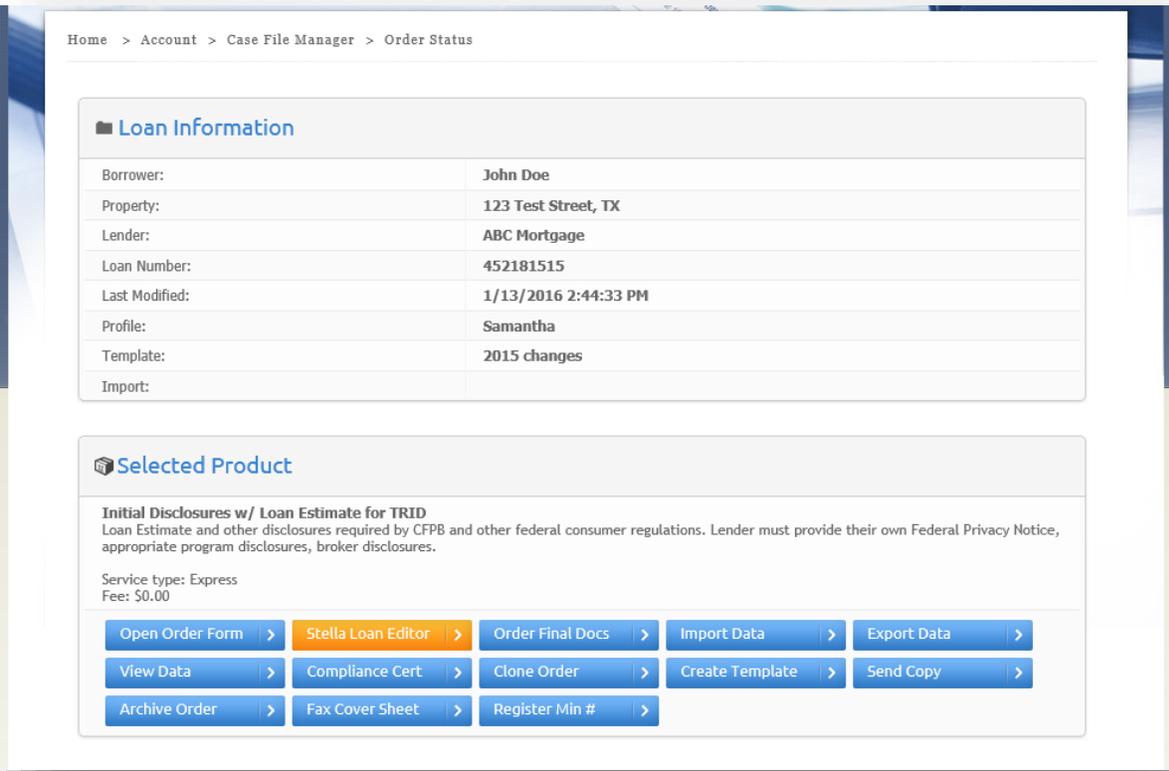
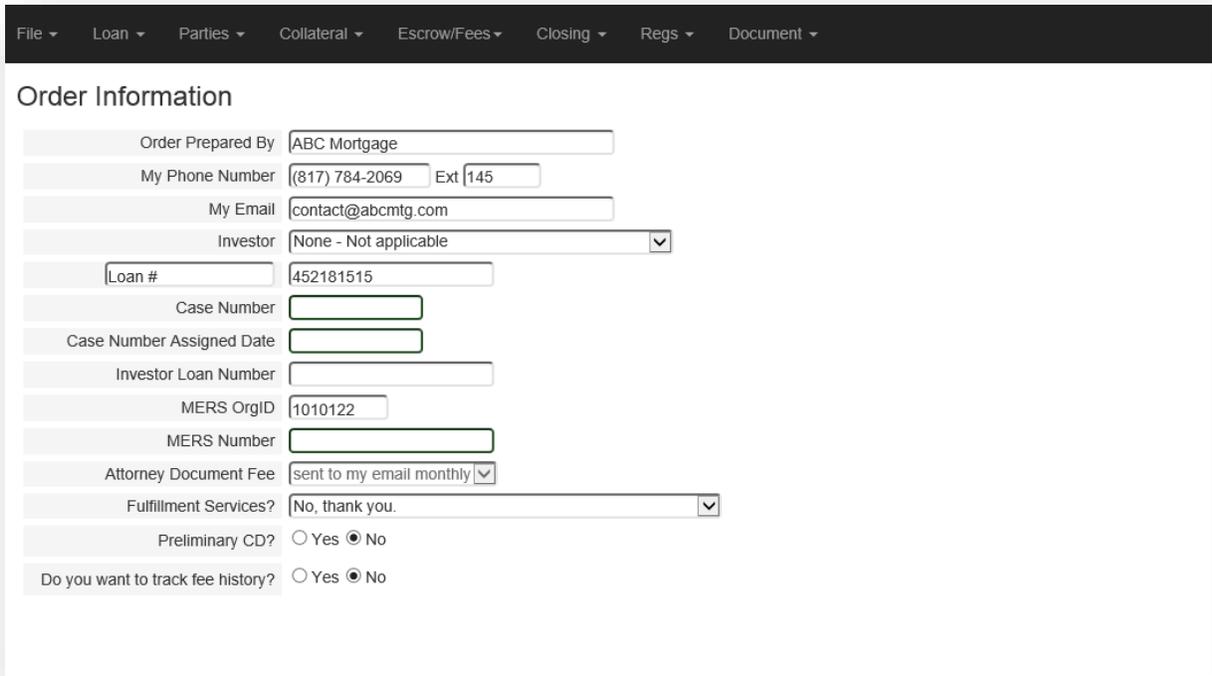


# Stella Loan Editor Guide For Express Service Orders

Once you've submitted an express loan, you will have access to the new Stella Loan Editor. You can access it by clicking on the "Stella Loan Editor" button next to the "Open Order Form" button where you go back into the traditional interview style order form.

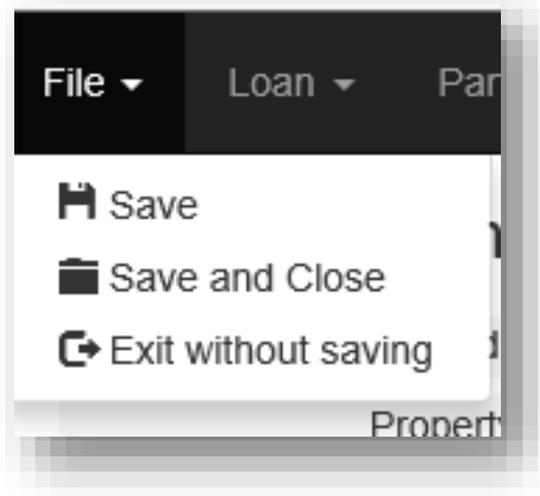


This will take you into our new platform. Here, you have access to all of the fields. There are no buttons to navigate back and forth between pages. Instead there is a menu at the top of the screen, and you have access to all screens at all times. We no longer show and hide unnecessary screens and there is no longer one set path you must take from one screen to the next.

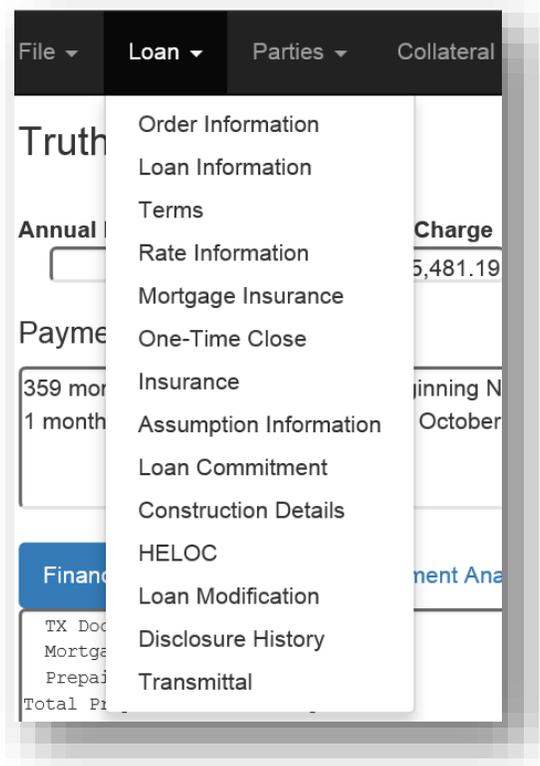


The menu at the top is broken down into a few main categories.

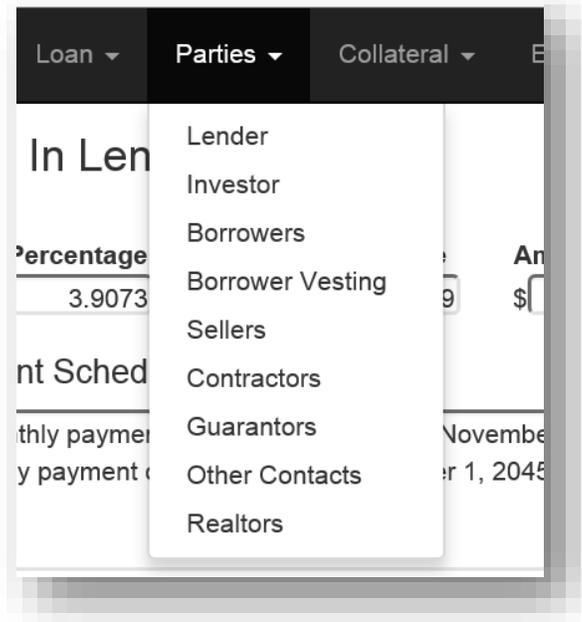
The **File** menu has your options to save and get out of the order form. Stella does not save automatically like the traditional order form does, but by the time you are in Stella, you should already have everything pretty much filled out. To save, click the file menu in the black navigation menu and click either “Save” or “Save and Close” to save the file. If you wish to exit without saving, you can select “Exit without Saving”



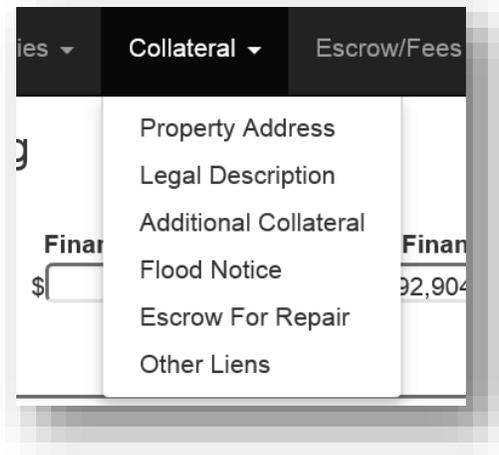
The **Loan** menu has the information regarding the terms of the loan itself: rates, loan amount, rate information, loan dates, HELOCs, One-Time details, etc. This is the meat and potatoes of the order form as far as the calculations for the Truth in Lending go. This is the same information that would have been shown previously on the Loan Information, Loan Setup, Loan Details, and other similar screens.



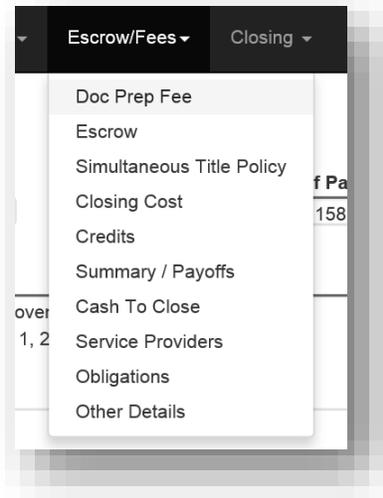
The **Parties** menu contains the borrowers, sellers, and lender as well as other parties that were previously sprinkled around the order form on other screens, such as the Mortgage Loan Originator, Funder, Warehouse Bank, Broker, Servicer, etc. We used to only show some of them if there was a particular document or a particular loan purpose. You can now access them all at any time.



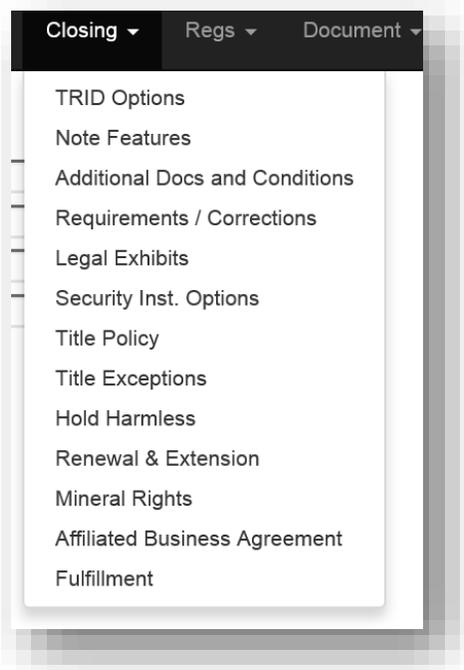
The **Collateral** menu has information regarding the property, legal descriptions, additional collateral, and other lien information.



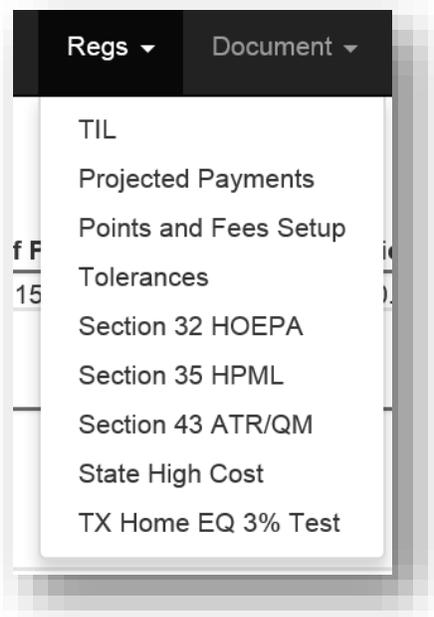
The **Escrow/Fees** menu has the closing cost detail screens, escrow information, credit breakdown, assessment obligations, and the cash to close.



The **Closing** menu has information regarding the note features and riders, additional documents, instructions to the title company, funding and closing conditions, hold harmless, title exceptions, etc.



The **Regs** menu has tolerance information, the Truth in Lending analysis, and federal and state level test results along with the preview of the projected payments table.



You will see the regulation analysis screens even when you are not failing or they are not applicable. Currently in the traditional order form, you would not see these screens unless there was a problem with the file. Now, you can see them at any time to see that you are passing, failing, or that something is not applicable.

For instance, this is not a section 35 loan, but I have access to the analysis now.

A screenshot of a software interface showing the 'Section 35 HPML' analysis screen. The screen has a dark header with navigation menus: File, Loan, Parties, Collateral, Escrow/Fees, Closing, Regs, and Document. The main content area is white with black text. The title 'Section 35 HPML' is at the top. Below it is a paragraph explaining the rule: 'If the loan's APR exceeds the Average Prime Offer Rate as published by the Federal Reserve Board in effect when the rate is set by 1.5% or more (2.5% for 1st lien jumbo, 3.5% for 2nd liens), this loan is a higher-priced mortgage loan.' Below this is a table of loan details:

|   |               |
|---|---------------|
| Loan Amount   | \$95,000.00   |
| Lien Position   | First         |
| Application Date  | 08/01/2015    |
| Lock Date   | 08/01/2015    |
| Annual Percentage Rate  | 4.69 %        |
| Average Prime Offer Rate (30-year maturity published on 07/27/2015) | -4.09 %       |
| <b>APR minus Average Prime Offer Rate</b>                           | <b>0.60 %</b> |

Below the table is a section titled 'SUMMARY' with the text: 'This loan is not an HPML loan.'

I will also see the TX Home Equity Fees test even if I'm doing a loan that is a conventional purchase. However, the analysis will tell me that it is not applicable for this loan.

File ▾ Loan ▾ Parties ▾ Collateral ▾ Escrow/Fees ▾ Closing ▾ Regs ▾ Document ▾

## TX Home EQ. Fees

NOTICE

- 1) Lender will establish that the principal amount of this loan when added to the aggregate total of the outstanding principal balances of all other indebtedness secured by valid encumbrances of record against the Property does not exceed 80% of the fair market value of the Property at time of closing. If a Texas home equity line of credit, the line of credit cannot exceed 50% of the fair market value at the time of closing.
- 2) Lender will not schedule closing until the later of a) twelve (12) days after the later of loan application and Borrower's receipt of Notice Concerning Extension of Credit, and b) one business day advance itemized disclosures of the actual fees, points, interest, costs and charges that will be charged at closing.
- 3) Lender will obtain from Title Company / Settlement Agent all fee and charge information and verify that Lender and other third-party charges paid by Borrower at closing do not exceed three percent (3%) of the loan amount.
- 4) Lender will not include any non homestead property as collateral (10 acres for urban homestead, 100 acres for rural homestead single person, or 200 acres for rural homestead if family or married).
- 5) A Lender cannot require a homestead owner or the owner's spouse to pay fees to any person that are necessary to originate, evaluate, maintain, record, insure, or service the extension of credit that exceed, in the aggregate, three percent (3%) of the original principal amount of the extension of credit. An "Origination Fee" should be included in the three percent (3%) limit if paid by the Borrower. "Discount Points" may be excluded from the calculation if it is to buy down the interest rate (true mathematical relationship).

**Please include ALL title company fees to properly calculate the 3% limit.**

The Texas Home Equity constitutional amendment states that the Borrower may not be required to pay fees, in addition to any interest, in excess of three percent (3) of the original principal amount.

Fees cannot exceed 3% of the loan amount per Texas Constitution which lists the fees to be used in calculation.

### List of Fees Paid by Borrower(s)

The TX Home Equity 3% test is not applicable for this loan.

The **Document** menu has the auditor, document options, an improved document selection screen, and a list of generated packages for this loan. You can now access all of your packages without ever leaving the loan and without a lengthy resubmit.

Regs ▾ Document ▾

- Audit
- Options
- Selection
- Packages

ments

85.64

Gone are the limitations of going through each screen in order. You can go to any page at any time. There are no required fields in Stella. You have full control over your data. For example, at any time, you can go to the Escrows/Fees menu and go to the Closing Cost screen, even if you are missing information elsewhere.

The screenshot shows the 'Order Information' form within the 'Escrow/Fees' menu. The form contains various input fields and dropdown menus. A dropdown menu is open, showing options: Doc Prep Fee, Escrow, Simultaneous Title Policy, Closing Cost (highlighted), Credits, Summary / Payoffs, Cash To Close, Service Providers, Obligations, and Other Details. The form fields include: Order Prepared By (ABC Mortga), My Phone Number ((817) 784-20), My Email (contact@abc), Investor (None - Not a), Loan # (452181515), Case Number, Case Number Assigned Date, Investor Loan Number, MERS OrgID (1010122), MERS Number, Attorney Document Fee (sent to my email monthly), Fulfillment Services? (No, thank you.), Preliminary CD? (No), and Do you want to track fee history? (No).

We do still, however, validate fields for valid answers. Invalid fields will be displayed with a red background.

The screenshot shows the 'Other Contacts' form, specifically the 'Title Company' section. The form is titled 'Title Company' and includes the subtitle 'Settlement agent's name and address.' The form fields are: Company, Address Line 1, Address Line 2, ZIP: City, State (76017abc, Arlington, TX), County (Tarrant), Phone Number, Ext, Fax Number, Contact, Email Address, GF Number, Organization NMLS ID, Organization ST ID, Individual Settlement Agent NMLS ID, and Individual Orig. ST ID. The 'ZIP: City, State' field is highlighted with a red background, indicating an invalid entry.

You cannot leave the screen until invalid fields are corrected:

File ▾ Loan ▾ Parties ▾ Collateral ▾ Escrow/Fees ▾ Closing ▾ Regs ▾ Document ▾

### Other Contacts

- Title Co
- Broker
- Loan Originator
- Funder
- Trustee
- Mortgage / DOT Info
- Servicer
- Warehouse Bank
- Return To
- Note Payee
- First Payment
- Nearest Living Relative
- ECO A
- Builder
- Manufacturer
- Warrantor

**Title**

Settle

Property Address

Legal Description

Additional Collateral

Flood Notice

Escrow For Repair

Other Liens

Address.

any

1

Address Line 2

ZIP: City, State

76017abc

Arlington

TX

County

Tarrant

Phone N

Fax N

C

Email A

GF N

Organization NMLS ID

Organization ST ID

Individual Settlement Agent

NMLS ID

Individual Orig. ST ID

Message from webpage

⚠ There are invalid field(s) on this screen. You must correct them before you can continue. They are highlighted in red.

OK

Screens are still smart enough to show you what you need based on your choices. For example, if you go from a purchase to a one time closing, the Loan Information screen will change accordingly in real time.

Purchase:

The screenshot shows the 'Loan Information' screen with the following fields and values:

- File ▾ | Loan ▾ | Parties ▾ | Collateral ▾ | Escrow/Fees ▾ | Closing ▾ | Regs ▾ | Document ▾
- Loan Type: Conventional ▾
- Doc Package Type (Loan Purpose): Purchase ▾
- Interest Rate:  Fixed  Adjustable
- Investor: None - Not applicable ▾
- Loan Plan: Fannie Mae / FNMA 3200 Fixed-Rate Note [Select]
- VA Land Board?:  No  Yes
- Business Purpose Loan?: No ▾

One-time closing:

The screenshot shows the 'Loan Information' screen with the following fields and values:

- File ▾ | Loan ▾ | Parties ▾ | Collateral ▾ | Escrow/Fees ▾ | Closing ▾ | Regs ▾ | Document ▾
- Loan Type: Conventional ▾
- Doc Package Type (Loan Purpose): One-Time Closing ▾
- Interest Rate:  Fixed  Adjustable
- Investor: None - Not applicable ▾
- Loan Plan: Fannie Mae / FNMA 3200 Fixed-Rate Note [Select]
- VA Land Board?:  No  Yes
- Cash to Close Calculation Method:  Standard Method  Alternative Method
- Is this a Refinance with the "Original Creditor"? No ▾
- Business Purpose Loan? No ▾
- The questions below pertain to the draw period only.**
- Is land purchase included? No ▾
- Is dwelling refinance included? No ▾
- Draw Period Cash to Close Calculation Method:  Standard Method  Alternative Method

The order form will continue to give you error messages and feedback as it did in the traditional order form. It will appear under the black menu in red text.

File ▾ Loan ▾ Parties ▾ Collateral ▾ Escrow/Fees ▾ Closing ▾ Regs ▾ Document ▾

## Rate Information

Loans subject to Reg Z must have either Life cap or Maximum life rate specified  
Running calculations...

ARM Information Interest Rate  Fixed  Adjustable

ARM Program Disclosure

Buydown

Step Rate

Some of the screens themselves will look identical to the way they are presented in the order form today, such as the Closing Cost screen:

File ▾ Loan ▾ Parties ▾ Collateral ▾ Escrow/Fees ▾ Closing ▾ Regs ▾ Document ▾

## Closing Cost Details

|  |              |   |              |
|--|--------------|---|--------------|
| <b>A. Origination Charges</b>          | <b>0</b>     | <b>E. Taxes and Other Government Fees</b>             |              |
| % of Loan Amount (Points)              |              | Recording Fees and Other Taxes                        |              |
| <a href="#">Add Item</a>               |              | Transfer Taxes  |              |
| <b>B. Services You Cannot Shop For</b> | <b>150</b>   | <b>F. Prepaids</b>                                    | <b>283</b>   |
| TX Doc Prep APR                        | 150          | Homeowner's Insurance Premium                         |              |
| <a href="#">Add Item</a>               |              | Mortgage Insurance Premium                            |              |
| <b>C. Services you Can Shop For</b>    | <b>885</b>   | Prepaid Interest (\$9.76 per day for 29 days @ 3.75%) | 283          |
| Title - Lender's Title Policy          | 885          | Property Taxes  |              |
| <a href="#">Add Item</a>               |              | <a href="#">Add Item</a>                              |              |
| <b>D. TOTAL LOAN COSTS (A + B + C)</b> | <b>1,035</b> | <b>G. Initial Escrow Payment at Closing</b>           | <b>0</b>     |
|  |              | Homeowner's Insurance                                 |              |
|  |              | Mortgage Insurance                                    |              |
|  |              | Property Taxes  |              |
|  |              | <a href="#">Add Item</a>                              |              |
|  |              | <b>H. Other</b>                                       | <b>0</b>     |
|  |              | <a href="#">Add Item</a>                              |              |
|  |              | <b>I. TOTAL OTHER COSTS (E + F + G + H)</b>           | <b>283</b>   |
|  |              | <b>J. TOTAL CLOSING COSTS</b>                         | <b>1,318</b> |
|  |              | D + I   | 1,318        |
|  |              | Lender Credits  | 0            |

Others will be presented differently, such as the Other Contacts screen. Instead of being divided up throughout the order form, all contacts are now in one place. Some screens will have blue buttons on the left side or the top that give you additional breakdowns. A great example is the contacts screen. Instead of seeing all the contacts at once, you will see one at a time, selected by the buttons on the left.

File ▾ Loan ▾ Parties ▾ Collateral ▾ Escrow/Fees ▾ Closing ▾ Regs ▾ Document ▾

### Other Contacts

- Title Co
- Broker
- Loan Originator**
- Funder
- Trustee
- Mortgage / DOT Info
- Servicer
- Warehouse Bank
- Return To
- Note Payee
- First Payment
- Nearest Living Relative
- ECOA
- Builder
- Manufacturer
- Warrantor

#### Loan Originator

Mortgage Loan Originator Information [\(What is this?\)](#)

|                               |                            |
|-------------------------------|----------------------------|
| Organization Name             | ABC Mortgage Originator    |
| Address Line 1                | 2310 I-20W                 |
| Address Line 2                | 100                        |
| ZIP, City, State              | 76017 Arlington TX         |
| Phone Number                  | (817) 784-2069 Ext 145     |
| Fax Number                    |                            |
| Individual Originator Name    | Individual Originator Name |
| Contact Times                 |                            |
| Contact Days                  |                            |
| Organization NMLS ID          | Test Org ID                |
| Individual Originator NMLS ID | Test Ind ID                |

Another example is the rate information screen, with individual sections for ARM information, buydowns, step rates, etc.

File ▾ Loan ▾ Parties ▾ Collateral ▾ Escrow/Fees ▾ Closing ▾ Regs ▾ Document ▾

### Rate Information

Running calculations...  
Loans subject to Reg Z must have either Life cap or Maximum life rate specified

- ARM Information**
- ARM Program Disclosure
- Buydown
- Step Rate

|                        |  |
|------------------------|--|
| Interest Rate          | <input type="radio"/> Fixed <input checked="" type="radio"/> Adjustable    |
| Index Value            | <input type="text"/> %   |
| Index Date             | <input type="text"/>   |
| Margin                 | <input type="text"/> %   |
| Interest Rate Rounding | <input type="text"/>   |
| Round To               | <input type="text"/>   |
| Initial Interest Rate  | <input type="text"/> 3.750 %   |
| Initial Rate Cap       | Up <input type="text"/> 0.000 % Down <input type="text"/> 0.000 %          |
| Periodic Rate Cap      | <input type="text"/> 0.000 %   |
| Life Cap               | <input type="text"/> 0.000 %   |
| Maximum Rates          | First change <input type="text"/> % Life <input type="text"/> %            |
| Minimum Rates          | First change <input type="text"/> 0.000 % Life <input type="text"/> %      |
| Periods to First       | Rate Change <input type="text"/> 0 Payment Change <input type="text"/> 0   |
| Periods Between        | Rate Changes <input type="text"/> 0 Payment Changes <input type="text"/> 0 |
| Is it Convertible?     | <input type="text"/> No <input type="text"/>                               |

Sometimes there will be blue buttons to denote the draw period vs the permanent period on one-time closings. Switching between the two will cause the screen to show either the draw period information or the permanent period information based on the button. In this instance, the whole screen will change accordingly.

| Closing Cost Details  |  |               |   |
|---|--|---------------|---|
| Repayment   |  | Draw Period   |   |
| <b>A. Origination Charges</b>   |  | <b>0</b>      |   |
| <a href="#">% of Loan Amount (Points)</a><br><a href="#">Add Item</a>         |  |               |   |
| <b>B. Services You Cannot Shop For</b>  |  | <b>10,150</b> |   |
| TX Doc Prep APR 10,000<br>TX Doc Prep APR 150<br><a href="#">Add Item</a>     |  |               |   |
| <b>C. Services you Can Shop For</b>   |  | <b>885</b>    |   |
| <a href="#">Title - Lender's Title Policy</a> 885<br><a href="#">Add Item</a> |  |               |   |
| <b>D. TOTAL LOAN COSTS (A + B + C)</b>  |  | <b>11,035</b> |   |
|   |  |               | <b>E. Taxes and Other Government Fees</b>   |
|   |  |               | <a href="#">Recording Fees and Other Taxes</a><br><a href="#">Transfer Taxes</a>  |
|   |  |               | <b>F. Prepays</b> <b>0</b>  |
|   |  |               | <a href="#">Homeowner's Insurance Premium</a><br><a href="#">Mortgage Insurance Premium</a><br><a href="#">Prepaid Interest (\$9.76 per day for 0 days @ 3.75%)</a><br><a href="#">Property Taxes</a><br><a href="#">Add Item</a> |
|   |  |               | <b>G. Initial Escrow Payment at Closing</b> <b>0</b>  |
|   |  |               | <a href="#">Homeowner's Insurance</a><br><a href="#">Mortgage Insurance</a><br><a href="#">Property Taxes</a><br><a href="#">Add Item</a>   |
|   |  |               | <b>H. Other</b> <b>0</b>  |
|   |  |               | <a href="#">Add Item</a>  |
|   |  |               | <b>I. TOTAL OTHER COSTS (E + F + G + H)</b> <b>0</b>  |
|   |  |               | <b>J. TOTAL CLOSING COSTS</b> <b>11,035</b>   |
|   |  |               | D + I 11,035  |
|   |  |               | Lender Credits 0  |

Several of the pop-up screens have been updated with a sleeker, easier to use look:

Loan Plans
✕

Loan Program

Fannie Mae
 ▼

Loan Plans Showing applicable plans

|   |                      |
|---|----------------------|
| FNMA 3200 Fixed-Rate Note<br><small>Note: 3200</small>                                      | <a href="#">Info</a> |
| FNMA 3255 Growing-Equity Note<br><small>Note: 3255</small>                                  | <a href="#">Info</a> |
| FNMA 3271 5- 10- or 15 year Fixed Rate Interest First<br><small>Note: 3271</small>          | <a href="#">Info</a> |
| FNMA Biweekly Fixed Rate<br><small>Note: 3264 Rider: 3177</small>                           | <a href="#">Info</a> |
| FNMA Biweekly Fixed Rate without Conversion Option<br><small>Note: 3265 Rider: 3178</small> | <a href="#">Info</a> |

### Loan Plans

Loan Program

Fannie Mae

Loan Plans Showing applicable plans

|  |                           |      |
|--|---------------------------|------|
| <b>FNMA 3200 Fixed-Rate Note</b><br>Note: 3200                             |                           | Info |
| Plan ID  | 3200                      |      |
| Program By   | Fannie Mae                |      |
| Plan Name  | FNMA 3200 Fixed-Rate Note |      |
| Plan Number  | 3200                      |      |
| Documents  | Note: 3200                |      |
| Prepayment Penalty   | No                        |      |
| Assumable  | Not Allowed               |      |
| Lien Position  | First                     |      |
| Interest Only Term   | 0                         |      |
| Payments Frequency   | 12 payments per year      |      |
| <b>FNMA 3255 Growing-Equity Note</b><br>Note: 3255                         |                           | Info |
| <b>FNMA 3271 5- 10- or 15 year Fixed Rate Interest First</b><br>Note: 3271 |                           | Info |

## Other Contacts

**Title Co**

**Title Company**  
Settlement agent's name and address

Broker

Loan Originator

Funder

Trustee

Mortgage / DOT Info

Servicer

Warehouse Bank

Return To

Note Payee

First Payment

Nearest Living Relative

ECOA

Builder

Manufacturer

**Pick Contact**

Contact Type: Settlement Agent

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z ALL

**Times R Good**

Title Contact  
1000 Main Street  
Ourtown, TX 46000  
(940) 555-5000  
TitleContact@TimesRGood.com

**Trinity Title**

Tara Knox  
499 Hwy. 71 West  
Bastrop, TX 78602  
(512) 308-0900

**Trippy Title Co**

Billy Jean  
424 North Avenue  
Arlington, TX 76017  
(817) 461-5500 145

We also still have our little tricks and tips... we can validate property addresses by hitting F2 on the property street address field.

The screenshot shows a web application interface with a menu bar at the top containing 'File', 'Loan', 'Parties', 'Collateral', 'Escrow/Fees', 'Closing', 'Regs', and 'Document'. Below the menu is a 'Property Information' form. The form contains several fields: 'Address Type' (dropdown), 'Property Address' (text input with value '2310 W Interstate 20' and a note '\*Hit 'F2' to verify address.'), 'ZIP: City, State' (three text inputs with values '76017', 'Arlington', and 'TX'), 'County of' (dropdown with value 'Tarrant'), 'Occupancy type' (dropdown with value 'Primary Residence'), 'Flood' (dropdown with value 'No Flood'), 'Assistance' (dropdown with value 'Federal Disaster Relief NOT Available'), 'Survey' (dropdown), and 'Appraisal' (dropdown). There are also two radio button questions: 'Is the Property Improved (i.e. has a house or other improvement on it)?' with 'Yes' selected, and 'Are There Exceptions to Mineral Rights on the Title Commitment?' with 'No' selected. A 'Check Address' dialog box is open over the form, displaying the current address and county information, and has 'Accept' and 'Cancel' buttons.

Fields with a special function have a thick, dark green border around them. For instance, the address, city, state, and zip below have special features whereas the county, occupancy type, and so on do not.

This is a close-up view of the 'Property Information' form. The 'Property Address' field, the three 'ZIP: City, State' input fields, and the 'County of' dropdown are highlighted with thick, dark green borders. The other fields, including 'Address Type', 'Occupancy type', 'Flood', 'Assistance', 'Survey', and 'Appraisal', are not highlighted. The 'Property Address' field contains '2310 W Interstate 20' and the note '\*Hit 'F2' to verify address.'. The 'ZIP: City, State' fields contain '76017', 'Arlington', and 'TX'. The 'County of' dropdown is set to 'Tarrant'.

The auditor still runs and is available under the “Document” menu. Clicking on the “more” button will cause additional information to be displayed under the audit text. The finger pointing icon next to it will take you to the exact screen to correct the problem.

File ▾ Loan ▾ Parties ▾ Collateral ▾ Escrow/Fees ▾ Closing ▾ Regs ▾ Document ▾

## Auditor

|  |  |
|--|--|
| <input checked="" type="checkbox"/> This is a Section 32 Loan. Please see full analysis for details.   | More ▾  |
| <input type="checkbox"/> Possible state specific high cost loan. Check state high-cost analysis screen.  | More ▾  |
| <input checked="" type="checkbox"/> Company name doesn't match the NMLS database for the organization's license number. It should appear exactly as registered.<br><small>Acknowledged by ABC Funder on 1/11/2016 9:38:04 AM</small> | More ▾  |
| <input checked="" type="checkbox"/> Contact name doesn't match the NMLS database for the individual license number. It should appear exactly as registered.<br><small>Acknowledged by ABC Funder on 1/11/2016 9:38:05 AM</small>     | More ▾  |
| <input type="checkbox"/> Purchase price cannot be zero (0).  | More ▾  |
| <input checked="" type="checkbox"/> Section 35 Audit PASSED  |         |
|  Want to HIDE ORDER FORMS that you never use?   | More ▾   |

Please Note: We audit all loans for federal high cost (Section 32 -HOEPA) compliance. We do not check loans for compliance for other state or other local predatory lending laws. Be certain you know the laws of the state in which you are lending.

Also under the document menu is a more advanced document selection screen. On this screen you have the options to suggest documents, add additional documents that go beyond the additional document screen, sort or remove documents, and upload your own custom pdf documents. You also have the option to select one or multiple items to preview OR generate a package from this screen. You can do this by selecting the documents you want and then clicking the “preview” button at the top to preview. With this option, there will be a draft watermark over the documents. If you select package, the documents will be packaged up and you will be able to download them and send them onto the appropriate parties from within Stella.

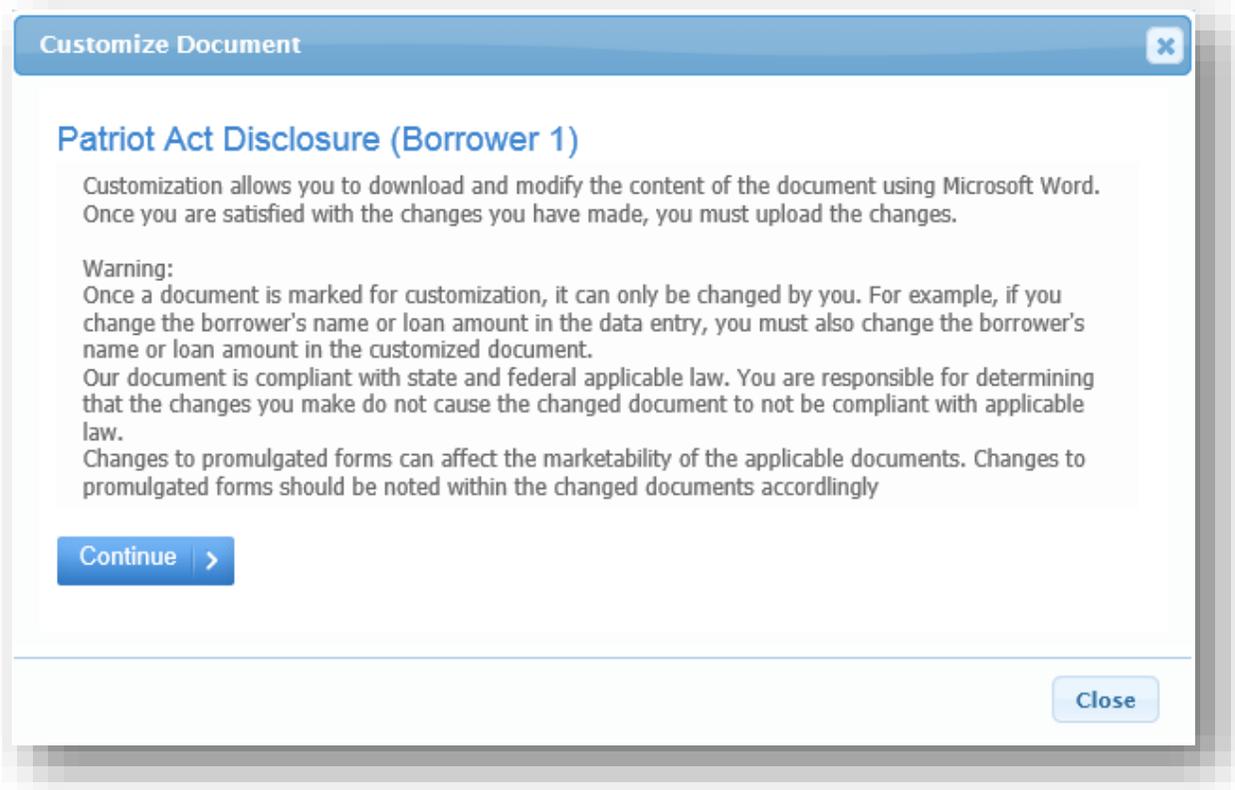
File ▾
Loan ▾
Parties ▾
Collateral ▾
Escrow/Fees ▾
Closing ▾
Regs ▾
Document ▾

## Document Selection

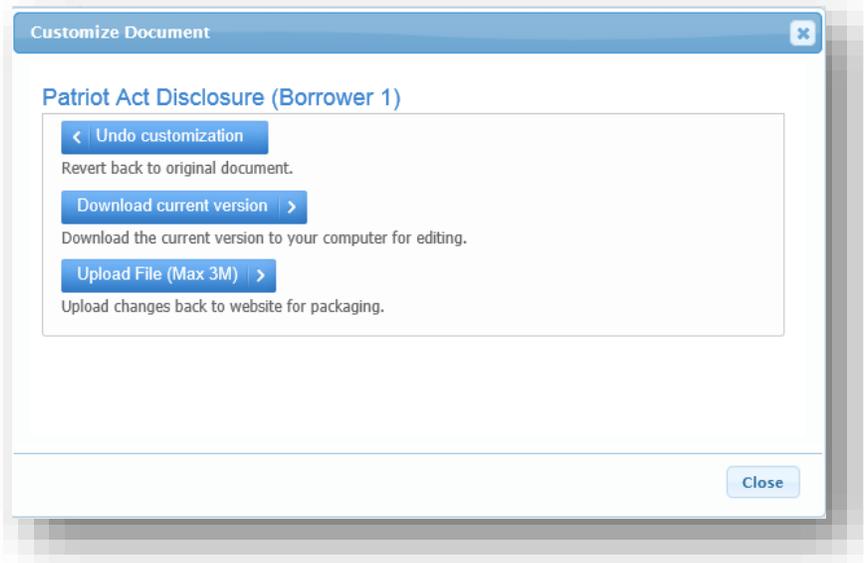
Suggest Documents
Additional Documents
Sort Documents
Upload Other
Remove
Preview
Package

| <input type="checkbox"/>            | Sort | Info | Description   |                           |
|-------------------------------------|------|------|---|---------------------------|
| <input type="checkbox"/>            | ▼    | 9788 | Loan Estimate - TRID                                    | <a href="#">Customize</a> |
| <input type="checkbox"/>            | ▲▼   | 9265 | Patriot Act Disclosure (Borrower 1)                     | <a href="#">Customize</a> |
| <input type="checkbox"/>            | ▲▼   | 8587 | Borrower Consent to Share Information - TRID            | <a href="#">Customize</a> |
| <input checked="" type="checkbox"/> | ▲▼   | 9551 | Notice of Intent to Proceed w/ Loan Application (TRID)  | <a href="#">Customize</a> |
| <input type="checkbox"/>            | ▲▼   | 9784 | Service Provider List - TRID                            | <a href="#">Customize</a> |
| <input checked="" type="checkbox"/> | ▲▼   | 2676 | Borrowers Cert. & Authorization- Initial Disclosures    | <a href="#">Customize</a> |
| <input checked="" type="checkbox"/> | ▲▼   | 3464 | Equal Credit Opportunity Act Notice                     | <a href="#">Customize</a> |
| <input checked="" type="checkbox"/> | ▲▼   | 6557 | Important Applicant Information (US Patriot Act Notice) | <a href="#">Customize</a> |
| <input type="checkbox"/>            | ▲▼   | 9351 | Homeownership Counseling Disclosure                     | <a href="#">Customize</a> |
| <input type="checkbox"/>            | ▲▼   | 9361 | Homeownership Counselor List                            | <a href="#">Customize</a> |
| <input type="checkbox"/>            | ▲▼   | 4645 | FACT Act Notice to Home Loan Applicant                  | <a href="#">Customize</a> |
| <input type="checkbox"/>            | ▲    | 6991 | CFPB - Your Home Loan Toolkit (TRID)                    |                           |

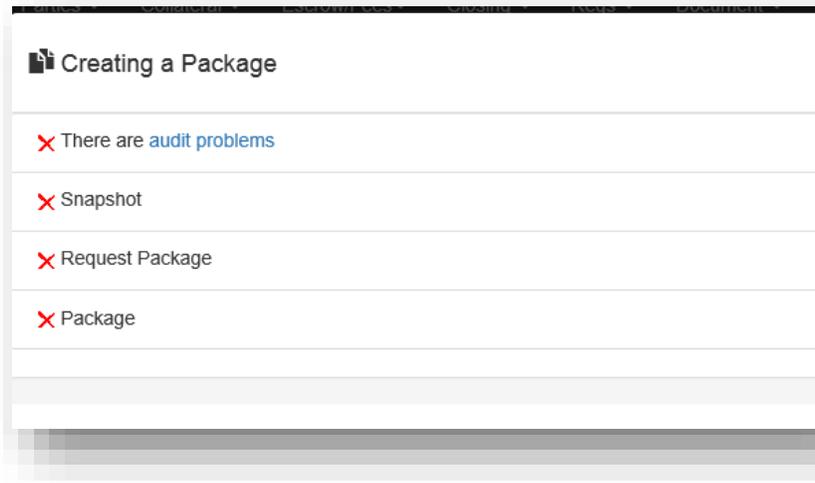
You can also customize documents. This allows you to edit documents as needed instead of waiting on Doc Prep to get back to you with a case by case revision. Customization allows you to download and modify the content of the document using Microsoft Word. Once you are satisfied with the changes you have made, you must upload the changes. By clicking continue, you acknowledge that we no longer have the liability of the changes you make. It also becomes a static document, meaning that if you make changes to the loan and redo your package, that particular document will not update with any of the new information. It will stay the same until you will manually update it or forfeit the changes that you made.



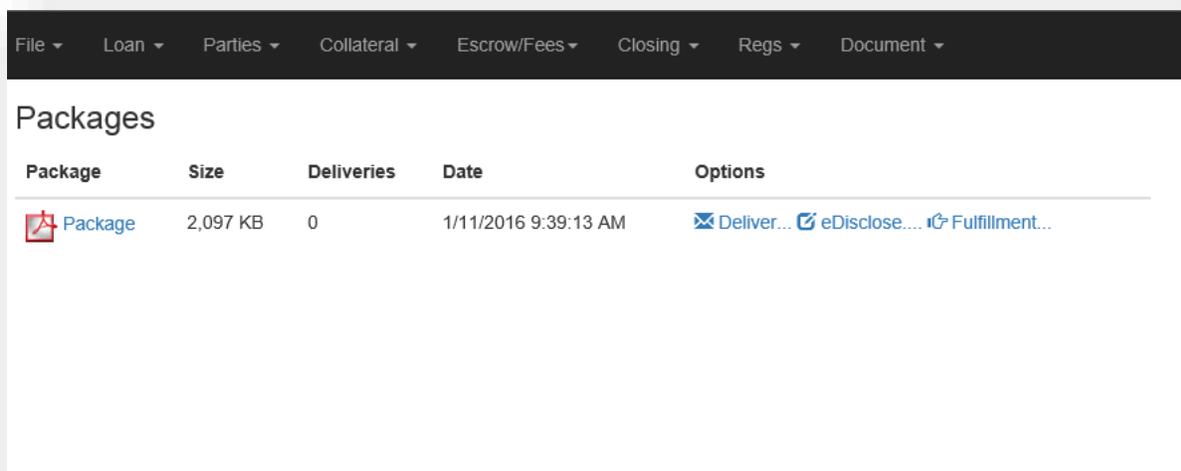
You can then download the current version of the document with your information in it so you can customize it. Save it to your desktop and then make your changes in Microsoft Word. Then, using the third option, upload it back into the file so that the edited version is included in the package.



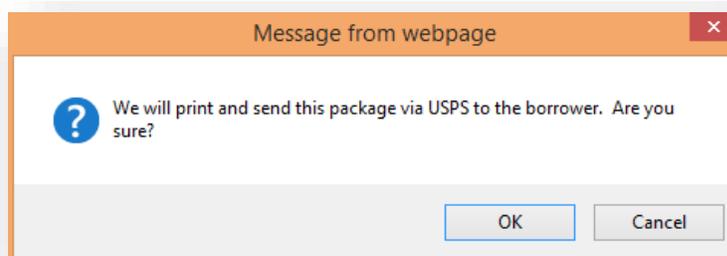
If you try to create a package without correcting any problems with the auditor first, the auditor will run and stop you if necessary. You cannot capture a package without passing or acknowledging all of the audits first. You can click the “audit problems” link to go directly to the auditor. If everything passes, then it will take a snapshot of the loan for our reference and add it to the loan so that we have a record of how the data looked at the time that package was requested. Then, the package is sent through our system to be packaged up and then returned back to you in a PDF file that you can review, send, or print.



From the Document menu, there is also a link for packages. It will show you the packages that have been created along with the links to send electronically, download, or print.



You can also click the “fulfillment” link to have us mail out your initial disclosures via USPS.



The document selection screen will also sometimes have an extra link for “Fields” with a number next to it. This is a document with custom fields. Sometime we need a little more information, but it isn’t common enough to put a place to enter it on the website. Traditionally you would see these fields on the next screen after the document selection screen, but now we tell you at the time you add the document if there is something further that we need from you.

The screenshot shows a web interface for document selection. At the top, there is a navigation bar with dropdown menus for File, Loan, Parties, Collateral, Escrow/Fees, Closing, Regs, and Document. Below this is the 'Document Selection' header, followed by a row of buttons: Suggest Documents, Additional Documents, Sort Documents, Upload Other, Remove, Preview, and Package. The main content is a table with columns for checkboxes, Sort, Info, Description, and a 'Customize' link. The 'Info' column contains document IDs, and the 'Description' column contains document names. A 'Fields' link with a '3' next to it is visible in the row for document ID 8211.

| <input type="checkbox"/> | Sort | Info | Description   |                    |
|--------------------------|------|------|---|--------------------|
| <input type="checkbox"/> | ▼    | 9788 | Loan Estimate - TRID                                    | Customize          |
| <input type="checkbox"/> | ▲▼   | 9265 | Patriot Act Disclosure (Borrower 1)                     | Customize          |
| <input type="checkbox"/> | ▲▼   | 8587 | Borrower Consent to Share Information - TRID            | Customize          |
| <input type="checkbox"/> | ▲▼   | 9551 | Notice of Intent to Proceed w/ Loan Application (TRID)  | Customize          |
| <input type="checkbox"/> | ▲▼   | 9784 | Service Provider List - TRID                            | Customize          |
| <input type="checkbox"/> | ▲▼   | 2676 | Borrowers Cert. & Authorization- Initial Disclosures    | Customize          |
| <input type="checkbox"/> | ▲▼   | 3464 | Equal Credit Opportunity Act Notice                     | Customize          |
| <input type="checkbox"/> | ▲▼   | 6557 | Important Applicant Information (US Patriot Act Notice) | Customize          |
| <input type="checkbox"/> | ▲▼   | 9351 | Homeownership Counseling Disclosure                     | Customize          |
| <input type="checkbox"/> | ▲▼   | 9361 | Homeownership Counselor List                            | Customize          |
| <input type="checkbox"/> | ▲▼   | 8211 | FACT Act Notice to Home Loan Applicant (CUSTOM)         | Fields 3 Customize |
| <input type="checkbox"/> | ▲    | 6991 | CFPB - Your Home Loan Toolkit (TRID)                    |                    |

When you click the fields link, a pop up will come up and you can enter in the appropriate fields for that particular document.

The screenshot shows a pop-up window titled 'Edit Document Specific Fields'. It contains three input fields with labels and placeholder text: 'Other Consumer Reporting Agency Name' (Consumer Report Co.), 'Other Consumer Reporting Agency Address' (123 Report Drive), and 'Other Consumer Reporting Agency City, State and Zip' (Report, TX 76000). A 'Close' button is located at the bottom right of the window.

**Edit Document Specific Fields**

Other Consumer Reporting Agency Name  (Consumer Report Co.)

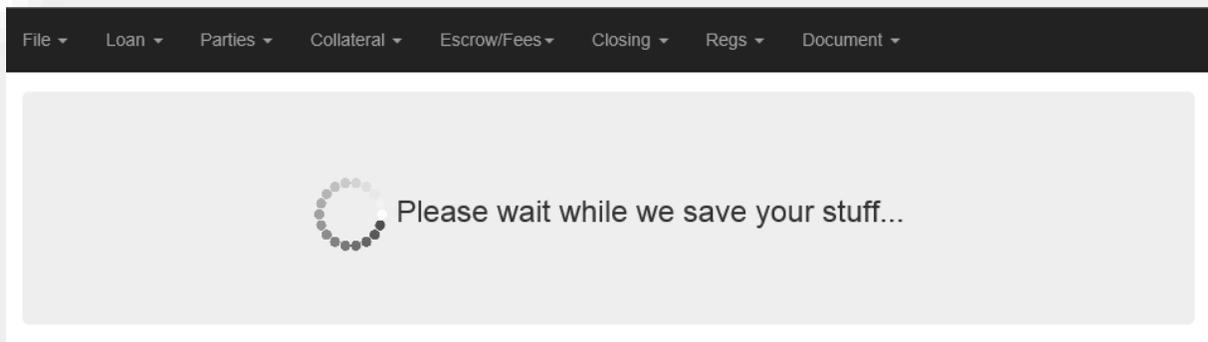
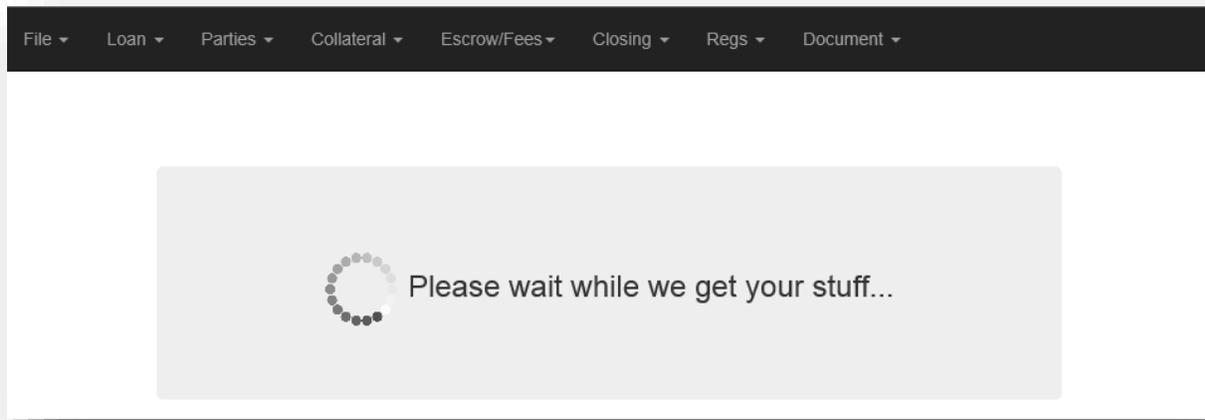
Other Consumer Reporting Agency Address  (123 Report Drive)

Other Consumer Reporting Agency City, State and Zip  (Report, TX 76000)

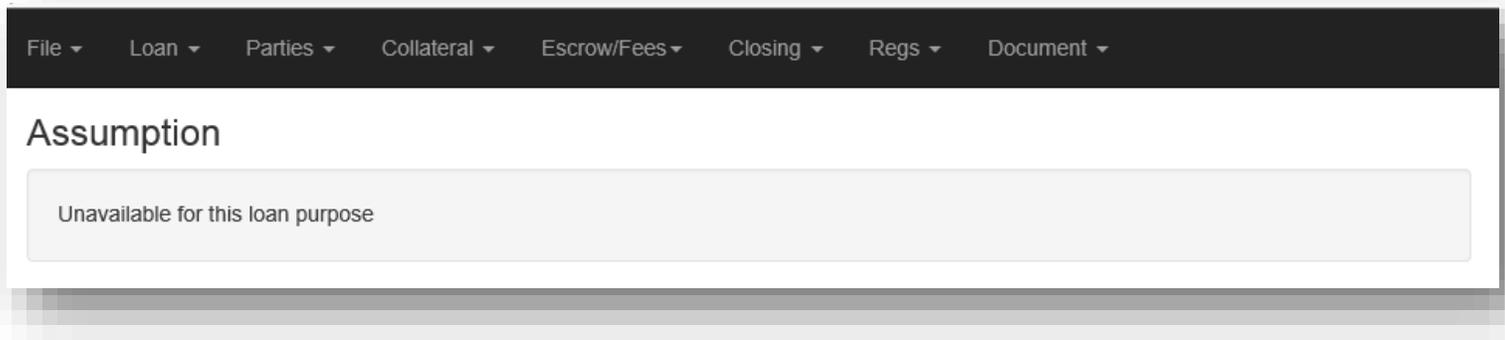
Close

When you finish answering those questions, click OK and then when you preview or generate a package with that document, the extra information will be inserted into the document automatically.

There are also new information blurbs around the editor. Some show when you open and close the order form such as these:



Others are mixed in and provide information, such as these:



These are designed to provide information and to prevent you seeing just a blank page, wondering if something didn't load correctly. They are not buttons and there is nothing to do with them but read.

Please contact support if you have any further questions.