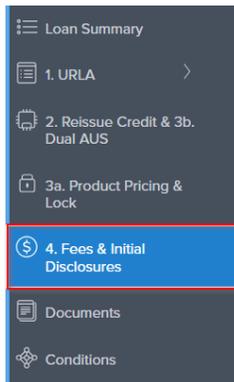


Step 4: Fees & Initial Disclosures

Be sure you have '2. Reissue(d) Credit' and run the loan through '3a. Product Pricing & Lock' before processing the initial disclosure package. If you are locking the loan, wait for the lock to be confirmed. Be sure you have reviewed and approved the lock data before proceeding to generate disclosures.

Note: the '1003 Signature Date' in the URLA > Information for Government Monitoring > Loan Originator Information section must be no more than 2 business days prior to today (today being the day you intend to process and send the initial disclosure package).

To process the initial disclosure package through the portal, click '4. Fees & Initial Disclosures' in the left navigation pane:



This is where the lender will enter their fees. These are not indicative of any fees charged upon loan sale by LoanLock Prime. The lender is solely responsible for the accuracy and compliance of all fees herein. At no point will these fees have OnY Glo Inc/LoanLock Prime as the payee (OGI/LLP is the end investor, not part of the lender/borrower relationship).

Section A fees:

A. Origination Charges Total: \$7,050.00

Loan Origination Fees <input type="text" value=""/> % or \$ <input type="text" value=""/>	
Application Fees <input type="text" value=""/>	Processing Fees <input type="text" value="\$850.00"/>
Underwriting Fees <input type="text" value="\$1,400.00"/>	Origination/Discount Points <input type="text" value="1.0000%"/> + \$ <input type="text" value=""/> = <input type="text" value="\$4,800.00"/>
<input type="checkbox"/> Bona Fide	Paid To Name <input type="text" value=""/> Amount <input type="text" value="\$"/>
<input type="radio"/> Borrower Paid Compensation <input type="radio"/> Lender Paid Compensation	
<input type="button" value="+ Additional Fee Item"/>	

All fees in this section are lender origination fees. These are NOT the investor fees. These are fees that the lender is charging the borrower for the origination of the loan. The two highlighted boxes are native to TPOC and apply to the wholesale side. They have no functionality for Correspondent. If the lender wants to add other fees not already listed, they can add via 'Additional Fee Item'.

Section B fees: The lender enters all their invoiceable fees, as applicable. These are zero tolerance fees and will require an invoice as part of the loan closing doc/purchase process.

For settlement, title & recording fees, the lender has two options. They can either input all the fees manually (line item by line item) as they prefer to disclose, OR they can 'Request Title/Closing Fees' from

SmartFees via the button on the top right of the screen. Pulling fees via SmartFees will populate the settlement & title fees, recording fees and the Settlement Services provider information. Once the fees are ordered, wait until the process is complete and the Status indicates 'Succeeded'. Title and recording fees will now populate into the fee fields. The lender is still free to adjust as they would like, as the lender is ultimately responsible for the accuracy of the disclosures.



Section F: This is where the lender adds any prepaids (i.e. HOI premiums, flood premiums, etc).

Section G: The impound months default to 6 if impounds are not waived, but the lenders are free to adjust as they would like.

Section H: This is where the lender inputs Real Estate Agent commissions, Owner's Title Insurance, etc.

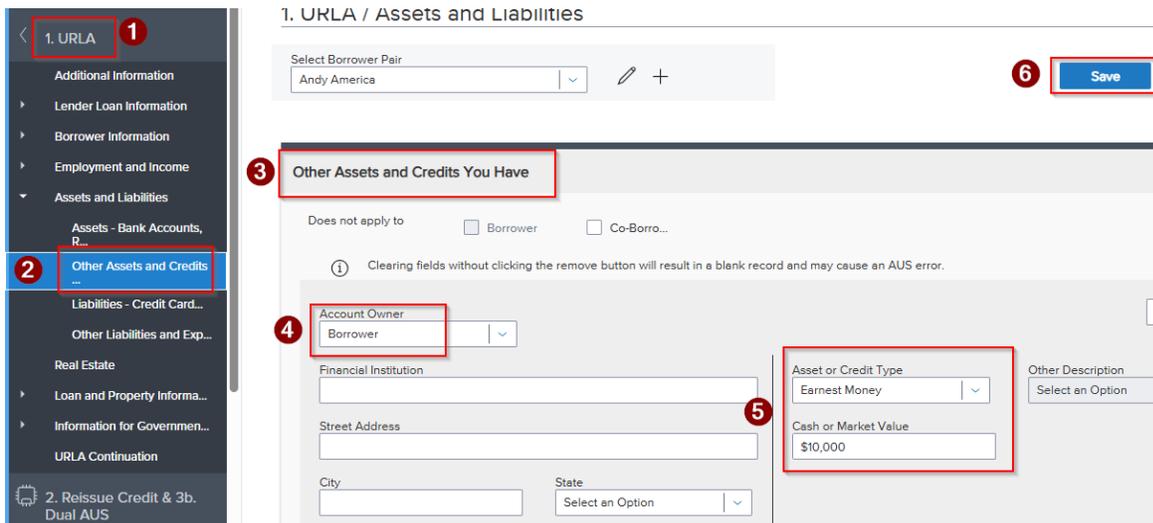
Note: Non-Specific Lender Credits are entered in URLA > Lender Loan Information > L4. Qualifying the Borrower – Minimum Required Funds or Cash Back > M. Other Credits > M2:

M2. Non-Specific Lender Credit
\$1,000.00

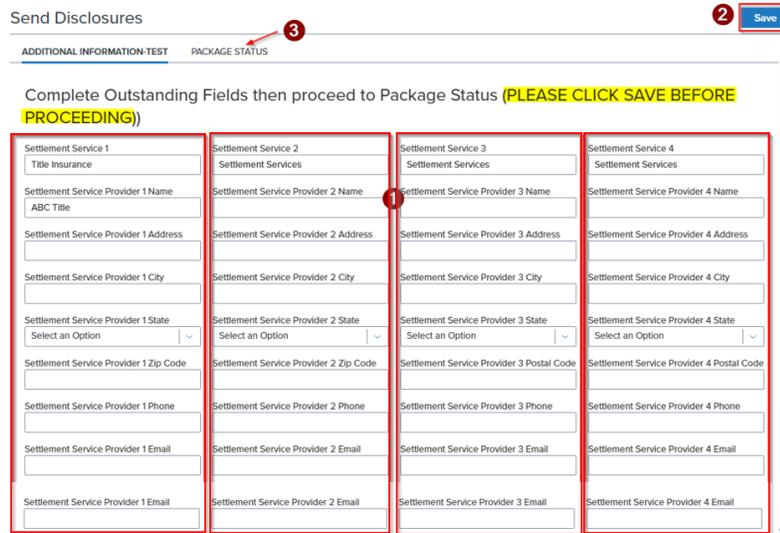
Note: Non-Specific Seller Credits are entered in URLA > Lender Loan Information > L4. Qualifying the Borrower – Minimum Required Funds or Cash Back > M. Other Credits > M3:

M3. Non-Specific Seller Credit
\$5,000

Note: Earnest Money Deposits (EMD) are entered in URLA > Assets and Liabilities > Other Assets and Credits You Have:



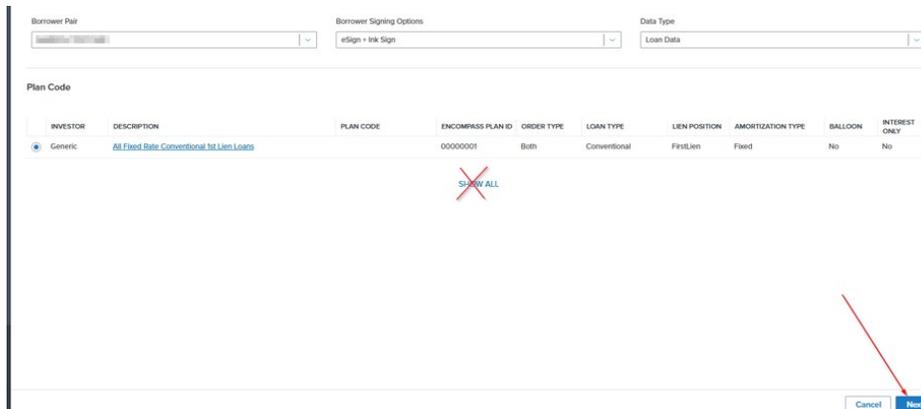
Next, click 'Send Disclosures' in the top right of the screen. The lender will land on the Settlement Services provider screen. If SmartFees was utilized, do nothing on this screen. If the lender manually entered all fees, input all applicable fields for the Settlement Service provider that the lender used. **IMPORTANT:** Click 'SAVE' before clicking 'Package Status' if you manually entered any of these fields.



On the 'Package Status' screen, wait for the Home Counseling Search to complete, then click 'Send Disclosures':



The next page is still under construction/resolution. Do NOT click 'show all' or choose anything. CLICK NEXT to bypass this page:



Loan Audit: The lender will now see any hard stop that must be resolved before moving forward to preview their initial disclosure package. 'Recommended' items are not hard stops. The lender can still disclose with 'recommended' items outstanding but should resolve any simple line items. They can also review the Mavent findings that populate upon completion of this step. After review of this page, click 'Next' on the bottom right of the page.



▼ Data Audits

TYPE	FIELD ID	AUDIT DESCRIPTION
<input type="checkbox"/> Recommended		eConsent not received from 1 or more borrowers.

▼ Compliance Audit

TYPE	FIELD ID	AUDIT DESCRIPTION
<input type="checkbox"/> Recommended	1643	The 2015 Itemization contains one or more fees with Borrower or Seller Amounts bu
<input type="checkbox"/> Recommended		The name (patrick Ladkani NDCL) of the loan originator is not associated with NMLS
<input type="checkbox"/> Recommended		A relationship between the individual (NMLS ID: 261067) and the company (Compan
<input type="checkbox"/> Recommended		The name (patrick Ladkani NDCL) of the loan originator is not associated with NMLS
<input type="checkbox"/> Recommended		A relationship between the individual (NMLS ID: 261067) and the company (Compan
<input type="checkbox"/> Recommended		The System uses the Current Rate Set Date (if provided), or the Current Rate Lock D
<input type="checkbox"/> Recommended		The System uses the Current Rate Set Date (if provided), or the Current Rate Lock D
<input type="checkbox"/> Recommended		The loan's APR of (7.181%) is less than the Federal HPML threshold of (7.56%). The sv

[Compliance Report](#)

Documents will now generate for preview. The lender is solely responsible for the accuracy of the initial disclosure package/initial LE. It is advised that the lender review all pages of the initial disclosure package so that the loan is disclosed accurately per the intent of the lender. Specifically, but not limited to, the lender should review the LE and make certain that all fees are accurately displayed, all dates are correct, the SSPL is correct, etc. Make any desired corrections to the loan and follow the prior steps. If the preview docs are deemed acceptable, click 'Next' on the bottom right of the page.



Stacking Template

Default Stacking Template - eDisclosures

Disclosures (43 Selected) [Add to eFolder](#) [Add Additional Documents](#)

<input checked="" type="checkbox"/>	DOCUMENT TITLE	SIGNATURE TYPE	DOCUMENT TYPE
<input checked="" type="checkbox"/>	Loan Estimate (Alternate)	eSignable	eDisclosure
<input checked="" type="checkbox"/>	Acknowledgement of Intent to Proceed	eSignable	eDisclosure
<input checked="" type="checkbox"/>	2015 Settlement Service Provider List	Informational	Standard Form
<input checked="" type="checkbox"/>	Borrower's Certification & Authorization	eSignable	eDisclosure
<input checked="" type="checkbox"/>	Equal Credit Opportunity Act Notice	eSignable	eDisclosure
<input checked="" type="checkbox"/>	CA The Housing Financial Discrimination Act of 1977 - Fair Lending Notice	eSignable	eDisclosure
<input checked="" type="checkbox"/>	Homeownership Counseling Organization List	Informational	Standard Form
<input checked="" type="checkbox"/>	Social Security Administration Authorization	eSignable	eDisclosure
<input checked="" type="checkbox"/>	Credit Score Disclosure Exception for Loans Secured by One to Four Units of		

Sender & Recipients:

IMPORTANT: The correspondent should review the accuracy of the recipient's email addresses and phone numbers PRIOR to sending for e-signature. Correction from the portal cannot be made after the client sends the disclosures. If changes need to be made, the client will need to make changes in the URLA > Borrower Information page for all applicable borrowers/borrower pairs. If both are not accurate, the borrower(s) will not be able to access the e-signing room to complete the signing process.

Fulfillment: this data is used when the borrowers do not e-sign and represents the date and address for when/where the fulfillment team will mail the disclosures. Click 'Send' and now the initial disclosure package will be sent to the borrower(s).

Send Disclosures

Order Info — Loan Audit — Documents — 4 **Sender & Recipients**

Sender

Role:

Name:

Email:

Notify Sender

When borrower receives disclosures

When borrower does not access by:

Recipients

<input type="checkbox"/> RECIPIENT TYPE	FULL NAME	EMAIL *	PHONE	MESSAGE TO RECIPIENT	CONSENT STATUS
<input checked="" type="checkbox"/> Borrower		<input style="border: 2px solid red;" type="text" value=""/>	<input style="border: 2px solid red;" type="text" value="M"/>	EDIT MESSAGE	Not Sent
<input checked="" type="checkbox"/> Originator		<input style="border: 2px solid red;" type="text" value=""/>	<input style="border: 2px solid red;" type="text" value="W"/>	EDIT MESSAGE	N/A

Fulfillment

Scheduled Fulfillment Date:

LE Application Date:

Shipping From

Name:

Phone:

Street Address:

City:

State:

Zip code:

Shipping To

Name:

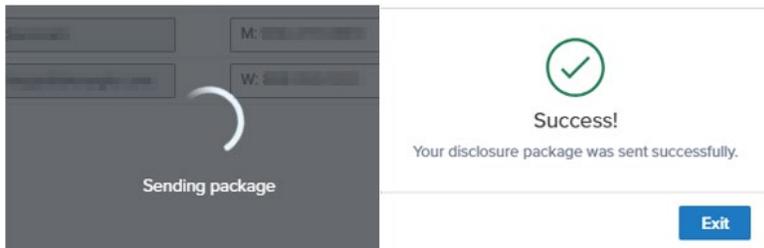
Phone:

Street Address:

City:

State:

Zip code:



Click 'Exit'.

The Package Status tab will now update the status of the initial disclosure package. The milestone will auto update to 'Disclosed'.

ADDITIONAL INFORMATION-TEST PACKAGE STATUS

Package(s) | 1

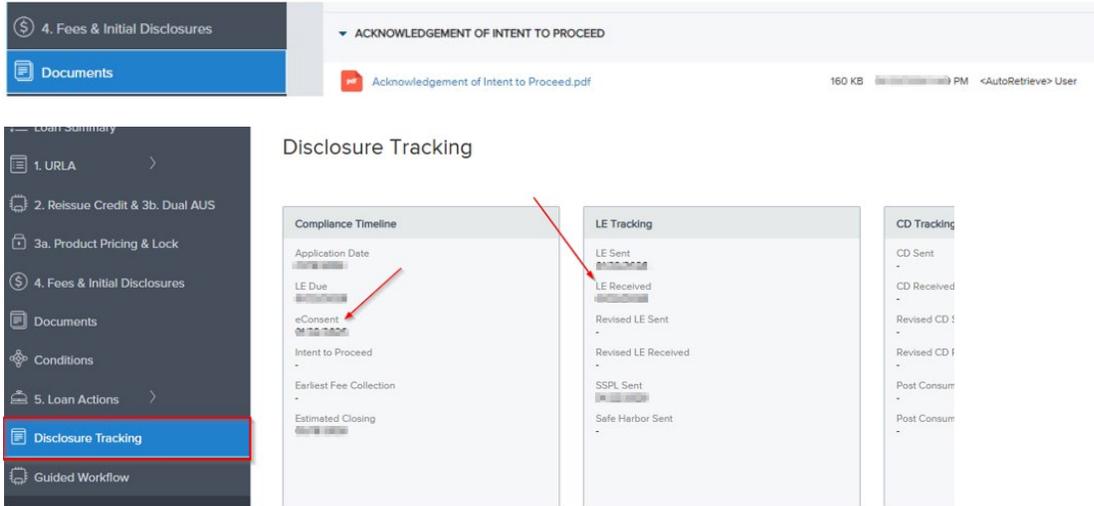
SEND DATE/TIME	PACKAGE STATUS	SIGNING STATUS
<input type="text" value=""/>	Sent	E-Sign Pending

Note: if there are multiple borrower pairs, you will need to process & send initial disclosure packages for each borrower pair.

Once the initial disclosure package is signed, all fully executed docs will upload to the Documents/efolder and can be accessed via the left navigation pane under 'Documents'.

The lender can see whether or not the LE was received by the borrower under 'Disclosure Tracking' in the left navigation pane. The Notice of Intent date does not populate (under construction), but the fully executed form can be found in 'Documents'. The 'LE Received' date will populate as soon as the

borrower enters the signing room, accepts consent, and opens the 'e-Sign Documents' panel. This date populates before all documents are e-signed.



The URLA will not upload to the efolder until both the Loan Officer and borrower(s) have completed the e-signing. The LO must sign the initial URLA as a stipulation of loan submission. The initial disclosure package must be fully executed to move the loan into underwriting. Please encourage all parties to check their emails and complete the e-signing asap to avoid any delay. For borrower direction on the e-signing process, please see the 'Borrower E-signing Instructions' at www.loanlockprime.com > Correspondent > 'Resources' > Training Documents.

If you have any questions, reach out to your Account Executive and/or Account Manager.