

TRID USER GUIDE FOR GENERATING DAP

Delegated & Correspondent Lenders

- Loans
- Rate Lock**
- Document Printing
- TRID Fees
- TRID Documents Printing
- Change Circumstance
- Exit Loan

- Tools
- Administration

Product Pricing Section

Loan Amount DAP loan amounts must be in \$100 increments

Product

Rate Lock Term Lock Expiration Date

Lock Loan

Lock Expiration Date

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation
(Select Reason)

IsHighCost	IsHighPrice
PASS	PASS

Extension Fee due at Closing



Once the DAP Rate is Locked then click on TRID Fees

Loan Information

Closing Costs Scenario: Loan Amount: Number of Payments: Amortizing Term:

Estimated Date of Closing: Financed Fees: Payments per Year: Interest Only Term:

Date of Disbursement: Total Loan Amount: Waive All Escrows?

Date of First Payment: Interest Rate: Initial Final Disclosure

Buckets

Bucket Filter:

HUD Number	Description	Total Amount	Borrower Amount
1109	Title Services	\$50.00	\$50.00

**Title Services
in Bucket B**

Items Payable in Connection with the Loan

- 900 - Items Paid in Advance
- 1000 - Reserves
- 1100 - Title Charges
- 1200 - Government Recording
- 1300 - Additional Charges
- 1400 - Paid By Or On Behalf Of Borrower
- 1400 - Totals
- Cash to Close

The DAP Fees auto-populate:
\$50 Title Services – Bucket B
\$26 Recording Fee – Bucket E

**Need to add \$13 to Bucket E for
the Assignment Fee**

**THESE are the ONLY fees allowable on
a DAP Loan**

Fees

Loan Information

Closing Costs Scenario: Loan Amount: Number of Payments: Amortizing Term:
Estimated Date of Closing: Financed Fees: Payments per Year: Interest Only Term:
Date of Disbursement: Total Loan Amount: Waive All Escrows?
Date of First Payment: Interest Rate: Initial Final Disclosure

Buckets

Bucket Filter:

	HUD Number	Description	Total Amount	Borrower Amount
	1202	Recording Fees	\$26.00	\$26.00
	1204	Assignment Recording Fee	\$0.00	\$0.00

- 800 - Items Payable in Connection with the Loan
- 900 - Items Paid in Advance
- 1000 - Reserves
- 1100 - Title Charges
- 1200 - Government Recording
- 1300 - Additional Charges
- 200 - Paid By Or On Behalf Of Borrower
- 1400 - Totals
- Cash to Close

Once complete then click on TRID Documents Printing

Recording and Assignment Fee in Bucket E

Must enter the \$13 manually for Assignment Fee

The DAP Fees auto-populate: \$50 Title Services -- Bucket B \$26 Recording Fee – Bucket E

Workflow

Loans

Loan: [Redacted]

Rate Lock

Document Printing

TRID Doc Printing

Document Upload

A-RESPA

URLA 1

Fees

Real Estate Agents

Change Circumstance

Exit Loan

Tools

Administration

Workflow

- Loans
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Expere Documents

Document Package:

TRID Application Forms

Search:

FIRST:
Make sure in
DRAFT Mode

Get Package Docs

Search Available

Search Returned

Available

Returned

Draft Final

Get Selected Docs ->

SECOND:
Click "Get Package
Docs" to generate
DRAFT-TRID DAP
Documents

Proof Sheet

View/Print

Email

Workflow

Loans

Rate Lock

Document Printing

TRID Fees

TRID Documents
Printing

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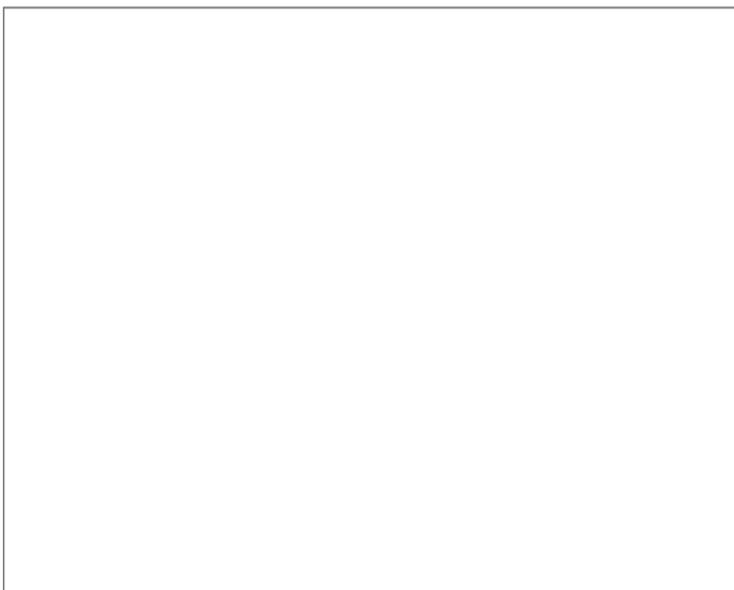
Search Returned

Available

Returned

Draft Final

Get Selected Docs ->



All Documents Merged into a Single PDF
Notice of Intent to Proceed
Loan Estimate
Loan Estimate Addendum

Lender may select all documents or view/print/email a particular document



Proof Sheet

View/Print

Email

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Document Package:
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Returned

Draft Final

Get Selected Docs ->

SECOND:
Click "Get Package Docs" to generate FINAL-TRID Documents

FIRST:
When ready to FINALIZE:
Be sure all fees are correct, because once the mode is changed to FINAL the fees are locked down unless a change of circumstance occurs.

File PDF

- Notice of Intent to Proceed
- Loan Estimate
- Loan Estimate Addendum

Proof Sheet

View/Print

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Workflow

Expere Documents

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Document Package:

TRID Application Forms

Search:

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Search Available

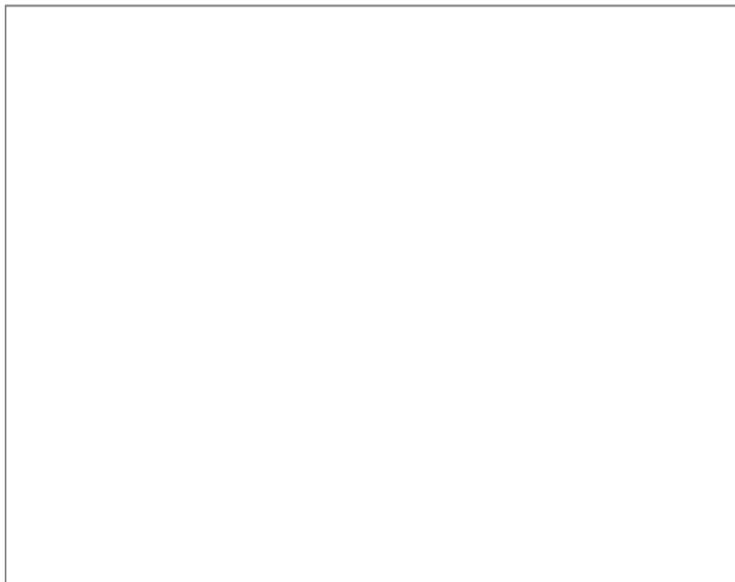
Search Returned

Available

Returned

Draft Final

Get Selected Docs ->



All Documents Merged into a Single PDF
Notice of Intent to Proceed
Loan Estimate
Loan Estimate Addendum

Borrower(s) signature(s) required on Notice of Intent to Proceed and Loan Estimate. Click View/Print

Proof Sheet

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Email

Closing Disclosure for DAP



- Lender selects *Document Printing* to print the Note, Mortgage, and Temporary Payment Coupons
 - Prints in the Lender's name
 - DAP Endorsement on last page of note
 - ✦ Sign over to KHC
 - Print and complete the Mortgage Assignment
 - ✦ Record immediately behind the DAP Mortgage
 - ✦ DAP Mortgages are not registered in the Mortgage Electronic Registration System (MERS).
 - ✦ The recording cost of the DAP Mortgage increases by the cost of the assignment.

Workflow

- Loans
- Loan: Conor Oberst
- Rate Lock
- Document Printing**
- Approval Conditions
- Fees
- TILA-RESPA
- TRID Documents Printing
- Change Circumstance
- Seller Info
- Real Estate Agents
- Exit Loan

Tools

Document Printing

Documents

Select/Deselect All

		Description	Borrower(s)
<input type="checkbox"/>		DAP Payment Coupons	Conor Oberst /
<input type="checkbox"/>		KHC DAP Closed Loan Checklist	Conor Oberst /
<input type="checkbox"/>		DAP Funding Transmittal	Conor Oberst /
<input type="checkbox"/>		Sample DAP HUD-1	Conor Oberst /
<input type="checkbox"/>		KHC DAP Note w/Endorsement	Conor Oberst /
<input type="checkbox"/>		KHC DAP Mortgage - Correspondent	Conor Oberst /
<input type="checkbox"/>		KHC DAP Mortgage Assignment	Conor Oberst /



Print all applicable DAP Documents

Then Click on "TILA-RESPA" Tab

Document Packages

Document Set: KHC FORMS

Print

Select/Deselect All

		Description	Borrower(s)

Document History

- Loan Review
- Additional Loan Info
- Rate Lock
- Loan Contacts
- Document Printing
- TRID Doc Printing
- Document Upload
- TILA RESPA
- Loan Comments
- FHA Case Number
- Underwriting General
- Alt Cash
- URL 3
- URL 4
- Loan Conditions
- Schedule Closing
- Fees
- Fee Tracking
- Internal Closing
- Set Closing

Lock Expires: 05/06/2016 Time: 05:00 PM Time Zone: Eastern Daylight Tim TILA Purpose: Purchase
 Closing Cost Expires: 04/05/2016 Override time and time zone TILA Product: FIXED PAYMENT

Additional Loan Information Click on Arrow to Expand 

Prepayment Penalty: No Yes As high as: \$0.00 Prepayment Penalty Term: 0 Prepayment Penalty %: 0.0000%
 Assumption: If you sell or transfer this property to another person, your lender ... Will allow assumptions Will not allow assumptions
 This loan requires homeowner's insurance Insurance is available through the lender

Late Payment If your payment is more than 15 days late we will charge a late fee of:
 the lesser of the greater of an amount equal to \$0.00 OR 4
 of the principal and interest past due
 Your Late Charge will never be greater than \$0.00 or less than \$0.00

Servicing: We intend to service your loan to transfer servicing of your loan Click on Transfer servicing of your loan
 Demand Feature: Your loan has a demand feature does not have a demand feature
 Loan Estimate Signature Required Waive Appraisal Timing Requirement
 Intent to Proceed: Settlement Agent File #:

Closing Disclosure

Initial CD Date Issued: Add Initial CD date issued Last Date CD Issued:
 Presumed Delivery Date: CD Reissue Reason: (none)
 CD Acknowledgement Date: Reissue Date: By:
 Earliest Close Date: Last CD Delivery Method: (none)
 CD Acknowledgement Delivery Method: (none)

Partial Payments

may accept payments that are less than the full amount due (partial payment)
 may hold them in a separate account

Once complete then click on TRID Doc Printing

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- Tools

Expere Documents

Document Package:

TRID Closing Forms

Search:

Get Package Docs

Search Available

Search Returned

FIRST:
Make sure in
DRAFT Mode

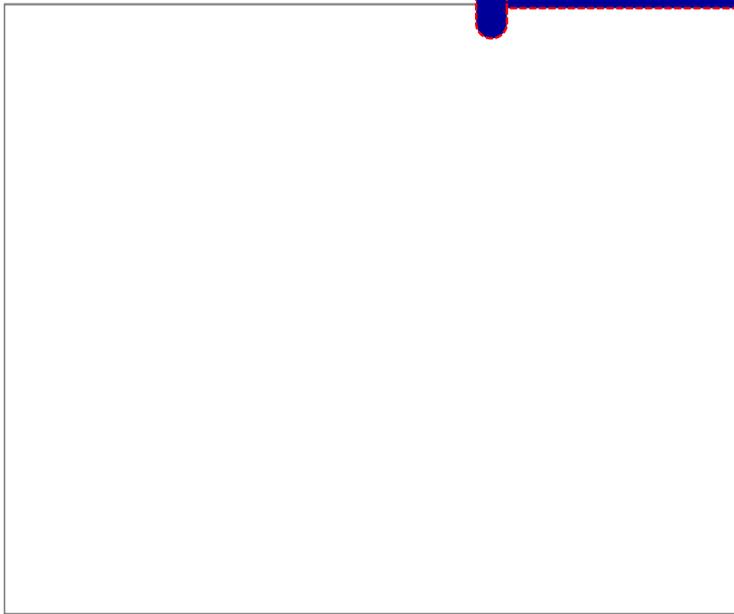
Available

SECOND:
Click "Get Package
Docs" to generate
DRAFT-TRID Closing
Forms

Returned

Draft Final

Get S



All Documents Merged into a Single PDF

- Closing Disclosure - Seller Only
- Closing Disclosure - Borrower Only - Conor Oberst
- Closing Disclosure - Borrower Only -
- Closing Disclosure - Borrower Only - Addendum - Conor Oberst
- Closing Disclosure - Borrower Only - Addendum -

Lender may select all documents or view/print/email a particular document



Proof Sheet

View/Print

Email

Workflow

- Loans
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Tools

Once complete then Exit Loan

Expere Documents

Document Package:

TRID Closing Forms

Search:

To generate finalized version click on **Final**

Get Package Docs

Search Available

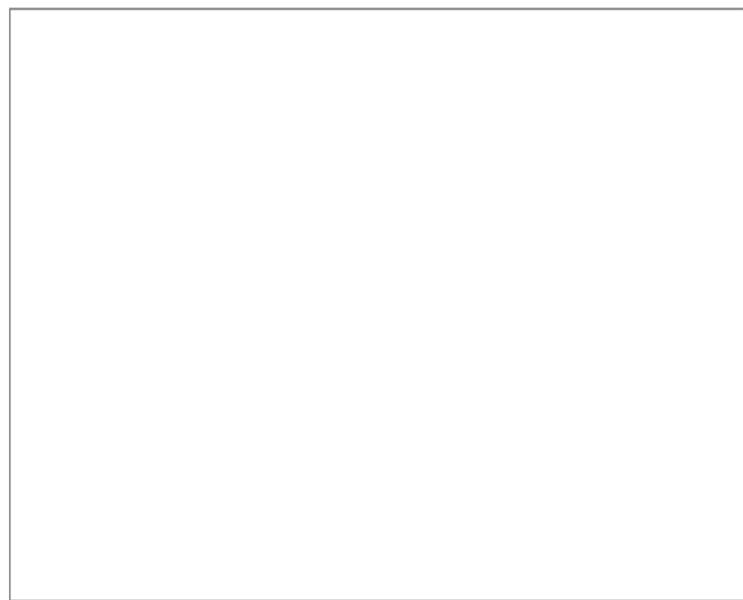
Search Returned

Available

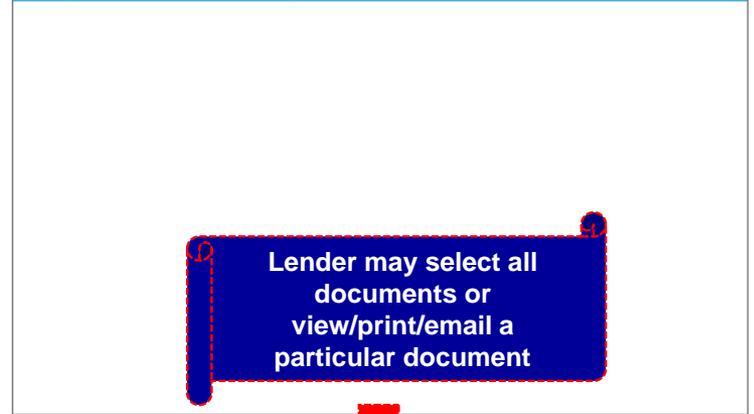
Returned

Draft Final

Get Selected Docs ->



All Documents Merged into a Single PDF
 Closing Disclosure - Seller Only
 Closing Disclosure - Borrower Only - Conor Oberst
 Closing Disclosure - Borrower Only -
 Closing Disclosure - Borrower Only - Addendum - Conor Oberst
 Closing Disclosure - Borrower Only - Addendum -



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Loan Closes

- After the actual loan closing
 - Upload the 10 Day Closed Loan Package & mail Original Note (First Mortgage and DAP) within 10 Calendar Days of NOTE Date to: KHC, Single Family Closing & Quality Review, 1231 Louisville Road, Frankfort, Kentucky 40601
 - Do NOT send check for Principal Reduction
 - Insure Endorsement or Allonge completed

Mortgage Production Contact Information

- Cindy Bradley, Mortgage Production Administrator
 - ▣ Phone: 502-564-7630 ext. 347
 - ▣ Email: cbradley@kyhousing.org
- Jamie Swindler, Mortgage Production Administrator
 - ▣ Phone: 502-564-7630 ext. 329
 - ▣ Email: jswindler@kyhousing.org
- KHCUW@kyhousing.org
- Single Family Hotline: 502-564-7630 ext. 291



Thank You