

KHC'S
APPROVED TPO CLOSING AGENT
PORTAL

Approved Closing Agents

- **American Title Company, INC.**
- **American Title Services, LLC., DBA 360 American Title Services**
- **Bluegrass Land Title, LLC.**
- **Borders & Borders**
- **Bowles Rice, LLP.**
- **Capital Title, LLC.**
- **Executive Title Company**
- **Foreman Watson Land Title, LLC.**
- **Kemp Title Agency, LLC**
- **Lee M. Harton, PLLC.**
- **Limestone Title & Escrow, LLC.**
- **Mainous & Grant, PLLC.**
- **Mattingly Ford Title Services, LLC.**
- **McMurry & Livingston, PLLC.**
- **Mooser & Associates, LLC**
- **Reynolds, Johnston, Hinton & Pepper, LLP.**
- **Springdale Title, LLC.**

TPO Approved Lenders

American Bank & Trust Company
American Mortgage Solutions Inc
Bank of Lexington
Broker House Lending LLC
Citizens Commerce National Bank
Citizens First Bank, INC
Citizens National Bank of Somerset
Commonwealth Credit union
Community Ventures Corporation
Cumberland Security Bank
Cumberland Valley National Bank & Trust
Edmonton State Bank
FAHE Inc dba Just Choice Lending
Farmers Bank & Capital Trust Co
First Commonwealth Mortgage
First Fidelity Mortgage
FNB Bank, Inc
Franklin Bank & Trust Company
Heritage Bank USA, INC
HomePlace Mortgage Inc
Independence Bank of Kentucky
Lambuth Mortgage
Mortgage Network Inc
Multiple Option Mortgage Services, INC
New Perspective Mortgage
PBI Bank INC
Pro Mortgages LLC
Statewide Mortgage LLC
Streber Mortgage, LLC
Swan Financial
Town & Country Bank & Trust Company
Town Square Bank
Truetpoint Mortgage Company, INC
United Bank and Trust Company
United Financial Group LLC
Whitaker Bank, Inc.

**Approved Third Party Originator
(TPO) Lenders**

System Administrator

Workflow

Closing Agents System Administrator

- Closing Agent ID/User Name/Password
 - ▣ Closing Agent ID will be sent to the system Administrator via email
 - ▣ User Name: First Name Initial/Last Name
 - Example: Sally Jones = sjones
 - ▣ Password: Unique/Customizable

Identified on the Closing Agent Agreement

Closing Agent System Administrator

- System Administrator Responsibilities
 - ▣ Add Users
 - ▣ Deactivate Users
 - ▣ Reset Passwords
 - ▣ Set Wiring Information
- Designate Users
 - ▣ Only two choices
 - Closing Agent System Administrator
 - Closing Agent

Closing Agent System Administrator

- Once all users are added to the Closing Agent Portal
 - ▣ Contact each person (needing access to KHC's Closing Agent Portal) with their Closing Agent ID, User ID, and Password
 - With users added you need to write down the passwords as you add them – does not save in the system
 - ▣ When the user logs in the first time it will prompt them to change their password for security reasons

KHC's Website

System Administrator

Accessing Closing Agent Portal

- Overview
- Data Library
- Investors/Agencies
- Partners



<p> My Account</p>	<p> Home Buyers</p>	<p> Rental</p>	<p> Development</p>	<p> Specialized Hsg</p>	<p> Lenders</p>

Make A Payment

Home Buyer

Assisted Rental

Multifamily

Program Descriptions

KHC Approved



[My Account](#)
[Home Buyers](#)
[Rental](#)
[Development](#)
[Specialized Hsg](#)
[Lenders](#)



Partners

KHC's business partners vary greatly in their focus. Among those are individuals or organizations that have a relationship with one or more of KHC's programs and need information specific to that program, such as Lenders, Realtors, Developers, Housing Counselors, etc. Information about KHC programs applicable to each partner type is available through the links below. Please note, some partner types may need log-in permissions to access the necessary system.

- [Realtors](#) – Real estate agents who are or want to be KHC certified.
- [Developers](#) – Nonprofit or for-profit developers doing business with KHC.
- [Housing Counselors](#) – Approved counselors for KHC.
- [Third Party Originator \(TPO\) Closing Agents](#) - Closing Agents who close KHC loans originated by TPOs.

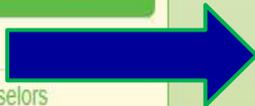
Partners

Development

Housing Counselors

Realtors

Third Party Originator Closing Agents



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Third Party Originator Closing Agents

Third Party Originator (TPO) Closing Agents

As a result of heightened regulation, including without limitation the enactment of TRID by the CFPB, KHC now has an obligation to manage its vendors and service providers, including Closing Agents. To comply with such regulations, KHC is entering into Closing Agent Agreements with all Closing Agents who close KHC loans originated by Third Party Originators. These loans close in Kentucky Housing Corporation's name and are funded directly by KHC at the closing table. The TPO lenders are just one business channel. KHC also works with delegated and correspondent lenders.

TPO Resources

- [Closing Agent Manual](#) 
- [Closing and Quality Review-MRB](#) 
- [Closing and Quality Review-SMP](#) 
- [TPO Approved Closing Agents](#) 
- [TPO Approved Lenders](#) 

[Closing Agent Portal](#) (Coming soon)

Forms

Please note, at this time KHC is not accepting new closing agents. KHC at a later date may add additional closing agents.

- [Closing Agent Agreement](#) 
- [Closing Agent Agreement Checklist](#) 



System Administrator initially will set up users -- Click on “Log In”



Log In

Welcome to KHC's Closing Agent Portal for First and Second (if applicable) loans closing in KHC's name.

You must be an approved closing agent to access this system.

Welcome to KHC's Closing Agent Portal. This portal will be used ONLY for loans closing in KHC's name, through our Third Party Originator Business Channel. Please note, your office may close loans for other lenders that will ultimately be purchased and serviced by KHC. However, those loans will close in the lenders' names and therefore, this portal would NOT be used.

For any questions or clarifications on workflow, please see the KHC Closing Agent Manual. [KHC Closing Agent Manual](#).

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Log In

Account Information

Broker ID:

User Name:

Password:

Log In

- Closing Agent ID
- User Name
- Password

Specific to **YOU** and then
click "Log In"

Import Loan

Search

Clear

Layout: Name, Status, and Property Address

All Loans Active Loans Closed Loans

No loans found. Please refine your search criteria.



**First Click on "Workflow Button"
Then Click on "Administration Tab"**



Home Dashboard

Workflow

- Loans
- Tools
- Administration
 - User Administration
 - Company Administration**
 - Reporting Information Setup

Company Administration

Closing Agent ID: BORDERS & BORDERS* (CA01) ▼

Company Name: BORDERS & BORDERS*

Address Line 1: 920 DUPONT ROAD

Address Line 2: [Empty]

City: LOUISVILLE

State: KY ▼ Zip: 40207-____

Phone: [Empty] () - - State License: [Empty]

Primary Contact: HOPE OR TAMMY OR PATTY ▼

- Click on “Company Administration”
 - Defaults to Approved Closing Agent Office
 - Confirm information is accurate – can make changes as necessary
 - Click “Save Changes”

[Save Changes](#) [Reject Changes](#)

When Done in Company Administration
Click on “User Administration”



- Loans
- Tools
- Administration

Add New User

Company: BORDERS & BORDERS* (CA01) Address: 920 DUPONT ROAD, LOUISVILLE, KY 40207

- User Administration**
- Company Administration
- Wiring Information Setup

<u>First Name</u>	<u>Last Name</u>	<u>Email</u>	<u>Login ID</u>	<u>Active</u>
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Click on
"Add New User"



Home Dashboard

Workflow

- Loans
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- Administration
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 - Company Administration
 - Wiring Information Setup

User Administration

Active

Allow Floating Locks

This user can Lock Loans

User Category: Closing Agent
Closing Agent Admin

First Name: New Middle Name: Login Name: Password: 7NVJCXQN

Last Name: Contact

Phone: Fax: Email:

920 DUPONT ROAD

LOUISVILLE

KY Zip: 40207-__

OK Cancel



Second Click on "Wiring Information Setup"



First, Choose appropriate User Category

- Click "OK" when complete
- Add all users until done
- To Edit, reset password or Deactivate click on specific user



Home Dashboard

- Workflow
- Loans
- Tools
- Administration
 - User Administration
 - Company Administration
 - Wiring Information Setup**

Warehouse Lenders

Add or Modify Warehouse Lenders

Name: Active

Address Line 1:

Address Line 2:

City:

State: Zip:

Contact First Name: Contact Last Name:

Contact Phone:

Contact Email:

Wiring Receiving Bank Name:

Wiring Receiving Bank City:

Wiring Account Name:

Wiring Account Number:

Wiring ABA Number:

For Further Credit Bank Name:

For Further Credit Bank City:

For Further Credit Account Name:

The current wiring information set up with KHC will show.

Changes can be made to the existing wiring information or new information can be entered.

Closing Agent System Administrator

- System Administrator completes this process
 - ▣ Shares with each User
 - The Closing Agent ID/User ID/ Password
 - Allows access to the KHC Closing Agent Portal

Closing Agent

User Workflow

3-Day Closing Disclosure Rule

TPO Lenders

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16 Approved Pre-Closing Closing Set	17 KHC will send initial CD over to Closing Agent – Will need the Closing Agent to complete the DRAFT CD within 1 business day	18	19
20	21 Must Mail Disclosure	22	23	24 Disclosure Due	25	26
27	28 Closing 	29	30			

KHC & Closing Agent Workflow

- KHC Underwriting
 - ▣ Approves the TPO Loan File
- TPO Lender
 - ▣ Tentatively schedules the closing with both KHC and Closing Agent – per TRID timeline
 - ▣ Uploads the pre-closing documentation (i.e., title commitment, homeowner's insurance, flood certification, termite report, if applicable, etc.) to KHC

KHC & Closing Agent Workflow

- KHC Closer
 - ▣ Audit pre-closing documents and request any additional documentation
 - ▣ Prepare the INITIAL closing documents
 - ▣ Email notification sent to Closing Agent
 - Closing Agent must provide and maintain a valid email address for receiving closing documents. KHC suggests an “In General” mailbox that multiple Closing Agent Staff can access in case of absences.
 - File in Closing Agent Portal

KHC & Closing Agent Workflow

- Closing Agent
 - ▣ Log into KHC's secure Closing Agent Portal
 - ▣ Loan available in the Closing Agent's pipeline ONLY after KHC's closer has completed INITIAL closing documents
 - ▣ Closing Agent will open the loan
 - To complete information on the TRID FEES, Seller Info, and Real Estate Agents tabs.
 - KHC expects 1 business day turn time

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Third Party Originator Closing Agents

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Log In

Account Information

Broker ID:

User Name:

Password:

Log In

- Closing Agent ID
- User Name
- Password

Specific to **YOU** and then
click "Log In"

Layout: ▼

Select Filter ▼

KHC #	FIRST NAME	LAST NAME	STATUS	STREET ADDRESS	PRODUCT	EXPIRATION DATE	LENDER ID	LENDER TYPE	LENDER NAME
 192163	GINA	TEST2	SchedClos	1950 RABBIT RIDGE RD	2MK FHA30WDAP	11/07/2015	0048	TPO	NEW PERSPECTIVE MORTGAGE LLC
 192165	ROBERT	PLANT	SchedClos	123 STAIRWAY TO HEAVEN RD	2MK FHA30WDAP	11/27/2015	0048	TPO	NEW PERSPECTIVE MORTGAGE LLC
 192166	John	Homeowner	SchedClos	665 Godfrey Rd	2MK FHA30WDAP	11/05/2015	0048	TPO	NEW PERSPECTIVE MORTGAGE LLC
 192167	Alice	Firstimer	SchedClos	3726 Poplar St	2MK FHA30WDAP	11/05/2015	0048	TPO	NEW PERSPECTIVE MORTGAGE LLC
 192170	Andy	Amurka	SchedClos	4321 Cul De Sac St	2MK FHA30WDAP	11/25/2015	0048	TPO	NEW PERSPECTIVE MORTGAGE LLC
 192173	Freddie	Mercury	SchedClos	3726 Poplar St	2MK FHA30WDAP	11/19/2015	0048	TPO	NEW PERSPECTIVE MORTGAGE LLC
 192175	Jimi	Hendrix	FundingRec	75 Foxy Drive	2MK FHA30WDAP	11/20/2015	0048	TPO	NEW PERSPECTIVE MORTGAGE LLC
 192180	GENE	SIMMONS	SchedClos	1950 RABBIT RIDGE RD	2MK FHA30	11/15/2015	0048	TPO	NEW PERSPECTIVE MORTGAGE LLC



Choose Applicable Scheduled Closing (by clicking on the pencil) to input Closing Information for KHC to prepare the FINAL Closing Disclosure

- Loans
- Loan: GENE D SIMMONS
- TRID Fees**
- TRID Documents Printing
- Document Printing
- Seller Info
- Real Estate Agents
- Exit Loan
- Tools
- Administration

Loan Information

Closing Costs Scenario:	FHA30	Loan Amount:	\$55,873.00	Number of Payments:	360	Amortizing Term:	360
Estimated Date of Closing:	10/30/2015	Financed Fees:	\$977.00	Payments per Year:	12	Interest Only Term:	0
Date of Disbursement:	__/__/__	Total Loan Amount:	\$56,850.00	<input type="checkbox"/> Waive All Escrows?			
Date of First Payment:	12/01/2015	Interest Rate:	4.2500%	<input checked="" type="radio"/> Initial <input type="radio"/> Final Disclosure Recalculate			

Buckets

Bucket Filter: (none)

No records available to display for this section

- 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

Automatically opens to the TRID Fees tab

Completing TRID Fees

- TRID Fees can be navigated by buckets or according to numbered sections
 - ▣ Numbered sections match the former HUD-1 Settlement numbers
 - ▣ The buckets follow the new TRID standard

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)			
Closing Costs Paid Before Closing			
Closing Costs Financed (Paid from your Loan Amount)			
Down Payment/Funds from Borrower			
Deposit			
Funds for Borrower			
Seller Credits			
Adjustments and Other Credits			
Cash to Close			

Page 3

Closing Disclosure

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION**K. Due from Borrower at Closing**

- 01 Sale Price of Property
- 02 Sale Price of Any Personal Property Included in Sale
- 03 Closing Costs Paid at Closing (J)
- 04

Adjustments

- 05
- 06
- 07

Adjustments for Items Paid by Seller in Advance

- 08 City/Town Taxes to
- 09 County Taxes to
- 10 Assessments to
- 11
- 12
- 13
- 14
- 15

L. Paid Already by or on Behalf of Borrower at Closing

- 01 Deposit
- 02 Loan Amount
- 03 Existing Loan(s) Assumed or Taken Subject to
- 04
- 05 Seller Credit

Other Credits

- 06
- 07

Adjustments

- 08
- 09
- 10
- 11

Adjustments for Items Unpaid by Seller

- 12 City/Town Taxes to
- 13 County Taxes to
- 14 Assessments to
- 15
- 16
- 17

CALCULATION

- Total Due from Borrower at Closing (K)
- Total Paid Already by or on Behalf of Borrower at Closing (L)

Cash to Close From To Borrower**SELLER'S TRANSACTION****M. Due to Seller at Closing**

- 01 Sale Price of Property
- 02 Sale Price of Any Personal Property Included in Sale
- 03
- 04
- 05
- 06
- 07
- 08

Adjustments for Items Paid by Seller in Advance

- 09 City/Town Taxes to
- 10 County Taxes to
- 11 Assessments to
- 12
- 13
- 14
- 15
- 16

N. Due from Seller at Closing

- 01 Excess Deposit
- 02 Closing Costs Paid at Closing (J)
- 03 Existing Loan(s) Assumed or Taken Subject to
- 04 Payoff of First Mortgage Loan
- 05 Payoff of Second Mortgage Loan
- 06
- 07

Seller Credit

- 08
- 09
- 10
- 11
- 12
- 13

Adjustments for Items Unpaid by Seller

- 14 City/Town Taxes to
- 15 County Taxes to
- 16 Assessments to
- 17
- 18
- 19

CALCULATION

- Total Due to Seller at Closing (M)
- Total Due from Seller at Closing (N)

Cash From To Seller

Completing TRID Fees

- KHC's Closer will have initially completed all the fees per the initial Loan Estimate and final *known* prepaid items.
- Closing Agent
 - ▣ Bucket H - Complete Real Estate Commission
 - ▣ Bucket K – Due from Borrower at Closing
 - ▣ Bucket L – Paid already by or on behalf of Borrower at Closing
 - ▣ Bucket M – Due to Seller at Closing
 - ▣ Bucket N – Due from Seller at Closing

- Loans
- Loan: GENE D SIMMONS
- TRID Fees
- TRID Documents Printing
- Document Printing
- Seller Info
- Real Estate Agents
- Exit Loan

- Tools
- Administration

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 H**

HUD Number	Description	Total Amount	Borrower Amount
 701	Real Estate Commission	\$0.00	\$0.00
 701	Real Estate Commission	\$0.00	\$0.00
 701	Additional Real Estate Fees	\$0.00	\$0.00
 1100	Title - Owners Title Insurance	\$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
 1310	Addtl Shop For Services	\$0.00	\$0.00
 1311	Addtl Shop For Services	\$0.00	\$0.00

Click on "pencil" to change or add information

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Loan Information

KHC Res. Num. 192180

Associated Loan Number

DAP Amount \$0.00

Borrower Name GENE D SIMMONS

Total Loan Amount \$56,850.00

Closing Date 11/9/2015

Lock Exp. 11/15/2015

Rate 4.250%

PI Payment \$279.67

LTV 96.499%

CLTV 96.499%

DTI 0

Credit Score 750

Escrows Waived False

Address 1950 RABBIT RIDGE RD

Product 2MK FHA30

Product Status Valid

Pipeline Status SchedClos

Lender Name NEW PERSPECTIVE MORTGAGE LLC

Business Channel THIRD PARTY ORIGI NATORS

MCC No

Property County HOPKINS

Agency Case #

Property type EXISTING SINGLE F AMILY RESIDENCE

Tasks

Good Faith Estimate

Loan Information

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

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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:

Broker:

Other:

Lender:

Borrower: Charge Cannot Change Lender Identified Company

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Status

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Broker:

Other:

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Borrower:

Charge Cannot Change Lender Identified Company

Add correct amount. It Will automatically populate to Borrower so move to Seller and then click "OK"

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Tasks

Workflow

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Buckets

Bucket Filter:

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702	Real Estate Commission	\$0.00	\$0.00
703	Additional Real Estate Fees	\$0.00	\$0.00
1103	Title - Owners Title Insurance	\$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
1310	Addtl Shop For Services	\$0.00	\$0.00
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Administration

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 K

HUD Number	Description	Total Amount	Borrower Amount
101	Sales Price	\$57,900.00	\$57,900.00
108	City/Town Taxes	\$0	
109	County Taxes	\$0	
110	Assessments	\$0	
111	HOA Dues	\$0	

Due from Borrower at Closing

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

When entering Taxes put \$ amount even though you include dates from and to

Loan Information

KHC Res. Num. 192180

Associated Loan Number

DAP Amount \$0.00

Borrower Name GENE D SIMMONS

Total Loan Amount \$56,850.00

Closing Date 11/9/2015

Lock Exp. 11/15/2015

Rate 4.250%

PI Payment \$279.67

LTV 96.499%

CLTV 96.499%

DTI 0

Credit Score 750

Escrows Waived False

Address 1950 RABBIT RIDGE RD

Product 2MK FHA30

Product Status Valid

Pipeline Status SchedClos

Lender Name NEW PERSPECTIVE MORTGAGE LLC

Business Channel THIRD PARTY ORIGINATORS

MCC No

Property County HOPKINS

Agency Case #

Property type EXISTING SINGLE FAMILY RESIDENCE

Tasks

Workflow

- Loans
- Loan: GENE D SIMMONS
- TRID Fees
- TRID Documents Printing
- Document Printing
- Seller Info
- Real Estate Agents
- 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: TRID Category:

Broker POC: Include Fee In APR?

Other POC: Include Fee In Total?

Lender POC: Exclude From FHA 203(k)

Borrower POC: Include As No Cost Fee?

Seller: Include As No Cost Fee?

Broker: Number of Months:

Other: From Date:

Lender: To Date:

Borrower: Change Not Change Lender Identified Company

Enter exact \$ amount because from and to dates do not auto calculate. And, click borrower as responsible

Status

Loan Information

KHC Res. Num. 192180

Associated Loan Number

DAP Amount \$0.00

Borrower Name GENE D SIMMONS

Total Loan Amount \$56,850.00

Closing Date 11/9/2015

Lock Exp. 11/15/2015

Rate 4.250%

PI Payment \$279.67

LTV 96.499%

CLTV 96.499%

DTI 0

Credit Score 750

Escrows Waived False

Address 1950 RABBIT RIDGE RD

Product 2MK FHA30

Product Status Valid

Pipeline Status SchedClos

Lender Name NEW PERSPECTIVE MORTGAGE LLC

Business Channel THIRD PARTY ORIGINATORS

MCC No

Property County HOPKINS

Agency Case #

Property type EXISTING SINGLE FAMILY RESIDENCE

Tasks

800 - Items Payable in Connection with the Loan

900 - Items Paid in Advance

1000 - Reserves

1100 - Title Charges

1200 - Government Recording

1300 - Additional Charges

Good Faith Estimate

- Loans
- Loan: GENE D SIMMONS
- TRID Fees
- TRID Documents Printing
- Document Printing
- Seller Info
- Real Estate Agents
- Exit Loan

- Tools
- Administration

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
101	Sales Price	\$57,900.00	\$57,900.00
108	City/Town Taxes	\$700.08	\$700.08
109	County Taxes	\$0.00	\$0.00
110	Assessments	\$0.00	\$0.00
111	HOA Dues	\$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. 192180

Associated Loan Number

DAP Amount \$0.00

Borrower Name GENE D SIMMONS

Total Loan Amount \$56,850.00

Closing Date 11/9/2015

Lock Exp. 11/15/2015

Rate 4.250%

PI Payment \$279.67

LTV 96.499%

CLTV 96.499%

DTI 0

Credit Score 750

Escrows Waived False

Address 1950 RABBIT RIDGE RD

Product 2MK FHA30

Product Status Valid

Pipeline Status SchedClos

Lender Name NEW PERSPECTIVE MORTGAGE LLC

Business Channel THIRD PARTY ORIGI NATORS

MCC No

Property County HOPKINS

Agency Case #

Property type EXISTING SINGLE FAMILY RESIDENCE

Tasks

Workflow

- Loans
- Loan: GENE D SIMMONS
- TRID Fees
- TRID Documents Printing
- Document Printing
- Seller Info
- Real Estate Agents
- Exit Loan

- Tools
- Administration

Good Faith Estimate

Loan Information

Closing Costs Scenario: FHA30 Loan Amount: \$55,873.00 Number of Payments: 360 Amortizing Term: 360

Estimated Date of Closing: 10/30/2015 Financed Fees: \$977.00 Payments per Year: 12 Interest Only Term: 0

Date of Disbursement: __/__/__ Total Loan Amount: \$56,850.00 Waive All Escrows?

Date of First Payment: 12/01/2015 Interest Rate: 4.2500% Initial Final Disclosure Recalculate

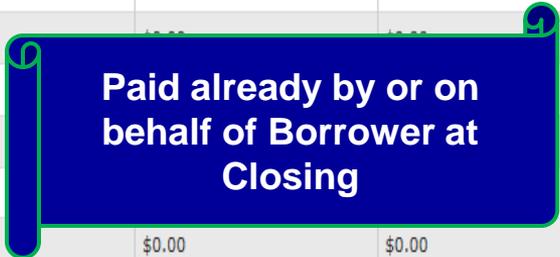
Buckets

Bucket Filter: L



Bucket L

	HUD Number	Description	Total Amount	Borrower Amount
	201	Earnest Money Deposit	\$0.00	\$0.00
	202	Total Loan Amount	\$56,850.00	\$56,850.00
	204	Seller Credit	\$0.00	\$0.00
	205	DAP Proceeds (Prin. Amt. \$)	\$0.00	\$0.00
	206	Principal Reduction	\$0.00	\$0.00
	207	Rebate From (Title Company)	\$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



Paid already by or on behalf of Borrower at Closing

- 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. 192180

Associated Loan Number

DAP Amount \$0.00

Borrower Name GENE D SIMMONS

Total Loan Amount \$56,850.00

Closing Date 11/9/2015

Lock Exp. 11/15/2015

Rate 4.250%

PI Payment \$279.67

LTV 96.499%

CLTV 96.499%

DTI 0

Credit Score 750

Escrows Waived False

Address 1950 RABBIT RIDGE RD

Product 2MK FHA30

Product Status Valid

Pipeline Status SchedClos

Lender Name NEW PERSPECTIVE MORTGAGE LLC

Business Channel THIRD PARTY ORIGINATORS

MCC No

Property County HOPKINS

Agency Case #

Property type EXISTING SINGLE FAMILY RESIDENCE

Submit

Tasks

Workflow

- Loans
- Loan: GENE D SIMMONS
- TRID Fees
- TRID Documents Printing
- Document Printing
- Seller Info
- Real Estate Agents
- 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:

Bucket M

HUD Number	Description	Total Amount	Borrower Amount
401	Sales Price	\$57,900.00	\$57,900.00
409	City/Town Taxes	\$0.00	\$0.00
410	County Taxes	\$0.00	\$0.00
411	Assessments	\$0.00	\$0.00
412	HOA Dues	\$0.00	\$0.00

Due to Seller at Closing

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. 192180

Associated Loan Number

DAP Amount \$0.00

Borrower Name GENE D SIMMONS

Total Loan Amount \$56,850.00

Closing Date 11/9/2015

Lock Exp. 11/15/2015

Rate 4.250%

PI Payment \$279.67

LTV 96.499%

CLTV 96.499%

DTI 0

Credit Score 750

Escrows Waived False

Address 1950 RABBIT RIDGE RD

Product 2MK FHA30

Product Status Valid

Pipeline Status SchedClos

Lender Name NEW PERSPECTIVE MORTGAGE LLC

Business Channel THIRD PARTY ORIGINATORS

MCC No

Property County HOPKINS

Agency Case #

Property type EXISTING SINGLE FAMILY RESIDENCE

Tasks

Workflow

Loans

Loan: GENE D SIMMONS

TRID Fees

TRID Documents Printing

Document Printing

Seller Info

Real Estate Agents

Exit Loan

Tools

Administrat

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:

Bucket N

HUD Number	Description	Total Amount	Borrower Amount
504	Payoff of First Mortgage Loan	\$0.00	\$0.00
505	Payoff of Second Mortgage	\$0.00	\$0.00
508	Seller Credit		\$0.00
514	City/Town Taxes		\$0.00
515	County Taxes		\$0.00
516	Assessments	\$0.00	\$0.00
517	HOA Dues	\$0.00	\$0.00

Due from Seller at Closing

**This bucket completes the TRID Fees
Click on "Seller Info"**

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. 192180
 Associated Loan Number
 DAP Amount \$0.00
 Borrower Name GENE D SIMMONS
 Total Loan Amount \$56,850.00
 Closing Date 11/9/2015
 Lock Exp. 11/15/2015
 Rate 4.250%
 PI Payment \$279.67
 LTV 96.499%
 CLTV 96.499%
 DTI 0
 Credit Score 750
 Escrows Waived False
 Address 1950 RABBIT RIDGE RD
 Product 2MK FHA30
 Product Status Valid
 Pipeline Status SchedClos
 Lender Name NEW PERSPECTIVE MORTGAGE LLC
 Business Channel THIRD PARTY ORIGI NATORS
 MCC No
 Property County HOPKINS
 Agency Case #
 Property type EXISTING SINGLE F AMILY RESIDENCE

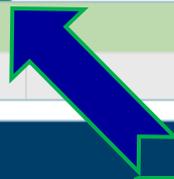
Tasks

Workflow

- Loans
- Loan: GENE D SIMMONS
- TRID Fees
- TRID Documents Printing
- Document Printing
- Seller Info**
- Real Estate Agents
- Exit Loan
- Tools
- Administration

Seller Information

Add



Click on "ADD"

First Name	<u>Last/Company Name</u>	Address	City

- Loans
- Loan: GENE D SIMMONS
- TRID Fees
- TRID Documents Printing
- Document Printing
- Seller Info**
- Real Estate Agents
- Exit Loan
- Tools
- Administration

Add

Company Name:

First: Middle:

Last: Suffix:

SSN: Email:

Address Line 1:

Address Line 2:

State: Zip:

Country: Ext:

Phone Numbers Business

Power of Attorney

Primary Seller

Seller is aware of lead-based pan on the subject property

Add each Seller's specific information to populate on Closing Disclosure

When completed Click "OK" and then Click on "Real Estate Agents"

Workflow

Loans

Loan: GENE D SIMMONS

TRID Fees

TRID Documents Printing

Document Printing

Seller Info

Real Estate Agents

Exit Loan

Registration

Buyer Real Estate Agent

Agent

First Middle Last Suffix

State License Number NMLS Number Email

Phone Business () - - Ext

Company

Name REMAX State License Number

Line 1 NMLS

Line 2

City

State Zip

Seller Real Estate Agent

Agent

First Middle Last Suffix

State License Number NMLS Number Email

Phone Business () - - Ext

Company

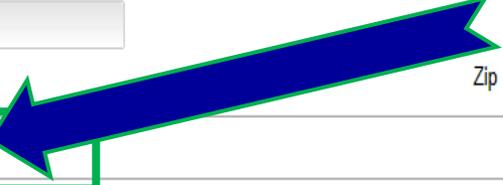
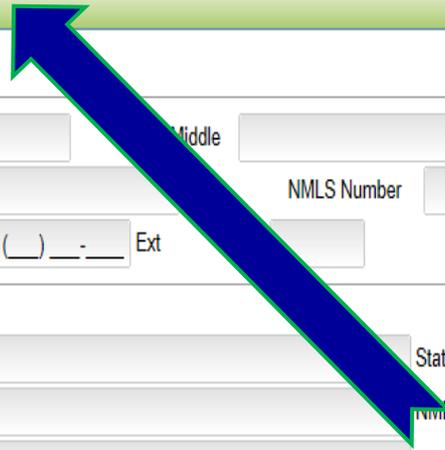
State License Number

NMLS Number

State Zip

Add both the Buyer and Seller Real Estate Agent specific information – will need their State License Number

When completed Click "OK" and then Click on "TRID Documents Printing"



Closing Disclosure – Closing Agent

- Closing Agent can preview a **“DRAFT”** version of Closing Disclosure on the TRID Documents Printing tab
- Closing Agent should **ONLY** view in **DRAFT** form until KHC’s Closer has approved the final numbers
 - ▣ KHC’s Closer will approve **AFTER** your information has been entered and submitted to KHC’s Closer
 - Opening the Final version will lock in amounts
 - If locked in before KHC’s Closer has reviewed or approved, the Closing Agent may be responsible for any costs to cure

- Loans
- Loan: GENE D SIMMONS
- TRID Fees
- TRID Documents Printing
- Document Printing
- Seller Info
- Real Estate Agents
- Exit Loan
- Tools
- Administration

Document Package:

TRID Closing Forms

Search:

List Package Docs

FIRST:
Make sure you choose TRID Closing Forms

Get Package Docs

Search Available

Search Returned

Returned

Draft Final

Get Selected Docs ->

SECOND:
Make sure in DRAFT Mode



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

Proof Sheet

View/Print

Email

Expere Documents

Document Package:

TRID Closing Forms

Search:

List Package Docs

Get Package Docs

Search Available

Search Returned

Available

Returned

Draft Final

Get Selected Docs ->

 Loading document package list and docs...

**Be patient – it takes
about 30 seconds
or less to load**

Proof Sheet

View/Print

Email

Workflow

Loans

Loan: GENE D SIMMONS

TRID Fees

TRID Documents Printing

Document Printing

Seller Info

Real Estate Agents

Exit Loan

Tools

Administration

Expere Documents

Document Package:

TRID Closing Forms

Search:

List Package Docs

Get Package Docs

Search Available

Search Returned

Available

Returned

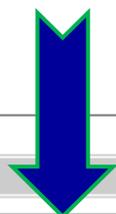
Draft Final

Get Selected Docs ->

PLEASE NOTE:
Closing Agent can print/view/edit the Closing Disclosure 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
Closing Disclosure - GENE D SIMMONS
Closing Disclosure -
Closing Disclosure - Addendum - GENE D SIMMONS
Closing Disclosure - Addendum -

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



Proof Sheet

View/Print

Email

Closing Disclosure – Closing Agent

- When the **DRAFT** Closing Disclosure has been reviewed and completed by the Closing Agent
 - ▣ Closing Agent will click the **“SUBMIT”** button to notify KHC’s Closer that the **INITIAL** work is complete
 - Closing Disclosure **MUST** remain in **DRAFT** format

Workflow

- Loans
- Loan: GENE D SIMMONS
- TRID Fees**
- TRID Documents Printing
- Document Printing
- Seller Info
- Real Estate Agents
- 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
504	Payoff of First Mortgage Loan	\$0.00	\$0.00
505	Payoff of Second Mortgage	\$0.00	\$0.00
508	Seller Credit	\$0.00	\$0.00
514	City/Town Taxes	\$0.00	\$0.00
515	County Taxes	\$0.00	\$0.00
516	Assessments	\$0.00	\$0.00
517	HOA Dues	\$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

Status

Loan Information

KHC Res. Num. 192180

Associated Loan Number

DAP Amount \$0.00

Borrower Name GENE D SIMMONS

Total Loan Amount \$56,850.00

Closing Date 11/9/2015

Lock Exp. 11/15/2015

Rate 4.250%

PI Payment \$279.67

LTV 96.499%

CLTV 96.499%

DTI 0

Credit Score 750

Escrows Waived False

Address 1950 RABBIT RIDGE RD

Product 2MK FHA30

Product Status Valid

Pipeline Status SchedClos

Lender Name NEW PERSPECTIVE MORTGAGE LLC

Business Channel THIRD PARTY ORIGI NATORS

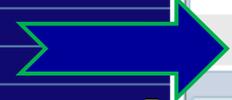
MCC No

Property County HOPKINS

Agency Case #

Property type EXISTING SINGLE F AMILY RESIDENCE

Tasks



Closing Disclosure – KHC's Closer

- KHC 's Closer will
 - ▣ Review and approve the numbers
 - ▣ Mail the Closing Disclosure to the borrower(s)
 - ▣ Send an email notification to the Closing Agent that the Closing Disclosure has been approved
 - ▣ Email any lender forms, invoices, etc. to the Closing Agent
- Closing Agent will then **FINALIZE** the Closing Disclosure and print the Closing Package in preparation of the scheduled closing

Closing Agent

Printing Finalized Closing Documents

- Closing Agent will print documents using two tabs
 - ▣ TRID Documents Printing
 - Provides the closing Disclosure – Closing Agent may print **FINAL** Version
 - ▣ Document Printing
 - Supplies all other KHC Closing Forms

- Loans
- Loan: GENE D SIMMONS
- TRID Fees
- TRID Documents Printing**
- Document Printing
- Seller Info
- Real Estate Agents
- Exit Loan
- Tools
- Administration

Expere Documents

Document Package:

TRID Closing Forms

Search:

List Package Docs

Get Package Docs

Search Available

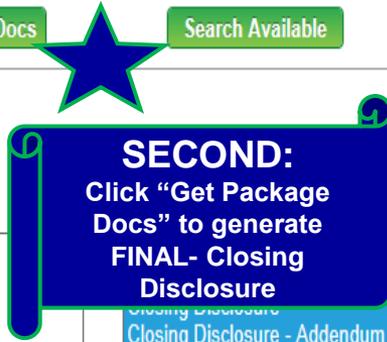
Search Returned

Available

Returned

Draft Final

Get Selected Docs ->



**FIRST:
Check Final**

**SECOND:
Click "Get Package Docs" to generate FINAL- Closing Disclosure**

Single PDF
SIMMONS

Closing Disclosure - Addendum - GENE D SIMMONS
Closing Disclosure - Addendum -

Proof Sheet

View/Print

Email

- Loans
- Loan: GENE D SIMMONS
- TRID Fees
- TRID Documents Printing
- Document Printing
- Seller Info
- Real Estate Agents
- Exit Loan
- Tools
- Administration

Document Package:

Search:

List Package Docs

Get Package Docs

Search Available

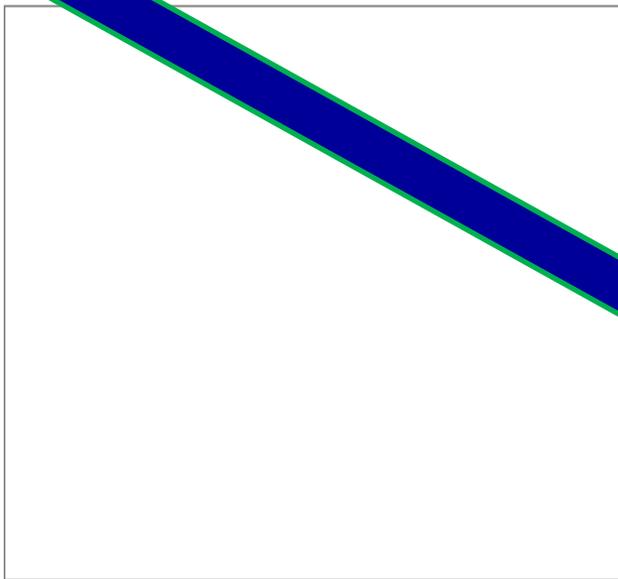
Search Returned

Available

Returned

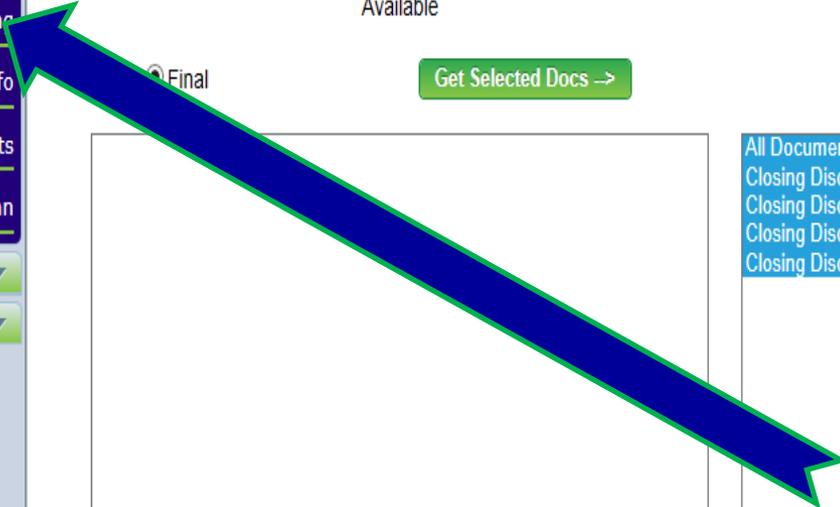
Final

Get Selected Docs ->



All Documents Merged into a Single PDF
 Closing Disclosure - GENE D SIMMONS
 Closing Disclosure -
 Closing Disclosure - Addendum - GENE D SIMMONS
 Closing Disclosure - Addendum -

Once the Closing Disclosure is Finalized then view/print and then click on "Document Printing"



Proof Sheet

View/Print

Email

Loan Information	
KHC Res. Num.	192180
Associated Loan Number	
DAP Amount	\$0.00
Borrower Name	GENE D SIMMONS
Total Loan Amount	\$56,850.00
Closing Date	11/9/2015
Lock Exp.	11/15/2015
Rate	4.250%
PI Payment	\$279.67
LTV	96.499%
CLTV	96.499%
DTI	0
Credit Score	750
Escrows Waived	False
Address	1950 RABBIT RIDGE RD
Product	2MK FHA30
Product Status	Valid
Pipeline Status	SchedClos
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIGINATORS
MCC	No
Property County	HOPKINS
Agency Case #	
Property type	EXISTING SINGLE FAMILY RESIDENCE

Submit

Tasks

Workflow

Loans

Loan: GENE D SIMMONS

TRID Fees

TRID Documents Printing

Document Printing

Seller Info

Real Estate Agents

Exit Loan

Tools

Administration

Select/Deselect All

	Description	Borrower(s)
<input type="checkbox"/>	KHC Commitment Letter	GENE D SIMMONS /
<input type="checkbox"/>	KHC Reservation Confirmation	GENE D SIMMONS /
<input type="checkbox"/>	KHC Closing Instructions	GENE D SIMMONS /
<input type="checkbox"/>	Sample HUD-1	GENE D SIMMONS /
<input type="checkbox"/>	KHC Closed File Stacking Order	
<input type="checkbox"/>	Addendum to HUD-1 Settlement Statement	
<input type="checkbox"/>	Initial Escrow Account Disclosure Statement	
<input type="checkbox"/>	MultiState FHA Fixed Rate Note	
<input type="checkbox"/>	Kentucky FHA Mortgage (MERS)	
<input type="checkbox"/>	MultiState FHA Condominium Rider	GENE D SIMMONS /
<input type="checkbox"/>	FHA Planned Unit Development Rider	GENE D SIMMONS /
<input type="checkbox"/>	Temporary Payment Coupons	
<input type="checkbox"/>	W-9 Request for Taxpayer Identification Number and Certif	
<input type="checkbox"/>	W-9 Request for Taxpayer Identification Number and Certif	
<input type="checkbox"/>	KHC Name Affidavit	
<input type="checkbox"/>	KHC Co-Borrower Name Affidavit	
<input type="checkbox"/>	Truth in Lending Disclosure - Fixed Rate	
<input type="checkbox"/>	Protect My Ky Home Disclosure	GENE D SIMMONS /
<input type="checkbox"/>	Borrower Limited Power of Attorney	GENE D SIMMONS /
<input type="checkbox"/>	FHA Warranty of Completion of Construction	GENE D SIMMONS
<input type="checkbox"/>	FHA Warranty of Completion of Construction	
<input type="checkbox"/>	Borrower Funded Escrow Agreement	GENE D SIMMONS /
<input type="checkbox"/>	Seller Funded Escrow Agreement	GENE D SIMMONS /
<input type="checkbox"/>	KHC Addendum to Sales Contract	GENE D SIMMONS /
<input type="checkbox"/>	Request For Seller Information	GENE D SIMMONS /

Closing Agent will use KHC Closing Instructions to determine which documents must be included in the closed loan file. Closing Agent will click all applicable forms.

If the loan has a DAP then the DAP Note, Mortgage, DAP Coupons and Closing Disclosure will need to be printed

Click on "Switch Loans"

Status

Loan Information

KHC Res. Num. 192180

Associated Loan Number

DAP Amount \$0.00

Borrower Name GENE D SIMMONS

Total Loan Amount \$56,850.00

Closing Date 11/9/2015

Lock Exp. 11/15/2015

Rate 4.250%

PI Payment \$279.67

LTV 96.499%

CLTV 96.499%

DTI 0

Credit Score 750

Escrows Waived False

Address 1950 RABBIT RIDGE RD

Product 2MK FHA30

Product Status Valid

Pipeline Status SchedClos

Lender Name NEW PERSPECTIVE MORTGAGE LLC

Business Channel THIRD PARTY ORIGINATORS

MCC No

Property County HOPKINS

Agency Case #

Property type EXISTING SINGLE FAMILY RESIDENCE

Tasks

Good Faith Estimate

- Loans
- Loan: Jimi Hendrix
- TRID Fees
- TRID Documents Printing
- Document Printing
- Sell
- Real Estate Agent
- Exit Loan
- Tools
- Administration

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:

records available to display for this section

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.	96812
Associated Loan Number	192175
DAP Amount	\$4,000.00
Borrower Name	Jimi Hendrix
Total Loan Amount	\$92,250.00
Closing Date	11/10/2015
Lock Exp.	11/9/2015
Rate	5.500%
PI Payment	\$467.42
LTV	96.316%
CLTV	100.526%
DTI	8.216
Credit Score	675
Escrows Waived	False
Address	75 Foxy Drive
Product	REGULAR DAP
Product Status	Valid
Pipeline Status	FundingRec
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIGINATORS
MCC	No
Property County	FAYETTE
Agency Case #	
Property type	EXISTING MANUFACTURED HOME

Tasks

Click on "Document Printing" to print the DAP Note, Mortgage, and DAP Coupons

Workflow

Document Printing

Status

- Loans
- Loan: Jimi Hendrix
- TRID Fees
- TRID Documents Printing
- Document Printing**
- Seller Info
- Real Estate Agents
- Exit Loan

Upper Documents

Select/Deselect All

	Description	Borrower(s)
<input type="checkbox"/>	KHC DAP Mortgage	Jimi Hendrix /
<input type="checkbox"/>	KHC DAP Note	Jimi Hendrix /
<input type="checkbox"/>	DAP Payment Coupons	Jimi Hendrix /
<input type="checkbox"/>		Jimi Hendrix /
<input type="checkbox"/>		Jimi Hendrix /

Document s

Select/D

Print

Once completed printing KHC Documents then Click on "TRID Documents Printing" to print the DAP Closing Disclosure

Description	Borrower(s)

Document History

Loan Information

KHC Res. Num.	96812
Associated Loan Number	192175
DAP Amount	\$4,000.00
Borrower Name	Jimi Hendrix
Total Loan Amount	\$92,250.00
Closing Date	11/10/2015
Lock Exp.	11/9/2015
Rate	5.500%
PI Payment	\$467.42
LTV	96.316%
CLTV	100.526%
DTI	8.216
Credit Score	675
Escrows Waived	False
Address	75 Foxy Drive
Product	REGULAR DAP
Product Status	Valid
Pipeline Status	FundingRec
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIGINATORS
MCC	No
Property County	FAVETTE
Agency Case #	
Property type	EXISTING MANUFACTURED HOME

Switch Loans

Submit

Tasks

Expere Documents

Document Package:

TRID Closing Forms

Search:

List Package Docs

Get Package Docs

Search Available

Search Returned

Available

Returned

Draft

Final

Get Selected Docs ->

FIRST:
Check Final

SECOND:
Click "Get Package
Docs" to generate
FINAL- Closing
Disclosure

Single PDF
SIMMONS
Closing Disclosure
Closing Disclosure - Addendum - GENE D SIMMONS
Closing Disclosure - Addendum -

Proof Sheet

View/Print

Email

- Loans
 - Loan: GENE D SIMMONS
 - TRID Fees
 - TRID Documents Printing
 - Document Printing
 - Seller Info
 - Real Estate Agents
 - Exit Loan
- Tools
- Administration

Document Package:

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
 Closing Disclosure - GENE D SIMMONS
 Closing Disclosure -
 Closing Disclosure - Addendum - GENE D SIMMONS
 Closing Disclosure - Addendum -

Once the Closing Disclosure is Finalized then view/print



Proof Sheet

View/Print

Email

Loan Information	
KHC Res. Num.	192180
Associated Loan Number	
DAP Amount	\$0.00
Borrower Name	GENE D SIMMONS
Total Loan Amount	\$56,850.00
Closing Date	11/9/2015
Lock Exp.	11/15/2015
Rate	4.250%
PI Payment	\$279.67
LTV	96.499%
CLTV	96.499%
DTI	0
Credit Score	750
Escrows Waived	False
Address	1950 RABBIT RIDGE RD
Product	2MK FHA30
Product Status	Valid
Pipeline Status	SchedClos
Lender Name	NEW PERSPECTIVE MORTGAGE LLC
Business Channel	THIRD PARTY ORIGINATORS
MCC	No
Property County	HOPKINS
Agency Case #	
Property type	EXISTING SINGLE FAMILY RESIDENCE

Tasks

Scheduled Closing Time

- Closing Agent will
 - ▣ Refrain from closing the loan until the closing date noted on closing instructions
 - ▣ Close on the TRID-compliant closing date, in accordance with KHC's closing instructions and schedule
- If any issues arise that could jeopardize the insurability of the mortgage loan, Closing Agent shall stop the closing and seek further written instructions from KHC prior to continuing the closing.

Closed Loan

- Closing Agent shall disburse the appropriate funds to any applicable third parties (i.e. borrower, seller, real estate agents, etc.)
 - ▣ If refinance, disburse funds in accordance with refinance guidelines – right of rescission

Closing

- ❑ Closing Agent closes the KHC loan for the TPO Lender
- ❑ Questions regarding TPO Closings should be directed to Michele Byer, mbyer@kyhousing.org or 502-564-7630 ext. 426 or email closing@kyhousing.org

- ❑ KHC's Shipping address for Original Note, Recorded Mortgage, Escrow Checks and the Final Title Policies

KHC

Single Family Closing & Quality Review Team

1231 Louisville Road

Frankfort, KY 40601

Closed Loan -- Deadlines

- Closed loan package must be returned to KHC ***ELECTRONICALLY***
 - ▣ Within **1 business day** of closing
- Original note(s) and escrow checks due to KHC
 - ▣ Within **1 business day** of closing date with closing package
- Mortgage(s) must be sent for recording
 - ▣ Within **7 calendar days** of closing
- Final Recorded Mortgage, Title Policy (originals) to KHC
 - ▣ Within **45 calendar days** of closing
- Correction of Deficiencies to KHC
 - ▣ Within **15 calendar days** of notification

KHC TPO Closers Contact Information

- Christie Fry, Manager of Closing and Quality Review
 - ▣ Phone: 502-564-7630 ext. 340
 - ▣ Email: chfry@kyhousing.org
- Michele Byer, Mortgage Loan Closer & QC Specialist
 - ▣ Phone: 502-564-7630 ext. 426
 - ▣ Email: mbyer@kyhousing.org
- Linda Flynn, Mortgage Loan QC Administrator
 - ▣ Phone: 502-564-7630 ext. 428
 - ▣ Email: lflynn@kyhousing.org
- Closing@kyhousing.org

Mortgage Production Contact Information

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

Questions – Comments

Email specific questions or comments to:

Cindy Bradley

cbradley@kyhousing.org

A follow-up email will be sent with FAQ to all attendees

**A copy of this power-point is located on KHC's website:
www.kyhousing.org , Resources, Partners, TPO Closing
Agents**



Thank You