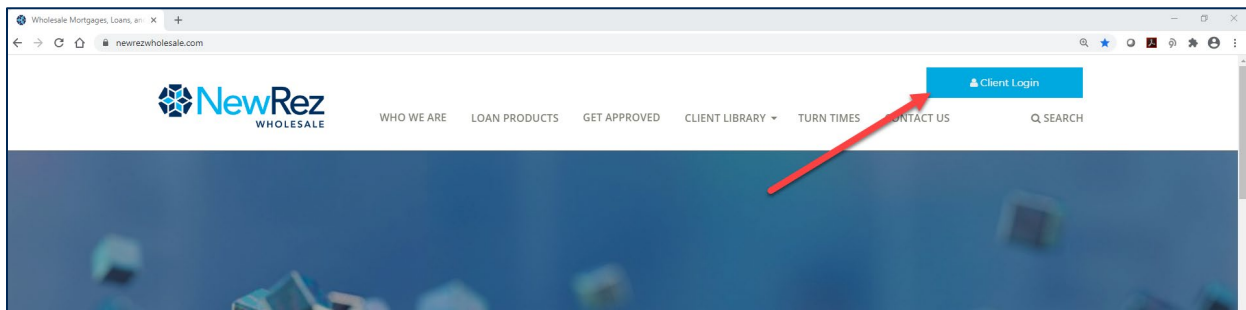




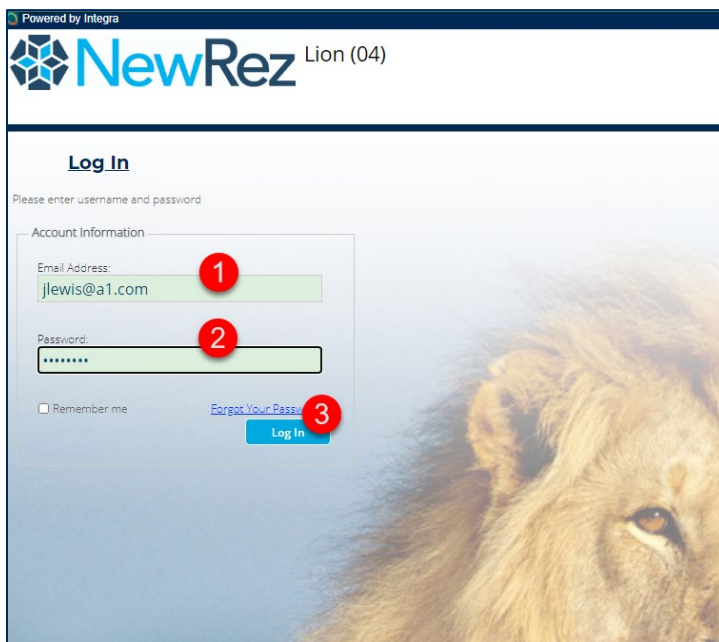
Purpose: To instruct users how to request an Initial Closing Disclosure (ICD) in LION.

IMPORTANT: Before requesting the ICD, confirm all borrowers on the loan have an accurate email address and phone number entered, so the ICD is sent accurately to all parties, and the recipients can use dual authentication to verify their identity before eSigning.

- 1) Navigate to NewRez Wholesale Client website (<https://www.newrezwholesale.com>) and click **Client Login**:



- 2) Log into LION using your user credentials:





How To Request an Initial Closing Disclosure (ICD) Job Aid



- 3) Search for your file and double-click the line or use **Edit** icon to access the loan:

Powered by Integra

Pipeline Click Here to Expand Header

Filter: Portal: Active Loans
Channel: Wholesale

Create Loan

9920070776 Search Clear

Loan	Loan Officer	Loan Number	App. Date	Borrower Last Name	Status	Loan Amt	Lock Exp.	Address	City	State	Zip	Program
856 the Broker	Rflounders	9920070776	7/20/2020	America	CondsRecvd	\$215,000	9/18/2020	4000 CHEMICAL RD	PLYMOUTH MEETING	PA	19462	2000FNMA30FRM

- 4) Click the **Initial Closing Disclosure** screen:

Workflow

Loans

Loan: DONOTTOUCH

Loan Summary

Rate Lock (CPPE)

High Cost Detail

QM Points and Fees

Loan Contacts

Underwriting Qualify

1003 Page 1

1003 Page 2

1003 Page 3

1003 Page 4

Change in Circumstance

E-Sign Status

Mortgage Insurance

Initial Closing Disclosure

View Loan Documents

Docutech Evaluation

LE Test Page

Closing Cost Report

Scenario Products and Pricing

Exit Loan

Loan Summary

Borrower Information

Select Application: DONOTTOUCH America Applications Lock Confirmation

Borrower

First: DONOTTOUCH Middle:

Last: America Suffix:

Address: 4000 CHEMICAL RD

Line 1:

Address:

Line 2:

City: PLYMOUTH MEETING

State: PA Zip: 19462-

SSN: 999-60-3333 Email: rflounders@newrez.com

Home: (609) 238-7986 Work: Cell:

Loan Information

Product: 2000FNMA30FRM LTV: 43.0000% CLTV: 43.0000%

Rate: 2.6250% Approval Status: CondsRecvd

Base Loan Amount: \$215,000.00 Term: 360

Financed Fee: \$0.00 Subordinate:

Total Loan Amount: \$215,000.00 Financing:

Status

Loan Information

Loan Number: 9920070776

Associated Loan Number:

Status: CondsRecvd

Loan Amount: \$215,000.00

Total Loan Amt: \$215,000.00

Product: 2000FNMA30FRM

Loan Purpose: Ref1st

Refi Purpose: Rate & Term Reduc

Term: 360

LTV: 43.000%

CLTV: 43.000%

Rate: 2.625%

APR: 2.756%

PI Payment: \$963.55

NoteRate PI Payment: \$963.55

Total Debt Ratio: 21.256%

Housing Ratio: 16.989%

PITI: \$1,698.55

Total Closing Costs: \$225,989.84

PCO: 777

Cash To Close: \$10,089.84

Other Financing: \$0.00

Est. Close: 8/17/2020

Lock Exp.: 9/18/2020

Purchase By Date: N/A

Collateral Dry Date: N/A

View Only: Yes

Loan Tests Summary

Qualified Mortgage:

Federal:

- 5) If all Outstanding Items are completed (see highlighted area below), you can click **Continue** to Request the ICD:

ICD Status > Loan Details > Fee Confirmation

ICD Status: Not Eligible

Estimated Closing Date: 08/17/2020

Disbursement Date: 8/21/2020 12:00 AM

Lock Expiration Date: 9/18/2020

Discount: 0.000%

Lender Credit: 0.340%

Comp Type: Borrower Paid

BPC Variable: 1.500%

BPC Fixed: \$0.00

Outstanding Items needed to send Initial Closing Disclosure

- ✔ Title Conditions Received
- ✔ Loan Locked and Valid
- ✔ Appraised Received, if applicable

Update Pricing Adjust Comp. Type

Continue



How To Request an Initial Closing Disclosure (ICD)

Job Aid



Please note you can **Update Pricing** on this screen and/or **Adjust Compensation Type** before requesting ICD, by clicking the blue buttons on this screen. To navigate back to this request workflow, click Initial Closing Disclosure screen.

For example, if you click **Update Pricing**, it will take you to the Rate Lock screen. You can make your updates here, then go back to the ICD screen:

Workflow

- Loans
- Loan: DONOTTOUCH
- Loan Summary
- Rate Lock (CPPE)
- High Cost Detail
- QM Points and Fees
- Loan Contacts
- Underwriting Qualify
- 1003 Page 1
- 1003 Page 2
- 1003 Page 3
- 1003 Page 4
- Change In Circumstance
- E-Sign Status
- Mortgage Insurance
- Conditions
- Initial Closing Disclosure
- View Loan Documents
- Docutech Evaluation
- LE Test Page
- Closing Cost Report
- Scenario Products and Pricing
- Exit Loan

Rate Lock

Product Type: [INVALID] 2000 FNMA 30 Yr Fixed / All Grades

Lock Term: BE 60 Days

Lock Type: Best Efforts

Note Rate: 2.625%

ARM Margin: 0.000%

Origination: 0.000%

Lock Status: Locked

Escrows: Taxes & Insurance

Discount: 0.000%

Lender Credit: 0.340%

BPC Variable: 1.500%

BPC Fixed: \$0.00

No Fee Pricing:

Lock Date: ? 07/20/2020

Lock Expiration Date: 09/18/2020

Lock Days Left: 40

Price: 100.340

Number of Extensions: 0

Extension Costs: 0.000%

Extension Costs Paid: 0.000%

Number of Relocks: 0

Lock Comments

Date Added	Added
7/20/2020 6:30:58 PM	Joe Le
7/27/2020 10:41:43 AM	Joe Le
7/31/2020 9:17:12 AM	Richa Flouny

Price Adjustments

Mortgage Insurance Details (for full details or to update the MI scenario see the Mortgage Insurance page)

Description	MI Company	Coverage %	PMI Premium	Premium Amount
This loan does not require Mortgage Insurance at this time.				

Pricing Exceptions

Total Pricing Exceptions: 0.000

Buttons: Passed Eligibility, Update Pricing, Update Lock, Lock History, Show Loan changes, Adjust Comp. Type, Extend Lock, Cancel Lock, Re-Lock, Lock Confirmation

Product Filter



How To Request an Initial Closing Disclosure (ICD) Job Aid



If all Outstanding Items needed to send the ICD are NOT completed, the ICD screen will indicate which items need to be completed, and screen links will appear to the areas in which they can be addressed:

ICD Status > Loan Details > Fee Confirmation

ICD Status: Not Eligible

Estimated Closing Date: 09/19/2020

Disbursement Date: 9/16/2020 12:00 AM

Lock Expiration Date: 10/06/2020

Discount: 0.000%

Lender Credit: 2.986%

Comp Type: Lender Paid

LPC Variable: 1.500%

LPC Fixed: \$0.00

Update Pricing Adjust Comp. Type

Outstanding Items needed to send Initial Closing Disclosure

- Title Conditions Received**
 - 1. Commitment w/in 60 days of funding and insured as NewRez LLC ISAOA ATIMA; 2) Tax Information with Parcel number, total amount due for coming year, next due date, frequency of installments.
- Loan Locked and Valid**
 - 1. Locked LE has not been sent and cooled off
 - 2. Locked Loan Estimate has not been sent
- Appraised Received, if applicable

Conditions Rate Lock

Continue

The Continue button will not be enabled until all Outstanding Items are completed.

- 6) After you click Continue, you will be taken to Loan Details, where you can enter any information known at this time, and click **Continue**:

ICD Status > Loan Details > Fee Confirmation

Loan Amount: \$215,000.00

Rate %: 2.625%

Locked Date: 7/20/2020 6:30 PM

Lock Expiration Date: 09/18/2020

Earliest ICD Date: 8/5/2020 12:00 AM

Estimated Closing Date: 8/17/2020 12:00 AM

Settlement Agent Contact

Unknown

Settlement Agent Phone

Settlement Agent Email

is there a POA?

Non-Borrowing Individual

First Name

Middle Name

Last Name

Suffix

Add Non-Borrowing Individual (if applicable)

Proposed Vesting

Continue



How To Request an Initial Closing Disclosure (ICD)

Job Aid



- a) For example, if you know the Settlement Agent contact details, or you know your borrower(s) will be using a Power of Attorney, you can enter it in this section:

Settlement Agent Contact
Unknown
Settlement Agent Phone
Settlement Agent Email
Is there a POA?

- b) If you know there will be a Non-Borrowing Individual (NBI) on the loan, you can add them in this section by clicking the **Add Non-Borrowing Individual** button:

Non-Borrowing Individual:
First Name
Middle Name
Last Name
Suffix
Add Non-Borrowing Individual (if applicable)

Enter in the NBI details and click **Add**. If the NBI is a spouse of a borrower, click the checkbox and select the applicable borrower/spouse:

ICD Status Loan Details Fee Confirmation
First Name
Middle Name
Last Name
Suffix
 Is this non-borrowing individual a spouse?
Add **Cancel**



How To Request an Initial Closing Disclosure (ICD)

Job Aid



- c) If you have any details about the Proposed Vesting (such as another party not on the loan application, or title to be held in a family trust), you can enter those details on this screen before Continuing:

Proposed Vesting

- 7) After you click Continue, you will be in the Fee Confirmation section. If you have any fees to update, you can do so in this screen (note the color-coded Legends section for any limits to what fees can be edited here).

Click **Request ICD** to send the request:

ICD Status > Loan Details > Fee Confirmation

Loan Estimate Fee Entry

Loan Information

Estimated Date of Closing:	08/17/2020	Loan Amount:	\$215,000.00	Number of Payments:	360	Amortizing Term:	360
Date of Disbursement:	08/21/2020	Financed Fees:	\$0.00	Payments per Year:	12	Interest Only Term:	0
Date of First Payment:	10/01/2020	Total Loan Amount:	\$215,000.00				
		Interest Rate:	2.6250%	Recalculate			

Additional Fee Refundability Terms:

Legends:

Editable
Increase Only

Not Editable
Decrease with Limit

Buckets

HUD Number	Description	Total Amount	Split/PDC	Borrower Amount
202	Loan Amount	\$215,000.00	\$0.00	\$215,000.00
804	Appraisal Fee	\$600.00	\$0.00	\$600.00
806	Flood Zone Certification	\$6.00	\$0.00	\$6.00
813	Underwriting Fee	\$550.00	\$0.00	\$550.00
819	Administration Fee	\$445.00	\$0.00	\$445.00
823	Lender Credit to Borrower (input as Neg)	(\$731.00)	\$0.00	(\$731.00)
824	Broker BPC (Variable)	\$3,225.00	\$0.00	\$3,225.00
827	Broker Credit Report Fee	\$100.00	\$0.00	\$100.00
850	Tax Service	\$80.00	\$0.00	\$80.00
901	Odd Days Interest	\$170.09	\$0.00	\$170.09
903	Hazard Insurance Premium	\$1,020.00	\$0.00	\$1,020.00
1002	Hazard Insurance Reserve (Edit Due Date)	\$1,020.00	\$0.00	\$765.00

[Request ICD](#)

Requested ICDs are automatically sent in batches at 10am, 2pm, 6pm, and 10:30pm Monday through Saturday (Eastern Time). You will receive an email notification when the ICD has successfully been sent to your borrower(s).

NOTE: If there were any failed attempts to send, you and your Account Manager (AM) will automatically be notified, and your AM can assist to make any needed updates before Re-Requesting the ICD using this process.