

Kentucky Housing Corporation



**TPO LENDER
TRID GUIDELINES AND
WORKFLOW**

TPO Lenders



- **Must use KHC's Loan Estimate for First Mortgage**
 - Utilize one of KHC's Approved Closing Agents
 - Complete TRID Fees Tab
 - ✦ In KHC's Loan Reservation System
 - Print both TRID Documents Printing and Document Printing
 - ✦ Loan Estimate
 - ✦ Reservation Confirmation and Underwriting Checklist
- **DAP Loan Estimate Available**
 - Available when loan is switched to DAP Loan
 - ✦ DAP Loan Estimate available in TRID Documents Printing

Changes to Loan Reservation



Change/Extend/Cancel



- 30 days maximum extension (.50%)
 - 15 days at .25%
- Change loan amount or purchase price
- **Email** KHC to change any of the following
 - Address
 - Social Security Number
 - First Mortgage Loan Type
 - Addition/Deletion of DAP
 - Worse Case Pricing after 30 day extension

khcuw@kyhousing.org

502-564-7630 ext. 291

Appraisal



ARIVS

WWW.ARIVS.COM

Ordering Appraisal for FHA, RHS & Conventional



- If FHA, a case number request has to be completed
 - Done electronically through KHC's Reservation System
- TPO Lender orders the appraisal
- Pay for this service at time of request with credit card
 - MDIA – lender must pay for this not the borrower
 - **\$450 FHA and RHS & \$410 Conventional**
- Track progress of the appraisal online
- **NEVER** upload the appraisal to KHC's Reservation System – KHC receives directly from ARIVS

Appraisal Ordering Workflow



- Once appraisal is completed
 - Email sent to both the TPO Lender and KHC giving access to the appraisal
- KHC will underwrite the appraisal simultaneously with the credit package
 - Additional appraisal information requested will be included in the pend conditions
- KHC will send copy of appraisal to borrower within a week of completion and review by KHC
- If Final Inspection is required, lender will order
 - **Final Inspection Fee \$130**

Approved TPO Closing Agents



Approved Closing Agents



- American Title Company, INC.
- American Title Services, LLC., DBA 360 American Title Services
- Barrister Title Group DBA Mooser & Associates, LLC
- Bluegrass Land Title, LLC.
- Borders & Borders, Attorneys
- Capital Title, LLC.
- Executive Title Company
- Foreman Watson Land Title, LLC.
- Gess Mattingly & Atchison, P.S.C.
- Kemp Title Agency, LLC
- Lee M. Harton, PLLC
- Limestone Title & Escrow, LLC.
- Mainous & Grant, PLLC.
- Mattingly Ford Title Services, LLC.
- McMurry & Livingston, PLLC.
- Reynolds, Johnston, Hinton & Pepper, LLP.
- Springdale Title, LLC.

TPO Approved Closing Agent Fees



- Approved Closing Agents Settlement Fee
 - Title Policy provided by Closing Agent = \$500
 - Title Policy **NOT** provided by Closing Agent = \$700
- Settlement Fee includes any:
 - Courier Fee
 - Wire Fee
 - Travel Fee
 - Notary Fee
 - Processing Fee

TPO Approved Closing Agent Fees



- Lender's Title Insurance
- Closing Protection Letter
- Owner's Title Insurance
- Settlement Fee
 - \$700
 - \$500

KHC's Loan Reservation System



**RESERVE FIRST MORTGAGE
AND DAP**



My Account

- Make A Payment
- Frequently Asked Questions (FAQs)
- Resources
- Taxes, Insurance, and Other Info

>> More

Home Buyers

- Home Buyer Education
- Home Buying Guide
- Loan Programs
- Down Payment and Closing Cost Assistance

>> More

Rental

- Assisted Rental Housing Reports
- Kentucky Rents
- Housing Assistance Payments (HAP)

>> More

Development

- Multifamily
- Guidelines and Qualified Allocation Plan (QAP)
- Single-Family
- Single-Family Resources

>> More

Specialized Hsg

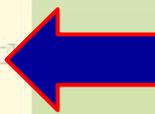
- Program Descriptions
- Community Resource Guide
- KY Homeless Management Information System (KYHMIS)

>> More

Lenders

- KHC Approved Lenders
- Lender Resources
- Loan Reservation
- KHC Top Lenders

>> More





Welcome to KHC's Reservation System for First and Second Mortgage loans and the Home buyer Tax Credit.

You must be an approved lender to access this system.

Do you have the most up to date versions of KHC's Program Guides? Click on this link to download most recent versions: [Program Guides](#)

In our constant effort to better serve you, we have upgraded our lender portal, where you can now:

- Import Loan and Reserve Interest Rate & DAP
- Make Changes to Loan Reservation
- Check Loan Status
- Preliminary TIL for TPO Lenders
- DAP GFE/TIL
- Extend/Cancel Loan Reservation

Be the FIRST in the KNOW with what is happening with KHC by signing up to receive eGram: [Subscribe to eGram](#)



Log In

Account Information

Broker ID:

User Name:

Password:

Log In

You will need:

- Broker ID
- User Name
- Password

Specific to **YOU**

If you do not have the ID,
User Name and Password
then contact
your company's KHC
System Administrator

Once you enter Broker ID,
User Name and Password
click on "**Log In**"

Import Loan

Search

Clear

Layout: Name, Status, and Property Address

Select Filter

No loans found. Ple

Click on "Import Loan"

Lock Exp. < 5 Days View Only or in Use

Pipeline

Workflow

Status

Import Loan

Layout: Name, Status, and Property Address

Select Filter

Search Clear

No loans found. Please refine your search criteria.

Lock Exp. < 5 Days View Only or in Use

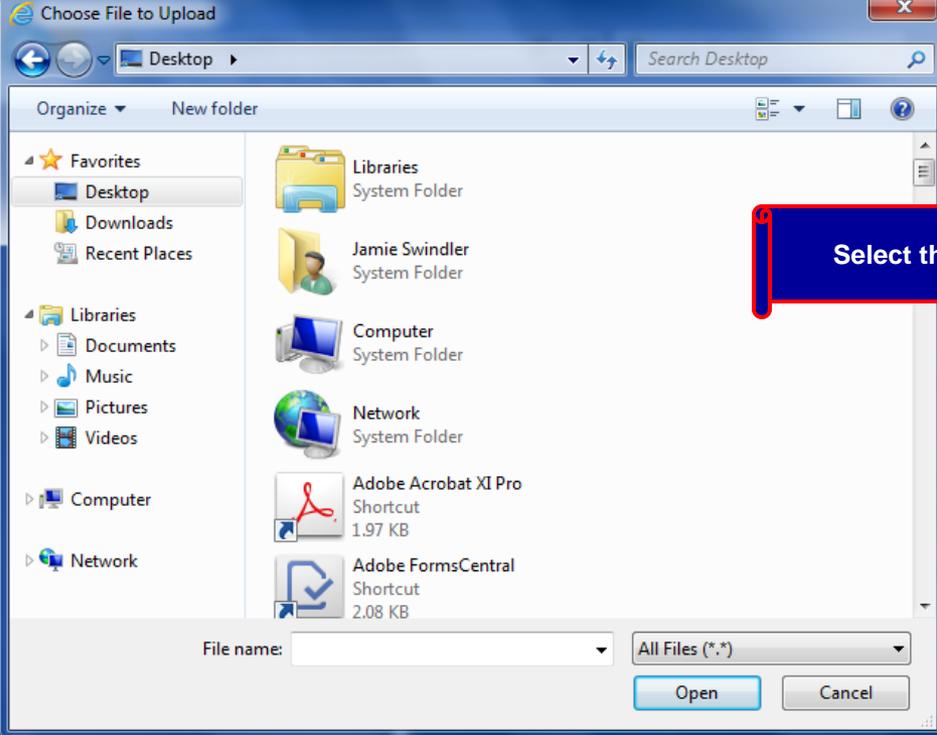
File Import

Select a FNMA DU 3.2 export file to import using the "Select File" button. Then press the "Import File" button to start the process.

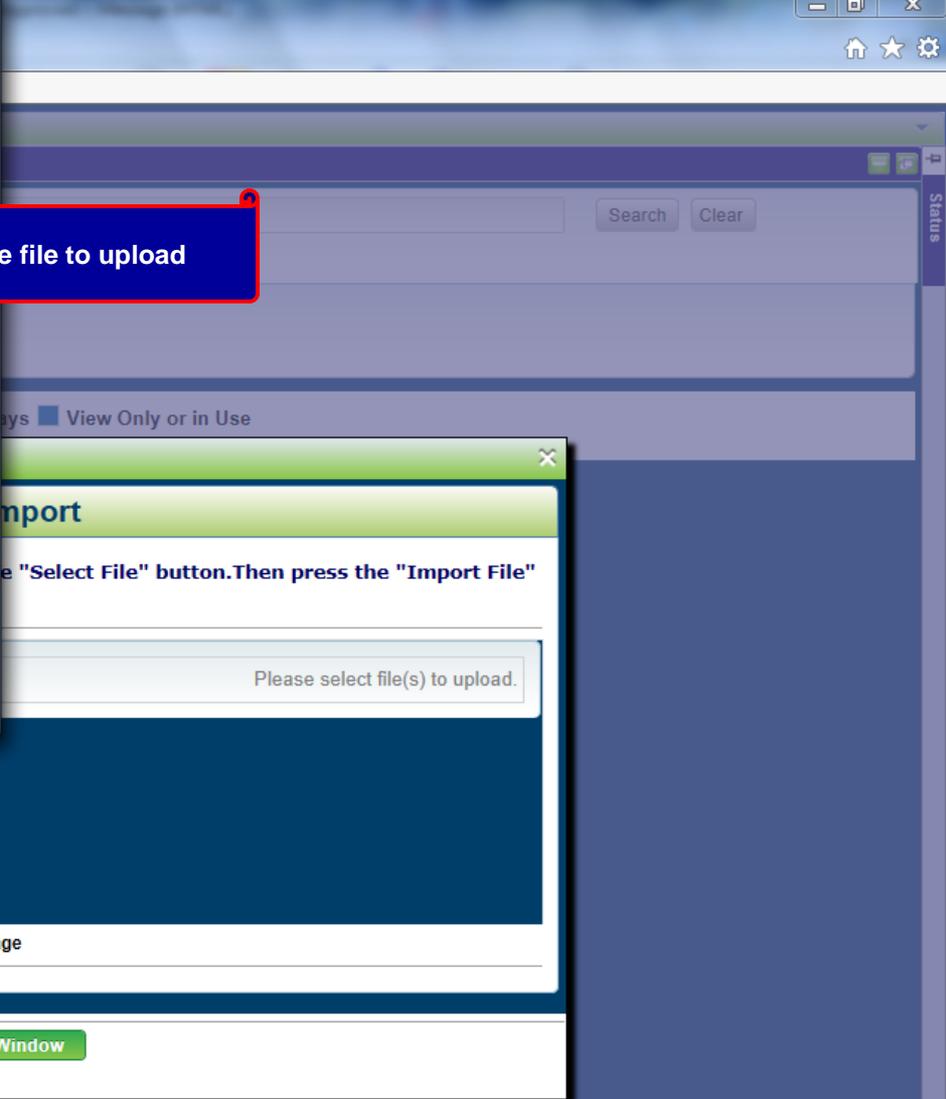
Select File **Click on "Select File"** Please select file(s) to upload.

* Do not import a 3.2 file unless you have a complete loan package

Close Window



Select the file to upload



Import Loan

Layout: Name, Status, and Property Address

Select Filter

Search

Clear

No loans found. Please refine your search criteria.

Lock Exp. < 5 Days View Only or in Use

File Import

Select a FNMA DU 3.2 export file to import using the "Select File" button. Then press the "Import File" button to start the process.

Select File1 file(s) in queue.

new import loan.dat (pending)

RemoveImport File

* Do not import a 3.2 file unless you have a complete loan package

Close Window

Once the file is selected then click on "Import File"

Click Here to Expand Header

Workflow

Loans

Loan: NEW LOAN

Loan Review

Additional Loan Info

Rate Lock

Document Printing

Post Closing

Exit Loan

Tools

Administration

Loan Review



Wherever you see the "Thumbnail" you can open or collapse

Borrower Information

Borrower Information

Select Application:

Borrower

First: Middle:

Last: Suffix:

SSN: * Citizenship:

Property Information

Address Line 1:

Address Line 2:

City:

State: Zip:

County:

Property Type:

Sales Price: Appraised Value:

You can follow status

Application Information

Loan Contacts

Loan Purpose:

Base Loan Amount:

Loan Term: months

Subordinate Financing:

LTV:

CLTV:

Intended Loan Type:

Credit Score:

Occupancy:

Total Loan Amount:

HCLTV:

Total Debt Ratio:

Once the file is imported then the Loan Review Screen will appear

Status

Loan Information

KHC Res. Num. 189033

Associated Loan Number

DAP Amount

Borrower Name

Total Loan Amount \$82,203.00

Closing Date

Lock Exp.

Rate

Term 360

PI Payment \$447.59

LTV 96.709%

CLTV 96.709%

DTI 27.265

Credit Score 0

Escrows Waived False

Address 324 E BROADWAY S T

Product

Pipeline Status Imported

Lender Name KENTUCKY HOUSIN G CORPORATION

Business Channel THIRD PARTY ORIGI NATORS

MCC No

Workflow

- Loans
- Loan: NEW LOAN
- Loan Review**
- Additional Loan Info
- Rate Lock
- Document Printing
- Post Closing
- Exit Loan

Tools

- Administration

Loan Review

Borrower Information

Borrower Information

Select Application

Borrower

First: Middle:

Last: Suffix:

SSN: * Citizenship:

Property Information

Address Line 1:

Address Line 2:

City:

State: Zip:

County:

Property Type:

Sales Price:

1. Review information for accuracy
2. Choose Property Type

Appraised Value:

Loan Purpose:

Base Loan Amount:

Loan Term: months

Subordinate Financing:

LTV:

CLTV:

Intended Loan Type:

Owner Occupied Property

Total Loan Amount:

HCLTV:

Total Debt Ratio:

Loan Contacts

Choose Intended Loan Type

Status

Loan Information	
KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp.	
Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	0
Escrows Waived	False
Address	324 E BROADWAY S
	T
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING G CORPORATION
Business Channel	THIRD PARTY ORIG
MCC	No



Home Dashboard

Workflow

- Loans
- Loan: NEW LOAN
- Loan Review**
 - Additional Loan Info**
 - Rate Lock
 - Document Printing
 - Post Closing
 - Exit Loan

Loan Review

Borrower Information

Borrower Information

Select Application: NEW LOAN

Borrower

First: NEW Middle:

Last: LOAN Suffix:

SSN: 002-11-1111 Citizenship: Citizen

Property Information

Address Line 1: ANYWHERE STREET

LOUISVILLE

KY Zip: 40205-____

JEFFERSON

EXISTING SINGLE FAMILY RESIDENCE

\$87,900.00 Appraised Value: \$85,000.00

Application Information

Loan Contacts

Loan Purpose: Purchase Home

Base Loan Amount: \$82,203.00

Loan Term: 360 months

Subordinate Financing: \$0.00

LTV: 96.7090%

CLTV: 96.7090%

Intended Loan Type: FHA

Credit Score: 0

Occupancy: Owner Occupied Property

Total Loan Amount: \$82,203.00

HCLTV: 96.7090%

Total Debt Ratio: 27.2650%

Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp.	
Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

After completion of the Loan Review Screen then click on "Additional Loan Info" under workflow on left side



Kentucky Housing Corporation Investing in quality housing solutions.

Home Dashboard

Workflow

Loans

Loan: NEW LOAN

Loan Review

Additional Loan Info

Rate Lock

Document Printing

Post Closing

Exit Loan

Tools

Administration

Additional Loan Info

KHC Reservation Number 189033

Choose Loan Officer

Choose Loan Processor

Complete Fields and Select Products

LOAN OFFICER *

- None
- LANCE BLINCOE
- L KEITH SWISHER
- GARRETT BLINCOE

LOAN PROCESSOR *

- None

Required Fields *

Borrower Credit Score / Repository *

0 Select Borrower Repository

Borrower/Co-Borrower Information

Household Information

Disability Single-Parent Elderly (62 or older)

Household Size * 0

Annual Income * \$0.00

Section 8 Voucher Program

Who Provides the Section 8 Voucher None

HAP Payment Amount \$0.00

How Will HAP Payment be Used Select How Will HAP Payment be Used

Appraised Value * \$85,000.00

Application Date * 06/30/2014 APR 0.0000%

AUS

Case File ID * 0

FHA Case Number Assignment Date HUD section of Act (none)

Are you attaching a KHC Tax Credit to this KHC First Mortgage?

Yes

Will this loan have a KHC DAP? * No Yes

Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp.	
Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No



Home Dashboard

Workflow

- Loans
- Loan: NEW LOAN
- Loan Review
- Additional Loan Info**
- Rate Lock
- Document Printing
- Post Closing
- Exit Loan

Tools

- Administration

Additional Loan Info

KHC Reservation Number 189033

Complete Fields and Select Products

LOAN OFFICER *
L KEITH SWISHER

LOAN PROCESSOR *
GARRETT BLINCOE

Required Fields *

Borrower/Co-Borrower Information

Borrower Credit Score / Repository *

650 **Select Borrower Repository**

- Equifax
- Experian
- TransUnion

Input credit score & select Repository

Household Information

Disability Single-Parent Elderly (62 or older)

Household Size * 0

Annual Income * \$0.00

Section 8 Voucher Program

Who Provides the Section 8 Voucher None

HAP Payment Amount \$0.00

How Will HAP Payment be Used Select How Will HAP Payment be Used

Appraised Value * \$85,000.00
AUS

Application Date * 06/30/2014 APR 0.0000%

Case File ID * 0

FHA Case Number Assignment Date ___/___/___ HUD section of Act (none)

Are you attaching a KHC Tax Credit to this KHC First Mortgage?

Yes

Will this loan have a KHC DAP? * No Yes

Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp.	
Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

- Workflow
- Loans
- Loan Review
- Additional Loan Info**
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- TRID Fees
- TRID Documents Printing
- Change Circumstance
- Exit Loan
- Tools
- Administration

Additional Loan Info

KHC Reservation Number

Complete Fields and Select Products

LOAN OFFICER *

LOAN PROCESSOR *

Required Fields *

Borrower/Co-Borrower Information

Borrower Credit Score / Repository *

Household Information

- Disability
- Single-Parent
- Two-Parent w/Dependent
- Elderly (62 or older)
- First Time Home Buyer

Household Size *

KHC Annual Income *

Complete ALL applicable fields

Section 8 Voucher Program

Who Provides the Section 8 Voucher

HAP Payment Amount

How Will HAP Payment be Used

Household Size, Annual Income, Appraised Value, Application Date, APR (from your initial TIL), and AUS ID.

Appraised Value *

Application Date *

APR

Estimated Closing Date *

AUS Case File ID *

FHA Case Number Assignment Date

HUD section of Act

Are you attaching a KHC Tax Credit to this KHC First Mortgage?

Yes

Attaching a DAP?

Will this loan have a KHC DAP? No Yes

Closing Agent Question on Additional Loan Info Tab

Will closing agent provide title policy?

Status	
Loan Information	
KHC Res. Num.	192173
Associated Loan Number	96810
DAP Amount	\$5,600.00
Borrower Name	Freddie Mercury
Total Loan Amount	\$119,270.00
Closing Date	
Lock Exp.	11/19/2015
Rate	4.500%
PI Payment	\$604.33
LTV	94.816%
CLTV	99.296%
DTI	12.753
Credit Score	640
Escrows Waived	False
Address	3726 Poplar St
Product	2MK FHA30WDAP
Product Status	Valid
Pipeline Status	Reserved
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIGI NATORS
MCC	Yes
Property County	FRANKLIN
Agency Case #	
Property type	EXISTING SINGLE F AMLY RESIDENCE

[Add DAP Loan](#)

[Switch Loans](#)

- Workflow
- Loans
- Loan Review
- Additional Loan Info**
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- TRID Fees
- TRID Documents Printing
- Change Circumstance
- Exit Loan
- Tools
- Administration

Additional Loan Info

KHC Reservation Number 192173

Complete Fields and Select Products

LOAN OFFICER *

PAUL W DESURNE

LOAN PROCESSOR *

PAUL W DESURNE

Required Fields *

When complete click on "Rate Lock"

Borrower/Co-Borrower Information

640 TransUnion

Household Information

- Disability
- Single-Parent
- Two-Parent w/Dependent
- Elderly (62 or older)
- First Time Home Buyer

Household Size * 2

KHC Annual Income * \$39,000.00

Section 8 Voucher Program

Who Provides the Section 8 Voucher None

HAP Payment Amount \$0.00

How Will HAP Payment be Used Select How Will HAP Payment be Used

Appraised Value * \$125,000.00

Application Date * 10/14/2015

APR 0.0000%

Estimated Closing Date * 11/18/2015

AUS Case File ID * 5656855

FHA Case Number Assignment Date 10/15/2015

HUD section of Act 203(b)

Are you attaching a KHC Tax Credit to this KHC First Mortgage?

Yes

Will this loan have a KHC DAP? No Yes

If intended loan type is Conventional then there will be an additional drop down box to choose MI company

Will closing agent provide title policy?

Status

Loan Information

KHC Res. Num.	192173
Associated Loan Number	96810
DAP Amount	\$5,600.00
Borrower Name	Freddie Mercury
Total Loan Amount	\$119,270.00
Closing Date	
Lock Exp.	11/19/2015
Rate	4.500%
PI Payment	\$604.33
LTV	94.816%
CLTV	99.296%
DTI	12.753
Credit Score	640
Escrows Waived	False
Address	3726 Poplar St
Product	2MK FHA30WDAP
Product Status	Valid
Pipeline Status	Reserved
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIGI NATORS
MCC	Yes
Property County	FRANKLIN
Agency Case #	
Property type	EXISTING SINGLE F AMLY RESIDENCE

Add DAP Loan

Switch Loans



Home Dashboard

Workflow

- Loans
 - NEW LOAN
 - Loan Review
 - Additional Loan Info
 - Rate Lock
 - Document Printing
 - Post Closing
 - Exit Loan
- Tools
- Administration

Product/Pricing Lock

Product Pricing Section

Product
 Rate Lock Term Lock Expiration Date

Click on "Select Product"

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)

Extension Fee due at Closing

IsHighCost	IsHighPrice
<input type="text"/>	<input type="text"/>

Status

Loan Information	
KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp. Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No



Home Dashboard

Workflow

- Loans
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Product/Pricing Lock

Product Pricing Section

Product Filter

Product List

Compare Code	Grade Description	Is Valid
30 Year		
<input checked="" type="checkbox"/> Apply 2MK FHA30WDAP	GOVERNMENT SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> Apply 2MK RHS30WDAP	GOVERNMENT SECONDARY MARKET RHS 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> Apply 2MK VA30WDAP	GOVERNMENT SECONDARY MARKET VA 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> Apply MRB FHA30WDAP	GOVERNMENT MRB FHA 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> Apply MRB RHS30WDAP	GOVERNMENT MRB RHS 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> Apply MRB VA30WDAP	GOVERNMENT MRB VA 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> Apply 2MK FHA30	GOVERNMENT SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply 2MK RHS30	GOVERNMENT SECONDARY MARKET RHS 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply 2MK VA30	GOVERNMENT SECONDARY MARKET VA 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply 2MK CONV30	CONVENTION SECONDARY MARKET 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply 2MK CONV30WDAP	CONVENTION SECONDARY MARKET 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid

Close Window

Check Product and click on "Apply"

Status

Loan Information

KHC Res. Num. 189033

Associated Loan Number

DAP Amount

Borrower Name NEW LOAN

Total Loan Amount \$82,203.00

Closing Date

Lock Exp.

Rate 5.125%

Term 360

PI Payment \$447.59

LTV 96.709%

CLTV 96.709%

DTI 27.265

Credit Score 650

Escrows Waived False

Address ANYWHERE STREET

Product

Pipeline Status Imported

Lender Name KENTUCKY HOUSING CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Add DAP Loan



Home Dashboard

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 - Exit Loan
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- Administration

Product/Pricing Lock

Product Pricing Section

Product Filter

Product List

Compare Code	Grade Description	Is Valid
30 Year		
<input type="checkbox"/> 2MK FHA30WDAP	GOVERNMENT SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> Apply 2MK RHS30WDAP	GOVERNMENT SECONDARY MARKET RHS 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> Apply 2MK VA30WDAP	GOVERNMENT SECONDARY MARKET	Valid
<input type="checkbox"/> Apply MRB FHA30WDAP	GOVERNMENT MRB FHA 30 YEAR FI	Valid
<input type="checkbox"/> Apply MRB RHS30WDAP	GOVERNMENT MRB RHS 30 YEAR FI	Valid
<input type="checkbox"/> Apply MRB VA30WDAP	GOVERNMENT MRB VA 30 YEAR FIX	Valid
<input type="checkbox"/> Apply 2MK FHA30	GOVERNMENT SECONDARY MARKET F	Invalid
<input type="checkbox"/> Apply 2MK RHS30	GOVERNMENT SECONDARY MARKET R 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply 2MK VA30	GOVERNMENT SECONDARY MARKET VA 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply 2MK CONV30	CONVENTION SECONDARY MARKET CONV 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply 2MK CONV30WDAP	CONVENTION SECONDARY MARKET CONV 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid

Pricing List

Close Window

The Product highlighted in green is the one chosen. If correct click "Close Window"

Status

Loan Information

KHC Res. Num. 189033
 Associated Loan Number
 DAP Amount
 Borrower Name NEW LOAN
 Total Loan Amount \$83,880.61
 Closing Date
 Lock Exp.
 Rate 5.125%
 Term 360
 PI Payment \$456.72
 LTV 98.683%
 CLTV 98.683%
 DTI 28.993
 Credit Score 650
 Escrows Waived False
 Address ANYWHERE STREET
 Product 2MK RHS30WDAP
 Pipeline Status Imported
 Lender Name KENTUCKY HOUSING CORPORATION
 Business Channel THIRD PARTY ORIGINATORS
 MCC No

Add DAP Loan



Workflow

- Loans
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 - Exit Loan
- Tools
- Administration

Product/Pricing Lock

Product Pricing Section

Product

Lock Expiration Date

Lock Loan

Lock Expiration Date

Select a Choice

15-Day For .25%

 2nd 15-Day for .25%

 30-Day for .50%

Extension Fee due at Closing

Reason for Cancellation

Status

Loan Information

KHC Res. Num. 189033

Associated Loan Number

DAP Amount

Borrower Name NEW LOAN

Total Loan

Amount \$83,641.00

Closing Date

Lock Exp.

Rate

Term 360

PI Payment \$455.42

LTV 96.709%

CLTV 96.709%

DTI 33.017

Credit Score 650

Escrows Waived False

Address ANYWHERE STREET

Product 2MK FHA30WDAP

Pipeline Status Imported

Lender Name KENTUCKY HOUSING CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Click on
“Select Pricing”

IsHighCost	IsHighPrice



Home Dashboard

- Workflow
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 - Loan Review
 - Additional Loan Info
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 - Exit Loan
 - Tools
 - Administration

Product/Pricing Lock

Product Pricing Section

Product Pricing ✕

Current Product:

Pricing Adjustments

No adjustments were found.

Pricing Options

Investor	Commitment	Prepayment	Rate	Discount	Origination	Margin	
(Internal)	45Days	NONE	4.500	0.000	0.000	0.000	Apply

[Close Window](#)

Click on "Apply"

Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	
Rate	5.125%
Term	360
PI Payment	\$455.42
LTV	96.709%
CLTV	96.709%
DTI	33.017
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

[Add DAP Loan](#)



Home Dashboard

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 - Loan: NEW LOAN
 - Loan Review
 - Additional Loan Info
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 - Post Closing
 - Exit Loan
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 - Administration

Product/Pricing Lock

Product Pricing Section

Product Pricing ✕

Current Product:

Pricing Adjustments

No adjustments were found.

Pricing Options

Investor	Commitment	Prepayment	Rate	Discount	Origination	Margin
(Internal)	45Days	NONE	4.500	0.000	0.000	0.000

[Close Window](#)

The interest rate highlighted in green is the one chosen. If correct click "Close Window"

Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	
Rate	5.125%
Term	360
PI Payment	\$455.42
LTV	96.709%
CLTV	96.709%
DTI	33.017
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

[Add DAP Loan](#)



Home Dashboard

Workflow

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 - NEW LOAN
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Product/Pricing Lock

Product Pricing Section

Select Product Product: SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP / GOVERNMENT

Select Pricing Rate: 4.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: ___/___/___

Lock Loan

Lock Loan (highlighted with red arrow) Extend Lock Cancel Lock

Lock Expiration Date: ___/___/___

Select a Choice

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

Reason for Cancellation (Select Reason)

Lock History

IsHighCost IsHighPrice

Extension Fee due at Closing \$0.00

Status

Loan Information

KHC Res. Num. 189033

Associated Loan Number

DAP Amount

Borrower Name NEW LOAN

Total Loan Amount \$83,641.00

Closing Date

Lock Exp.

Rate 4.500%

Term 360

PI Payment \$423.80

LTV 96.709%

CLTV 96.709%

DTI 31.189

Credit Score 650

Escrows Waived False

Address ANYWHERE STREET

Product 2MK FHA30WDAP

Pipeline Status Imported

Lender Name KENTUCKY HOUSING CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Add DAP Loan

The loan is NOT Locked yet until you CLICK on "Lock Loan"



Kentucky Housing Corporation Investing in quality housing solutions.



Home Dashboard

Workflow

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- Tools
- Administration

Product/Pricing Lock

Product Pricing Section

Select Product Product:

Select Pricing Rate: Lock Term: Lock Expiration Date:

Lock Loan

Lock Loan

Lock Expiration Date:

IsHighCost	IsHighPrice
<input type="checkbox"/>	<input type="checkbox"/>

Message from webpage

This loan has been successfully locked.

NOW the Loan is LOCKED!
 See Lock Expiration Date.
 Click "OK"

Status is changed to Reserved

Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	10/12/2014
Rate	4.500%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	96.709%
DTI	31.189
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STRE
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No



Home Dashboard

Workflow

- Loans
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 - Exit Loan
- Tools
- Administration

Product/Pricing Lock

Product Pricing Section

Select Product Product:

Select Pricing Rate: Lock Term: Lock Expiration Date:

Lock Loan

Lock Expiration Date:

IsHighCost	IsHighPrice
PASS	PASS

Select a Choice

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

Extension Fee due at Closing:

Reason for Cancellation:

Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	10/12/2014
Rate	4.5000%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	96.709%
DTI	31.189
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS

Since this loan has a DAP then you will need to click on "Add DAP Loan"



Add DAP Loan



Home Dashboard

Workflow

- Loans
 - Loan: NEW LOAN
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Product/Pricing Lock

Product Pricing Section

Select Product: Product: SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP / GOVERNMENT

Select Pricing: Rate: 4.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/12/2014

Lock Loan

Lock Loan Extend Lock Cancel Lock

Lock Expiration Date: 10/12/2014

IsHighCost	IsHighPrice
PASS	PASS

Reason for Cancellation (Select Reason)

Lock History

Status

Loan Information

KHC Res. Num. 189033

Associated Loan Number

DAP Amount

Borrower Name NEW LOAN

Total Loan Amount \$83,641.00

Closing Date

Lock Exp. 10/12/2014

Rate 4.5000%

Term 360

PI Payment \$423.80

LTV 96.709%

CLTV 96.709%

DTI 31.189

Credit Score 650

Escrows Waived False

Address ANYWHERE STREET

Product ZMK FHA30WDAP

Pipeline Status Reserved

Lender Name KENTUCKY HOUSING CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Add DAP Loan

Create Associated Loan

Create with Borrower Assigned

OK Cancel

Click "OK" and 1003 data from First Mortgage will automatically upload!



Home Dashboard

Workflow

- Loans
 - Loan: NEW LOAN
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 - Additional Loan Info
 - Rate Lock
 - Document Printing
 - Post Closing
 - Exit Loan
- Tools
- Administration

Product/Pricing Lock

Product Pricing Section

Select Product Product: SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP / GOVERNMENT

Select Pricing Rate: 4.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/12/2014

Lock Loan

Lock Loan **Extend Lock** Cancel Lock

Lock Expiration Date: 10/12/2014

IsHighCost	IsHighP
PASS	PAS

Status

Loan Information

- KHC Res. Num. 189033
- Associated Loan Number
- DAP Amount
- Borrower Name NEW LOAN
- Total Loan Amount \$83,641.00
- Closing Date
- Lock Exp. 10/12/2014
- Rate 4.500%
- Term 360
- PI Payment \$423.80
- LTV 96.709%
- CLTV 96.709%
- DTI 31.189
- Credit Score 650
- Escrows Waived False
- Address ANYWHERE STREET
- Product 2MK FHA30WDAP
- Pipeline Status Reserved
- Lender Name KENTUCKY HOUSING CORPORATION
- Business Channel THIRD PARTY ORIGINAL
- MCC No

Add DAP Loan

Message from webpage

Are you sure you would like to create a NEW loan that will be associated to this one?

OK Cancel

Click "OK" unless you do NOT need the DAP



Home Dashboard

- Workflow
 - Loans
 - Loan: NEW LOAN
 - Loan Review
 - Additional Loan Info
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 - Document Printing
 - Post Closing
 - Exit Loan
 - Tools
 - Administration

An associated loan (LoanID=93021) has been created

[Close](#)

Product/Pricing Lock

Product Pricing Section

[Select Product](#) Product

[Select Pricing](#) 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

Extension Fee due at Closing

IsHighCost	IsHighPrice
PASS	PASS

Status	
Loan Information	
KHC Res. Num.	189033
Associated Loan Number	93021
DAP Amount	\$0.00
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	10/12/2014
Rate	4.500%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	96.709%
DTI	31.189
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

[Add DAP Loan](#)

[Switch Loans](#)



Since a second loan (DAP) has been created you now need to click on "Switch Loan"

Workflow

Loans

Loan: NEW LOAN

Rate Lock

Document Printing

Exit Loan

Tools

Administration

Product/Pricing Lock

Enter DAP Loan Amount

Loan Amount

Select Product

Product

Select Pricing

Rate

Lock Term

Lock Expiration Date

Lock Loan

Lock Loan

Extend Lock

Cancel Lock

Lock Expiration Date

Select a Choice

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

Reason for Cancellation

(Select Reason)

Lock History

IsHighCost	IsHighPrice
<input type="text"/>	<input type="text"/>

Extension Fee due at Closing

Status

Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$0.00
Closing Date	
Lock Exp.	
Rate	0.000%
Term	360
PI Payment	\$0.00
LTV	0.000%
CLTV	96.709%
DTI	25.892
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

Switch Loans

Workflow

Loans

Loan: NEW LOAN

Rate Lock

Document Printing

Exit Loan

Tools

Administration

Product/Pricing Lock

Product Pricing Section

Loan Amount

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

Extension Fee due at Closing

IsHighCost	IsHighPrice
<input type="text"/>	<input type="text"/>

Click on
"Select Product"

Status

Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	
Rate	0.000%
Term	360
PI Payment	\$0.00
LTV	7.059%
CLTV	103.768%
DTI	25.892
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

Product/Pricing Lock

Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	
Rate	0.000%
Term	360
PI Payment	\$0.00
LTV	7.059%
CLTV	103.768%
DTI	25.892
Credit Score	0
Escrows Waived	False
Address	ANYWHERE ST
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATOR
MCC	No

Switch Loans

Product Pricing Section

Loan Amount \$6,000.00

Select Product

Product /

Product Filter

Product List

Compare Code	Grade Description	Is Valid
<input type="checkbox"/> Apply MRB RHS30	GOVERNMENT MRB RHS 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply MRB VA30	GOVERNMENT MRB VA 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply MRB CONV30	CONVENTION MRB CONV 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply MRB FHA30WDAP	GOVERNMENT MRB FHA 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> Apply MRB RHS30WDAP	GOVERNMENT MRB RHS 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> Apply MRB VA30WDAP	GOVERNMENT MRB VA 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> Apply MRB CONV30WDAP	CONVENTION MRB CONV 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> Apply 2MK FHA30REFI	GOVERNMENT SECONDARY MARKET FHA 30 YEAR FIXED RATE REFINANCE	Invalid
<input type="checkbox"/> Apply MCC (NON KHC 1ST MTG)	MCC MORTGAGE CREDIT CERTIFICATE - ONLY FOR NON KHC FIRST MORTGAGE	Invalid
10 Year		
<input checked="" type="checkbox"/> Apply REGULAR DAP	2ND MORT REGULAR DAP SECOND MORTGAGE	Valid
<input type="checkbox"/> Apply AFFORDABLE DAP	2ND MORT AFFORDABLE DAP SECOND MORTGAGE	Invalid

Pricing List

Close Window

Check Product and click on "Apply"

Product/Pricing Lock

Product Pricing Section

Loan Amount

\$6,000.00

Select Product

Product

/



Product Filter

Product List

Compare Code	Grade Description	Is Valid
<input type="checkbox"/> Apply MRB RHS30	GOVERNMENT MRB RHS 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply MRB VA30	GOVERNMENT MRB VA 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply MRB CONV30	CONVENTION MRB CONV 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> Apply MRB FHA30WDAP	GOVERNMENT MRB FHA 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> Apply MRB RHS30WDAP	GOVERNMENT MRB RHS 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> Apply MRB VA30WDAP	GOVERNMENT MRB VA 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> Apply MRB CONV30WDAP	CONVENTION MRB CONV 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> Apply ZMK FHA30REFI	GOVERNMENT SECONDARY MORTGAGE	Invalid
<input type="checkbox"/> Apply MCC (NON KHC 1ST MTG)	MCC MORTGAGE	Invalid
10 Year		
<input checked="" type="checkbox"/> REGULAR DAP	2ND MORT REGULAR DAP SECOND MORTGAGE	Valid
<input type="checkbox"/> Apply AFFORDABLE DAP	2ND MORT AFFORDABLE DAP SECOND MORTGAGE	Invalid

Pricing List

Close Window

The Product highlighted in green is the one chosen. If correct click "Close Window"

KHC Res. Num. 93021

Associated Loan Number 189033

DAP Amount \$82,203.00

Borrower Name NEW LOAN

Total Loan Amount \$6,000.00

Closing Date

Lock Exp.

Rate 0.000%

Term 360

PI Payment \$0.00

LTV 7.059%

CLTV 103.768%

DTI 25.892

Credit Score 0

Escrows Waived False

Address ANYWHERE STREET

Product

Pipeline Status Imported

Lender Name KENTUCKY HOUSING

G CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Switch Loans

Workflow

Loans

Loan: NEW LOAN

Rate Lock

Document Printing

Exit Loan

Tools

Administration

Product/Pricing Lock

Product Pricing Section

Loan Amount

Select Product

Product

Select Pricing

Rate

Lock Term

Lock Expiration Date

Lock Loan

Lock Loan

Lock

Cancel Lock

Lock Expiration Date

Select a Choice

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

Reason for Cancellation

(Select Reason)

Lock History

Extension Fee due at Closing

IsHighCost	IsHighPrice
<input type="text"/>	<input type="text"/>

Click on "Select Pricing"

Status

Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	
Rate	0.000%
Term	120
PI Payment	\$0.00
LTV	7.059%
CLTV	103.768%
DTI	25.892
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	REGULAR DAP
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

Switch Loans

Workflow

Loans

Loan: NEW LOAN

Rate Lock

Set Closing

Document Printing

Exit Loan

Tools

Administration

Product/Pricing Lock

Product Pricing Section

Loan Amount: \$6,000.00

Select Product

Product: REGULAR DAP SECOND MORTGAGE / 2ND MORT

Select Pricing

Rate: 0.0000%

Lock Term

Lock Expiration Date

Product Pricing

Current Product: REGULAR DAP SECOND MORTGAGE / 2ND MORT

Pricing Adjustments

No adjustments were found.

Pricing Options

Investor	Commitment	Prepayment	Rate	Discount	Origination	Margin	
(Internal)	45Days	NONE	5.500	0.000	0.000	0.000	Apply

Click on "Apply"

Close Window

Status

Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	
Rate	0.000%
Term	120
PI Payment	\$0.00
LTV	7.059%
CLTV	103.768%
DTI	25.892
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	REGULAR DAP
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

[Switch Loans](#)

Workflow

Loans

Loan: NEW LOAN

Rate Lock

Set Closing

Document Printing

Exit Loan

Tools

Administration

Product/Pricing Lock

Product Pricing Section

Loan Amount: \$6,000.00

Select Product: Product: REGULAR DAP SECOND MORTGAGE / 2ND MORT

Select Pricing: Rate: 0.0000% Lock Term: Lock Expiration Date: / /

Product Pricing

Current Product: REGULAR DAP SECOND MORTGAGE / 2ND MORT

Pricing Adjustments

No adjustments were found.

Pricing Options

Investor	Commitment	Prepayment	Rate	Discount	Origination	Margin
(Internal)	45Days	NONE	5.500	0.000	0.000	0.000

Status

Loan Information

KHC Res. Num. 93021

Associated Loan Number 189033

DAP Amount \$82,203.00

Borrower Name NEW LOAN

Total Loan Amount \$6,000.00

Closing Date

Lock Exp.

Rate 0.000%

Term 120

PI Payment \$0.00

LTV 7.059%

CLTV 103.768%

DTI 25.892

Credit Score 0

Escrows Waived False

Address ANYWHERE STREET

Product REGULAR DAP

Pipeline Status Imported

Lender Name KENTUCKY HOUSING CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Switch Loans

The interest rate highlighted in green is the one chosen. If correct click "Close Window"

Close Window

Workflow

- Loans
- Loan: NEW LOAN
- Rate Lock
- Document Printing
- TRID Fees
- TRID Documents Printing
- Change Circumstance
- Exit Loan

Tools

Administration

Product/Pricing Lock

Product Pricing Section

Loan Amount: \$6,000.00

Select Product Product: REGULAR DAP SECOND MORTGAGE / 2ND MORT

Select Pricing Rate: 5.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: / /

Lock Loan

Lock Loan **Extend Lock** **Cancel Lock**

Lock Expiration Date: / /

Select a Choice

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

Reason for Cancellation (Select Reason) ▾

Lock History

Extension Fee due at Closing \$0.00

The loan is NOT Locked yet until you CLICK on "Lock Loan"



Status

Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	
Rate	5.500%
Term	120
PI Payment	\$65.12
LTV	7.059%
CLTV	103.768%
DTI	29.649
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	REGULAR DAP
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

Switch Loans

Workflow

- Loans
- Loan: NEW LOAN
- Rate Lock
- Fees**
- Document Printing
- Exit Loan

- Tools
- Administration

Product/Pricing Lock

Product Pricing Section

Loan Amount: \$6,000.00

Select Product Product: REGULAR DAP SECOND MORTGAGE / 2ND MORT

Select Pricing Rate: 5.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/12/2014

Lock Loan

Lock Expiration Date: 10/12/2014

Select a Choice

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

Reason for (Select Reason)

Lock Loan **Extend Lock** **Cancel Lock**

IsHighCost	IsHighPrice

Status

Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	10/12/2014
Rate	5.500%
Term	120
PI Payment	\$65.12
LTV	7.059%
CLTV	103.768%
DTI	29.649
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	REGULAR DAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

Switch Loans

Message from webpage



This loan has been successfully locked.

OK

Status is changed to Reserved



NOW the Loan is LOCKED!
Click "OK"

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

IsHighCost	IsHighPrice
PASS	PASS

Extension Fee due at Closing

Rate Lock

Document Printing

Fees

TRID Documents Printing

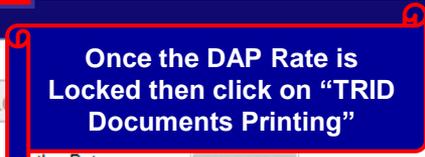
Change Circumstance

Exit Loan

Tools

Administration

Once the DAP Rate is Locked then click on "TRID Documents Printing"



Workflow

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

Expere Documents

Document Package:

TRID Application Forms

Search:

List Package D

FIRST:
Make sure in
DRAFT Mode

Get Package Docs

Search Available

Search Returned

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

Change Circumstance

Exit Loan

Tools

Administration

Expere Documents

Document Package:

TRID Application Forms

Search:

List Package Docs

Get Package Docs

Search Available

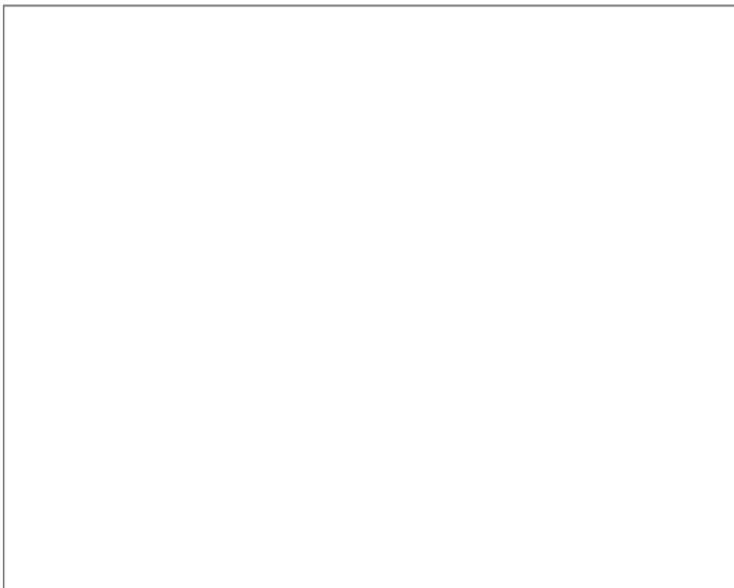
Search Returned

Available

Returned

Draft Final

Get Selected Docs ->



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

Proof Sheet

View/Print

Email

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

Document Package:

TRID Application Forms

Search:

List Package Docs

Get Package Docs



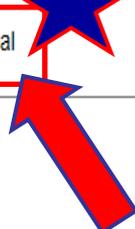
Search Available

Search Returned

Available

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

Email

Workflow

Expere Documents

Loans

Rate Lock

Document Printing

TRID Fees

**TRID Documents
Printing**

Change Circumstance

Exit Loan

Tools

Administration

Document Package:

TRID Application Forms

Search:

List Package Docs

Get Package Docs

Search Available

Search Returned

Available

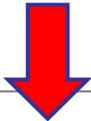
Returned

Draft Final

Get Selected Docs ->

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

Click View/Print



Proof Sheet

View/Print

Email

Workflow

Loans

Loan: NEW LOAN

Rate Lock

Fees

Document Printing

Exit Loan

Tools

Administration

Product/Pricing Lock

Product Pricing Section

Loan Amount: \$6,000.00

Select Product Product: REGULAR DAP SECOND MORTGAGE / 2ND MORT

Select Pricing Rate: 5.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: / /

Lock Loan

Lock Loan **Extend Lock** **Cancel Lock**

Lock Expiration Date: / /

Select a Choice

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

Reason for Cancellation (Select Reason) v

Lock History

IsHighCost	IsHighPrice

Extension Fee due at Closing: \$0.00

Status

Loan Information

KHC Res. Num. 93021

Associated Loan Number 189033

DAP Amount \$82,203.00

Borrower Name NEW LOAN

Total Loan Amount \$6,000.00

Closing Date

Lock Exp.

Rate 5.500%

Term 120

PI Payment \$65.12

LTV 7.059%

CLTV 103.768%

DTI 29.649

Credit Score 0

Escrows Waived False

Address ANYWHERE STREET

Product REGULAR DAP

Pipeline Status Imported

Lender Name KENTUCKY HOUSING CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Switch Loans

Click on "SWITCH LOAN" to go back to the first mortgage



Home Dashboard

Workflow

- Loans
 - Loan: NEW LOAN
 - Loan Review
 - Additional Loan Info
 - Rate Lock
 - Fees
 - Document Printing**
 - Post Closing
 - Exit Loan
- Tools
- Administration

Document Printing

Document Set: Print

Documents

Select/Deselect All

	Description	Borrower(s)
<input type="checkbox"/>	KHC Underwriting Checklist	[REDACTED]
<input type="checkbox"/>	KHC Reservation Confirmation	[REDACTED]
<input type="checkbox"/>	Child Support Certification	[REDACTED]
<input type="checkbox"/>	Change of Circumstance Form	[REDACTED]

Document Packages

Docu... Print

Description	Borrower(s)

Status

Loan Information

KHC Res. Num. 189033
 Associated Loan Number 93021
 DAP Amount \$6,000.00
 Borrower Name NEW LOAN
 Total Loan \$53,641.00
 Amount
 Closing Date
 Lock Exp. 10/12/2014
 Rate 4.500%
 Term 360
 PI Payment \$423.80
 LTV 96.709%
 CLTV 103.768%
 DTI 34.945
 Credit Score 650
 Escrows Waived False
 Address ANYWHERE STREET
 Product 2MK FHA30WDAP
 Pipeline Status Reserved
 Lender Name KENTUCKY HOUSING CORPORATION
 Business Channel THIRD PARTY ORIGI
 NATORS
 MCC No

Add DAP Loan
Switch Loans

Click on Document Printing for the First Mortgage

All documents will populate to be printed: Reservation Confirmation Underwriting File Upload Checklist

After first mortgage and DAP (if applicable) are locked and forms printed then in order to generate the LE for the first mortgage – CLICK on “Fees”

Fees – Auto-Populated

- The following fees auto-populate on **First Mortgage Loan Estimate**:
 - Underwriting Fee \$495
 - Administrative Fee \$105
 - Appraisal Fee for FHA or RHS \$450
 - Appraisal Fee for Conventional \$410
 - Appraisal Fee for VA \$425
 - Flood Certification \$13 if KHC orders
 - Lender can change amount if their company is ordering
 - MCC Fee \$200 (if there is a MCC)**
 - Closing Agent Settlement Cost**
 - \$500 or \$700
- The following fees auto-populate on **The DAP LE**:
 - DAP Document Prep Fee \$50 and \$26 Recording Fee

**** If not auto-populated then add ****

Additional Fees -- Non-Populated

If Applicable

- ❑ Credit Report
- ❑ VOE Fee
- ❑ DU/LP Fee
- ❑ Extension Fee
 - ▣ When interest rate extended in KHC's Loan Reservation System then it will auto-populate.
 - ▣ A Changed Circumstance and new Loan Estimate will need to be printed
- ❑ Flood Insurance
- ❑ Final Inspection - **\$130 (if required)**
- ❑ Termite Inspection
- ❑ Structural Engineer Inspection
- ❑ Home Inspection
- ❑ Survey
- ❑ Hazard Insurance
- ❑ Premium Tax and CPL
- ❑ Owner's Title Insurance
- ❑ Lender's Title Insurance
- ❑ **One** line item for all additional title services

Loan Estimate Buckets

- Easier to use the Buckets A thru J and Calculating Cash to Close
 - A – Origination Charges
 - B – Services You Cannot Shop For
 - C – Services You Can Shop For
 - D – Total Loan Costs (A+B+C)
 - E – Taxes and Other Government Fees
 - F – Prepaids
 - G – Initial Escrow Payment at Closing
 - H – Other
 - I – Total Other Costs (E+F+G+H)
 - J – Total Closing Costs

- Workflow
- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- TRID Fees
- TRID Documents Printing
- Change Circumstance
- Exit Loan

- Tools
- Administration

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:

Bucket "A" Origination Charges

Easiest way to navigate – by the buckets

	HUD Number	Description	Total Amount	Borrower Amount
	801	Origination Fee	\$0.00	\$0.00
	802	Discount Fee	\$0.00	\$0.00
	806	Administrative Fee	\$105.00	\$105.00
	808	Underwriting Fee	\$495.00	\$495.00
	809	Extension Fee	\$0.00	\$0.00
	810	MCC Fee	\$0.00	\$0.00
		AUS Fee	\$0.00	\$0.00
	812	Courier Fee	\$0.00	\$0.00
	816	Lender Compensation	\$2,385.40	\$2,385.40
	820	Borrower Credit	(\$2,385.40)	(\$2,385.40)

To edit a fee click on the button

- 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

Status

Loan Information

KHC Res. Num. 192173
 Associated Loan Number 96810
 DAP Amount \$5,600.00
 Borrower Name Freddie Mercury
 Total Loan Amount \$119,270.00
 Closing Date
 Lock Exp. 11/19/2015
 Rate 4.500%
 PI Payment \$604.33
 LTV 94.816%
 CLTV 99.296%
 DTI 12.753
 Credit Score 640
 Escrows Waived False
 Address 3726 Poplar St
 Product 2MK FHA30WDAP
 Product Status Valid
 Pipeline Status Reserved
 Lender Name NEW PERSPECTIVE MORTGAGE LLC
 Business Channel THIRD PARTY ORIGINATORS
 MCC Yes
 Property County FRANKLIN
 Agency Case #
 Property type EXISTING SINGLE FAMILY RESIDENCE

Loans

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? Addl. TRID Fin. Fees:

Date of First Payment: Interest Rate: Initial Final Disclosure

Items

Bucket Filter:

Bucket "B" Services You Cannot Shop For

HUD Number	Description	Total Amount	Borrower Amount
804	Appraisal Fee	\$450.00	\$450.00
	Credit Report Fee	\$50.00	\$50.00
	Flood Certification Fee	\$13.00	\$13.00
	Final Inspection Fee	\$0.00	\$0.00
	VOE Fee	\$32.00	\$32.00
818	Additional Charge (User Defined)	\$0.00	\$0.00
905	Financed Mortgage Insurance	\$1,401.00	\$1,401.00
1102	Settlement Charge	\$500.00	\$500.00
1104	Lenders Title Insurance	\$325.00	\$325.00
1109	CPL Fee	\$53.00	\$53.00
1110	Premium Tax	\$20.00	\$20.00

To edit a fee and/or add the payee click on the button

Settlement Charge is \$500 if Closing Agent providing Title Policy but \$700 if NOT providing Title Policy

- 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

Loan Information

KHC Res. Num. 195979
 Associated Loan Number 99807
 DAP Amount \$3,700.00
 View Only False
 Total Loan Amount \$81,494.00
 LTV 96.500%
 CLTV 100.958%
 Closing Date
 Lock Exp. 5/26/2016
 Rate 4.000%
 PI Payment \$389.07
 Address 2423 LAMBORNE BL VD
 Product 2MK FHA30WDAP
 Product Status Valid
 MCC No
 Status Pend
 Lender Name NEW PERSPECTIVE MORTGAGE LLC
 Business Channel THIRD PARTY ORIGI NATORS
 Property County JEFFERSON
 Agency Case # 2015865327
 Property type EXISTING SINGLE F AMILY RESIDENCE
 Sales Price \$82,998.00

Tasks

- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

- Workflow
- Loans
- Loan: Carol G Currans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

Fees

Loan Information

Closing Costs Scenario: CONV Loan Amount: \$169,750.00 Number of Payments: 360 Amortizing Term: 360
 Estimated Date of Closing: 04/27/2016 Financed Fees: \$0.00 Payments per Year: 12 Interest Only Term: 0
 Date of Disbursement: __/__/__ Total Loan Amount: \$169,750.00 Waive All Escrows? Addl. TRID Fin. Fees: \$0.00
 Date of First Payment: 06/01/2016 Interest Rate: 4.8750% Initial Final Disclosure Recalculate

Buckets

Hud Number: 805 Description: Credit Report Fee
 Amount: 0.00000000% Override? \$80.00 Prepaid Closing Cost
 Seller POC: > \$0.00 Bucket: B TRID Category: (none)
 Broker POC: > \$0.00 Include Fee In APR? Include Fee In Total? TRID Financed Fee
 Other POC: > \$0.00 FHA Closing Cost Exclude From FHA 203(k) Exclude from LE
 Lender POC: > \$0.00 Seller Contribution Include As No Cost Fee?
 Borrower POC: > \$0.00 Number of Months: 0
 Seller: > \$0.00
 Broker: > \$0.00
 Other: > \$0.00
 Lender: > \$0.00
 Borrower: > \$80.00 Charge Cannot Change Lender Identified Company

OK Cancel Edit Provider Paid to List

800 - Items Payable in Connection with the Loan

900 - Items Paid in Advance

1000 - Reserves

1100 - Title Charges

Status

Loan Information

KHC Res. Num. 196023
 Associated Loan Number 99845
 DAP Amount \$5,300.00
 View Only False
 Total Loan Amount \$169,750.00
 LTV 97.000%
 CLTV 100.029%
 Closing Date
 Lock Exp. 5/27/2016
 Rate 4.875%
 PI Payment \$898.34
 Address 3117 Glenwood Dr
 Product 2MK CONV NO MI 30 WDAP
 Product Status Valid
 MCC No
 Status Approved
 Lender Name STREBER MORTGAG E, LLC
 Business Channel THIRD PARTY ORIGI NATORS
 Property County FAVETTE
 Agency Case #
 Property type EXISTING SINGLE FAMILY RESIDENCE
 Sales Price \$175,000.00

Change Status
Switch Loans

Tasks

VirPack



Add Provider Name (ONLY) and then click "OK"

Item 805 Provider Information

Item Number:

Provider Name:

Address Line 1:

Address Line 2:

City: State:

Zip Code:

Country:

Contact:

Phone: Ext.:

Relationship:

Service Provider is Required.

- Scenario: CONV
- Loan Amount: \$169,750.00
- Number of Payments: 360
- Amortizing Term: 360
- Closing Date: 04/27/2016
- Financed Fees: \$0.00
- Payments per Year: 12
- Interest Only Term: 0
- Hud Number: 805
- Amount: 0.00000
- Seller POC:
- Broker POC:
- Other POC:
- Lender POC:
- Borrower POC:
- Seller:
- Broker:
- Other:
- Lender:
- Borrower:

Loan Information	
KHC Res. Num.	196023
Associated Loan Number	99845
DAP Amount	\$5,300.00
View Only	False
Total Loan Amount	\$169,750.00
LTV	97.000%
CLTV	100.029%
Closing Date	
Lock Exp.	5/27/2016
Rate	4.875%
PI Payment	\$898.34
Address	3117 Glenwood Dr
Product	2MK CONV NO MI 30 WDAP
Product Status	Valid
MCC	No
Status	Approved
Lender Name	STREBER MORTGAGE, E, LLC
Business Channel	THIRD PARTY ORIGINATORS
Property County	FAYETTE
Agency Case #	
Property type	EXISTING SINGLE FAMILY RESIDENCE
Sales Price	\$175,000.00
<input type="button" value="Change Status"/>	
<input type="button" value="Switch Loans"/>	
Tasks	
<input type="button" value="VirPack"/>	

800 - Items Payable in Connection with the Loan

900 - Items Paid in Advance

1000 - Reserves

1100 - Title Charges

- Workflow
- Loans
- Loan: Carol G Currans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

Fees

Loan Information

Closing Costs Scenario: CONV Loan Amount: \$169,750.00 Number of Payments: 360 Amortizing Term: 360
 Estimated Date of Closing: 04/27/2016 Financed Fees: \$0.00 Payments per Year: 12 Interest Only Term: 0
 Date of Disbursement: __/__/ Total Loan Amount: \$169,750.00 Waive All Escrows? Addl. TRID Fin. Fees: \$0.00
 Date of First Payment: 06/01/2016 Interest Rate: 4.8750% Initial Final Disclosure Recalculate

Buckets

Hud Number: 805 Description: Credit Report Fee
 Amount: 0.00000000% Override? \$80.00 Prepaid Closing Cost
 Seller POC: > \$0.00 Bucket: B TRID Category: (none)
 Broker POC: > \$0.00 Include Fee In APR? Include Fee In Total? TRID Financed Fee
 Other POC: > \$0.00 FHA Closing Cost Exclude From FHA 203(k) Exclude from LE
 Lender POC: > \$0.00 Seller Contribution Include As No Cost Fee?
 Borrower POC: > \$0.00 Number of Months: 0
 Seller: > \$0.00
 Broker: > \$0.00
 Other: > \$0.00
 Lender: > \$0.00
\$80.00 Charge Cannot Change Lender Identified Company

Edit Provider
Paid to List

800 - Items Payable in Connection with the Loan

900 - Items Paid in Advance

1000 - Reserves

1100 - Title Charges

Status

Loan Information

KHC Res. Num. 196023
 Associated Loan Number 99845
 DAP Amount \$5,300.00
 View Only False
 Total Loan Amount \$169,750.00
 LTV 97.000%
 CLTV 100.029%
 Closing Date
 Lock Exp. 5/27/2016
 Rate 4.875%
 PI Payment \$898.34
 Address 3117 Glenwood Dr
 Product 2MK CONV NO MI 30 WDAP
 Product Status Valid
 MCC No
 Status Approved
 Lender Name STREBER MORTGAG E, LLC
 Business Channel THIRD PARTY ORIGI NATORS
 Property County FAVETTE
 Agency Case #
 Property type EXISTING SINGLE FAMILY RESIDENCE
 Sales Price \$175,000.00

Change Status
Switch Loans

Tasks

VirPack

Click "OK"

OK

Cancel

Fees

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- TRID Fees
- TRID Documents Printing
- Change Circumstance
- Exit Loan

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

Bucket Filter: **Bucket "C" Services You Can Shop For**

HUD Number	Description	Total Amount	Borrower Amount
1302	Survey Fee	\$0.00	\$0.00
1303	Pest Inspection Fee	\$0.00	\$0.00
1304	Structural Engineer Report	\$0.00	\$0.00
1305	Home Inspection	\$0.00	\$0.00
1309	Termite Soil Treatment	\$0.00	\$0.00

The Pest Inspection Fee is disclosed in Bucket C if Loan is VA Loan or required by Appraisal

- 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

Loan Information

KHC Res. Num. 192173
 Associated Loan Number 96810
 DAP Amount \$5,600.00
 Borrower Name Freddie Mercury
 Total Loan Amount \$119,270.00
 Closing Date
 Lock Exp. 11/19/2015
 Rate 4.500%
 PI Payment \$604.33
 LTV 94.816%
 CLTV 99.296%
 DTI 12.753
 Credit Score 640
 Escrows Waived False
 Address 3726 Poplar St
 Product 2MK FHA30WDAP
 Product Status Valid
 Pipeline Status Reserved
 Lender Name NEW PERSPECTIVE MORTGAGE LLC
 Business Channel THIRD PARTY ORIGI NATORS
 MCC Yes
 Property County FRANKLIN
 Agency Case #
 Property type EXISTING SINGLE F AMILY RESIDENCE

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:

**Bucket "E"
Taxes & Other
Government Fees**

	HUD Number		Total Amount	Borrower Amount
	1202	Recording Fees	\$85.00	\$85.00
	1204	City/County Tax/Stamps	\$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

Loan Information

KHC Res. Num. 192173
 Associated Loan Number 96810
 DAP Amount \$5,600.00
 Borrower Name Freddie Mercury
 Total Loan Amount \$119,270.00
 Closing Date
 Lock Exp. 11/19/2015
 Rate 4.500%
 PI Payment \$604.33
 LTV 94.816%
 CLTV 99.296%
 DTI 12.753
 Credit Score 640
 Escrows Waived False
 Address 3726 Poplar St
 Product 2MK FHA30WDAP
 Product Status Valid
 Pipeline Status Reserved
 Lender Name NEW PERSPECTIVE MORTGAGE LLC
 Business Channel THIRD PARTY ORIGI NATORS
 MCC Yes
 Property County FRANKLIN
 Agency Case #
 Property type EXISTING SINGLE F AMILY RESIDENCE

Tools

Administration

Loan Review

Additional Loan Info

Rate Lock

FHA Case Number

Document Printing

Document Upload

Post Closing

TRID Fees

TRID Documents Printing

Change Circumstance

Exit 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? Addl. TRID Fin. Fees:

Date of First Payment: Interest Rate: Initial Final Disclosure

Buckets

Bucket Filter:

Bucket "F" Prepays

	HUD Number	Description	Total Amount	Borrower Amount
	901	Interest	\$133.96	\$133.96
	902	Mortgage Insurance Premium	\$0.63	\$0.63
	903	Hazard Insurance Premium	\$960.00	\$960.00
	904		\$0.00	\$0.00
	906		\$0.00	\$0.00

Enter Annual Hazard Insurance Premium. Interest automatically calculates at 15 days

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

Loan Information

KHC Res. Num.	195979
Associated Loan Number	99807
DAP Amount	\$3,700.00
View Only	False
Total Loan Amount	\$81,494.00
LTV	96.500%
CLTV	100.958%
Closing Date	
Lock Exp.	5/26/2016
Rate	4.000%
PI Payment	\$389.07
Address	2423 LAMBORNE BL VD
Product	2MK FHA30WDAP
Product Status	Valid
MCC	No
Status	Pend
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIGI NATORS
Property County	JEFFERSON
Agency Case #	2015865327
Property type	EXISTING SINGLE F AMILY RESIDENCE
Sales Price	\$82,998.00

Tasks

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

Workflow

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

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? Addl. TRID Fin. Fees

Date of First Payment: Interest Rate: Initial Final Disclosure

Bucket Filter: **Bucket "G" Initial Escrow Payment at Closing**

HUD Number	Description	Total Amount	Borrower Amount
1002	Hazard Insurance Reserve	\$960.00	\$320.00
1003	Mortgage Insurance Reserve	\$675.36	\$0.00
1004	City Property Taxes	\$0.00	\$0.00
1005	County Property Taxes	\$840.00	\$280.00
1006		\$0.00	\$0.00
1007		\$0.00	\$0.00
1008	Aggregate Adjustment	\$350.00	\$350.00
1009	Storm Water	\$0.00	\$0.00
1010	Homeowners Association Dues	\$0.00	\$0.00

Click on Pencil to add reserves for Taxes and Hazard Insurance

- 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

Status

Loan Information

KHC Res. Num.	195979
Associated Loan Number	99807
DAP Amount	\$3,700.00
View Only	False
Total Loan Amount	\$81,494.00
LTV	96.500%
CLTV	100.958%
Closing Date	
Lock Exp.	5/26/2016
Rate	4.000%
PI Payment	\$389.07
Address	2423 LAMBORNE BL VD
Product	2MK FHA30WDAP
Product Status	Valid
MCC	No
Status	Pend
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIGI NATORS
Property County	JEFFERSON
Agency Case #	2015865327
Property type	EXISTING SINGLE F AMILY RESIDENCE
Sales Price	\$82,998.00

Tasks

- Workflow
- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

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? Addl. TRID Fin. Fees

Date of First Payment: Interest Rate: Initial Final Disclosure

Buckets

Hud Number: Description:

Amount: Override? Waive Escrow (This item only)? Prepaid Closing Cost

Seller POC: Bucket: TRID Financed Fee

Broker POC: Include Fee In APR? Include Fee In Total?

Other POC: FHA Closing Cost Exclude From FHA 203(k)

Lender POC: Seller Contribution Include As No Cost

Borrower POC: Charge Cannot Change Lender Identified Company

Number of Months: Per Payment:

Add Annual County Property Taxes then click on "Edit Escrow Schedule"

800 - Items Payable in Connection with the Loan
900 - Items Paid in Advance
1000 - Reserves
1100 - Title Charges

Status

Loan Information

KHC Res. Num. 195979
 Associated Loan Number 99807
 DAP Amount \$3,700.00
 View Only False
 Total Loan Amount \$81,494.00
 LTV 96.500%
 CLTV 100.958%
 Closing Date
 Lock Exp. 5/26/2016
 Rate 4.000%
 PI Payment \$389.07
 Address 2423 LAMBORNE BL VD
 Product 2MK FHA30WDAP
 Product Status Valid
 MCC No
 Status Pend
 Lender Name NEW PERSPECTIVE MORTGAGE LLC
 Business Channel THIRD PARTY ORIGINATORS
 Property County JEFFERSON
 Agency Case # 2015865327
 Property type EXISTING SINGLE FAMILY RESIDENCE
 Sales Price \$82,998.00

Tasks

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

Closing Costs Scenario:

Estimated Date of Closing:

Date of Disbursement:

Date of First Payment:

Hud Number:

Amount:

Seller POC:

Broker POC:

Other POC:

Lender POC:

Borrower POC:

Seller:

Broker:

Other:

Lender:

Borrower:

Item 1005 Escrow Disbursement

Annual Fee:

Number of Months Cushioned:

Amount of Cushion:

Payment Date	Disbursed	Disburse Amount	Paid at Closing
Jun 2016	<input type="checkbox"/>	\$0.00	<input type="checkbox"/>
Jul 2016	<input type="checkbox"/>	\$0.00	<input type="checkbox"/>
Aug 2016	<input type="checkbox"/>	\$0.00	<input type="checkbox"/>
Sep 2016	<input type="checkbox"/>	\$0.00	<input type="checkbox"/>
Oct 2016	<input checked="" type="checkbox"/>	\$840.00	<input type="checkbox"/>
Nov 2016	<input type="checkbox"/>	\$0.00	<input type="checkbox"/>
Dec 2016	<input type="checkbox"/>	\$0.00	<input type="checkbox"/>
Jan 2017	<input type="checkbox"/>	\$0.00	<input type="checkbox"/>
Feb 2017	<input type="checkbox"/>	\$0.00	<input type="checkbox"/>
Mar 2017	<input type="checkbox"/>	\$0.00	<input type="checkbox"/>
Apr 2017	<input type="checkbox"/>	\$0.00	<input type="checkbox"/>
May 2017	<input type="checkbox"/>	\$0.00	<input type="checkbox"/>

Check the Month this payment is disbursed (it defaults to October for Taxes)– system will automatically calculate the number of required months in reserves then Click "OK"

- 800 - Items Payable in Connection with the Loan
- 900 - Items Paid in Advance
- 1000 - Reserves
- 1100 - Title Charges

Loan Information

KHC Res. Num. 195979

Associated Loan Number 99807

DAP Amount \$3,700.00

View Only False

Total Loan Amount \$81,494.00

LTV 96.500%

CLTV 100.958%

Closing Date

Lock Exp. 5/26/2016

Rate 4.000%

PI Payment \$389.07

Address 2423 LAMBORNE B
VD

Product 2MK FHA30WDAP

Product Status Valid

MCC No

Status Pend

Lender Name NEW PERSPECTIVE MORTGAGE LLC

Business Channel THIRD PARTY ORIGINATORS

Property County JEFFERSON

Agency Case # 2015865327

Property type EXISTING SINGLE FAMILY RESIDENCE

Sales Price \$82,998.00

Tasks

Workflow

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

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? Addl. TRID Fin. Fees

Date of First Payment: Interest Rate: Initial Final Disclosure

Buckets

Hud Number: Description:

Amount: Override? Waive Escrow (This item only)? Prepaid Closing Cost

Seller POC: Bucket: TRID Category:

Broker POC: Include Fee In APR? Include Fee In Total? TRID Financed Fee

Other POC: FHA Closing Cost Exclude From FHA 203(k)

Lender POC: Seller Contribution Include As No Cost Fee?

Borrower POC:

Seller: Number of Months:

Broker: Per Payment:

Other:

Lender:

Borrower: Charge Cannot Change Lender Identified Company

Click "OK"

Status

Loan Information	
KHC Res. Num.	195979
Associated Loan Number	99807
DAP Amount	\$3,700.00
View Only	False
Total Loan Amount	\$81,494.00
LTV	96.500%
CLTV	100.958%
Closing Date	
Lock Exp.	5/26/2016
Rate	4.000%
PI Payment	\$389.07
Address	
2423 LAMBORNE BL	
VD	
Product	2MK FHA30WDAP
Product Status	Valid
MCC	No
Status	Pend
Lender Name	
NEW PERSPECTIVE MORTGAGE LLC	
Business Channel	
THIRD PARTY ORIG NATORS	
Property County	JEFFERSON
Agency Case #	2015865327
Property type	EXISTING SINGLE F AMILY RESIDENCE
Sales Price	\$82,998.00
<input type="button" value="Change Status"/>	
<input type="button" value="Switch Loans"/>	
Tasks	
<input type="button" value="VirPack"/>	

800 - Items Payable in Connection with the Loan
900 - Items Paid in Advance
1000 - Reserves
1100 - Title Charges

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? Addl. TRID Fin. Fees:

Date of First Payment: Interest Rate: Initial Final Disclosure

Buckets

Bucket Filter:

	HUD Number	Description	Total Amount	Borrower Amount
	1002	Hazard Insurance Reserve	\$960.00	\$320.00
	1003	Mortgage Insurance Reserve	\$675.36	\$0.00
	1004	City Property Taxes	\$0.00	\$0.00
	1005	County Property Taxes	\$840.00	\$280.00
	1006	Flood Insurance Reserve	\$0.00	\$0.00
	1007	School Taxes	\$0.00	\$0.00
	1008	Aggregate Adjustment	\$350.00	\$350.00
	1009	Storm Water	\$0.00	\$0.00
	1010	Homeowners Association Dues	\$0.00	\$0.00

The County Property Tax Reserve is populated

Do the same for Hazard Insurance Reserve

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

Do NOT override Aggregate Adjustment or Mortgage Insurance Reserve – does not disclose on LE but does on CD

Loan Information

KHC Res. Num. 195979
 Associated Loan Number 99807
 DAP Amount \$3,700.00
 View Only False
 Total Loan Amount \$81,494.00
 LTV 96.500%
 CLTV 100.958%
 Closing Date
 Lock Exp. 5/26/2016
 Rate 4.000%
 PI Payment \$389.07
 Address 2423 LAMBORNE BL VD
 Product 2MK FHA30WDAP
 Product Status Valid
 MCC No
 Status Pend
 Lender Name NEW PERSPECTIVE MORTGAGE LLC
 Business Channel THIRD PARTY ORIGI NATORS
 Property County JEFFERSON
 Agency Case # 2015865327
 Property type EXISTING SINGLE F AMILY RESIDENCE
 Sales Price \$82,998.00

Tasks

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

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? Addl. TRID Fin. Fees:

Date of First Payment: Interest Rate: Initial Final Disclosure

Buckets

Bucket Filter:

Bucket "H" Other

HUD Number	Description	Total Amount	Borrower Amount
701	Real Estate Commission	\$0.00	\$0.00
702	Real Estate Commission	\$0.00	\$0.00
703	Other Real Estate Fees	\$0.00	\$0.00
1103	Title - Owners Title Insurance	\$220.00	\$220.00
1117	Title - Owners Title Premium Tax	\$14.00	\$14.00
1302	Survey Fee	\$0.00	\$0.00
1303	Pest Inspection Fee	\$0.00	\$0.00
1304	Structural Engineer Report	\$0.00	\$0.00
1305	Home Inspection	\$0.00	\$0.00
1306	Addtl Shop For Services	\$0.00	\$0.00
1307	Permanent Rate Buydown	\$0.00	\$0.00
1308	10-Day Doc Late Fee	\$0.00	\$0.00
1309	Termite Soil Treatment	\$0.00	\$0.00
1310	Addtl Shop For Services	\$0.00	\$0.00
1311	Addtl Shop For Services	\$0.00	\$0.00

Must disclose cost

The Pest Inspection Fee is disclosed in Bucket H if not a VA Loan or not required by the Appraiser

Loan Information

KHC Res. Num.	195979
Associated Loan Number	99807
DAP Amount	\$3,700.00
View Only	False
Total Loan Amount	\$81,494.00
LTV	96.500%
CLTV	100.958%
Closing Date	
Lock Exp.	5/26/2016
Rate	4.000%
PI Payment	\$389.07
Address	2423 LAMBORNE VD
Product	2MK FHA30WDA
Product Status	Valid
MCC	No
Status	Pend
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY OR NATORS
Property County	JEFFERSON
Agency Case #	2015865327
Property type	EXISTING SINGLE FAMILY RESIDENCE
Sales Price	\$82,998.00

Tasks

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 Credit

URLA 1

URLA 2

URLA 3

URLA 4

Loan Conditions

Schedule Closing

Workflow

Fees

Status

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

Bucket Filter:

Bucket "J"
Only used by TPO for a
Tolerance Cure

HUD Number		Total Amount	Borrower Amount
821	Lender Credit	\$0.00	\$0.00
822	Tolerance Cure	\$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

Loan Information

KHC Res. Num.	192173
Associated Loan Number	96810
DAP Amount	\$5,600.00
Borrower Name	Freddie Mercury
Total Loan Amount	\$119,270.00
Closing Date	
Lock Exp.	11/19/2015
Rate	4.500%
PI Payment	\$604.33
LTV	94.816%
CLTV	99.296%
DTI	12.753
Credit Score	640
Escrows Waived	False
Address	3726 Poplar St
Product	2MK FHA30WDAP
Product Status	Valid
Pipeline Status	Reserved
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIGINATORS
MCC	Yes
Property County	FRANKLIN
Agency Case #	
Property type	EXISTING SINGLE FAMILY RESIDENCE

Add DAP Loan

Switch Loans

Tools

Administration

Loan Review

Additional Loan Info

Rate Lock

FHA Case Number

Document Printing

Document Upload

Post Closing

TRID Fees

TRID Documents Printing

Change Circumstance

Exit 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? Addl. TRID Fin. Fees:

Date of First Payment: Interest Rate: Initial Final Disclosure

Buckets

Bucket Filter:

Bucket "K" – Do NOT need to go into this bucket—it is for CD

	HUD Number	Description	Total Amount	Borrower Amount
	101	Sales Price	\$82,998.00	\$82,998.00
	108	City/Town Taxes	\$0.00	\$0.00
	109	County Taxes	\$0.00	\$0.00
	110	Assessments	\$0.00	\$0.00
	111	HOA Dues	\$0.00	\$0.00
	1501	Debts to be paid off	\$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

Loan Information

KHC Res. Num. 195979

Associated Loan Number 99807

DAP Amount \$3,700.00

View Only False

Total Loan Amount \$81,494.00

LTV 96.500%

CLTV 100.958%

Closing Date

Lock Exp. 5/26/2016

Rate 4.000%

PI Payment \$389.07

Address 2423 LAMBORNE BL
VD

Product 2MK FHA30WDAP

Product Status Valid

MCC No

Status Pend

Lender Name NEW PERSPECTIVE MORTGAGE LLC

Business Channel THIRD PARTY ORIGI NATORS

Property County JEFFERSON

Agency Case # 2015865327

Property type EXISTING SINGLE F AMILY RESIDENCE

Sales Price \$82,998.00

Tasks

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing

Workflow

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

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? Addl. TRID Fin. Fees:

Date of First Payment: Interest Rate: Initial Final Disclosure

Items

Bucket Filter:

Bucket "L" Calculating Cash to Close

HUD Number	Description	Total Amount	Borrower Amount
201	Earnest Money Down	\$100.00	\$100.00
202	Total Loan Amount	\$81,494.00	\$81,494.00
205	DAP Proceeds (Prin. Amt)	\$3,700.00	\$3,700.00
206	Principal Reduction	\$0.00	\$0.00
207	Seller Credit	\$3,200.00	\$3,200.00
208	User Defined	\$0.00	\$0.00
212	City/Town Taxes	\$0.00	\$0.00
213	County Taxes	\$0.00	\$0.00
214	Assessments	\$0.00	\$0.00
215	HOA Dues	\$0.00	\$0.00

DAP

Seller Paid Closing Costs

GIFT

- 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

Status

Loan Information

KHC Res. Num.	195979
Associated Loan Number	99807
DAP Amount	\$3,700.00
View Only	False
Total Loan Amount	\$81,494.00
LTV	96.500%
CLTV	100.958%
Closing Date	
Lock Exp.	5/26/2016
Rate	4.000%
PI Payment	\$389.07
Address	2423 LAMBORNE B VD
Product	2MK FHA30WDAP
Product Status	Valid
MCC	No
Status	Pend
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIG NATORS
Property County	JEFFERSON
Agency Case #	2015865327
Property type	EXISTING SINGLE AMILY RESIDENCE
Sales Price	\$82,998.00

Tasks

Workflow

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

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? Addl. TRID Fin. Fees:

Date of First Payment: Interest Rate: Initial Final Disclosure

Buckets

Bucket Filter:

	HUD Number	Description	Total Amount	Borrower Amount
	201	Earnest Money Down	\$100.00	\$100.00
	202	Total Loan Amount	\$81,494.00	\$81,494.00
	205	DAP Proceeds (Prin. Amt. \$)	\$3,700.00	\$3,700.00
		Principal Reduction	\$0.00	\$0.00
	207	Seller Credit	\$3,200.00	\$3,200.00
	208	User Defined	\$0.00	\$0.00
			\$0.00	\$0.00
			\$0.00	\$0.00
			\$0.00	\$0.00
	215	HOA Dues	\$0.00	\$0.00

After completing Bucket "L" Click on "FHA Case Number" if applicable or "TRID Doc Printing"

Status

Loan Information

KHC Res. Num.	195979
Associated Loan Number	99807
DAP Amount	\$3,700.00
View Only	False
Total Loan Amount	\$81,494.00
LTV	96.500%
CLTV	100.958%
Closing Date	
Lock Exp.	5/26/2016
Rate	4.000%
PI Payment	\$389.07
Address	2423 LAMBORNE B VD
Product	2MK FHA30WDAP
Product Status	Valid
MCC	No
Status	Pend
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIG NATORS
Property County	JEFFERSON
Agency Case #	2015865327
Property type	EXISTING SINGLE AMILY RESIDENCE
Sales Price	\$82,998.00

Tasks

Requesting FHA Case Number



KENTUCKY HOUSING CORPORATION
FHA CASE NUMBER REQUEST

Date:

Borrower Name:

Co Borrower Name:

Property Address:

City, State, & Zip Code:

County:

Has Borrower(s) had a previous Foreclosure, Deed-in-Lieu, Short-sale, or primary residence included in a bankruptcy? YES or NO

If YES: You need to provide documentation showing when title transferred out of the borrower(s) name. A FHA Case Number cannot be ordered prior to the 3 year waiting period has transpired.

I certify that the above information is correct and complete and authorize KHC to order an FHA case number for the above property.

Signature of Lender

Date

Loan Officer Name: _____

NMLS Number: _____

Lender Tax ID #: _____

Month/Year Construction Completed: _____

If Condo/ID#: _____

Is Property a HUD Repo: Yes

Manufactured Home (Provide Current Title): Yes

Rate/Term Refinance or Simple Refinance: Yes

Streamline Refinance: Yes

Current FHA Case Number (if applicable): _____

Provide list of proposed repairs

Provide two estimates (indicate estimate borrower is using)



Request FHA Case Number

- Loans
- Loan: l
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Schedule Closing
- Good Faith Estimate
- Internal Closing
- Set Closing

Select Application:

Important!

Upload the following documents needed to issue an FHA Case Number: FHA Case Number Request Document, Purchase Contract, Deed and Page One of Loan Application

Document Upload

Task:

Important: Only PDF file format may be uploaded – maximum file size is 40 MB

Select File

Under Select Task click on KHC FHA Case Number Request

Then Click on Select File to upload the FHA Case Number Request Document, Purchase Contract, and Page one of Loan Application

Document History

Date Created

Login Name

Then Click Submit

Submit

Internal Use Only

FHA Connect

Send E-Mail

FHA Case Number

Case Number Date

Previous Case Number

HUD section of Act

Borrower CAIVR#

- Loan Information
- KHC Res. Num.
- Associated Loan Number
- DAP Amount
- View Only
- Total Loan Amount
- LTV
- CLTV
- Closing Date
- Lock Exp.
- Rate
- PI Payment
- Address
- Product
- Product Status
- MCC
- Status
- Lender Name
- Business Channel
- Property County
- Agency Case #
- Property type
- Change Status
- Add DAP Loan
- Switch Loans
- Tasks
- VirPack

FHA Case Number

- After KHC receives the FHA Request Form along with required documentation within 24-48 hours the FHA Case Number is entered on the FHA Case Number Tab.
- ▣ An email notification is sent to the Loan Officer/Process listed in Additional Loan Data screen notifying them it is available.

Loans

Loan Review

Additional Loan Info

Rate Lock

FHA Case Number

Document Printing

Document Upload

Post Closing

TRID Fees

**TRID Documents
Printing**

Change Circumstance

Exit Loan

Tools

Administration

Document Package:

TRID Application Forms

Search:

FIRST:
Make sure in
DRAFT Mode

Get Package Docs

Search Available

Search Returned

Draft Final

Get Selected Docs →

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

Proof Sheet

View/Print

Email

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- TRID Fees
- TRID Documents Printing**
- Change Circumstance
- Exit Loan
- Tools
- Administration

Document Package:

TRID Application Forms

Search:

Get Package Docs

Search Available

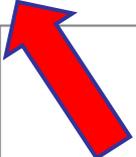
Search Returned

Available

Returned

Draft Final

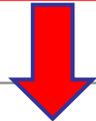
Get Selected Docs ->



PLEASE NOTE:
Lenders can print/view/edit the Loan Estimate as many times as they need to get it right – as long as it is in DRAFT mode – it will have a DRAFT watermark on it.

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

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- TRID Fees
- TRID Documents Printing**
- Change Circumstance
- Exit Loan

- Tools
- Administration

Document Package: Search:

Available Draft Final Returned

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.

Single PDF

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

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- TRID Fees
- TRID Documents Printing**
- Change Circumstance
- Exit Loan
- Tools
- Administration

Document Package:

TRID Application Forms

Search:

Get Package Docs

Search Available

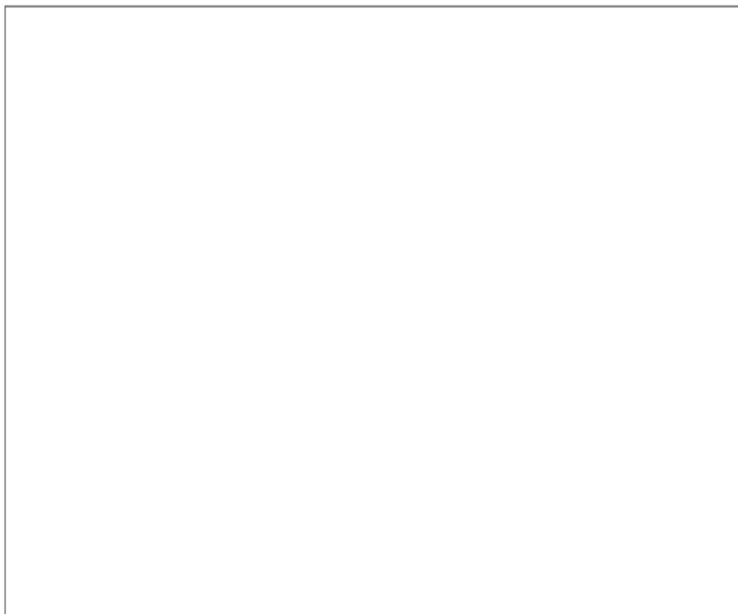
Search Returned

Available

Returned

Draft Final

Get Selected Docs →



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

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

Proof Sheet

View/Print

Email

Loan Estimate

- You can print and change as many times as you want as long as in **DRAFT** mode
- Once in **Final** mode cannot make any changes unless you do a Change of Circumstance
 - ▣ The date of the LE will be the date the LE is finalized
 - Needs to be within the 3 days of application date, **OR**
 - An earlier LE and a new change of circumstance for KHC's LE (initially went through another investor, ETC...)
 - ▣ So ***review, review, review*** to ensure you have all fees correct.

Any cost to cure will be collected from the TPO Lender

Common Errors



- ❑ Owner's Title Insurance cost not entered
- ❑ Escrow Setups

**Be sure to print out and review before finalizing the
Loan Estimate.**

KHC's Loan Reservation System



CHANGES TO RESERVED LOAN

Changes to Reservation

- Loan Amount and Purchase Price can all changed while in RESERVED status ONLY
 - ▣ Once Underwriting File is uploaded then ONLY extension to interest rate or cancellation of reservation is available



Log In

Account Information

Broker ID:

User Name:

Password:

Most changes to the reservation can be made by the lender

Once you enter Broker ID, User Name and Password click on “Log In”

Import Loan

Search Clear

Layout: Name, Status, and Property Address

Select Filter

KHC #	FIRST NAME	LAST NAME	STATUS	STREET ADDRESS	PRODUCT	EXPIRATION DATE	LENDER
189033	NEW	LOAN	Reserved	ANYWHERE STREET	2MK FHA30WDAP	10/12/2014	STATEWIDE MORTGAGE, LLC

Choose applicable loan

Workflow

- Loans
- Loan: NEW LOAN
- Loan Review**
- Additional Loan Info
- Rate Lock
- Document Printing
- Post Closing
- Exit Loan

Tools Administration

Loan Review

Borrower Information

Borrower Information

Select Application:

Borrower

First: Middle:

Last: Suffix:

SSN: Citizenship:

Property Information

Address Line 1:

Address Line 2:

City:

State: Zip:

County:

Property Type:

Sales Price: Appraised Value:

Application Information

Loan Contacts

Loan Purpose:

Base Loan Amount:

Loan Term: months

Subordinate Financing:

LTV:

CLTV:

Intended Loan Type:

Credit Score:

Occupancy:

Total Loan Amount:

HCLTV:

Total Debt Ratio:

Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	93021
DAP Amount	\$6,000.00
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	10/12/2014
Rate	4.500%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	103.768%
DTI	34.945
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

To make changes to the Expiration Date click on "RATE LOCK"

Workflow

Loans

Loan: NEW LOAN

Loan Review

Additional Loan Info

Rate Lock

Document Printing

Post Closing

Exit Loan

Tools

Administration

Product/Pricing Lock

Product Pricing Section

Select Product Product: SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP / GOVERNMENT

Select Pricing Rate: 4.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/12/2014

Lock Loan

Lock Loan **Extend Lock** Cancel Lock

Lock Expiration Date: 10/12/2014 Select a Choice Reason for Cancellation: (Select Reason)

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

Extension Fee due at Closing: \$0.00

IsHighCost	IsHighPrice
PASS	PASS

Lock History

You can extend for a total of 30 days (15 day intervals or all at once)—see applicable fees

Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	93021
DAP Amount	\$6,000.00
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	10/12/2014
Rate	4.500%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	103.768%
DTI	34.945
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

Add DAP Loan
Switch Loans

Workflow

- Loans
 - NEW LOAN
 - Loan Review
 - Additional Loan Info
 - Rate Lock
- Document Printing
- Post Closing
- Exit Loan

Tools

- Administration

Product/Pricing Lock

Product Pricing Section

Select Product Product:

Select Pricing Rate: Lock Term: Lock Expiration Date:

Lock Loan

Lock Expiration Date:

IsHighCost	IsHighPrice
PASS	PASS

Select a Choice

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

Reason for Cancellation:

Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	93021
DAP Amount	\$6,000.00
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	10/27/2014
Rate	4.500%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	103.768%
DTI	34.945
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

Message from webpage



The lock has been successfully extended for the loan.

The confirmation of the loan being extended for both the First Mortgage and DAP if applicable

Workflow

- Loans
- Loan: NEW LOAN
- Loan Review
- Additional Loan Info
- Rate Lock
- Document Printing
- Post Closing
- Exit Loan

Tools

- Administration

Product/Pricing Lock

Product Pricing Section

Select Product Product:

Select Pricing Rate: Lock Term: Lock Expiration Date:

Lock Loan

Lock Expiration Date:

IsHighCost	IsHighPrice
PASS	PASS

Select a Choice

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

Extension Fee due at Closing:

Reason for Cancellation:

Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	93021
DAP Amount	\$6,000.00
Borrower Name	NEW LOAN
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CLTV	103.768%
DTI	34.945
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

It will then populate the Extension Fee amount & new Lock Expiration Date

You have the option to cancel loan. If a loan is **NOT** a viable deal promptly **CANCEL**.

Change of Circumstance



**EXTENSION FEE
PAID BY THE BORROWER**

Extension Fee Workflow

Change of Circumstance and Updated LE

1. Go into KHC's Loan Reservation System
2. Choose applicable loan
3. FIRST---EXTEND the Rate lock by going into the rate lock screen and choosing the 15 day or 30 day extension
4. Once the loan is extended then go into the Change of Circumstance screen – you will see the extension fee is highlighted in **RED**
5. On the top left of page change the date of initial disclosure and date of latest disclosure to applicable date
6. Choose the pencil/graph to the left of the extension fee
7. Then chose reason for change under the CHANGE of Circumstance Reason –
8. Then hit the OK button on this screen
9. Go to Document Printing – print out Change of Circumstance form (must be done before printing out new LE)
10. Go to TRID Doc Printing – select “Get Package Docs” then view LE to make sure good to go. If so, click Final and click Get Package Docs again and click LE to print or save.

Change of Circumstance

- Click on the Fees tab
 - ▣ Choose appropriate “Bucket” and change the applicable fee
- Click on Change of Circumstance Tab
 - ▣ Choose appropriate “Bucket”
 - ▣ The changed fee(s) is highlighted
- Choose reason for the change
- TRID Documents Printing
 - ▣ Print the updated Loan Estimate, Addendum and Change of Circumstance form

Workflow

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- Fees
- TRID Documents Printing
- Change Circumstance
- Exit Loan

- Tools
- Administration

Good Faith Estimate

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
 801	Origination Fee	\$0.00	\$0.00
 802	Discount Fee	\$0.00	\$0.00
 806	Administrative Fee	\$105.00	\$105.00
 808	Underwriting Fee	\$495.00	\$495.00
 809	Extension Fee	\$0.00	\$0.00
 810	MCC Fee	\$0.00	\$0.00
 811	AUS Fee	\$0.00	\$0.00
 812	Courier	\$0.00	\$0.00
 816	Lender Compensation	\$2,385.40	\$2,385.40
 820	Borrower Credit	(\$2,385.40)	(\$2,385.40)

Adding an MCC so need to disclose the \$200 MCC fee. Click on the Pencil to include the fee

- 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

Status

Loan Information

KHC Res. Num.	192173
Associated Loan Number	96810
DAP Amount	\$5,600.00
Borrower Name	Freddie Mercury
Total Loan Amount	\$119,270.00
Closing Date	
Lock Exp.	11/19/2015
Rate	4.500%
PI Payment	\$604.33
LTV	94.816%
CLTV	99.296%
DTI	12.753
Credit Score	640
Escrows Waived	False
Address	3726 Poplar St
Product	2MK FHA30WDAP
Product Status	Valid
Pipeline Status	Reserved
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIGINATORS
MCC	Yes
Property County	FRANKLIN
Agency Case #	
Property type	EXISTING SINGLE FAMILY RESIDENCE

Workflow

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- Fees**
- TRID Documents Printing
- Change Circumstance
- Exit Loan

Tools

- Administration

Good Faith Estimate

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

Hud Number: Description:

Amount: Override? Prepaid Closing Cost

Seller POC: Bucket: TRID Category:

Broker POC: Include Fee In APR? Include Fee In Total?

Other POC: FHA Closing Cost Exclude From FHA 203(k)

Lender POC: Seller Contribution Include As No Cost Fee?

Borrower POC: Number of Months:

Seller: Charge Cannot Change Lender Identified Company

Broker:

Other:

Lender:

Borrower:

Add the \$200 fee and click OK

Status

Loan Information

KHC Res. Num. 192173

Associated Loan Number 96810

DAP Amount \$5,600.00

Borrower Name Freddie Mercury

Total Loan Amount \$119,270.00

Closing Date

Lock Exp. 11/19/2015

Rate 4.500%

PI Payment \$604.33

LTV 94.816%

CLTV 99.296%

DTI 12.753

Credit Score 640

Escrows Waived False

Address 3726 Poplar St

Product 2MK FHA30WDAP

Product Status Valid

Pipeline Status Reserved

Lender Name NEW PERSPECTIVE MORTGAGE LLC

Business Channel THIRD PARTY ORIGINATORS

MCC Yes

Property County FRANKLIN

Agency Case #

Property type EXISTING SINGLE FAMILY RESIDENCE

800 - Items Payable in Connection with the Loan

900 - Items Paid in Advance

1000 - Reserves

1100 - Title Charges

Good Faith Estimate

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
	801	Origination Fee	\$0.00	\$0.00
	802	Discount Fee	\$0.00	\$0.00
	806	Administrative Fee	\$105.00	\$105.00
	807	Underwriting Fee	\$495.00	\$495.00
	808	Prepaid Interest	\$0.00	\$0.00
	810	MCC Fee	200.00	\$0.00
	811	AUS Fee	\$0.00	\$0.00
	812	Courier Fee	\$0.00	\$0.00
	816	Lender Compensation	\$2,385.40	\$2,385.40
	820	Borrower Credit	(\$2,385.40)	(\$2,385.40)

- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- Fees
- TRID Documents Printing
- Change Circumstance**
- Exit Loan

Click on "Change Circumstance"

Loan Information

KHC Res. Num. 192173
 Associated Loan Number 96810
 DAP Amount \$5,600.00
 Borrower Name Freddie Mercury
 Total Loan Amount \$119,270.00
 Closing Date
 Lock Exp. 11/19/2015
 Rate 4.500%
 PI Payment \$604.33
 LTV 94.816%
 CLTV 99.296%
 DTI 12.753
 Credit Score 640
 Escrows Waived False
 Address 3726 Poplar St
 Product 2MK FHA30WDAP
 Product Status Valid
 Pipeline Status Reserved
 Lender Name NEW PERSPECTIVE MORTGAGE LLC
 Business Channel THIRD PARTY ORIGINATORS
 MCC Yes
 Property County FRANKLIN
 Agency Case #
 Property type EXISTING SINGLE FAMILY RESIDENCE

- 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

Change Circumstance

Loans

Loan Information

Loan Review

Additional Loan Info

Rate Lock

FHA Case Number

Document Printing

Document Upload

Post Closing

Fees

TRID Documents Printing

Change Circumstance

Exit Loan

Tools

Administration

Loan Information

Date of Initial Disclosure:

Date of Latest Disclosure:

Redisclosure Required?

Redisclose By:

CD Redisclosure LE Redisclosure

CD Close By Date

Rate Valid Until:

Charges Available Until:

Days Must Lock Prior to Closing:

[Clear Prior Fee Information](#)

	Basis	Current
Total	<input type="text" value="\$683.57"/>	<input type="text" value="\$733.57"/>
Increase between Basis and Current	<input type="text" value="\$50.00"/>	<input type="text" value="7"/>

Charges that cannot change

Charges that cannot increase more than 10%

Charges that can change

Item	Description	Basis Amt	LE Amt	Disclose	CD Amt	Current	Valid	Change Date	User	Push Date	Push User
	804 Appraisal Fee	\$450.00	\$450.00	\$0.00	\$0.00	\$450.00					
	807 Flood Certification Fee	\$13.00	\$13.00	\$0.00	\$0.00	\$13.00					
	901 Interest	\$220.57	\$220.57	\$0.00	\$0.00	\$220.57					
	808 MCC Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$200					

Service Not Provided

Summary of Charges

When a change is made it is highlighted. Click on the Pencil to choose reason for change to this specific fee.

If a change is made and is in violation of RESPA then it will show up highlighted as RED not YELLOW.

KHC Res. Num.	192173
Associated Loan Number	96810
DAP Amount	\$5,600.00
Borrower Name	Freddie Mercury
Total Loan Amount	\$119,270.00
Closing Date	
Lock Exp.	11/19/2015
Rate	4.500%
PI Payment	\$604.33
LTV	94.816%
CLTV	99.296%
DTI	12.753
Credit Score	640
Escrows Waived	False
Address	3726 Poplar St
Product	2MK FHA30WDAP
Product Status	Valid
Pipeline Status	Reserved
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIGI NATORS
MCC	Yes
Property County	FRANKLIN
Agency Case #	
Property type	EXISTING SINGLE F AMILY RESIDENCE

[Add DAP Loan](#)

[Switch Loans](#)

Change Circumstance

- Loans

- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- Fees
- TRID Documents Printing
- Change Circumstance**
- Exit Loan

- Tools
- Administration

Loan Information

Date of Initial Disclosure: 10/09/2015

Date of Latest Disclosure:

Redisclosure Required?

Redisclose By: 10/02/2015

CD Redisclosure LE Redisclosure

CD Close By Date

Rate Valid Until: 11/09/2015

Charges Available Until: 10/23/2015

Days Must Lock Prior to Closing: 45

Total Basis

Increase between Basis and Current \$3.3

- Charges that cannot change
- Charges that cannot increase more than 10%
- Charges that can change

Change Circumstance Reason: (none)

Item Number: 808

Description: MCC Fee

Amount: \$200.00

User:

Push Date:

Push User:

Reason:

- Lock Extension
- Not a Valid Reason
- Property Type Change
- Legal Address Error
- Property Value Change
- Borrower Requested Change in Loan Terms/Product
- Credit Qualify Change Due to New Info Received

Choose Change of Circumstance Reason from drop down then click "OK". Then go to TRID Documents Printing

Last LE: \$0.00

Disclose: \$0.00

Change Date:

Request:

Received Date:

Valid? Service Not Provided?

Is this service lender selected or using a lender identified company?

- Service Not Provided
- Summary of Charges

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- TRID Fees
- TRID Documents Printing**
- Change Circumstance
- Exit Loan
- Tools
- Administration

Document Package:

TRID Application Forms

Get Package Docs

SECOND:
Click "Get Package Docs" to generate DRAFT TRID Documents and Change of Circumstance Form

Search Returned

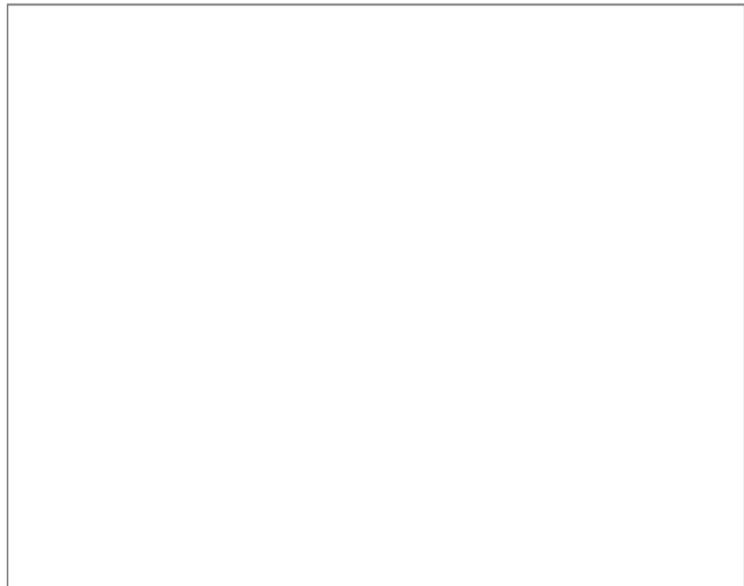
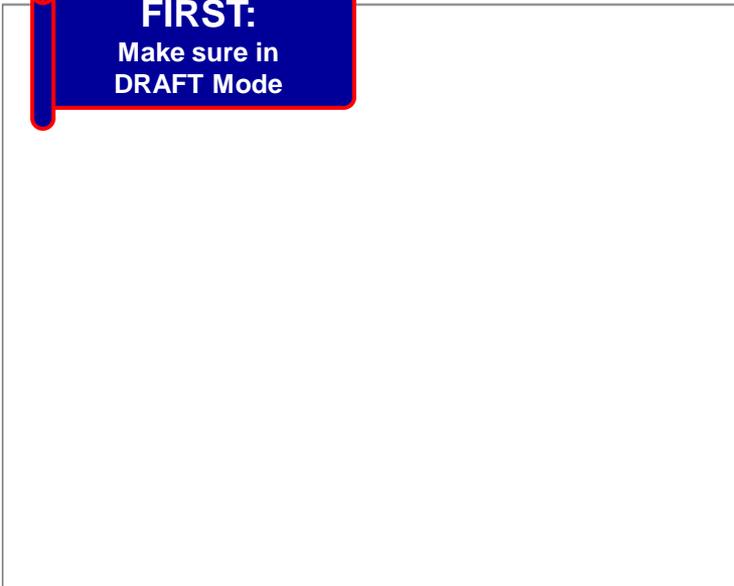
Available

Returned

Draft Final

Get Selected Docs →

FIRST:
Make sure in DRAFT Mode



Proof Sheet

View/Print

Email

- Loans
- Loan: Freddie Mercury
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload
- Post Closing
- TRID Fees
- TRID Documents Printing**
- Change Circumstance
- Exit Loan

- Tools
- Administration

Document Package:

TRID Application Forms

Search:

Get Package Docs

Search Available

Search Returned

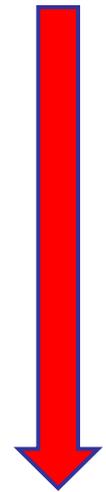
Available

Draft Final

Get Selected Docs ->

FIRST:
Make sure in FINAL Mode

SECOND:
Click "Get Package Docs" to generate FINAL TRID Documents and Change of Circumstance Form and click on the View/Print



Proof Sheet

View/Print

Email

Electronic Upload



KHC'S RESERVATION SYSTEM

Document Upload



- For Multi-Function Devices and scanners the below settings will need to be made standard so that the quality of scanned files is optimal:
 - 300 dpi
 - Black & White (not grayscale as that will create significantly larger image files)
 - Auto-Sense Page Size
 - No Page Scaling
 - Don't Compress or Zip Files
- If you have questions please contact your technical support staff.

Document Upload

Only one “BUNDLE” PDF File



- “BUNDLE” checklist of items needed prints when reservation is made
- TPO Lenders: Upload:
 - Underwriting File
 - Underwriting Pend Conditions

Electronic Upload



UNDERWRITING FILE

Workflow

- Loans
- Loan Review**
 - Additional Loan Info
 - Rate Lock
 - FHA Case Number
 - Document Printing
 - Document Upload
 - Post Closing
 - Exit Loan
- Tools
- Administration

Loan Review

Borrower Information

Borrower Information

Select Application

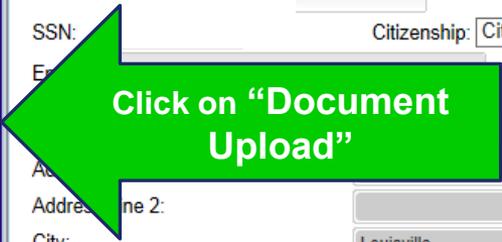
Borrower

Non Purchasing Individual

First: Middle:

Last: Suffix:

SSN: Citizenship:



Property Information

Address Line 1:

Address Line 2:

City:

State: Zip:

County:

Property Type:

Sales Price: Appraised Value:

Application Information

Loan Contacts

Loan Purpose:

Base Loan Amount:

Loan Term: months

Subordinate Financing:

LTV:

CLTV:

Intended Loan Type:

Credit Score:

Occupancy:

Total Loan Amount:

HCLTV:

Total Debt Ratio:

Status

Loan Information

- KHC Res. Num.
- Associated Loan Number
- DAP Amount
- Borrower Name
- Total Loan Amount
- Closing Date
- Lock Exp.
- Rate
- PI Payment
- LTV
- CLTV
- DTI
- Credit Score
- Escrows Waived
- Address
- Product
- Product Status
- Pipeline Status
- Lender Name
- Business Channel
- MCC
- Property County
- Agency Case #
- Property type

Add DAP Loan

Switch Loans

Click Here to Expand Header

Workflow

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload**
- Post Closing
- Exit Loan

Tools

- Administration

Document Upload

Document Upload

Task: **Select Task**

Borrower:

- Pend Conditions
- Underwriting File
- Closed Loan File
- Appraisal
- MCC Documents

Select Underwriting File (File size is 40 MB)

Task	Date Created	Login Name

Status

Loan Information

- KHC Res. Num. 101000
- Associated Loan Number
- DAP Amount
- Borrower Name
- Total Loan Amount
- Closing Date
- Lock Exp.
- Rate
- PI Payment
- LTV
- CLTV
- DTI
- Credit Score
- Escrows Waive
- Address
- Product
- Product Status
- Pipeline Status
- Lender Name
- Business Channel
- MCC
- Property County
- Agency Case #
- Property type

Add DAP Loan

Switch Loans

Workflow

Loans

Loan Review

Additional Loan Info

Rate Lock

FHA Case Number

Document Printing

Document Upload

Post Closing

Exit Loan

Tools

Administration

Document Upload

Document Upload

Task: Underwriting File

Borrower: Select Borrower Name

Important: Only PDF file format may be uploaded – maximum file size is 40 MB

Select File

Click on "Select File"

File needs to be ONE "BUNDLE" PDF file

Task	Date Created	Login Name

Status

Loan Information

KHC Res. Num.

Associated Loan Number

DAP Amount

Borrower Name

Total Loan Amount

Closing Date

Lock Exp.

Rate

PI Payment

LTV

CLTV

DTI

Credit Score

Escrows Waived

Address

Product

Product Status

Pipeline Status

Lender Name

Business Channel

MCC

Property

County

Agency Case #

Property type

Add DAP Loan

Switch Loans

Choose File to Upload

Desktop

Search Desktop

Organize New folder

- ★ Favorites
 - Desktop
 - Downloads
 - Recent Places
- Libraries
 - Documents
 - Music
 - Pictures
 - Videos
- Computer
- Network

TPO Lender LIST
Microsoft Excel Worksheet
10.9 KB

TPO Lenders - Audit
Microsoft Excel Worksheet
15.6 KB

TPO Lenders
Microsoft Excel Worksheet
15.3 KB

TPOs for FHA
Microsoft Word Document
14.1 KB

Underwriting File
Adobe Acrobat Document
80.6 KB

VirPack Login
Internet Shortcut
263 bytes

File name: Underwriting File

All Files (*.*)

Open Cancel

CHRISTOPHER LUNDERGA...

Status

Loan Information

KHC Res. Num. 191039

Associated Loan Number

DAP Amount

Borrower Name

Total Loan Amount

Closing Date

Lock Exp.

Rate

PI Payment

LTV

CLTV

DTI

Credit Score

Escrows Waived

Address

Product

Product Status

Pipeline Status

Lender Name

Business Channel

MCC

Property

County

Agency Case #

Property type

Add D

Switch Loans

Maximum file size is 40 MB

Login Name

Workflow

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload**
- Expere Documents
- Post Closing
- Exit Loan
- Tools
- Administration

Document Upload

Task: Underwriting File

Borrower: MICKEY MOUSE

Important: Only PDF files may be uploaded.

Select File 1 file(s) in queue.

UNDERWRITING FILE.pdf (pending) Remove

Upload

Once file has been selected then click on "UPLOAD" button

Category	File Name	Date Created	Loqin Name

Email Selected Document

Status

- Loan Information
- KHC Res. Num
- Associated Lo
- Number
- DAP Amount
- Borrower Nam
- Total Loan
- Amount
- Closing Date
- Lock Exp.
- Rate
- PI Payment
- LTV
- CLTV
- DTI
- Credit Score
- Escrows Waiv
- Address
- Product
- Product Statu
- Pipeline Statu
- Lender Name
- Business Chan
- MCC
- Property Coun
- Agency Case #
- Property type

Workflow

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload**
- Post Closing
- Exit Loan

Tools

- Administration

Document Upload

Document Upload

Task: Underwriting File
 Borrower:

Important: Only PDF file format may be uploaded – maximum file size is 40 MB

[Select File](#)

File Uploaded Successfully

FileName: Underwriting File
 File Size: 80.61 KB

Once the UW File is listed under Task then file has been successfully uploaded!

	Task	Date Created	Login Name
<input checked="" type="checkbox"/>	Underwriting File	4/23/2015 10:11:03 AM	0048_pdesurne

Status

Loan Information

- KHC Res. Num.
- Associated Loan Number
- DAP Amount
- Borrower Name
- Total Loan Amount
- Closing Date
- Lock Exp.
- Rate
- PI Payment
- LTV
- CLTV
- DTI
- Credit Score
- Escrows Waived
- Address
- Product
- Product Status
- Pipeline Status
- Lender Name
- Business Channel
- MCC
- Property County
- Agency Case #
- Property type

[Add DAP Loan](#)

[Switch Loans](#)

Workflow



KHC UNDERWRITING

KHC Underwriting



- Credit and Compliance Underwrite
 - FHA, VA, RHS and Conventional
- ***Typically*** 3-4 business day turn-time

If item(s) are left out of initial electronic Underwriting File upload AND the file has not been underwritten by KHC then send those items to khcuw@kyhousing.org

Loan Status Changes



- After initial underwriting review Loan Officer and Loan Processor (*the ones selected in Additional Data Screen*) will receive email notification
 - “The status on the above referenced loan has been changed, please log into KHC website for details”
 - Lender will go to Document Printing to print the Pend Letter, Commitment Letter or Denial Letter

Clearing Pend Conditions



- Electronically Upload the Underwriting Pend Conditions of specific loan in KHC's Loan Reservation System
 - Pend Condition Task

Approved Loan



KHC'S COMMITMENT LETTER

Loan Review

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees

Borrower Information

Borrower Information

Select Application: Carol G Currans

Borrower Non Purchasing Individual

First: Middle: Suffix:

Relationship:

Click on "Document Printing" to print Commitment Letter

E-Sign Consent:

Property Information

Address Line 1:

Address Line 2:

City:

State: Zip:

County:

Property Type:

Sales Price: Appraised Value:

Application Information

Loan Contacts

Loan Purpose:

Base Loan Amount: Credit Score:

Loan Term: months Occupancy:

Subordinate Financing: Total Loan Amount:

LTV: HCLTV:

CLTV: Total Debt Ratio:

Intended Loan Type:

Loan Information

KHC Res. Num.	196023
Associated Loan Number	99845
DAP Amount	\$5,300.00
View Only	False
Total Loan Amount	\$169,750.00
LTV	97.0000%
CLTV	100.0290%
Closing Date	
Lock Exp.	5/27/2016
Rate	4.875%
PI Payment	\$898.34
Address	3117 Glenwood Dr
Product	WDAP
Product Status	Valid
MCC	No
Status	Approved
Lender Name	STREBER MORTGAGE, LLC
Business Channel	THIRD PARTY ORIGINATORS
Property County	FAYETTE
Agency Case #	
Property type	EXISTING SINGLE FAMILY RESIDENCE
Sales Price	\$175,000.00

Change Status

Switch Loans

Tasks

VirPack

Workflow

Document Printing

Status

Loan Information

KHC Res. Num.	196023
Associated Loan Number	99845
DAP Amount	\$5,300.00
View Only	False
Total Loan Amount	\$169,750.00
LTV	97.000%
CLTV	100.029%
Closing Date	
Lock Exp.	5/27/2016
Rate	4.875%
PI Payment	\$898.34
Address	3117 Glenwood Dr
Product	2MK CONV NO MI 30 YR
	WDAP
Product Status	Valid
MCC	No
Status	Approved
Lender Name	STREBER MORTGAGE
	E, LLC
Business Channel	THIRD PARTY ORIG
	NATORS
Property County	FAYETTE
Agency Case #	
Property type	EXISTING SINGLE F
	AMILY RESIDENCE
Sales Price	\$175,000.00

Documents

Select/Deselect All

		Description	Borrower(s)
<input type="checkbox"/>		KHC Commitment Letter	Carol G Currans
<input type="checkbox"/>		KHC Reservation Confirmation	Carol G Currans
<input type="checkbox"/>		Closing Agent Fee Sheet	Carol G Currans
<input type="checkbox"/>		Fee Sheet	Carol G Currans



Document Packages

Document Set:

[Print](#)

Select/Deselect All

		Description	Borrower(s)

Document History

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees
- Fee Tracking

Tasks

[VirPack](#)

[Change Status](#)

[Switch Loans](#)

Approved Loan



SCHEDULE CLOSING

Closing Disclosure



- Provided to consumers at least ***three*** business days before consummation of the loan
 - Does include Saturday in the counting of the 3 business days
 - ✦ KHC is NOT open on Saturday so no mailings or closings can occur on a Saturday.

KHC Closing Disclosure Timeline



- Lender receives Approval
- 5 business days minimum to close
 - If hand-delivered (by Lender)
 - Closing date subject to availability
 - Email: closing@kyhousing.org to see if date and time is available
- Schedule Closing
 - In KHC's Reservation System
 - KHC does not allow closings on Saturdays

Schedule closing



- Can only access the “**Schedule Closing**” tab once loan is approved
- Fee Sheet and Closing Agent Fee Sheet
 - Print from Document Printing with Commitment Letter (Approval)
 - Need to upload completed versions along with pre-closing items listed on Fee Sheet when scheduling the closing
 - ✦ Submit invoices for fees



Log In

Account Information

Broker ID:

User Name:

Password:

Once you enter Broker ID,
User Name and Password
click on “Log In”

Tools

Dashboard

Administration

Import Loan

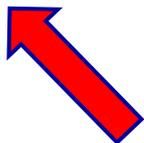
Search

Clear

Layout: Name, Status, and Property A

Select Filter

KHC #	FIRST NAME	LAST NAME	STATUS	STREET ADDRESS	PRODUCT	EXPIRATION DATE	LENDER
 189050	APRIL	SWINDLER	Approved	566 LESSENBERRY RD	2MK RHS30WDAP	10/31/2014	MORTGAGE SUPPLIERS INC



Choose the applicable Approved Loan by clicking on the pencil/tablet to the left of name

Loan Review

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing**
- Fees
- Fee Tracking

Borrower Information

Borrower Information

Select Application: Carol G Currans

Borrower Non Purchasing Individual

First: Carol Middle: G
 Last: Currans Suffix:
 SSN: 312-80-5161 Citizenship: Citizen
 Email: ccurrans@hotmail.com
 E-Sign Consent:

Property Information

Address Line 1: 3117 Glenwood Dr
 Address Line 2:
 City: Lexington
 State: KY Zip: 40509-____
 County: FAYETTE
 Property Type: EXISTING SINGLE FAMILY RESIDENCE
 Sales Price: \$175,000.00 Appraised Value: \$175,000.00

Application Information

Loan Contacts

Loan Purpose: Purchase Home
 Base Loan Amount: \$169,750.00
 Loan Term: 360 months
 Closing Costs: \$5,300.00
 LTV: 97.0000%
 CLTV: 100.0290%
 Intended Loan Type: Conventional

Credit Score: 760
 Occupancy: Owner Occupied Property
 Total Loan Amount: \$169,750.00
 HCLTV: 97.0000%
 Total Debt Ratio: 31.6150%

Loan Information

KHC Res. Num.	196023
Associated Loan Number	99845
DAP Amount	\$5,300.00
View Only	False
Total Loan Amount	\$169,750.00
LTV	97.0000%
CLTV	100.0290%
Closing Date	
Lock Exp.	5/27/2016
Rate	4.875%
PI Payment	\$898.34
Address	3117 Glenwood Dr
Product	2MK CONV NO MI 30 WDAP
Product Status	Valid
MCC	No
Status	Approved
Lender Name	STREBER MORTGAGE, LLC
Business Channel	THIRD PARTY ORIGINATORS
Property County	FAYETTE
Agency Case #	
Property type	EXISTING SINGLE FAMILY RESIDENCE
Sales Price	\$175,000.00

Change Status

Switch Loans

Tasks

VirPack

- Loans
- 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 Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
- Schedule Closing
- Fees
- Fee Tracking

Schedule Closing

Schedule Closing

Choose Preferred Closing Date & Preferred Closing Time

Preferred Closing Date: Preferred Closing Time:

Select Closing Agent:

Closing Agent Email:

Is KHC Ordering Flood Certification?: Yes No

Is Termite Inspection Being Ordered?: Yes No

Notes to Closer:

Submit

Preclosing Package to be uploaded in the Document Upload Task

Select Approved TPO Closing Agent from Drop-down box.

Answer Flood Certification and Termite Inspection Questions

Click on "Submit" once all fields have been completed! Then go to "Document Upload" tab

Closing Team will notify you ONLY if there is a problem with your requested date

Loan Information	
KHC Res. Num.	196023
Associated Loan Number	99845
DAP Amount	\$5,300.00
View Only	False
Total Loan Amount	\$169,750.00
LTV	97.000%
CLTV	100.029%
Closing Date	
Lock Exp.	5/27/2016
Rate	4.875%
PI Payment	\$898.34
Address	3117 Glenwood Dr
Product	2MK CONV NO MI 30 WDAP
Product Status	Valid
MCC	No
Status	Approved
Lender Name	STREBER MORTGAG E, LLC
Business Channel	THIRD PARTY ORIGI NATORS
Property County	FAVETTE
Agency Case #	
Property type	EXISTING SINGLE F AMILY RESIDENCE
Sales Price	\$175,000.00
Change Status	
Switch Loans	
Tasks	
VirPack	

TPO Pre-Closing Package



- Upload **ALL** Pre-closing Items – this may include but not limited to:
 - KHC Fee Sheet
 - Closing Agent Fee Sheet
 - Final 1003 signed by Loan Officer
 - Underwriting Approval Conditions
 - Final Inspection(s)
 - RHS Conditional Commitment
 - Hazard Insurance with KHC as Mortgagee
 - Title Commitment
 - Verbal VOE dated within 10 business days prior to note date

KHC Fee Sheet

(Please Write Legibly)

KHC requires Approval & Receipt of ALL Pre-Closing Items PRIOR to 10 a.m. ET a Minimum of 5 days in Advance of Settlement

Borrower(s): _____ Reservation #: _____
 TPO Company: _____ Contact: _____
 Email: _____ Phone: _____
 Preferred Closing Date requested: _____ Time: _____
 (KHC will notify lender if date is not available with closing schedule)

Seller is Paying \$ _____ toward borrower's costs.
 Is KHC to pull the flood certification? Yes/No Did the borrower obtain a termite inspection? Yes/No

CD Bucket	Charge	Amount	Payee	POC
A	Administrative Fee	\$105	KHC (amount will be withheld from wire)	
A	Underwriting Fee	\$495	KHC (amount will be withheld from wire)	
A	MCC Fee		KHC	
A	Courier Fee			
A	Extension Fee (must be disclosed on the LE)			
B	Appraisal			
B	Final Inspection			
B	Credit Report			
B	Flood Cert			
B	VOE			
F	Hazard Insurance			
F	Flood Insurance			
H	Termite Report			
H	Foundation Inspection			
H	Home Inspection			
H	Survey			

Notes to Closer: _____

Closing Agent: _____ Address: _____
 Contact Person: _____ Phone: _____
 Email: _____

KHC Closing Contact information: General Email: closing@kyhousing.org Phone: (800) 633-8896 (KY only) or 502-564-7630
 Fax: 502-564-2962 Michele Byer, ext. 426 mbver@kyhousing.org Linda Flynn, ext. 428 lflynn@kyhousing.org

Pre-Closing Checklist: Real Estate Agents screen complete in KHC system

Closing Agent Fee Sheet Verbal VOE dated within 10 business days of Note date Final 1003 signed by LO

Hazard and Flood (if applicable) Insurance Policy with KHC as mortgagee "Kentucky Housing Corporation ISAOA, PO Box 4150, Frankfort, KY 40604-4150"

Title commitment (dated within 30 days and name of insured "Kentucky Housing Corporation and Mortgage Electronic Registration Systems, Inc. solely as nominee for the lender, its successors and assigns, as their interests may appear")

Lender to
complete
the KHC
Fee Sheet

Approved Closing Agent: _____
KHIC Loan Reservation Number: _____

Closing Agent Fees

Complete this Fee Sheet or provide your *DRAFT* Closing Disclosure

Borrower(s) Closing Costs for the First Mortgage

Lender's Title Insurance \$ _____
Premium Tax (Lender's) \$ _____
Payee: _____
Closing Protection Letter \$ _____
Payee: _____
Owner's Title Insurance \$ _____
Premium Tax (Owner's) \$ _____
Payee: _____

Settlement Fee \$ _____
\$500 if Closing Agent provides Title Insurance; \$700 if Title Insurance from a Third Party
The Settlement Fee includes any courier, wire, travel, notary and processing fee(s) charged to the borrower.

Recording Fees (Deed, Mortgages, etc...) \$ _____
18 pages for a FHA Mortgage with Exhibit A
19 pages for a RHS Mortgage with Exhibit A
19 pages for a Conventional Mortgage with Exhibit A
3 pages for a VA Mortgage with Exhibit A and VA Rider
1 page for a Tax Exempt Rider (if applicable)
3 pages for a Condo Rider (if applicable)
3 pages for a PUD Rider (if applicable)

Real Estate Fees (other than commissions) \$ _____

Proration of Taxes (page 3 of CD)
Bucket K -- (provide dates, ex. 01/01/20__ thru _____) \$ _____
Bucket L -- (provide dates, ex. 01/01/20__ thru _____) \$ _____
Bucket M -- (provide dates, ex. 01/01/20__ thru _____) \$ _____
Bucket N -- (provide dates, ex. 01/01/20__ thru _____) \$ _____

Seller(s) Closing Costs for the First Mortgage

Settlement Fee \$ _____
Deed Preparation \$ _____
Courier Fee \$ _____
Wire Fee \$ _____
Payoff Fee \$ _____
Transfer of Taxes \$ _____
Real Estate Commission \$ _____
Additional Real Estate Fees (if applicable) \$ _____
Payoff to _____ \$ _____
Payoff to _____ \$ _____
Payoff to _____ \$ _____

Proration of Taxes (page 3 of CD)
Bucket K -- (provide dates, ex. 01/01/2016 thru _____) \$ _____
Bucket L -- (provide dates, ex. 01/01/2016 thru _____) \$ _____
Bucket M -- (provide dates, ex. 01/01/2016 thru _____) \$ _____
Bucket N -- (provide dates, ex. 01/01/2016 thru _____) \$ _____

If property taxes have NOT been paid, indicate who will be paying for them

Email the Closing Agent Fee sheet to the Closing Agent to complete

Workflow

Document Upload

Status

Loan Information

KHC Res. Num.	196023
Associated Loan Number	99845
DAP Amount	\$5,300.00
View Only	False
Total Loan Amount	\$169,750.00
LTV	97.000%
CLTV	100.029%
Closing Date	
Lock Exp.	5/27/2016
Rate	4.875%
PI Payment	\$898.34
Address	3117 Glenwood Dr
Product	2MK CONV NO MI 30 WDAP
Product Status	Valid
MCC	No
Status	Approved
Lender Name	STREBER MORTGAG E, LLC
Business Channel	THIRD PARTY ORIG NATORS
Property County	FAYETTE
Agency Case #	
Property type	EXISTING SINGLE F AMILY RESIDENCE
Sales Price	\$175,000.00

Task: (All) ▼

Borrower: (none) ▼

Important: Only PDF files may be uploaded.

Select File

Please select file(s) to upload.

	Category	File Name	Date Created	Login Name
<input type="checkbox"/>		Underwriting Pend Conditions	5/6/2016 10:09:55 AM	0092_sporter
<input type="checkbox"/>		Underwriting Pend Conditions	4/29/2016 11:45:33 AM	0092_sporter
<input type="checkbox"/>		Underwriting File	4/27/2016 9:40:30 AM	0092_sporter

Email Selected Documents to Closing Agent

Change Status

Switch Loans

Tasks

VirPack

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- Loan Contacts
- Document Printing
- TRID Doc Printing
- Document Upload**
- TILA-RESPA
- Loan Comments
- FHA Case Number
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- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Loan Conditions
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- Fee Tracking

Workflow

Document Upload

Status

Task:

Borrower:

Choose TPO Pre-closing Package

Important: Only PDF files may be uploaded.

Select File

Select File and upload "ONE PDF Bundle"

Please select file(s) to upload.

Category	File Name	Date Created	Login Name

Email Selected Documents to Closing Agent

Loan Information

KHC Res. Num.	196023
Associated Loan Number	99845
DAP Amount	\$5,300.00
View Only	False
Total Loan Amount	\$169,750.00
LTV	97.000%
CLTV	100.029%
Closing Date	
Lock Exp.	5/27/2016
Rate	4.875%
PI Payment	\$898.34
Address	3117 Glenwood Dr
Product	2MK CONV NO MI 30 WDAP
Product Status	Valid
MCC	No
Status	Approved
Lender Name	STREBER MORTGAGE, LLC
Business Channel	THIRD PARTY ORIGINATORS
Property County	FAVETTE
Agency Case #	
Property type	EXISTING SINGLE FAMILY RESIDENCE
Sales Price	\$175,000.00

Change Status

Switch Loans

Tasks

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- URLA 4
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- Fee Tracking

KHC Closing Team Workflow



- Review all pre-closing items uploaded by Lender
 - Email Lender changes that need to be made
- Email initial Closing Disclosure to Lender and Closing Agent for review
 - Upon completion of revisions, a final CD will be emailed to Lender and Closing Agent
- Signed Final CD is to be returned to KHC to ensure the 3 days delivery for TRID compliance
- Email Closing Package to the Closing Agent and request the funds for closing

After the Loan Closes



- Closing Agent will deliver Closed Loan Package along with Original First Mortgage Note and DAP Note to KHC
 - Within 90 days KHC should receive the original recorded documents with final title policy.

KHC TPO Closing Contacts



- **TPO Closing Mailbox**
 - closing@kyhousing.org
- **Homeownership Hotline**
 - 502-564-7630 EXT. 291
- **Michele Byer, Mortgage Loan QC Administrator**
 - mbyer@kyhousing.org
 - 502-564-7630 ext. 426
- **Linda Flynn, Mortgage Loan QC Administrator**
 - lflynn@kyhousing.org
 - 502-564-7630 ext. 428

KHC Contacts



- **KHC Underwriting Mailbox**
 - khcuw@kyhousing.org
- **Homeownership Hotline**
 - 502-564-7630 EXT. 291
- **Jamie Swindler, Mortgage Production Administrator**
 - jswindler@kyhousing.org
 - 502-564-7630 ext. 329
- **Cindy Bradley, Mortgage Production Administrator**
 - cbradley@kyhousing.org
 - 502-564-7630 ext. 347

Thank You

