

How to order the Loan Estimate and Closing Disclosure on the PPDocs System

1. Logon to PPDocs.com
2. Click Account
3. Select "Start a New Order"
4. You should see three new order forms – **Initial Disclosures w/Loan Estimate** (under Pre-Closing order Forms), **Loan Estimate Only**, and **Closing Disclosure Only** (under Specialty Order Forms)
5. Select the order form for the product you need and answer the subsequent questions
6. Open the order form and continue through the ordering process.
7. There will be several new screens to both of these order forms:

Select Order Form

Displaying order forms for TX. [Other states](#) are available.

This list of order forms can be customized to suit your needs.

APPLICATION / PRE CLOSING ORDER FORMS

- Home Equity Line of Credit Disclosures**
Home Equity Line of Credit Disclosures and other required documents.
- 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.
- Initial Disclosures w/ Loan Estimate for TRID**
Loan Estimate and other disclosures required by CFPB and other federal consumer regulations. Lender must provide their own Federal Privacy Notice, appropriate program disclosures, broker disclosures.
- Aggregate Escrow Analysis**
Calculations and forms to determine RESPA compliant starting balance for a loan closing.

SPECIALTY ORDER FORMS


- Loan Estimate ONLY for TRID**
Loan Estimate, Identified Service Provider List, and addendum (if applicable)
- Closing Disclosure ONLY for TRID**
Closing Disclosure and other disclosures required by CFPB and other federal consumer regulations. Lender must provide their own Federal Privacy Notice, appropriate program disclosures, broker disclosures.

CLOSING ORDER FORMS

- Legal Documents Only**
This package does not include a 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

Loan Estimate

Closing Cost Details screen - Click on fee names or "Add Item" to add fees or edit information.



Loan Estimate - Integrated Disclosure

Borrower:
Property:
Loan Number:

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Closing Cost Details

A. Origination Charges	4,646	E. Taxes and Other Government Fees
% of Loan		Recording Fees and Other Taxes
Loan Cost	3,951	Transfer Taxes
Underwriting	695	F. Prepaids
Add Item		Homeowner's Insurance Premium
B. Services You Cannot Shop For	1,539	Mortgage Insurance Premium
Appraisal Fee	495	Prepaid Interest (\$32.47 per day for 11 days @ 3%)
Appraisal Final Inspection Fee	100	Property Taxes
Credit Report Fee	30	Add Item
Flood Determination Fee	14	G. Initial Escrow Payment at Closing
Title - Lender's Title Insurance	900	Homeowner's Insurance (\$100.00 per month for 3 mo.)
Add Item		Mortgage Insurance (\$49.39 per month for 0 mo.)
C. Services you Can Shop For	800	Property Taxes (\$369.00 per month for 3 mo.)
Pest Inspection Fee	100	Add Item
Title - Settlement Agent Fee	700	H. Other
Add Item		Title - Owner's Title Insurance
D. TOTAL LOAN COSTS (A + B + C)	6,985	Add Item
		I. TOTAL OTHER COSTS (E + F + G + H)
		J. TOTAL CLOSING COSTS
		D + I
		Lender Credits

Closing Cost Details

To add a fee, click Add Item button in purple under each section. You will need to input the following information:

1. Description – start typing a fee and our system will suggest a description for you.
2. Paid to – who does this fee benefit? *Lender, Broker, Affiliate of Lender, Affiliate of Broker or Other*
3. Payee – list the name of the company who is receiving the fee (i.e. ABC Mortgage Company, Busy Bee Title, etc.)
4. Section – Corresponds to which section in the Loan Estimate this fee will fall
5. Borrower Amount – total fee amount

The screenshot displays a software interface for managing loan fees. A central 'Edit Item' dialog box is open, allowing for the configuration of a new fee item. The dialog box includes the following fields and options:

- Description:** A text input field.
- Paid To:** A dropdown menu currently set to 'Lender'.
- Payee:** A text input field.
- Section:** A dropdown menu currently set to 'B. Services You Cannot Shop For'.
- Borrower Amount:** A text input field with '0.00'.
- Before Closing:** A text input field with '0.00' and a 'Split' button.
- Lender Amount:** A text input field with '0.00'.
- Other Amount:** A text input field with '0.00'.
- Credit Amount:** A text input field with '0.00' and a 'By:' dropdown menu.
- Prepaid Finance Charge (PFC):** A checked checkbox.
- High-cost:** A checked checkbox.

At the bottom of the dialog box are three buttons: 'Cancel', 'Tracking...', and 'Close'. The background interface shows a table with various fee categories, including 'E. Taxes and Other Government Fees' and 'F. Other Fees', with a total of '4.646' displayed at the top.

Other Details screen – A large majority of the information will default based on the previous screens

1. Important Dates – fill in both a date and time with the corresponding time zone
2. Estimated Taxes , Insurance and Assessments – will pull from the escrow screen. You have the opportunity to add to this list.
3. Total Closing Costs & Closing Costs Financed – this information pulls from the Closing Cost Details screen make sure everything is reflected correctly.
4. Cash to Close – modify for any additional deposits or credits to reflect the true amount for cash to close.
5. Other Considerations – Answer all questions accordingly

ppdocs,inc Loan Estimate - Integrated Disclosure

Borrower:
 Property:
 Loan Number: 2

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Other Details

Order Information
 Lender Information
 Property Information
 Borrower(s)
 Loan Setup
 Loan Information
 Disclosure History
 Loan Detail
 Private Mortgage Ins.
 Escrow Account Setup
 Simultaneous Issue Title Policy
 Closing Cost Details
 Credit Breakdown
 Estimated Cash Due at Closing
 Identified Service Providers
Other Details
 Truth In Lending
 Payment Table Preview
 Document Selection
 Auditor
 Submit Request

Loan Purpose to Print on Disclosures: Purchase

Is the property value an estimate? Yes

Does Loan Have a Prepayment Penalty? No

Assumption: We will not allow assumption of this loan.

Homeowner's Insurance Required: Yes

Grace Period: 15 days

Late Charge: 5.000 %

Late Charge Based On: principal and interest payment

Maximum Late Charge: 0.00

Partial Payment: Does not accept any partial payments.

What Will Happen to the Servicing of This Loan?: We intend to transfer servicing.

New construction 60 day notice: No

Include Signature Lines/Confirm Receipt? Yes

Include estimated amounts on the written list of service providers: No

Important Dates

MM/DD/YYYY HH:MM AMPM Time Zone

Rate Lock Until: 11/27/2015 5:00 PM EST (Eastern Standard Time)

Estimate Expires On: 10/30/2015 5:00 PM EST (Eastern Standard Time)

Estimated Taxes, Insurance and Assessments

This Estimate Includes	Payment/Period	In Escrow?	Grouping
Property Taxes	369.00	<input checked="" type="checkbox"/>	
Homeowner Insurance	100.00	<input checked="" type="checkbox"/>	
	0.00	<input type="checkbox"/>	Other
	0.00	<input type="checkbox"/>	Other
	0.00	<input type="checkbox"/>	Other
	0.00	<input type="checkbox"/>	Other
	0.00	<input type="checkbox"/>	Other
Total	469.00		

Closing Costs Financed

Loan Amount: 395,100.00

- Total Payoffs/Payments: 439,000.00

= Closing Costs Financed: 0.00

Continue through the rest of the order form and submit to review.

Closing Disclosure

Click "Order Final Docs" to transfer your data from the Loan Estimate to the Closing Disclosure order form.

The screenshot displays a web application interface with two main sections: "Loan Information" and "Selected Product".

Loan Information

Borrower:	test test
Property:	test, TX
Lender:	ABC Mortgage Company
Loan Number:	123546
Last Modified:	10/23/2015 11:21:05 AM
Profile:	Carrie Goff
Template:	
Import:	

Selected Product

Initial Disclosures w/ Loan Estimate for TRID
Loan Estimate and other disclosures required by CFPB and other federal consumer regulations. Lender must provide their own Federal Privacy Notice, appropriate program disclosures, broker disclosures.

Service type: Express
Fee: \$25.00

Buttons:

- Open Order Form >
- Order Final Docs >** (circled in red)
- Import Data >
- Export Data >
- View Data >
- Compliance Cert >
- Clone Order >
- Create Template >
- Send Copy >
- Archive Order >
- Fax Cover Sheet >
- Register Min # >

The **Order Status page** also allows you the opportunity to collaborate with the title company to request final fees. Click “Continue” in the Collaboration section. Lender is then asked to approve or reject each change individually.

Loan Information	
Borrower:	Carrie TEST
Property:	12345 Main Street, TX
Lender:	ABC Lender
Loan Number:	12345
Last Modified:	10/23/2015 11:37:01 AM
Profile:	Carrie Goff
Template:	
Import:	InitialTIL

Selected Product

Residential Mortgage ([Change product...](#))
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.

Service type: Full
Fee: \$225.00

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

Collaboration Powered by TRIDShare™

Collaborate with settlement professionals to get all the information for the Closing Disclosure. You can send an invitation to anyone to collaborate. All you need is their email address. This collaboration tool is powered by [TRIDShare](#).

When you submit a request for collaboration you will be giving the settlement agent access via the online collaboration tool. You should enter as much information as possible in this order form before starting a collaboration session with the settlement agent.

The settlement agent will have the ability to suggest changes to the Closing Disclosure. Once they have submitted that data for review, you will be given the opportunity to import the changes.

[Continue...](#)

After you have approved all fees from the Settlement Agent, open the order form and continue through the screens.

The **Loan Detail** screen is much like the screen clients are used to seeing with a few modifications:

1. Prepared Date – what date is this Closing Disclosure issued to the borrower?
2. Initial and Last Loan Estimate – much the same as the previous initial and last TIL sent. If you had to re-disclose, enter the first date given (initial LE sent) the last date LE sent.

ppdocs,inc Closing Disclosure

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Loan Detail

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Settlement Agent
Property Information
Borrower(s)
Loan Setup
Additional Docs & Conditions
Loan Information
Loan Detail
Escrow Information
Closing Cost Details
Tolerance
Other Details
Seller Information
Federal TIL Disclosure
Document Selection
Auditor
Submit Request


Appraised Value	250,000.00
Sales Price	250,000.00
Loan Payoff	0.00
Down Payment	45,000.00
Loan Amount	205,000.00
Total Loan Amount	205,000.00
Loan to Value (LTV)	82.000 %
Date Issued	10/31/2014
Application Date	10/31/2014 ✕
Interest Rate Lock Date	10/31/2014
Initial Loan Estimate Sent Date	
Last Loan Estimate Received Date	
Is this a revised Loan Estimate?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Earliest Allowed Closing Date	according to MDIA (read-only) How does PPDocs calculate dates?
Estimated Closing Date	
Settlement Date (Funding)	
First Payment Date	
Interest Rate	6.000 %
Payments Due	Periodically
Payment Frequency	Monthly
Computation	Scheduled
Interest Calculations	Ordinary Method
Interest Only Term	0 payments
P&I (Amort.) Term	0 payments
Loan Term	payments
Number of Days Per Year	365
Odd Days Interest is	Prepaid at closing
Per Diem Interest	0 day(s) @ 33.6986 per day = 0.0000
Is this a loan to...	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If unsure, please answer No. See our analysis of temporary or bridge loans in the FAQ

If imported from the LE order form on the PPDocs system the “estimate” on the **Closing Cost Details** screen will be pre-filled. You must now go through and enter all the “At Closing” costs by either:

1. Clicking “Add Item” button at the bottom in purple under each section.
2. Click on any other blue descriptions to edit existing items.

Closing Disclosure		
Closing Cost Details		
Loan Costs	Borrower-Paid	
	Estimated	At Closing
A. Origination Charges		\$2,250.00
1% of Loan Amount (Points)	\$2,000.00	\$2,000.00
Processing Fee	\$250.00	\$250.00
Underwriting Fee	\$400.00	
Add Item		
B. Services Borrower Did Not Shop For		\$875.00
Appraisal Fee	\$400.00	\$400.00
Document Preparation Fee	\$200.00	\$200.00
Flood Certification	\$25.00	\$25.00
Title - Closing Fee	\$250.00	\$250.00
Add Item		
C. Services Borrower Did Shop For		
Add Item		
D. TOTAL LOAN COSTS (Borrower-Paid)		\$3,125.00
Loan Costs Subtotals (A + B + C)		\$3,125.00
Other Costs		
E. Taxes and Other Government Fees		\$160.00
Recording Fees	\$160.00	\$160.00
Transfer Tax		
Add Item		
F. Prepays		\$5,921.92
Homeowner's Insurance (months)	\$2,400.00	\$2,400.00
Mortgage Insurance (months)		
Prepaid Interest (\$21.92 per day for 1 days @ 4%)	\$21.92	\$21.92
Property Taxes (months)	\$3,500.00	\$3,500.00
Add Item		
G. Initial Escrow Payment at Closing		\$3,808.37
Homeowner's Insurance (\$200.00 per month for 3 mo.)	\$600.00	\$600.00
Mortgage Insurance ()		
Property Taxes (\$291.67 per month for 11 mo.)	\$3,208.37	\$3,208.37

The following **Tolerance** screen will give you a quick overview of your fee changes and overall tolerances.


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- Tolerance
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- Truth In Lending
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- Submit Request

Tolerance

Charges That Cannot Increase

<u>Fee Description</u>	<u>Section</u>	<u>Estimated</u>	<u>Final</u>	<u>Cure</u>
% of Loan Amount (Points)	A	2,000.00	2,000.00	N/A
Underwriting Fee	A	400.00	0.00	N/A
Processing Fee	A	250.00	250.00	N/A
Document Preparation Fee	B	200.00	200.00	N/A
Appraisal Fee	B	400.00	400.00	N/A
Flood Certification	B	25.00	25.00	N/A

Total Cure: 0.00

Charges That in Total Cannot Increase More Than 10%

<u>Fee Description</u>	<u>Section</u>	<u>Estimated</u>	<u>Final</u>
Recording Fees	E	160.00	160.00


Estimated: 160.00
Final: 160.00
Increased: 0.00
Maximum Allowed: 16.00
Cure: 0.00

Charges That Can Change

<u>Fee Description</u>	<u>Section</u>	<u>Estimated</u>	<u>Final</u>
Homeowner's Insurance	F	2,400.00	2,400.00
Prepaid Interest	F	21.92	21.92
Property Taxes	F	3,500.00	3,500.00
Homeowner's Insurance	G	600.00	600.00
Property Taxes	G	3,208.37	3,208.37
Title - Closing Fee	C	250.00	250.00
Title - Owners Coverage Premium	H	1,952.00	1,952.00

TOTAL CURE: 0.00

Other Details is similar to the Loan Estimate's screen with a few modifications. You will now see a comparison of fees from what was estimated at to now at closing.


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Other Details

Loan Purpose to Print on Disclosures	Purchase <input type="text"/>
Is the property value an estimate?	No <input type="text"/>
Does Loan Have a Prepayment Penalty?	No <input type="text"/>
Assumption	We will not allow assumption of this loan. <input type="text"/>
Demand Feature	No. <input type="text"/>
Liability After Foreclosure	State law does not protect from liability. <input type="text"/>
Grace Period	15 days <input type="text"/>
Late Charge	5.000 % <input type="text"/>
Late Charge Based On	principal and interest payment. <input type="text"/>
Maximum Late Charge	0.00 <input type="text"/>
Partial Payment	May accept payments that are less and apply to loan. <input type="text"/>
Include Signature Lines/Confirm Receipt?	Yes <input type="text"/>

Estimated Taxes, Insurance and Assessments

This Estimate Includes	Payment/Period	In Escrow?	Grouping
Property Taxes	291.67	<input checked="" type="checkbox"/>	
Homeowner Insurance	200.00	<input checked="" type="checkbox"/>	
	0.00	<input type="checkbox"/>	Other <input type="text"/>
	0.00	<input type="checkbox"/>	Other <input type="text"/>
	0.00	<input type="checkbox"/>	Other <input type="text"/>
	0.00	<input type="checkbox"/>	Other <input type="text"/>
	0.00	<input type="checkbox"/>	Other <input type="text"/>
Total	491.67		

Closing Costs Financed

Loan Amount	200,000.00
- Total Payoffs/Payments	400,000.00
= Closing Costs Financed	0.00

Continue through the rest of the order form and submit to review.

If you have any questions, comments or concerns please contact us at support@ppdocs.com.