

B.O.L.T. TRAINING

Lesson 14 - Issuing Initial Disclosures



In This Training We Will Discuss

- Issuing Initial Disclosures



Issuing Initial Disclosures

Status and Agents

Application Information

Status

Current Status: Registered Status Date: 12/19/2018 Action: [view status certificate](#) [CHANGE LOAN STATUS](#)

Loan Open Registered Doc Check Funded

12/18/2018 12/19/2018

Agents

Assigned Agents in *TPO LQB Testing

Loan Officer re-assign	Processor assign
Name: Matthew Baker	Name:
Email: matthew.baker@mwfinc.com	Email:
Phone: (909) 793-1500	Phone:

Assigned Agents in Mountain West Financial, Inc.

LIVE CHAT

1. Within a loan, click “Application Information”.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

Application Information

Applicant(s):

SUZI BUILDER

1003 Page:

Page 1

Page 2

Page 3

Page 4

☐ The income or assets of a person other than the "Borrower" will be used...
 ☐ The income or assets of the Borrower's spouse will not be used...

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:

Conventional

Agency Case Number


Lender Case Number

1000048142

Purchase Price	Down Payment %	Equity / Down Pmt	Loan Amt	Amort. Type
\$300,000.00	20.000%	\$60,000.00	\$240,000.00	Fixed Rate
Upfront MIP / FF	Total Loan Amt	Note Rate	Qualifying Rate	
\$0.00	\$240,000.00	5.000%	5.000%	
Term	Due	Monthly Payment	Other Print Desc.	
360	360	\$1,288.37		

LIVE CHAT

2. Click "Page 3".




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Application Information

IMPORT FNM 3.2 FILE **ADD NEW APPLICATION**

Applicant(s): SUZI BUILDER **1003 Page:** Page 1 | Page 2 | **Page 3** | Page 4

To be Completed by Loan Originator

This application was taken by **by internet**  Interview Date **12/18/2018**  

Loan Originator's Name **Loan Originator NMLS ID** **Loan Originator's License Number** **Loan Originator's Phone**

Matthew Baker **00000** **(909) 793-1500**

Loan Origination Company's Name **Loan Origination Company NMLS ID** **Loan Origination Company's License Number**

***TPO LQB Testing** **00000** **00000**

Loan Origination Company's Address

Street **City** **State** **ZIPCode**

1209 Nevada Street **Redlands** **CA** **92374**

Loan Origination Company's Phone **Fax**

(909) 793-1500

LIVE CHAT

3. Scroll down to the To be Completed by Loan Originator section.

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IMPORT FNM 3.2 FILE

ADD NEW APPLICATION

LIVE CHAT

Applicant(s): SUZI BUILDER

1003 Page: Page 1 | Page 2 | Page 3 | Page 4

To be Completed by Loan Originator

This application was taken by

by internet

Interview Date

12/18/2018

Loan Originator's Name

Matthew Baker

Loan Originator NMLS ID

00000

Loan Originator's License Number

Loan Originator's Phone

(909) 793-1500

Loan Origination Company's Name

*TPO LQB Testing

Loan Origination Company NMLS ID

00000

Loan Origination Company's License Number

00000

Loan Origination Company's Address

Street

1209 Nevada Street

City

Redlands

State

CA

ZIPCode

92374

Loan Origination Company's Phone

(909) 793-1500

Fax

4. Uncheck the Interview Date's "Modify" box.

Status and Agents

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IMPORT FNM 3.2 FILE

ADD NEW APPLICATION

Applicant(s): SUZI BUILDER

1003 Page: Page 1 | Page 2 | Page 3 | Page 4

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned

	Market Value	Amt of Mort.	Gross Rental Income	Mort. Payments	Ins/Tax/Misc	Net Rental Income
Totals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate name	Creditor name	Account number

VII. DETAILS OF TRANSACTION

LIVE CHAT

5. Scroll to the top of the page.

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Application Information

IMPORT FNM 3.2 FILE

ADD NEW APPLICATION

Applicant(s): SUZI BUILDER

1003 Page: Page 1 | Page 2 | Page 3 | Page 4

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned

	Market Value	Amt of Mort.	Gross Rental Income	Mort. Payments	Ins/Tax/Misc	Net Rental Income
Totals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate name	Creditor name	Account number

VII. DETAILS OF TRANSACTION

LIVE CHAT

6. Click “Disclosures”.

Status and Agents

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Conditions (4)

Order Services

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Important Loan Dates

Application Date 12/18/2018	Registration Date 12/19/2018	Intent to Proceed 	Estimated Closing 12/31/2018
--------------------------------	---------------------------------	-----------------------	---------------------------------

Deadlines


Loan Estimate Deadline to Mail or Deliver Initial LE 12/21/2018 Deadline for Borrower to Receive Revised LE 12/26/2018	Closing Disclosure Deadline to Mail Initial CD 12/22/2018 Deadline for Borrower to Receive Initial CD 12/27/2018
---	---

[ORDER INITIAL LOAN ESTIMATE](#)
[REQUEST COC / REDISCLOSURE](#)
[REQUEST INITIAL CLOSING DISCLOSURE](#)

Activity Log

LIVE CHAT

7. Enter an Estimated Closing Date.




Status and Agents

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Conditions (4)









Order Services

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Important Loan Dates

Application Date	Registration Date	Intent to Proceed	Estimated Closing
12/18/2018  	12/19/2018 		12/31/2018  

Deadlines

<div>Loan Estimate</div> <div>Deadline to Mail or Deliver Initial LE</div> <div>12/21/2018  </div> <div>Deadline for Borrower to Receive Revised LE</div> <div>12/26/2018  </div>	<div>Closing Disclosure</div> <div>Deadline to Mail Initial CD</div> <div>12/22/2018  </div> <div>Deadline for Borrower to Receive Initial CD</div> <div>12/27/2018  </div>
---	---

ORDER INITIAL LOAN ESTIMATE


REQUEST COC / REDISCLOSURE

REQUEST INITIAL CLOSING DISCLOSURE

Activity Log

LIVE CHAT

8. Click “Order Initial Loan Estimate”.



Status and Agents

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Conditions (4)

Order Services

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[Disclosures](#) > Order Initial Loan Estimate

1. Request Review

2. Document Vendor Audit

3. Review Document Preview

4. Request Complete

Please review the information below. All requirements must pass to proceed with the order.

CANCEL ORDER

REQUEST LENDER TO COMPLETE ORDER

NEXT - DOCUMENT VENDOR AUDIT

Requirements Checklist

✓

File has registered program.

✓

Disclosures can only be generated if Disclosure Due Date has not passed.

✓

1003 Interview Date must match the Application Date

✓

File is using "Standard" loan estimate cash to close calculation

✓

Email Address Cannot Be Blank

Borrower Information

Name

Email

SUZI BUILDER

suzi.builder@mwfinc.com


Loan Officer Information

Name

Matthew Baker

LIVE CHAT

9. The Request Review page will appear.




Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock 

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Conditions (4)

Order Services

Please review the information below. All requirements must pass to proceed with the order.

CANCEL ORDER

REQUEST LENDER TO COMPLETE ORDER

NEXT - DOCUMENT VENDOR AUDIT 

Requirements Checklist

✓

File has registered program.

✓

Disclosures can only be generated if Disclosure Due Date has not passed.

✓

1003 Interview Date must match the Application Date

✓

File is using "Standard" loan estimate cash to close calculation

✓

Email Address Cannot Be Blank

✓

Disclosure can only be generated if there is an Estimated Closing Date.

✗

QM points and fees test not met

✓

Please request Lender to issue Disclosures

Borrower Information

Name	Email
SUZI BUILDER	suzi.builder@mwfinc.com


Loan Officer Information

Name	Matthew Baker
NMLS#	00000
License ID	
Email	matthew.baker@mwfinc.com
Phone Number	(909) 793-1500

LIVE CHAT

If The Requirements Checklist Contains At Least One Red X

10-A. The Checklist has failed. Make the appropriate correction(s) in B.O.L.T. and repeat Steps 6 to 9.




Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock 


Disclosures

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Conditions (4)

Order Services

Please review the information below. All requirements must pass to proceed with the order.

[CANCEL ORDER](#) [REQUEST LENDER TO COMPLETE ORDER](#) [NEXT - DOCUMENT VENDOR AUDIT](#) 

Requirements Checklist

- ✓ File has registered program.
- ✓ Disclosures can only be generated if Disclosure Due Date has not passed.
- ✓ 1003 Interview Date must match the Application Date
- ✓ File is using "Standard" loan estimate cash to close calculation
- ✓ Email Address Cannot Be Blank
- ✓ Disclosure can only be generated if there is an Estimated Closing Date.
- ✗ QM points and fees test not met
- ✓ Please request Lender to issue Disclosures

Borrower Information

Name	Email
SUZI BUILDER	suzi.builder@mwfinc.com


Loan Officer Information

Name	Matthew Baker
NMLS#	00000
License ID	
Email	matthew.baker@mwfinc.com
Phone Number	(909) 793-1500

LIVE CHAT

If The Requirements Checklist Cannot Be Corrected In B.O.L.T.

10-B. Click "Request Lender to Complete Order".




Status and Agents

Application Information

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Conditions (4)

Order Services

Please review the information below. All requirements must pass to proceed with the order.

CANCEL ORDER

NEXT - DOCUMENT VENDOR AUDIT

Requirements Checklist

✓

File has registered program.

✓

Disclosures can only be generated if Disclosure Due Date has not passed.

✓

1003 Interview Date must match the Application Date

✓

File is using "Standard" loan estimate cash to close calculation

✓

Email Address Cannot Be Blank

✓

✓

✓

Borrower Information

Name	Email
SUZI BUILDER	suzi.builder@mwfinc.com

Loan Officer Information

Name	Matthew Baker
NMLS#	00000
License ID	
Email	matthew.baker@mwfinc.com
Phone Number	(909) 793-1500

LIVE CHAT

If The Requirements Checklist Contains All Green Checkmarks

10-C. The Checklist has passed. Click “Next - Document Vendor Audit”.

Status and Agents

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Conditions (4)

Order Services

Disclosures

[Disclosures](#) > Order Initial Loan Estimate

1. Request Review 2. Document Vendor Audit 3. Review Document Preview 4. Request Complete

Please review the results of the audit from our document vendor below. If there are any fatal audit results, you will need to submit to the lender for disclosure.

CANCEL ORDER NEXT - ORDER DOCUMENT PREVIEW

✓ Audit passed!

LIVE CHAT

11. The Document Vendor Audit will appear.

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Disclosures > Order Initial Loan Estimate

1. Request Review

2. Document Vendor Audit

3. Review Document Preview

4. Request Complete

Please review the results of the audit from our document vendor below. If there are any fatal audit results, you will need to submit to the lender for disclosure.

CANCEL ORDER

REQUEST LENDER TO COMPLETE ORDER

NEXT - ORDER DOCUMENT PREVIEW

Document Vendor Audit Findings

Type	Message
Fatal	The property type is a condo. Proceed to the Closing Cost screen and add the following fee:"Condo/PUD HOA Certification" in Section B. "Homeowner's Association Fees" in Section H. "HOA Transfer Fee" in Section H. Once fees have been updated, follow the steps to generate disclosures.
Warning	The property type is a CONDO. Proceed to the Closing Cost screen and add the following fees if applicable: "Homeowner's Association Fees" in Section H. "HOA Transfer Fee" in Section H. Once fees have been updated, follow the steps to generate disclosures.

LIVE CHAT

If The Document Vendor Audit Fails

12-A. Click “Request Lender to Complete Order”.

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Disclosures

[Disclosures](#) > Order Initial Loan Estimate

1. Request Review 2. Document Vendor Audit 3. Review Document Preview 4. Request Complete

Please review the results of the audit from our document vendor below. If there are any fatal audit results, you will need to submit to the lender for disclosure.

[CANCEL ORDER](#) [NEXT - ORDER DOCUMENT PREVIEW](#)

Audit passed!

LIVE CHAT

If The Document Vendor Audit Passes

12-B. Click “Next - Order Document Preview”.

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1. Request Review

2. Document Vendor Audit

3. Review Document Preview

4. Request Complete

CANCEL ORDER

NEXT - COMPLETE REQUEST

☐ I have reviewed and accept the previewed Initial Disclosure PDF. *

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other: (explain)
Amount	Interest Rate	No. of Months	Amortization Type:
\$240,000.00	5.000%	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state & ZIP)			No. of Units

LIVE CHAT

13. The Document Preview will appear.

Status and Agents

Application Information

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Conditions (4)

Order Services

1. Request Review

2. Document Vendor Audit

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CANCEL ORDER

NEXT - COMPLETE REQUEST

☐

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Uniform Residential Loan Application

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Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for: <div> <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other: (explain) </div>	Agency Case Number		Lender Case Number 1000048142
Amount \$240,000.00	Interest Rate 5.000%	No. of Months 360	Amortization Type: <div> <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type): </div>
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state & ZIP)			No. of Units

14. Review the Disclosures.

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Order Services

1. Request Review

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3. Review Document Preview

4. Request Complete

CANCEL ORDER

NEXT - COMPLETE REQUEST

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Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
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Amount	Interest Rate	No. of Months	Amortization Type:
\$240,000.00	5.000%	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state & ZIP)			No. of Units

LIVE CHAT

If The Disclosures Are Inaccurate

15-A. Click "Cancel Order". Make the appropriate correction(s) in B.O.L.T. and repeat Steps 6 to 14.

Status and Agents

Application Information

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Conditions (4)

Order Services

1. Request Review

2. Document Vendor Audit

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CANCEL ORDER

NEXT - COMPLETE REQUEST

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I. TYPE OF MORTGAGE AND TERMS OF LOAN			
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Amount	Interest Rate	No. of Months	Amortization Type:
\$240,000.00	5.000%	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM
			<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state & ZIP)			No. of Units

If The Disclosures Are Accurate

15-B. Click "I have reviewed and accept the previewed Initial Disclosure PDF".

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[Disclosures](#) > Order Initial Loan Estimate

1. Request Review 2. Document Vendor Audit 3. Review Document Preview 4. Request Complete

[RETURN TO DISCLOSURES PAGE](#)

✓ Congratulations, your order has been completed!


Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

LIVE CHAT

17. A preview of the Disclosures without the watermark will show.




Status and Agents

Application Information

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Conditions (4)

Order Services

Disclosures

Disclosures > Order Initial Loan Estimate

1. Request Review

2. Document Vendor Audit

3. Review Document Preview

4. Request Complete

RETURN TO DISCLOSURES PAGE

✔ Congratulations, your order has been completed!

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

LIVE CHAT

18. Click "Return to Disclosures Page".

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Status and Agents

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Order Services

Disclosures

Important Loan Dates

Application Date 12/18/2018	Registration Date 12/19/2018	Intent to Proceed 	Estimated Closing 12/31/2018
--------------------------------	---------------------------------	-----------------------	---------------------------------

Deadlines

Loan Estimate Deadline to Mail or Deliver Initial LE 12/21/2018	Closing Disclosure Deadline to Mail Initial CD 12/22/2018
Deadline for Borrower to Receive Revised LE 12/26/2018	Deadline for Borrower to Receive Initial CD 12/27/2018

ORDER INITIAL LOAN ESTIMATE


REQUEST COC / REDISCLOSURE

REQUEST INITIAL CLOSING DISCLOSURE

Activity Log

LIVE CHAT

19. The Disclosures Page will appear.




Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock 



Disclosures



E-docs

Conditions (3)



Order Services



Loan Estimate

Deadline to Mail or Deliver Initial LE
12/21/2018  

Deadline for Borrower to Receive Revised LE
12/26/2018  

Closing Disclosure

Deadline to Mail Initial CD
12/22/2018  

Deadline for Borrower to Receive Initial CD
12/27/2018  

ORDER INITIAL LOAN ESTIMATE

REQUEST COC / REDISCLOSURE

REQUEST INITIAL CLOSING DISCLOSURE

Activity Log

Time ^	User	Description
12/18/2018 4:05:38 PM PST	System Notification	Application Received, RESPA 3 Day Disclosure Period Begins
12/19/2018 4:59:17 PM PST	Matthew Baker	Initial Disclosures Created - E-Disclosure Sent
12/20/2018 12:33:49 AM PST	System Notification	E-Consent Not Received - Paper Disclosure Required

Loan Estimates

Issued Date	Delivery Method	Received Date	Type
-------------	-----------------	---------------	------

Closing Disclosures

No Closing Disclosures currently on file.

LIVE CHAT

20. Refer to the Loan Estimates and/or Activity Log section for updates about the Disclosures.

Portal: **Broker**

Dashboard

Broker Pipelines ▾

Loans

Initial Disc Waiting For Signatures

⚙️ Configure Pipelines

QuickPricer >


Create New Loan >

My Profile

Resources >

Initial Disc Waiting for Signatures

Show loans assigned to **me**

Loan Number ▾	Borr Last Name	Initial Loan Estimate Created Date	Loan Status	Loan Status Date	Loan Purpose	Loan Amount	Assigned Loan Officer Name
 1000048142	BUILDER	12/19/2018	Registered	12/19/2018	Purchase	\$240,000.00	Matthew Baker
Tot = 1.00							

LIVE CHAT

- 21.** Refer to the Initial Disc Waiting for Signatures pipeline, to determine which Disclosures still need to be signed, which can be found on the Broker Pipeline section of B.O.L.T.



THANK YOU FOR VIEWING

For further B.O.L.T. Training, please visit <https://www.mwfwholesale.com>