



Guide to Ordering Closing Documents



Guide to Ordering Closing Documents

The first step in ordering with PPDocs.com is having a login. If you are new to our site and have any questions on how to order or obtaining a login please contact our Sales Manager, Dallas Rivera at 817.784.2032 or dallas@ppdocs.com.

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Record that Deed from your desk

Get same day filing of documents using our robust eRecording system. Linking you to hundreds of counties nationwide.

Learn more >

LOGIN

e-mail

password

Remember me [Login >](#)

[I forgot my password.](#)

REGISTER

Are you a new customer? Registering is quick and easy!

[Register >](#)

REQUEST LIVE DEMO

Not sure where to start? Sign up for live demonstration.

[Sign up >](#)

cfpb Consumer Financial Protection Bureau

The new TILA-RESPA Integrated Disclosures are required for loans having application dates on or after Aug 1, 2015. We are hearing that vendors may not meet that deadline. We have been told that the CFPB WILL NOT BE EXTENDING the August 1, 2015 deadline. If you are not testing your current vendor's Integrated Disclosures, are

Our Services

- TRADITIONAL PRODUCTS**
 - Residential Mortgage
 - Custom Bank Loan
 - Mechanics Lien Loan
 - Master Guidance Line Documents
 - One-Time Closing
- EXPRESS PRODUCTS**
 - Early Disclosures
 - Legal Documents Only
 - Farmer Mac
 - RESPA GFE and HUD-1
 - Aggregate Escrow Disclosure

Guide to Ordering Closing Documents

Once you have successfully logged in you can now access the order forms. There are three methods to starting an order form for a closing package:

1. You ordered your initial disclosures with the PPDocs system, now you have a clear to close.
 - After you submit an initial disclosure order an “Order Final Docs” button will automatically appear for when you are ready to go to closing.
 - Click this button and all your previously entered information will pull into the closing order form.



The screenshot displays the PPDocs system interface. The top section is titled "Selected Product" and contains the following information:

- Initial Disclosures:** Initial Loan Disclosures required by TILA/Reg Z, RESPA, and other federal consumer regulations. Lender must provide their own Federal Privacy Notice, appropriate program disclosures, broker disclosures.
- Service type:** Express
- Fee:** \$0.00

Below this information is a grid of action buttons:

Open Order Form >	Order Final Docs >	Import Data >	Export Data >	View Data >
Compliance Cert >	Clone Order >	Create Template >	Send Copy >	Archive Order >
Fax Cover Sheet >	Register Min # >	Preliminary Fees >		

The "Order Final Docs" button is highlighted with a yellow circle. Below the buttons is the "Order Status" section:

Order Number:	201310080020 (Cancel Order...)
Time Received:	10/8/2013 9:27:52 AM

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2. You ordered your initial disclosures with your Loan Origination System (LOS) and want to import the information.
 - Process for import varies depending on the type of system you use – contact your service provider for more detailed instructions on how to successfully import data to the PPDocs system
 - If you are unsure if we have an import with your LOS, please contact us for more information 817.461.5500.




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3. Starting an order without importing or using a previous Initial Disclosure order form. This will be a blank order form which you must complete all the data entry.
 - Log on to PPDocs.com – Click Account at the top left
 - Under Loan Documents select “Start a new order” then choose the property state
 - Choose the appropriate closing order form (i.e. Residential Mortgage, One-Time Closing, Lot/Land Only Loan, etc.)


Fax cover sheet only.


 [Loan Estimate ONLY for the TILA-RESPA Integrated Disclosure](#)
Loan Estimate, Identified Service Provider List, and addendum (if applicable)


 [Misc Document Review](#)
Initiate a request for review of POA, Trust, land lease, or full closing package. Upload documents for review.


CLOSING ORDER FORMS


 [Legal Documents Only](#)
This package does not include a TIL. Conventional, FHA, or VA Mortgages Note, Security Instrument, Riders, Assignments, etc.


 [Legal Documents with TIL](#)
Conventional, FHA, or VA Mortgages Note, Security Instrument, Riders, Assignments, etc.


 [Residential Mortgage](#)
Conventional, FHA, or VA Mortgage documents. Secondary market mortgage forms and support documents provided. Please see Residential Non Consumer Bank Loan order, if purpose is investment property not being sold in secondary market.


 [Residential Non-Consumer Bank Loan \(Investment Property\) - RESPA DOES NOT APPLY \(Closing statement given - NOT HUD-1\)](#)
Flexible Bank loan documents. A TIL is not required for investment - business, agricultural or commercial transaction unless loan is used for personal, family, household purposes...then the new TIL format and GFE are required (use Residential Consumer Bank Loan Order form). If order is for 2nd home use the Residential Mortgage or Residential Consumer Bank Loan order form.


 [Residential Consumer Bank Loan](#)
Flexible Bank loan documents for loans not usually sold in secondary market i.e. true daily earnings computation. Also used for home improvements, vacation property and 2nd homes.


 [Texas Home Equity \(Closed End\)](#)
Closed-end Texas home equity loan documents - primary residence only.

 [Home Equity Line of Credit \(Open End\)](#)
Home equity line of credit loan documents. For Primary Residence Only.

 [Builder Interim](#)
Builder interim loan documents for residential housing constructions.

 [Borrower Interim \(for Interest Only Home Improvement or Initial Residential Construction\)](#)
For consumer loans only, borrower interim loan documents for residential housing construction. Please see "Residential Non-Consumer Bank Loan" order form for investment property.

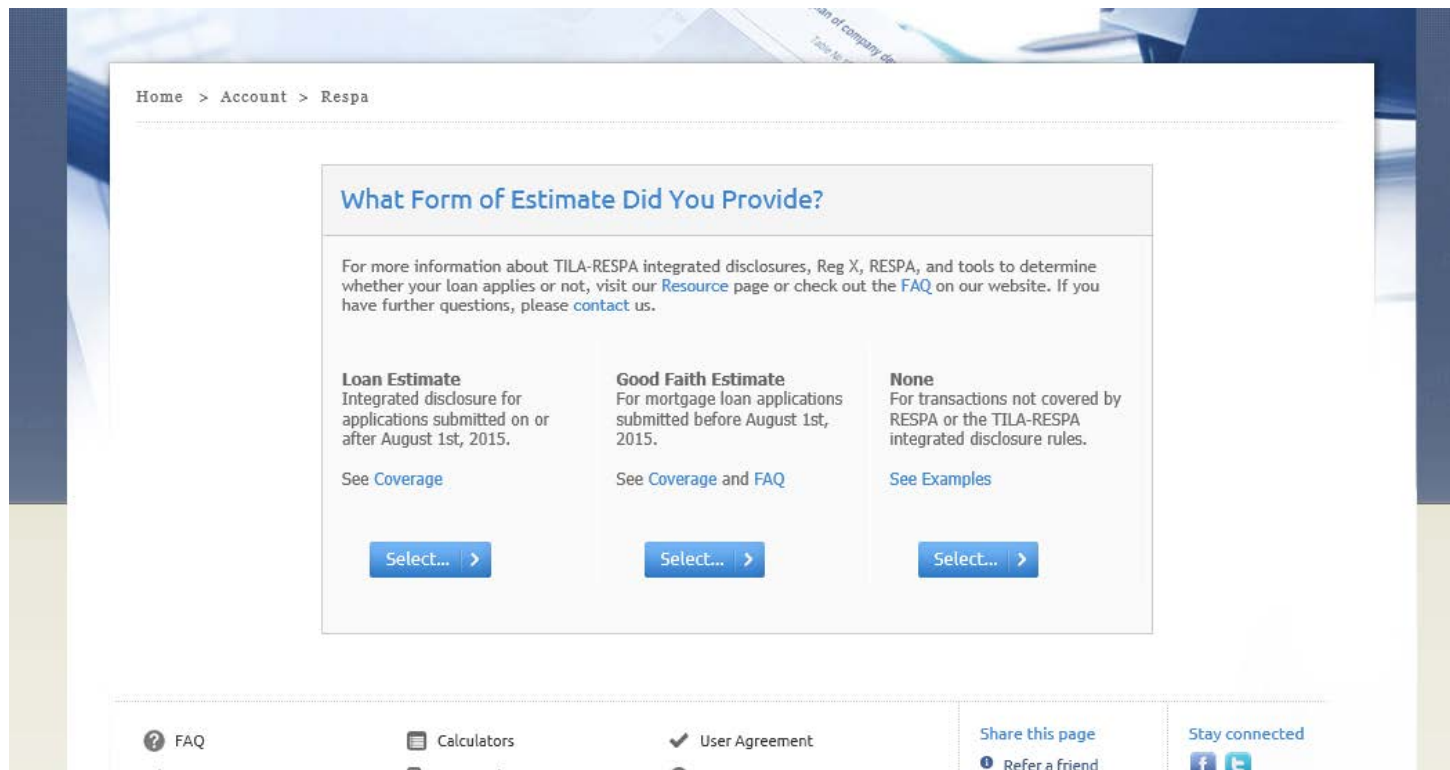
 [Lot/Land Only Loan](#)
Purchase, cash out, or refinance only. None of the proceeds from this loan will be used for construction or purchase of mobile home within 2 years of closing.

 [Home Improvement \(Primary Residence Only\) - Permanent Loan, No Draw Period](#)
Bank loan documents for home improvement transactions. Use only for primary residence. For consumer loans only. Please see Residential Non-Consumer Bank Loan order form for investment property. If loan has a draw period, followed by principal and interest, all in one transaction, use One-Time Closing order form.

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After selecting the appropriate order form answer the question regarding what form of estimate was provided.

- Loan Estimate – For testing purposes only before August 1, 2015
- GFE – Most commonly used, for any loan subject to RESPA
- None – For any loan that does not require a GFE, not subject to RESPA

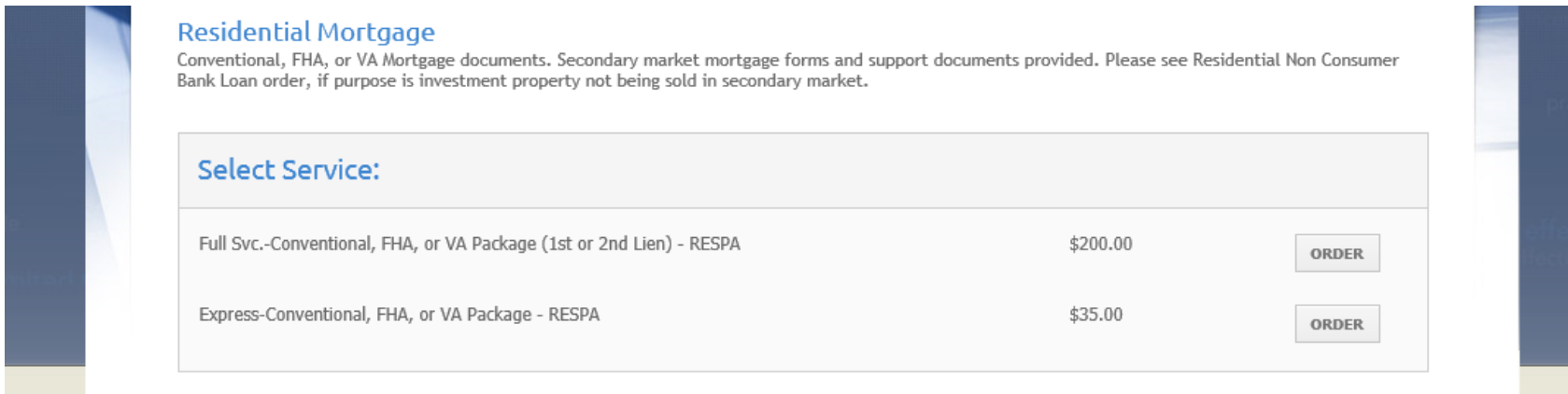


Guide to Ordering Closing Documents

Once you have selected the correct Closing Order Form select the appropriate service type.

- Express Service – This service includes built in audit and analyses. Express products generate documents based on the lender’s data entry, there aren’t any second checks by PPDocs DocPrep Team. Once submitted documents produce in a matter of seconds.
- Full Service – Along with the built in audits and analyses, PPDocs DocPrep Team will review the Title Commitment schedule A, B and C, survey and GFE to ensure no data entry errors. Since there is a review process, document turnaround time is about an hour.

Click ORDER



Residential Mortgage
Conventional, FHA, or VA Mortgage documents. Secondary market mortgage forms and support documents provided. Please see Residential Non Consumer Bank Loan order, if purpose is investment property not being sold in secondary market.

Select Service:

Full Svc.-Conventional, FHA, or VA Package (1st or 2nd Lien) - RESPA	\$200.00	<input type="button" value="ORDER"/>
Express-Conventional, FHA, or VA Package - RESPA	\$35.00	<input type="button" value="ORDER"/>

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After an order has been started, click the open order form button under Selected Product to continue to the order form to enter or modify data.

The screenshot displays a software interface with a header section and a main content area. The header section contains the following information:

Last Modified:	1/19/2015 10:42:29 AM
Profile:	Ambra
Template:	Webinar Demo
Import:	Clone of John Doe [201501160063]

The main content area is titled "Selected Product" and contains the following information:

Residential Consumer Bank Loan ([Change product...](#))
Flexible Bank loan documents for loans not usually sold in secondary market i.e. true daily earnings computation. Also used for home improvements, vacation property and 2nd homes.

Service type: Full
Fee: 50.00

The "Open Order Form" button is circled in yellow. Other buttons in the interface include: Import Data, Export Data, View Data, Compliance Cert, Clone Order, Create Template, Send Copy, Archive Order, Register Min #, and Preliminary Fees.

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Remember:

- Any field in **YELLOW** is required to move forward.
- Every field outlined in **GREEN** is an F2 function – click inside the field and hit F2 to have certain fields auto populate or additional tools made visible
- There is helpful tools box located at the bottom left corner of every screen in the order form.
- Use the “Back” and “Next” navigation buttons to move through the order form.

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< Back Next >

Property Information

Address Type: Address, City, State, Zip

Property Address: 1234 Some Street *Hit 'F2' to verify address.

ZIP: City, State: 76109 Fort Worth TX

County of: Tarrant

Order Information

Property Information

Borrower(s)

Initial Disclosure Matrix

Loan Information

Additional Docs & Conditions

Loan Detail

Federal Box Disclosure

Document Preparation Fee

Escrow Information

GFE Information

Estimated Cash Due at Closing

Provider Information

Truth In Lending

Payment Table Preview

Document Selection

Auditor

Submit Request

Enter in all fields and press F2 to verify the address.

Save Close

Navigation

Helpful Tips

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Audit results give you the details on our analysis through on the information provided. Please note the initial disclosures are an express product and will not be reviewed by our DocPrep group. Please make sure that you fully understand the audits that are displayed before acknowledging them. As always, if you have any questions you may contact us for assistance in filling in the fields.

The screenshot displays the 'Auditor' interface for a Residential Consumer Bank Loan. The header includes the PPDocs, Inc. logo and the text 'Residential Consumer Bank Loan' with a link to 'Comments to PPDocs'. A navigation bar contains 'Back' and 'Next' buttons. A left sidebar lists various document types, with 'Auditor' highlighted. The main content area is titled 'Auditor' and 'Audit Result'. It lists several items with checkboxes: 'APR Not Within Allowed Tolerance', 'Section 35 warning: This loan is covered by Section 35. There are special underwriting, escrow account, and other requirements.', 'You have failed the tolerance test for the HUD-1.', 'Bank loans typically use True Daily Earning instead of Schedule Installment.', 'Closing date falls on a federal holiday', 'Company name doesn't match the NMLS database for the organization's license number.', 'Contact name doesn't match the NMLS database for the individual license number.', 'Please double check your fees. All fees with an amount must have a payee.', 'Take out "(Cloned)" from the lender's loan number field, otherwise it will print on your documents.', and 'The document selection contains customized or uploaded documents. Changes made in the system will not update on these documents.' Below these are two green checkmarks indicating 'Section 32 Audit Result PASSED' and 'Section 43/Qualified Mortgage Points and Fees test result PASSED'. An 'Other Information' section contains two items with question mark icons: 'Already have your support documents in .PDF/.TIF format?' and 'Did you know that you can UPLOAD DOCUMENTS to be added to your package?'.

ppdocs,inc Residential Consumer Bank Loan
Comments to PPDocs

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Order Information
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Property Information
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Loan Information
Loan Detail
Security Instrument Options
Escrow Information
HUD lines 700-800
HUD lines 900-1400
HUD lines 100-600
HUD vs GFE Tolerance Summary
Section 35 HPML
Additional Docs & Conditions
Req. / Corrections
Truth In Lending
Payment Table Preview
Auditor
Transmittal Info
Submit Request

Auditor

Audit Result

- APR Not Within Allowed Tolerance [more...]
- Section 35 warning: This loan is covered by Section 35. There are special underwriting, escrow account, and other requirements. [more...]
- You have failed the tolerance test for the HUD-1. [more...]
- Bank loans typically use True Daily Earning instead of Schedule Installment. [go to]
- Closing date falls on a federal holiday [go to]
- Company name doesn't match the NMLS database for the organization's license number. It should appear exactly as registered. [more...]
- Contact name doesn't match the NMLS database for the individual license number. It should appear exactly as registered. [more...]
- Please double check your fees. All fees with an amount must have a payee.
- Take out "(Cloned)" from the lender's loan number field, otherwise it will print on your documents. [fix it]
- The document selection contains customized or uploaded documents. Changes made in the system will not update on these documents.
- ✓ Section 32 Audit Result PASSED
- ✓ Section 43/Qualified Mortgage Points and Fees test result PASSED

Other Information

- 🔍 Already have your support documents in .PDF/.TIF format? [more...]
- 🔍 Did you know that you can UPLOAD DOCUMENTS to be added to your package? [more...]

Guide to Ordering Closing Documents

There are several different types of audits that we are looking for you to either acknowledge by checking the box next to the audit or go back to the appropriate screen to fix:

X – The red “x” will not let you move forward. Continuing with this error is detrimental to your loan. Please correct to move forward

Red – Acknowledgeable red audit means this is a critical audit. You can still move forward but do so with caution.

Orange – Acknowledgeable orange audit means there are some unexpected errors or something is not typical. Most of the orange audits are investor driven.

Green – Not acknowledgeable. Informing you that the following audits have passed.

Always be informed of the audits that are presented to you before you acknowledge the. Just because you see an audit, it doesn't necessarily mean that something is incorrect. Please visit with us with any questions you have on your audit results.

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After completing the screens and acknowledging all audit, select the due time for the documents and any additional notes you have to PPDocs. Please do not forget to include the email address(es) of the parties that need to receive the completed doc package for review.

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HUD lines 100-600
HUD vs GFE Tolerance Summary
Section 35 HPML
Additional Docs & Conditions
Req. / Corrections
Truth In Lending
Payment Table Preview
Auditor
Transmittal Info
Submit Request

Transmittal Info

06:00 PM today
09:00 AM next business day
10:00 AM next business day (Central Time)
11:00 AM next business day
12:00 PM next business day
01:00 PM next business day
02:00 PM next business day
03:00 PM next business day
04:00 PM next business day
05:00 PM next business day
06:00 PM next business day

NEED DOCUMENTS BY: (Central Time)

Notes to PPDocs.com Regarding
Test

Attachments:
ATTENTION: You **must** at least send the Title Commitment before we can begin working on this file.

1) N/A 2) N/A 3) N/A
4) N/A 5) 6)

Completed package delivery options

Send	Send to	Send via	Email Address
1) Full Package	Lender	Internet	ambra@ppdocs.com
2) Full Package	Lender	Internet	
3)			

Guide to Ordering Closing Documents

Click the green “submit full service request” to submit the order to PPDocs DocPrep Department.

ppdocs,inc Residential Consumer Bank Loan
[Comments to PPDocs](#)

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Payment Table Preview
Auditor
Transmittal Info
Submit Request

Submit Request

Full Service

By clicking the submit button below you agree to these terms.

PPDocs, Inc. will perform quality control of data based on the information entered on these order forms and provided via fax or upload. We will select required document as well as review title least send the Title Commitment before we can begin working on this file. If faxing, print the fax cover sheet and send it along with the Title Commitment and Survey (if available) to the fax n

ATTENTION:You must at least send the Title Commitment before we can begin working on this file.

We have programmed certain audits to warn the user of creating a loan that may exceed limits or thresholds for federal high cost (Section 32/HCML); higher-priced mortgage loans (Section : maximum and 80% LTV maximum; or FNMA/FHLMC's 5% limit on fees. Please be aware that audits may change periodically due to client input, and updates to both federal and state regul for determining which fees are to be included and which are not. Our system uses certain assumptions based on standard requirements to include or exclude items in these calculations such un-flag any item as needed and at their discretion. Because the calculations may subject to various investor interpretations and depend upon accurate and complete data input from Client, P

Representations, Warranties, Covenants and Limitations of Liability.

No representations, warranties, covenants or other assurances are made by PPDocs, Inc. except as follows: The loan documents completed by PPDocs, Inc. through its systems, if properly offered as collateral and binding obligations on the parties executing said documents. PPDocs, Inc. does not research a property's title or otherwise verify that the information supplied by Cli party information provided is complete and accurate. Because the mathematical calculations for loan disclosures required by applicable federal and state law are: a)subject to various legal, r vendor supplied software, PPDocs, Inc. limits its warranty for the accuracy of said calculations, disclosures and documents to the amount of the fee paid to PPDocs, Inc. for the preparation c PPDocs, Inc. does warrant that all loan documents provided by PPDocs, Inc. will be compliant with Fannie/Freddie legal document requirements.

Submit Full Service Request

Guide to Ordering Closing Documents

We must have at least your title commitment / title search before we can begin to work on your file. Please also send your survey if applicable and GFE.

Delivery options:

Fax support documents to: 1-800-216-3105

Upload directly to the file within the website – once you have submitted the file, scroll toward the bottom of the Loan Information screen to upload directly from your desk top.

Residential Consumer Bank Loan (Change product...)
Flexible Bank loan documents for loans not usually sold in secondary market i.e. true daily earnings computation. Also used for home improvements, vacation property and 2nd homes.

Service type: Full
Fee: \$0.00

Open Order Form > Import Data > Export Data > View Data > Compliance Cert >
Clone Order > Create Template > Send Copy > Archive Order > Register Min # >
Preliminary Fees >

Attachments ADD NEW ATTACHMENT

Attachment	Tag	Size	Date	Option
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Comments ADD NEW COMMENT