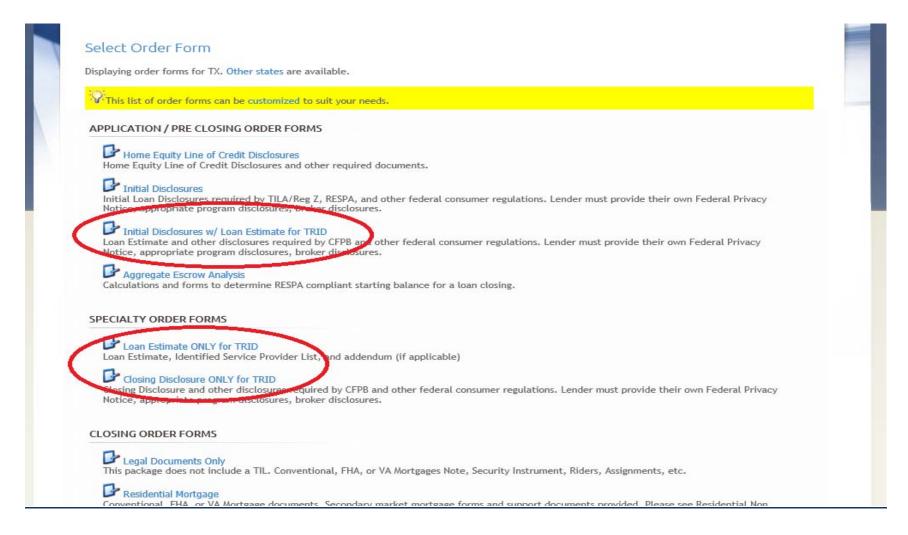
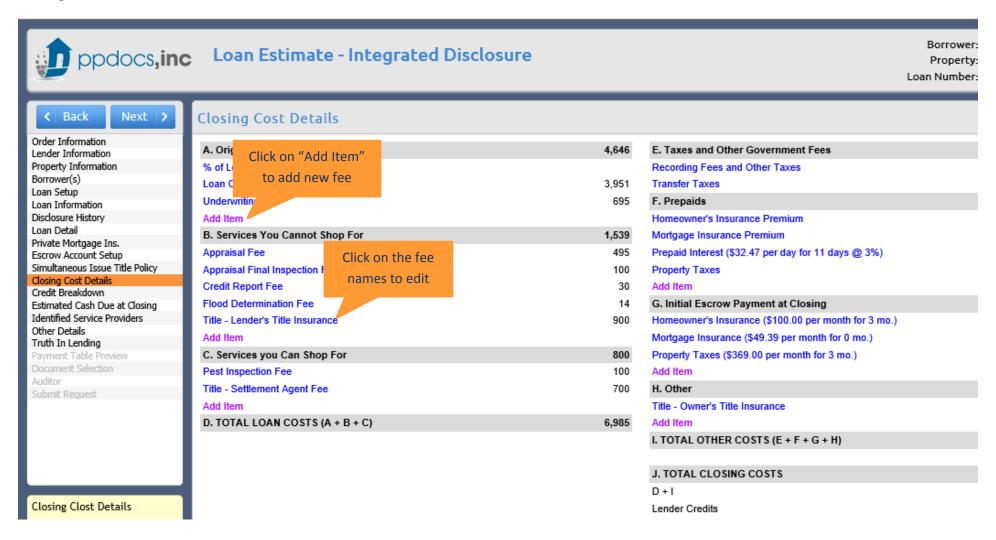
## How to order the Loan Estimate and Closing Disclosure on the PPDocs System

- 1. Logon to PPDocs.com
- 2. Click Account
- 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:



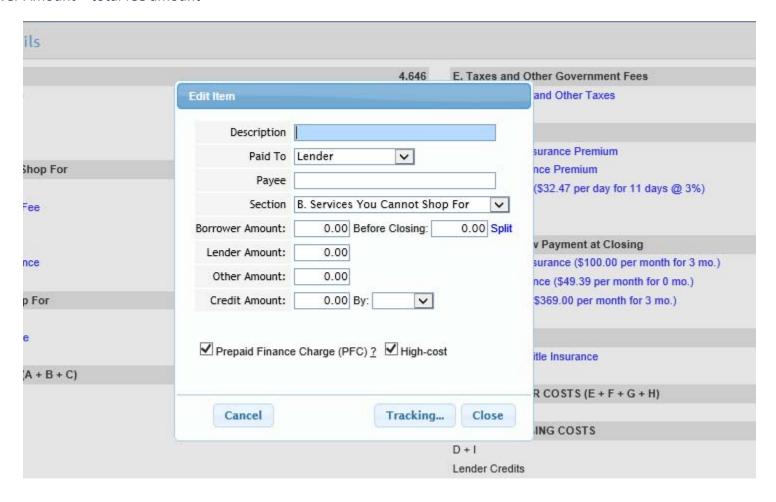
## **Loan Estimate**

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



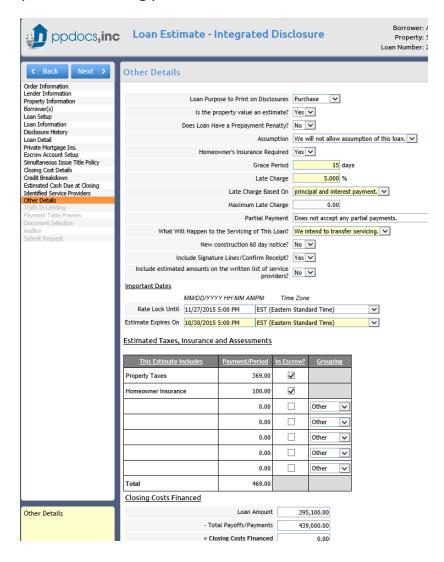
To add a fee, click Add Item button in purple under each section. You will need to input the following information:

- 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



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

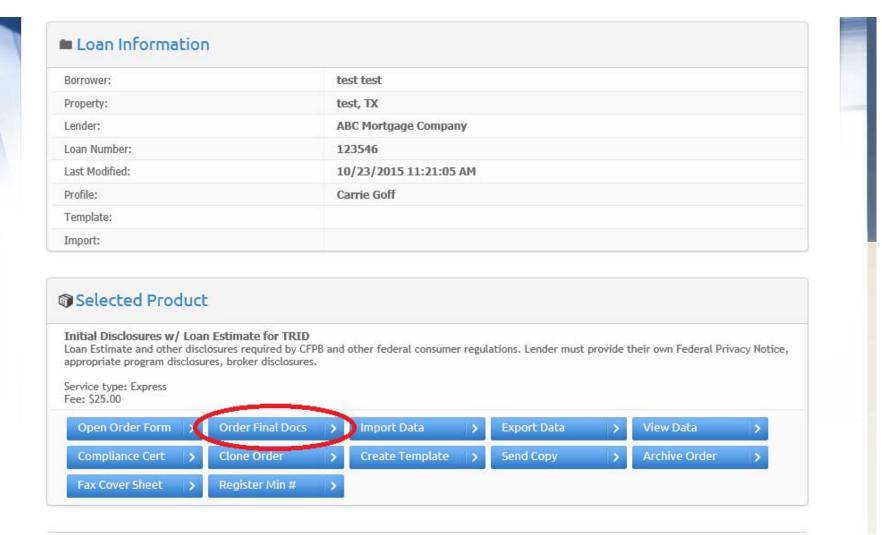
- 1. Important Dates fill in both a date and time with the corresponding time zone
- 2. Estimated Taxes, Insurance and Assessments will pull from the escrow screen. You have the opportunity to add to this list.
- 3. Total Closing Costs & Closing Costs Financed this information pulls from the Closing 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



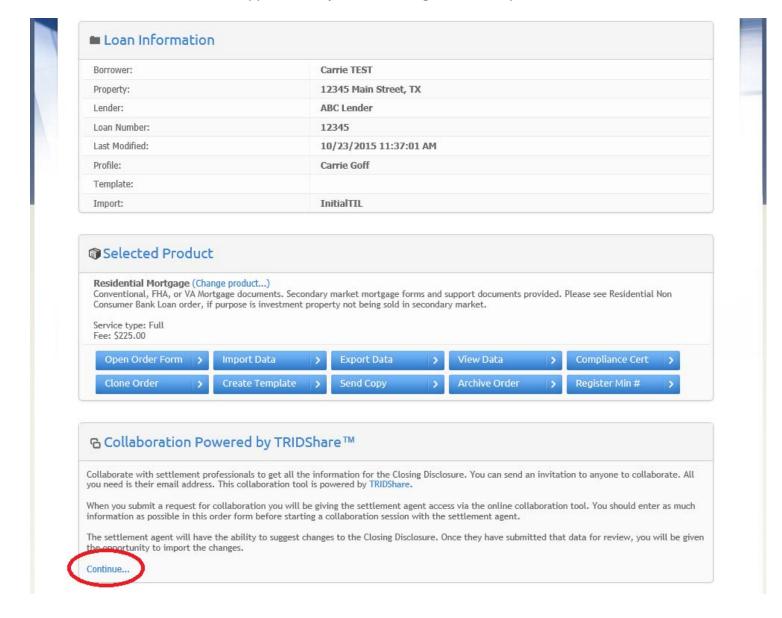
Continue through the rest of the order form and submit to review.

## **Closing Disclosure**

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



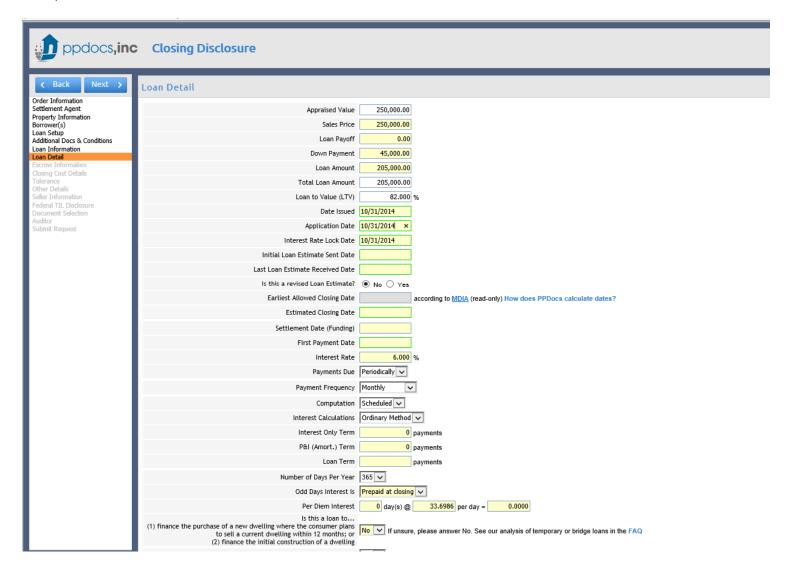
**The Order Status page** also allows you the opportunity to collaborate with the title company to request final fees. Click "Continue" in the Collaboration section. Lender is then asked to approve or reject each change individually.



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.

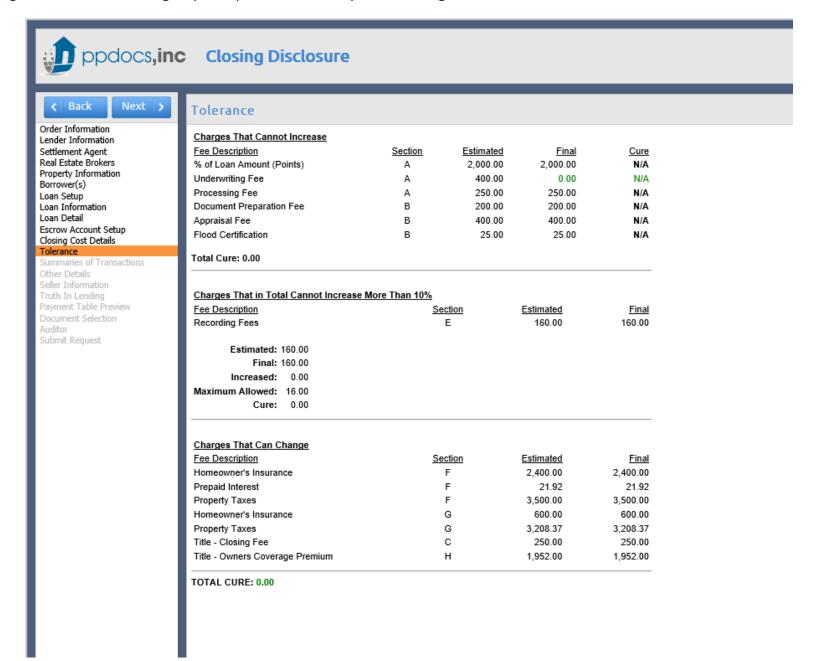


If imported from the LE order form on the PPDocs system the "estimate" on the **Closing Cost Details** screen will be pre-filled. You must now go through and enter all the "At Closing" costs by either:

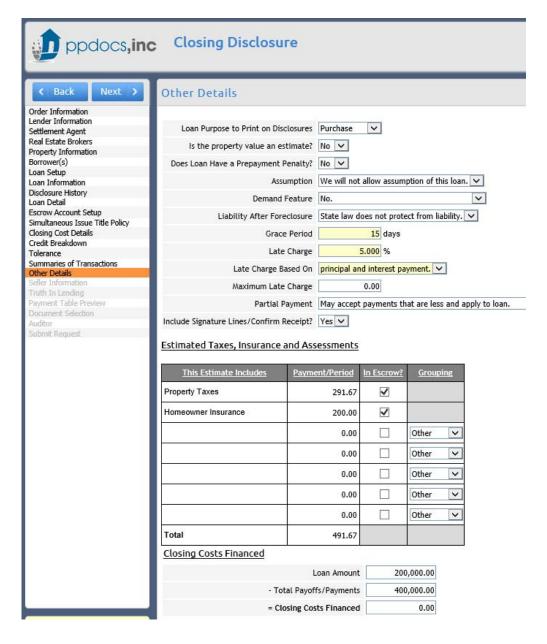
- 1. Clicking "Add Item" button at the bottom in purple under each section.
- 2. Click on any other blue descriptions to edit existing items.

Closing Cost Details			
Loan Costs	Estimated	Borrower-Paid	
A. Origination Charges	Esumated	At Closing	2,250.
1% of Loan Amount (Points)	\$2,000.00	\$2,000.00	.,230.
Processing Fee	\$2,000.00	\$2,000.00	
Underwriting Fee	\$400.00	\$250.00	
Add Item	3400.00		
B. Services Borrower Did Not Shop For		\$	875.0
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	3,125.
Loan Costs Subtotals (A + B + C)		\$3,125.00	
Other Costs			
E. Taxes and Other Government Fees		\$	160.0
Recording Fees	\$160.00	\$160.00	
Transfer Tax			
Add Item			
F. Prepaids		\$5	5,921.
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	3,808.
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.



**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.



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.