

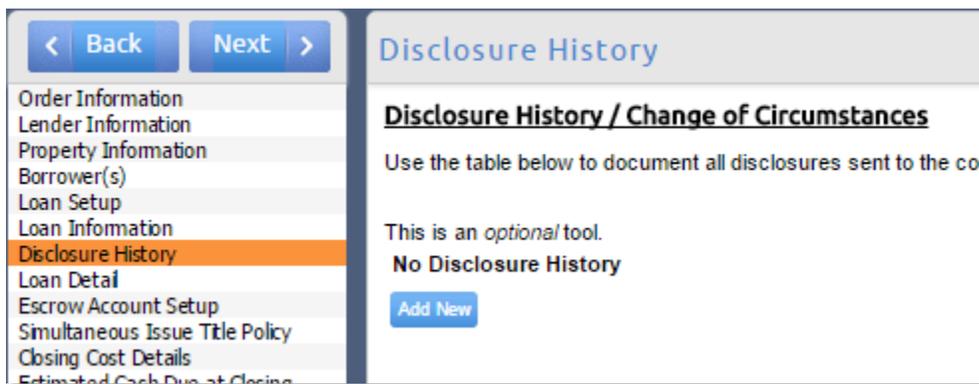
Disclosure History/Fee Tracking

Updated September 24, 2015

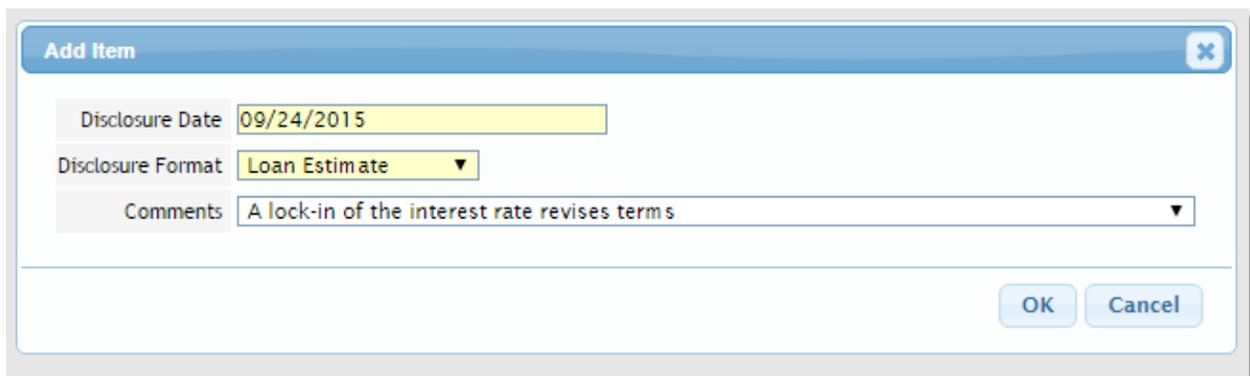
This guide will help you understand how to keep track of TRID Disclosures and calculate the correct baseline for your Closing Disclosure within the PPDocs order form. This is an optional tool that is not required to be used.

Disclosure History

The process starts when you begin an order within PPDocs and reach our new Disclosure History screen:



Here you will add each TRID Disclosure that has been sent to the Consumer. Information required is the date the disclosure was sent, and whether it was a Loan Estimate or a Closing Disclosure.



Fee Tracking

Now that you have your Disclosure History in our system, we will be able to assist you in determining the correct baseline amount for tolerance testing and determination of good faith per 1026.19(e)(3).

When adding a fee in our Closing Cost Details Screen, you will notice a Tracking... button within each fee:

Edit Item

Description: Document Preparation Fee

Paid To: Lender

Payee: PPDocs

Section: B. Services You Cannot Shop For

Borrower Amount: 225.00 Before Closing: 0.00 Split

Lender Amount: 0.00

Other Amount: 0.00

Credit Amount: 0.00 By:

Prepaid Finance Charge (PFC) High-cost

Buttons: Delete Fee, Tracking..., Close

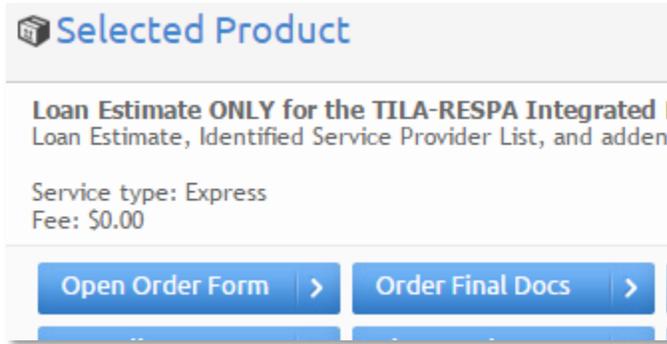
Fee History

Disclosure	Amount	COC	Comments
9/24/2015 - Loan Estimate	175.00	<input checked="" type="checkbox"/>	
9/25/2015 - Loan Estimate	225.00	<input type="checkbox"/>	Quoted Wrong Fee

Buttons: OK, Cancel

On the Fee History box, you will input what each fee was at the time of the disclosure and whether or not it was a valid change of circumstance (Check the box if it is a valid COC). We use this to calculate the correct Estimated Amount.

When using our Loan Estimate, this information will carry over to your closing documents when using our Order Final Docs service within the order status page.



On the Closing Disclosure, you will notice the estimated amount being calculated as \$175 since the \$225 was not a valid change of circumstance:

Edit Item

Description:

Paid To:

Payee:

Section:

Estimated:

Borrower Amount: Before Closing: [Split](#)

Seller Amount: Before Closing:

Lender Amount:

Other Amount:

Credit Amount: By:

Prepaid Finance Charge (PFC) [?](#)

[Delete Fee](#) [Tracking...](#) [Close](#)

Fee History ✕			
Disclosure	Amount	COC	Comments
9/24/2015 - Loan Estimate	175.00	<input checked="" type="checkbox"/>	
9/25/2015 - Loan Estimate	225.00	<input type="checkbox"/>	Quoted Wrong Fee

If you are not using our system for your Loan Estimate, these screens can still be used to calculate the baseline, however you will need to manually key in each Loan Estimate or Closing Disclosure.