------------|
| | Loan Amount | | 180,000.00 | 180,000.00 |
| Total: | | | | \$180,000.00 |

Lender's Check

| Line # | Description | Amount | Balance |
|--------|-------------------------------|----------|------------|
| A01 | 0.25% of Loan Amount (Points) | 450.00 | 450.00 |
| A02 | Application Fee | 300.00 | 750.00 |
| A03 | Underwriting Fee | 1,100.00 | 1,850.00 |
| F03 | Prepaid Interest | 15.64 | 1,865.65 |
| G01 | Homeowner's Insurance | 200.00 | 2,065.65 |
| G03 | Property Taxes | 100.00 | 2,165.65 |
| Total: | | | \$2,165.65 |

Page 1 of 1

Print Preview Screen