



2015

GFE Fees Management USER GUIDE

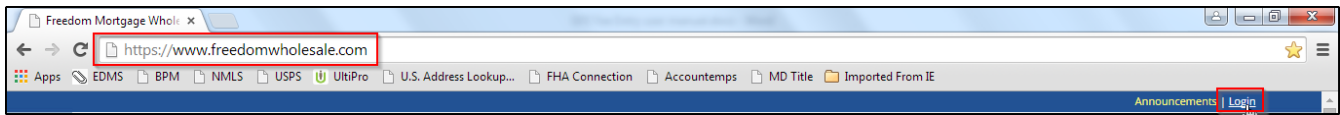
Corporate Training Department
Freedom Mortgage Corporation
2/17/2015

Table of Contents

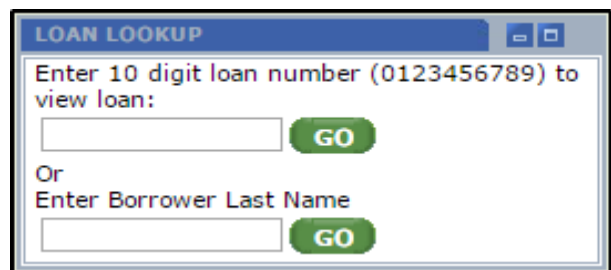
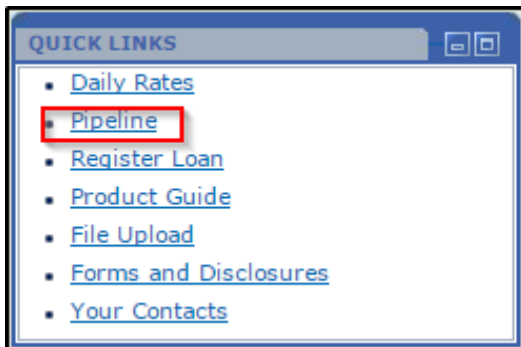
1.	Accessing the GFE Fee Entry & Evaluation.....	2
2.	Page Layout	3
3.	Fee Input Layout	8
4.	Fee Block Tabs.....	10
5.	Fee Profiles	14
6.	Creating fee profiles.....	14
7.	Editing a Fee	18
8.	Deleting a Fee	19
9.	Adding a Service Provider	20
10.	Requesting a Fee Quote	21
11.	Uploading Supporting Documents.....	28
12.	Fee Evaluation Process	29
13.	Fee Evaluation Results.....	30
14.	Submitting an approved file.....	31
15.	Helpful Hints.....	33
16.	Questions.....	34

1. Accessing the GFE Fee Entry & Evaluation

- i. To access the GFE Fee Entry & Evaluation, enter <http://freedomwholesale.com> into your web browser, or click the Sales Portal link on the intranet page.
- ii. To log into the site, enter your User ID and Password.



- iii. Access your loan pipeline using the Pipeline link under Quick Links, or search for the loan manually via Loan Lookup.



- iv. Using the Actions dropdown menu on the left side, choose Fee Entry and Evaluation for the loan you wish to evaluate.

	Loan Number	Borrower Name	Mortgage Amount	Loan Type	Status	Lock Date	Expire Date	Early Close Date	Scheduled Close Date	Final Rate	Points	AU Decision	AMC Alerts
Actions...	0046154837	Lkwst, Minikin	\$250,000	VA	Loan Created	Feb 23, 2015	Mar 24, 2015		N/A	3.250	-1.597	N/A	
Actions...	0046154779	65456456, 654564	\$200,000	Conv	Loan Created	Feb 23, 2015	Mar 24, 2015		N/A	3.625	0.493	N/A	
Actions...	0046154555	Lkwst, Marrow	\$250,000	FHA	Loan Created	Feb 23, 2015	Mar 24, 2015		N/A	3.375	-1.488	N/A	
Actions...	0046154431	Test, Two	\$200,000	VA	Loan Created	Feb 23, 2015	Mar 9, 2015		N/A	3.375	-1.461	N/A	
Actions...	0046154407	Test, One	\$200,000	Conv	Loan Created	Feb 23, 2015	Mar 24, 2015		N/A	4.125	-3.507	N/A	
Actions...	0046152039	30, Test	\$200,000	Conv	Loan Created	Feb 16, 2015	Mar 17, 2015		N/A	4.125	-3.461	N/A	
Recording/Tax Quotes	0046151346	30, Test	\$200,000	Conv	Loan Created	Feb 16, 2015	Mar 17, 2015		N/A	4.250	-4.488	N/A	
Escrow	0046150785	20, Test	\$200,000	Conv	Loan Created	Feb 12, 2015	Mar 13, 2015		N/A	3.950	-0.604	N/A	
Edit Loan	0046150025	Twelve, Test	\$250,000	Conv	Loan Created	Feb 11, 2015	Mar 12, 2015		N/A	4.000	-2.980	N/A	
Order DU	0046149431	One, Test	\$200,000	VA	Loan Created	Feb 10, 2015	May 11, 2015		N/A	4.375	-4.856	N/A	
Order Credit Only													
File Upload													
Lock Policy													
Download 1003													
Comments for Broker													
Order Appraisal													
Order New Appraisal													
Run QM													

Page 2 of 5

Next Page > Last Page >>

2. Page Layout

- i. Three blue tabs are displayed near the top of the screen. The current tab is a darker blue color than the other two tabs.



- ii. The first tab to the left is titled Page 1 Details. It resembles the Page 1 details of the current GFE.

Name of Originator	Web Broker Test - IT Name Change	Borrower	Tepary Lkwstst
Originator Address	10500 Kincaid Drive Fishers , IN46038	Property Address	123 Test St Atlanta, GA30314
Originator Phone	800-888-8000	Date of Initial GFE *	03/17/2015
Originator Email *	email1@example.com		

Important Dates

- The interest rate for this GFE is available through . After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
- This estimate for all other settlement charges is available through
- After you lock your interest rate, you must go to settlement within days (your rate lock period) to receive the locked interest rate.
- You must lock the interest rate at least days before settlement.

Summary of your loan

Your initial loan amount is *	<input type="text" value="\$250000.00"/>
Your loan term is *	<input type="text" value="30"/> years
Your initial interest rate is *	<input type="text" value="3.950"/> %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is *	<input type="text" value="\$1186.35"/> permonth.
Can your interest rate rise? *	<input checked="" type="radio"/> No <input type="radio"/> Yes, it can rise to a maximum of <input type="text" value="N/A"/> The first change will be in <input type="text" value="N/A"/> months.
Even if you make payments on time, can your loan balance rise? *	<input checked="" type="radio"/> No <input type="radio"/> Yes, it can rise to a maximum of <input type="text" value="N/A"/>
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise? *	<input checked="" type="radio"/> No <input type="radio"/> Yes, the first increase can be in <input type="text" value="N/A"/> monthsand the monthly amount owed can rise to <input type="text" value="N/A"/> . The maximum it can ever rise to is <input type="text" value="N/A"/> .
Does your loan have a prepayment penalty? *	<input checked="" type="radio"/> No <input type="radio"/> Yes, your maximum prepayment penalty is <input type="text" value="N/A"/> .
Does your loan have a balloon payment? *	<input checked="" type="radio"/> No <input type="radio"/> Yes, you have a balloon payment of <input type="text" value="N/A"/> due in <input type="text" value="N/A"/> years.

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other propertyrelated charges in addition to your monthly amount owed of \$. Do we require you to have an escrow account for your loan?

No, you do not have an escrow account. You must pay these charges directly when due.

Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

- iii. The items with a red asterisk are required before submission for fee evaluation, and are editable to match your most recently disclosed GFE.
- iv. The Date of GFE and Originator Email should match the GFE submitted for evaluation.
- v. Choose the date of the initial GFE by clicking in the field, and selecting the date.

Name of Originator	Web Broker Test - IT Name Change	Borrower	Tepary Lkwstt
Originator Address	10500 Kincaid Drive Fishers , IN46038	Property Address	123 Test St Atlanta, GA30314
Originator Phone	800-888-8000	Date of Initial GFE *	03/17/2015
Originator Email *	email1@example.com		





Important Dates

1. The interest rate for this GFE is available through . After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
2. This estimate for all other settlement charges is available through
3. After you lock your interest rate, you must go to settlement within days (your rate lock period) to receive the locked interest rate.

vi. The **Important Dates** section should match the GFE submitted for evaluation.

Important Dates

1. The interest rate for this GFE is available through . After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
2. This estimate for all other settlement charges is available through
3. After you lock your interest rate, you must go to settlement within days (your rate lock period) to receive the locked interest rate.
4. You must lock the interest rate at least days before settlement.

- vii. Important dates 1 and 2 are selected in the same manner as the Date of the Initial GFE above.
- viii. Important date 3 is your lock period. On a floating loan, the default value is N/A, and the lock icon will look like this:  On a locked loan, you can enter the lock period to match your GFE, and the lock icon will look like this: 
- ix. Important date 4 should match your most recent GFE. On a float, it defaults to 7 days, but can be edited. On a floating loan, the lock icon will look like this:  On a locked loan, the lock icon will look like this:  On a locked loan, important date 4 will default to N/A.
- x. To edit the lock status of important dates 3 and 4 from their default values, click on the lock icon to make changes to the number of days, if applicable.
- xi. The **summary of your loan section** should match the submitted GFE.

Summary of your loan

Your initial loan amount is *	<input type="text" value="\$250000.00"/>	←
Your loan term is *	<input type="text" value="30"/> years	←
Your initial interest rate is *	<input type="text" value="3.950"/> %	←
Your initial monthly amount owed for principal, interest, and any mortgage insurance is *	<input type="text" value="\$1186.35"/> permonth.	←
Can your interest rate rise? *	<input checked="" type="radio"/> No <input type="radio"/> Yes, it can rise to a maximum of <input type="text" value="N/A"/> The first change will be in <input type="text" value="N/A"/> months.	→
Even if you make payments on time, can your loan balance rise? *	<input checked="" type="radio"/> No <input type="radio"/> Yes, it can rise to a maximum of <input type="text" value="N/A"/>	→
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise? *	<input checked="" type="radio"/> No <input type="radio"/> Yes, the first increase can be in <input type="text" value="N/A"/> months and the monthly amount owed can rise to <input type="text" value="N/A"/> . The maximum it can ever rise to is <input type="text" value="N/A"/> .	→
Does your loan have a prepayment penalty? *	<input checked="" type="radio"/> No <input type="radio"/> Yes, your maximum prepayment penalty is <input type="text" value="N/A"/> .	→
Does your loan have a balloon payment? *	<input checked="" type="radio"/> No <input type="radio"/> Yes, you have a balloon payment of <input type="text" value="N/A"/> due in <input type="text" value="N/A"/> years.	→

- xii. The loan amount, loan term, interest rate, and initial monthly payment are all editable. To do so, click in the field and input the desired numbers.
- xiii. The ARM, negative amortization, prepayment penalty, and balloon payment information are all editable as well. To do so, click the appropriate radio button, and edit the fields to the right to match the most recent GFE.
- xiv. Please note, all of this information will pre-populate based on the uploaded loan parameters.
- xv. The **escrow account information** should match the submitted GFE.

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property related charges in addition to your monthly amount owed of \$ * \$1,157.79. Do we require you to have an escrow account for your loan?

- No, you do not have an escrow account. You must pay these charges directly when due.
- Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

- xvi. To change the default selection, choose the appropriate radio button.
- xvii. The middle tab is titled **Loan Details**.

Loan Fees							
Type	APR	Mortgage Amount	Finance Charge	Interest Rate	Finance Amount	Total Prepaid Charges	Total Payments
Current	3.280%	\$250,000.00	\$142,627.20	3.250%	\$249,060.00	\$940.00	\$391,687.20
DTI		LTV	CLTV	HCLTV	Fee Method		
0.000% / 0.000%		71.429%	71.429%	0.000%	Pricing Model		
GFE Details							
Required			\$0.00		GFE Block 1		\$0.00
Quoted Points			0.376%		GFE Block 2		\$0.00
					GFE Line A		\$0.00
TPO Compensation							
If you would like to change compensation details for this loan, please edit the loan.							
Comp Method		Points			Origination Fee		
Borrower Paid		0.000			\$0.00		
		Originator Processing Fee			Freedom Origination Charges		
		\$0.00			\$0.00		

xviii. This tab contains summary information for the loan such as rate, loan amount, and LTV.

xix. The tab to the right is titled **Details of Transaction**.

Details of Transaction		Loan Information	
a. Purchase Price	<input type="text" value="0.00"/>	Loan Amount (Exclude PMI, MIP, Funding Fee)	<input type="text" value="250000.00"/>
b. Alterations, Improvements, Repairs	<input type="text" value="0.00"/>	<i>Note: Changing the base loan amount impacts fee values and other loan amount calculations. When updating this field, the form will autosave to recalculate these values.</i>	
c. Land	<input type="text" value="0.00"/>	HELOC Information	
d. Refinance (Inc. debts to be paid off)	<input type="text" value="245000.00"/>	Undrawn HELOC Amount (For the subject property only)	<input type="text" value="0.00"/>
e. Estimated Prepaid Items	<input type="text" value="400.00"/>	Other Credits	
f. Estimated Closing Costs	<input type="text" value="923.00"/>	Lender Credit	<input type="text" value="0.0"/>
g. PMI, MIP, Funding Fee	<input type="text" value="0.00"/>	<i>Note: Please click the "Save/Validate Changes" button to update this value.</i>	
h. Discount (Read only, please see Discount Point in the fee grid.)	<input type="text" value="0.00"/>	Other	<input type="text" value="0.00"/>
i. Total Costs (Read only, sum of fields a-h.)	<input type="text" value="246323.00"/>		
j. Subordinate Financing	<input type="text" value="0.00"/>		
k. Closing Costs Paid By Seller	<input type="text" value="0.00"/>		
l. Other Credits (Sum of Other Credits Section)	<input type="text" value="0.0"/>		
m. Loan Amount (Exclude PMI, MIP, Funding Fee)	<input type="text" value="250000.00"/>		
n. PMI, MIP, Funding Fee Financed (Please go to the MI screen to obtain accurate MI funding amount)	<input type="text" value="0.00"/>		
o. Total Loan Amount (Read only, sum of fields m,n.)	<input type="text" value="250000.00"/>		
p. Cash From (-)/To Borrower (Read only, difference of fields l,o,j,k,l.)	<input type="text" value="-3677.00"/>		

xx. This tab has fields that can be edited, such as purchase price, loan amount, and subordinate financing.

xxi. The summary information can be hidden by clicking the "Hide Headers" button located above the tabs.

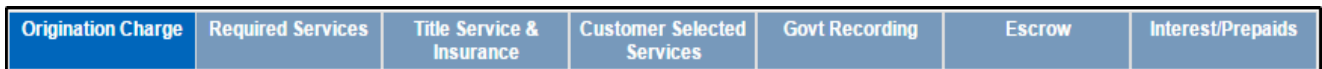


xxii. The summary information can be unhidden by clicking the “Show Headers” button.



3. Fee Input Layout

- i. Below the summary information, there are 7 tabs that contain fee blocks. From left to right, these tabs are Origination Charge, Required Services, Title Service & Insurance, Customer Selected Services, Govt Recording, Escrow, and Interest/Prepays.



- ii. Each Fee Input tab is laid out similarly. There are several columns that contain important information for each fee.
- iii. The left-most column is the APR fee column. If there is an asterisk present, this indicates the fee is included in the APR calculation.

APR Fee			Evaluation	Comments
*	Ancillary Document Prep (TX)	<input type="text" value="0.00"/>		
*	FMC Origination Charge ?	<input type="text" value="0.00"/>		
*	Contract Processing	<input type="text" value="0.00"/>		
	Mortgage Broker Compensation ?	<input type="text" value="0.00"/>		

- iv. The next column provides a brief fee description of the fee you are entering.

APR Fee			Evaluation	Comments
*	Discount Point ?	<input type="text" value="0.00"/>		
*	Temporary Buydown	<input type="text" value="0.00"/>		
	Origination Credit ?	<input type="text" value="0.00"/>		
	Yield Spread Differential	<input type="text" value="0.00"/>		

- v. The next column to the right contains the service provider information, if necessary. For information regarding adding a service provider, see [Adding a Service Provider](#).

APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
* Settlement or Closing	ABC Ph. 555-555-5555 Edit Delete	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
Title Insurance	<input type="text"/> +	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
* Settlement Management Services		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
* Title Insurance (Retained)		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes		
* Settlement/Clsq Fee (Retained)		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes		

vi. The next several columns are for fee entry. The fees can be allocated in the Buyer, Seller, 3rd Party, or Other columns.

APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
* Settlement or Closing	ABC Ph. 555-555-5555 Edit Delete	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
Title Insurance	<input type="text"/> +	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
* Settlement Management Services		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
* Title Insurance (Retained)		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes		
* Settlement/Clsq Fee (Retained)		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes		

vii. To the right of each column is a check box to indicate if a fee is POC.

APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
* Settlement or Closing	ABC Ph. 555-555-5555 Edit Delete	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
Title Insurance	<input type="text"/> +	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
* Settlement Management Services		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
* Title Insurance (Retained)		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes		
* Settlement/Clsq Fee (Retained)		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes		

viii. To the far right of the fee entry column is a column named Affiliate. Choose from the dropdown box to indicate if a fee is an affiliate fee.

APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
* Settlement or Closing	ABC Ph. 555-555-5555 Edit Delete	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
Title Insurance	<input type="text"/> +	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
* Settlement Management Services		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
* Title Insurance (Retained)		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes		
* Settlement/Clsq Fee (Retained)		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes		

ix. The next column to right is named Evaluation. Here you will find information regarding the status of each evaluated fee.

x. If a fee fails the evaluation, it will show **Fail** in red text. The tab on which the failure occurred

APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
Appraisal		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	Fail	Failure Full Doc loan, minimum \$200.00

Origination Charge	Required Services	Title Service & Insurance	Customer Selected Services	Govt Recording	Escrow	Interest/Prepays
--------------------	-------------------	---------------------------	----------------------------	----------------	--------	------------------

- xi. Some fees will trigger a Warning. If a fee has a warning, the corresponding tab is highlighted in yellow.

APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
Appraisal	▼ +	200.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
Credit Report	▼ +	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	Warning	Warning: Credit report fee has not been entered

- xii. Fees that pass the evaluation will not display text in the Evaluation Column.

- xiii. The farthest column to the right is named Comments. Here you will find any important information regarding the fee evaluation.

APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
Appraisal	▼ +	200.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
Credit Report	▼ +	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	Warning	Warning: Credit report fee has not been entered

4. Fee Block Tabs

- i. The first tab is Origination Charge.

ii. This tab contains GFE Box 1 and GFE Box 2 fees.

Origination Charge	Required Services	Title Service & Insurance	Customer Selected Services	Govt Recording	Escrow	Interest/Prepays	
GFE Box 1		FMC Origination Charge				Total:	\$0.00
APR Fee					Evaluation	Comments	
*	FMC Origination Charge ?	0.00	*Fees In Transaction				
*	Contract Processing	0.00					
	Mortgage Broker Compensation ?	0.00					
GFE Box 2		Your Credit or charge				Total:	\$0.00
APR Fee					Evaluation	Comments	
*	Discount Point ?	0.00					
*	Temporary Buydown	0.00					
	Origination Credit ?	0.00					
	Yield Spread Differential	0.00					
A	Your Adjusted Origination Charges						\$0.00
B	Your Charges for All Other Settlement Services						\$375.00
A + B	Total Estimated Settlement Charges						\$375.00

iii. The second tab is Required Services.

Origination Charge	Required Services	Title Service & Insurance	Customer Selected Services	Govt Recording	Escrow	Interest/Prepays						
GFE Box 3		Required Services that we select								Total:	\$375.00	
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
	Appraisal	375.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
	Credit Report	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	Tax Related Service	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	MIP/PMI/VAFF/Guaranty Fee	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	Flood Determination	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	Compliance Inspection	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	Verification Fees	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	Homebuyer Education	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	Condo Questionnaire/Cert	<input type="text"/> <input type="checkbox"/> +	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	Verification Fee	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	Escrow Holdback Inspection	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	Subordination Fee	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
	Second Appraisal	<input type="text"/> <input type="checkbox"/> +	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	Short Sale Admin Fee	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
	Builder Fee	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		
*	Property Inspection Waiver	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No		

iv. This tab contains GFE Box 3 fees.

v. The third tab is Title Service & Insurance.

Origination Charge	Required Services	Title Service & Insurance	Customer Selected Services				Govt Recording			Escrow		Interest/Prepays	
GFE Box 4		Title Services and Lender's Title Insurance										Total:	\$0.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments	
*	Settlement or Closing	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Title Insurance	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
*	Settlement Management Services	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
*	Title Insurance (Retained)	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes			
*	Settlement/Clsq Fee (Retained)	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes			
GFE Box 5		Owner's Title Insurance										Total:	\$0.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments	
	Owner's Title Insurance	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			

vi. This tab contains GFE Box 4 and GFE Box 5 fees.

vii. The fourth tab is Customer Selected Services.

Origination Charge	Required Services	Title Service & Insurance	Customer Selected Services				Govt Recording			Escrow		Interest/Prepays	
GFE Box 6		Required Services that you can shop for										Total:	\$0.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments	
	Survey	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Pest Inspection	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Borrower Attorney	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Homeowner Association	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Well Inspection	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Lead Paint	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Roof Inspection	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Mold	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Asbestos	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Drywall	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Manufactured Hsg Inspection	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Inspection/Certification	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Home Warranty	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Water Inspection	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
	Septic Inspection	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			
*	HOA/Condo Cert	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No			

viii. This tab contains GFE Box 6 fees.

ix. The fifth tab is Govt Recording.

Origination Charge	Required Services	Title Service & Insurance	Customer Selected Services	Govt Recording	Escrow	Interest/Prepays						
GFE Box 7		Government Recording Charges									Total:	\$0.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
	Recording Deed Fee	Local Recording Office	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼
	Recording Mortgage Fee	Local Recording Office	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼
	Recording Releases Fee	Local Recording Office	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼
*	Misc Recording Fees	Local Recording Office	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼
	Georgia Residential Mtg Ln Fee		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼
GFE Box 8		Transfer Taxes									Total:	\$0.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
	Transfer Tax	Local Taxing Authority	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼

x. This tab contains GFE box 7 and GFE box 8 fees.

xi. The sixth tab is Escrow.

Origination Charge	Required Services	Title Service & Insurance	Customer Selected Services	Govt Recording	Escrow	Interest/Prepays						
GFE Box 9		Initial Deposit for Your Escrow Account									Total:	\$0.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
	Aggregate Acct. Adjustment		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼
	Current Tax Installment		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼
	Taxes Paid by Closing Agent		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼
	Escrow Deposit		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼

xii. This tab contains GFE box 9 fees.

xiii. The seventh tab is Interest/Prepays.

Origination Charge	Required Services	Title Service & Insurance	Customer Selected Services	Govt Recording	Escrow	Interest/Prepays						
GFE Box 10		Daily Interest Charges									Total:	\$200.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
*	Per Diem Interest		200.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼
GFE Box 11		Homeowner's Insurance									Total:	\$0.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
	Hazard Insurance Premium		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼
	Flood Insurance Premium		0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No	▼

xiv. This tab contains GFE Box 10 and GFE Box 11 fees.

xv. Special note regarding Per Diem Interest.

- xvi. Input the per diem interest amount to match your GFE.

APR Fee		Buyer
*	Per Diem Interest	200

5. Fee Profiles

- i. Fee profiles are used to quickly add common fee amounts for specific fees.
- ii. Profiles can be set up for different loan types; lender-paid purchase, lender-paid refinance, borrower-paid purchase, and borrower-paid refinance.
- iii. The first time you log onto the system, you will need to create fee profiles if you wish to use them.
- iv. A fee profile can be added by choosing the correct profile from the dropdown box.
- v. Once a fee profile is successfully added, you will see a message in green:

Select Fee Profile
Table Funded / Lender Paid / Refinance
Apply Fees
Fees present in the profile have been applied successfully.
Validate Most Recent Disclosed Fees

6. Creating fee profiles

- i. Click Edit My Profile at the top of the page.

	Processor Dashboard Edit My Profile Logout						
For Assistance Click Here							
HOME	LOAN CENTER	DAILY RATES	PRODUCT GUIDE	ABOUT FREEDOM	CONTACT US	FORMS & DISCLOSURES	HELP

- ii. Under Fee Profiles at the bottom of the page, click the Fee Profile Management link.

EDIT MY PROFILE

Update your profile information below. Once your changes are complete, simply click the "Submit Changes" button. Changing your password and security question is optional.

EDIT MY PROFILE • required fields

- First Name
- Last Name
- Fax Number
- E-mail Address
- Confirm E-mail Address
- Current Password
- New Password
- Confirm New Password

(Password must be at least 6 characters and contain at least one letter and one number.)

- Security Question
- Security Question Response
- Second Security Question
- Second Security Question Reponse

Manage Email Subscriptions

Please check the box(es) next to the email notifications you would like to receive.

Recipients	Loan Status Notifications	Lock Expiration Notifications
<input type="checkbox"/> peter.lyons@freedommortgage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[+ Add Recipient](#)

Fee Profiles

[Fee Profile Management](#)

Enter the Portal User ID to edit the Fee Profiles

iii. Select a fee profile using the dropdown menu.

FEEPROFILEMANAGEMENTPORTLET

Select a Fee Profile

Table Funded / Borrower Paid / Refinance ▼

Please Select...

- Table Funded / Lender Paid / Purchase
- Table Funded / Lender Paid / Refinance
- Table Funded / Borrower Paid / Purchase
- Table Funded / Borrower Paid / Refinance

iv. Click the Add Fee button to the far-right of the screen to begin adding fees.

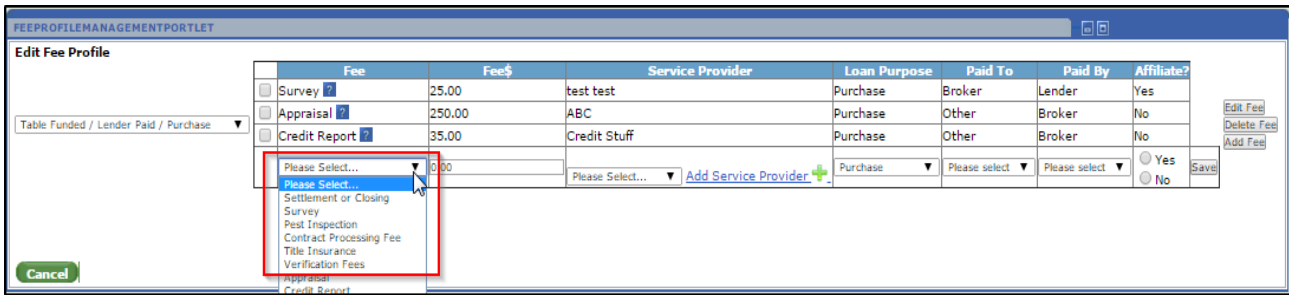
FEEPROFILEMANAGEMENTPORTLET

Edit Fee Profile

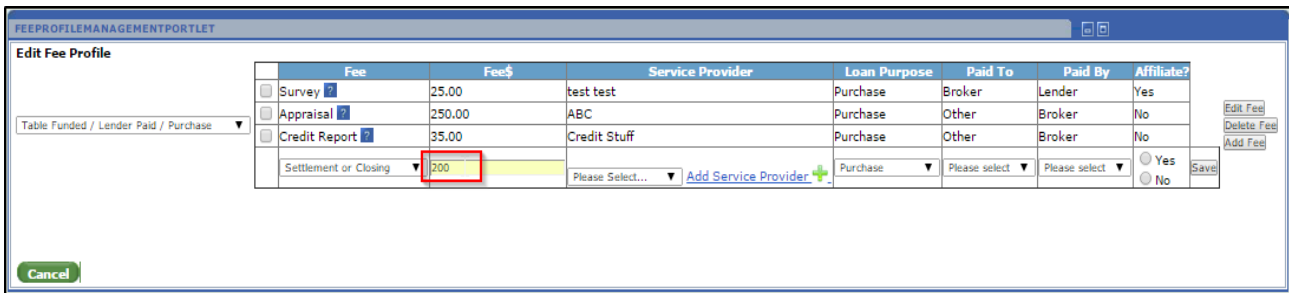
Table Funded / Lender Paid / Purchase ▼

	Fee	Fee\$	Service Provider	Loan Purpose	Paid To	Paid By	Affiliate?	
<input checked="" type="checkbox"/>	Survey ?	25.00	test test	Purchase	Broker	Lender	Yes	<input type="button" value="Edit Fee"/>
<input checked="" type="checkbox"/>	Appraisal ?	250.00	ABC	Purchase	Other	Broker	No	<input type="button" value="Delete Fee"/>
<input checked="" type="checkbox"/>	Credit Report ?	35.00	Credit Stuff	Purchase	Other	Broker	No	<input type="button" value="Add Fee"/>

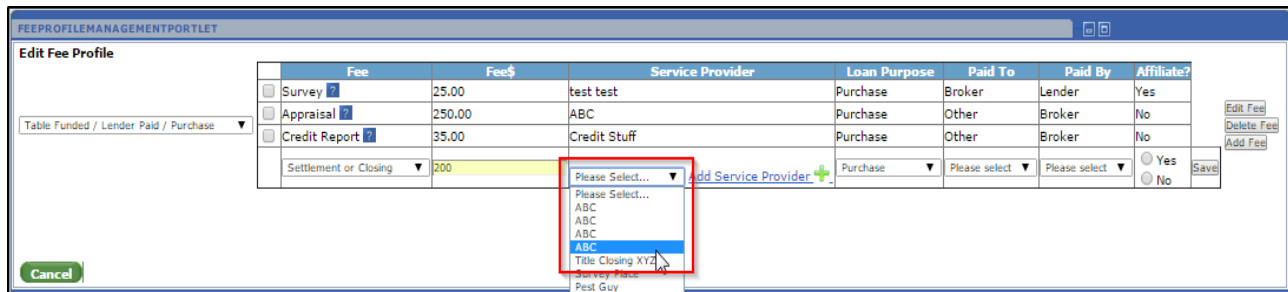
v. Select the desired fee from the dropdown under the Fee column.



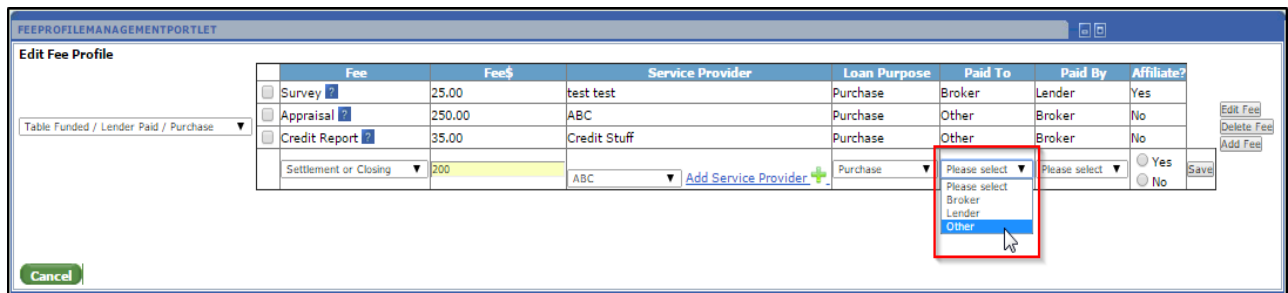
vi. Input the fee amount under the Fee\$ column.



vii. Select an existing service provider from the dropdown menu, if desired. To add a service provider, see [Adding a Service Provider](#).



viii. Choose to whom the fee is paid via the dropdown box in the Paid To column.



ix. Choose who the fee is paid by via the dropdown box in the Paid by column.

FEEPROFILEMANAGEMENTPORTLET

Edit Fee Profile

Table Funded / Lender Paid / Purchase

Fee	Fee\$	Service Provider	Loan Purpose	Paid To	Paid By	Affiliate?
<input type="checkbox"/> Survey	25.00	test test	Purchase	Broker	Lender	Yes
<input type="checkbox"/> Appraisal	250.00	ABC	Purchase	Other	Broker	No
<input type="checkbox"/> Credit Report	35.00	Credit Stuff	Purchase	Other	Broker	No
Settlement or Closing	200	ABC	Purchase	Please select	Broker	Yes
					Please select	No

Buttons: Edit Fee, Delete Fee, Add Fee, Save, Cancel

- x. Choose whether the fee is an affiliate fee using the radio button under the Affiliate column.

FEEPROFILEMANAGEMENTPORTLET

Edit Fee Profile

Table Funded / Lender Paid / Purchase

Fee	Fee\$	Service Provider	Loan Purpose	Paid To	Paid By	Affiliate?
<input type="checkbox"/> Survey	25.00	test test	Purchase	Broker	Lender	Yes
<input type="checkbox"/> Appraisal	250.00	ABC	Purchase	Other	Broker	No
<input type="checkbox"/> Credit Report	35.00	Credit Stuff	Purchase	Other	Broker	No
Settlement or Closing	200	ABC	Purchase	Other	Broker	<input type="radio"/> Yes
						<input type="radio"/> No

Buttons: Edit Fee, Delete Fee, Add Fee, Save, Cancel

- xi. Click the Save button.

FEEPROFILEMANAGEMENTPORTLET

Edit Fee Profile

Table Funded / Lender Paid / Purchase

Fee	Fee\$	Service Provider	Loan Purpose	Paid To	Paid By	Affiliate?
<input type="checkbox"/> Survey	25.00	test test	Purchase	Broker	Lender	Yes
<input type="checkbox"/> Appraisal	250.00	ABC	Purchase	Other	Broker	No
<input type="checkbox"/> Credit Report	35.00	Credit Stuff	Purchase	Other	Broker	No
Settlement or Closing	200	ABC	Purchase	Other	Broker	<input checked="" type="radio"/> No

Buttons: Edit Fee, Delete Fee, Add Fee, Save, Cancel

- xii. To add another fee, repeat steps [6.iv](#) through [6.xi](#).

7. Editing a Fee

- i. To edit a fee, choose which fee you wish to edit via the checkbox to the left of the desired fee.

The screenshot shows the 'Edit Fee Profile' window with a table of fees. A red arrow points to the checkbox next to the 'Survey' fee.

Fee	Fee\$	Service Provider	Loan Purpose	Paid To	Paid By	Affiliate?
<input checked="" type="checkbox"/> Survey	25.00	test test	Purchase	Broker	Lender	Yes
<input type="checkbox"/> Appraisal	250.00	ABC	Purchase	Other	Broker	No
<input type="checkbox"/> Credit Report	35.00	Credit Stuff	Purchase	Other	Broker	No
Settlement or Closing	200	ABC	Purchase	Other	Broker	<input type="radio"/> Yes <input checked="" type="radio"/> No

Buttons: Edit Fee, Delete Fee, Add Fee, Save, Cancel

- ii. Click the Edit Fee button to the right of the screen.

The screenshot shows the 'Edit Fee Profile' window with the 'Survey' fee selected. A red arrow points to the 'Edit Fee' button.

Fee	Fee\$	Service Provider	Loan Purpose	Paid To	Paid By	Affiliate?
<input checked="" type="checkbox"/> Survey	25.00	test test	Purchase	Broker	Lender	Yes
<input type="checkbox"/> Appraisal	250.00	ABC	Purchase	Other	Broker	No
<input type="checkbox"/> Credit Report	35.00	Credit Stuff	Purchase	Other	Broker	No
Settlement or Closing	200	ABC	Purchase	Other	Broker	<input type="radio"/> Yes <input checked="" type="radio"/> No

Buttons: Edit Fee, Delete Fee, Add Fee, Save, Cancel

- iii. You can change any parameter of the selected fee. For further information, see [steps 6.iv through 6.xi](#).

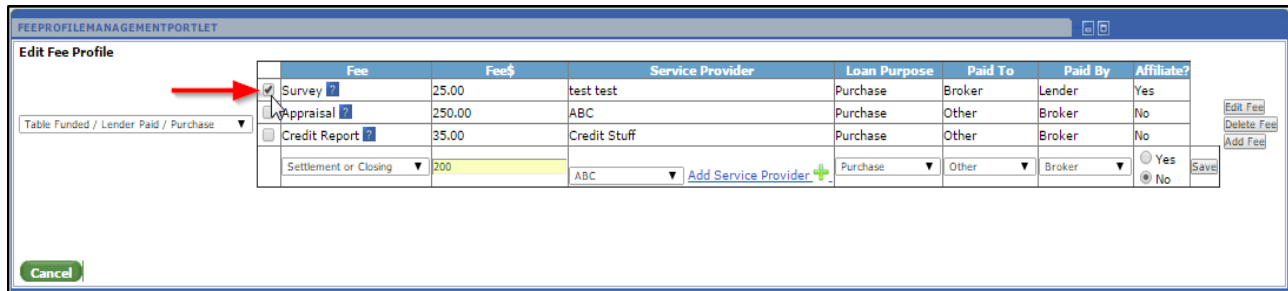
The screenshot shows the 'Edit Fee Profile' window with the 'Survey' fee selected and its parameters highlighted with a red box.

Fee	Fee\$	Service Provider	Loan Purpose	Paid To	Paid By	Affiliate?
<input type="checkbox"/> Survey	25.00	ABC	Purchase	Broker	Lender	<input type="radio"/> Yes <input checked="" type="radio"/> No
<input type="checkbox"/> Appraisal	250.00	ABC	Purchase	Other	Broker	No
<input type="checkbox"/> Credit Report	35.00	Credit Stuff	Purchase	Other	Broker	No

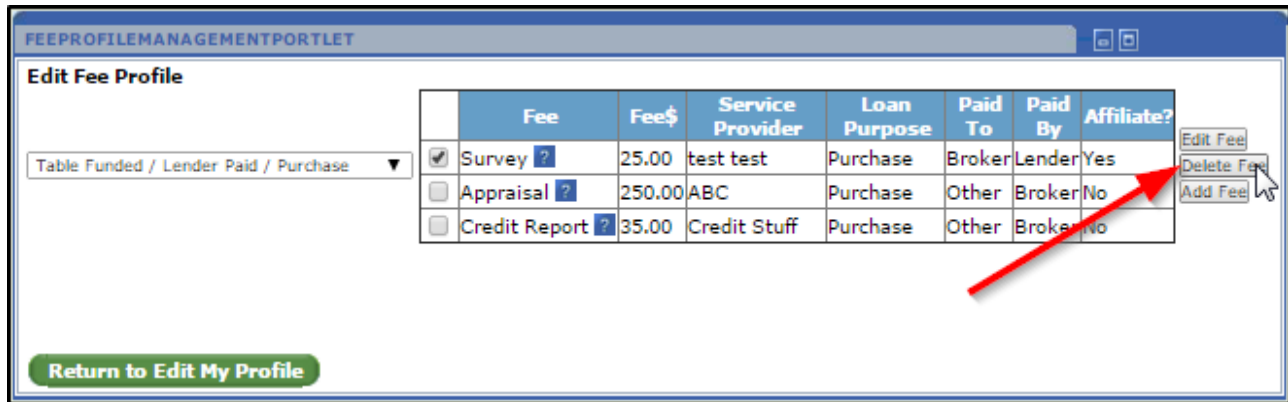
Buttons: Edit Fee, Delete Fee, Add Fee, Save, Cancel

8. Deleting a Fee

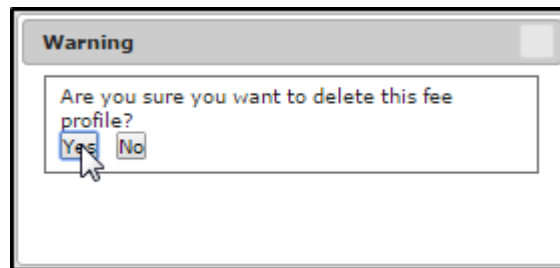
- i. To delete a fee, choose the fee you wish to delete by clicking the checkbox to the left of the fee.



- ii. Click the Delete Fee button to the right.




- iii. A dialogue box will appear asking to confirm if you wish to delete. Click yes to continue.



- iv. Once you are done adding or editing the desired fees, click the Freedom Mortgage Corporation logo at the top of the screen to return to the home page.

Processor Pam: Edit My Profile | Logout



[For Assistance Click Here](#)

FEEPROFILEMANAGEMENTPORTLET

Edit Fee Profile

Table Funded / Lender Paid / Purchase ▼

	Fee	Fee\$	Service Provider	Loan Purpose	Paid To	Paid By	Affiliate?	
<input type="checkbox"/>	Appraisal ?	250.00	ABC	Purchase	Other	Broker	No	Edit Fee Delete Fee Add Fee
<input type="checkbox"/>	Credit Report ?	35.00	Credit Stuff	Purchase	Other	Broker	No	

Return to Edit My Profile

9. Adding a Service Provider

- i. To add a service provider, click the Add Service Provider link.

GFE Box 4		Title Services and Lender's Title Insurance										Total:	\$400.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments	
*	Settlement or Closing	200.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No ▼			
	Title Insurance	200.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No ▼			
*	Settlement Management Services		<input type="checkbox"/>		<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No ▼			
*	Title Insurance (Retained)	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes ▼			
*	Settlement/Clsg Fee (Retained)	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	Yes ▼			

- ii. A dialogue box will appear.

▼ +

Add Service Provider

Name*

Phone*

Street

City

State -- ▼

Zip

Contact

Fax

Email

Website

* indicates a required field

iii. The service provider name and phone number are mandatory.

iv. Click Apply to complete the service provider addition.

10. Requesting a Fee Quote

i. Click the Title Charge Estimates button at the bottom of the screen.

GFE Box 8		Transfer Taxes										Total:	\$0.00
APR Fee			Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
	Transfer Tax	Local Taxing Authority	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No ▼		
Add Fee													
A	Your Adjusted Origination Charges												-\$602.50
B	Your Charges for All Other Settlement Services												\$1,523.00
A + B	Total Estimated Settlement Charges												\$920.50

Viewing "Fee Details" for Loan 0046149498

[Save/Validate Changes](#) [Title Charge Estimates](#) [Return to Pipeline](#)

ii. This opens a dialogue box.

Important Notice: Estimates are subject to change based on loan parameters at the time of submission.

Address: 123 Test St, Dallas, TX 75227 County: Dallas Recording Office: Dallas County Loan Number: 0046145371

GFE Blocks 4 & 5

Loan Purpose: Purchase	Policy Type: New	Policy Amount: 325000.0
Settlement Services: <input checked="" type="checkbox"/>	Lenders Title Insurance: <input checked="" type="checkbox"/>	Owners Title Insurance: <input checked="" type="checkbox"/>
Purchase Price: 433333.00		

GFE Block 6

Year Built: 1990	Square Footage: 1500	Lot Size(acres): 0.25
Survey: <input checked="" type="checkbox"/>	Other Inspections: Other Inspections	Other Inspections: Other Inspections
Pest Inspection: <input type="checkbox"/>	Other Inspections: Other Inspections	Other Inspections: Other Inspections
	Other Inspections: Other Inspections	Other Inspections: Other Inspections

GFE Blocks 7 & 8

Deed

Deed Pages: 3	Consideration Amount: 433333.00
Number of Grantors/Grantees: 0 / 0	Number of Surnames/Signatures: 0 / 1

Mortgage Mortgage-Refinance

Mortgage/Deed of Trust Pages: 30	New Debt Amount: 325000.00
Original Amount of Debt Being Refinanced: 0.00	Unpaid Balance of Debt Being Refinanced: 0.00
Number of Grantors/Grantees: 0 / 0	Number of Surnames/Signatures: 0 / 1

Search

Cancel

iii. Review the information provided for GFE Blocks 4 & 5 for accuracy. Please note that Blocks 4 & 5 are only present for purchases.

iv. By default, Settlement Services and Lenders Title Insurance are checked for refinances and Owner's Title Insurance is chosen as well for purchases.

Important Notice: Estimates are subject to change based on loan parameters at the time of submission.

Address: 123 Test St, Dallas, TX 75227 County: Dallas Recording Office: Dallas County Loan Number: 0046145371

GFE Blocks 4 & 5

Loan Purpose: Purchase	Policy Type: New	Policy Amount: 325000.0
Settlement Services: <input checked="" type="checkbox"/>	Lenders Title Insurance: <input checked="" type="checkbox"/>	Owners Title Insurance: <input checked="" type="checkbox"/>
Purchase Price: 433333.00		

- v. You may elect to not choose these services by clicking the appropriate check box.
- vi. Review the information for GFE Block 6 for accuracy.
- vii. You may elect to choose a survey or pest inspection by clicking the appropriate check box.

GFE Block 6

Year Built: 1990	Square Footage: 1500	Lot Size(acres): 0.25
Survey: <input checked="" type="checkbox"/>	Other Inspections: Other Inspections	Other Inspections: Other Inspections
Pest Inspection: <input type="checkbox"/>	Other Inspections: Other Inspections	Other Inspections: Other Inspections
	Other Inspections: Other Inspections	Other Inspections: Other Inspections

- viii. You can also add up to 6 additional inspections by using the dropdown menu next to Other Inspections.
- ix. Review the information for GFE Blocks 7 & 8 for accuracy.
- x. You may select a Deed quote by selecting the check box.
- xi. You may select either Mortgage for a purchase transaction, or Mortgage-Refinance for a refinance.

GFE Blocks 7 & 8

<input checked="" type="checkbox"/> Deed	Deed Pages: 3	Consideration Amount: 433333.00
	Number of Grantors/Grantees: 0 / 0	Number of Surnames/Signatures: 0 / 1
<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Mortgage-Refinance	Mortgage/Deed of Trust Pages: 30	New Debt Amount: 325000.00
	Original Amount of Debt Being Refinanced: 0.00	Unpaid Balance of Debt Being Refinanced: 0.00
	Number of Grantors/Grantees: 0 / 0	Number of Surnames/Signatures: 0 / 1

- xii. On a refinance transaction, be sure to input the Original Amount of Debt Being Refinanced.

- xiii. Once you have selected the appropriate services and ensured all information is accurate, click the Search button.

Important Notice: Estimates are subject to change based on loan parameters at the time of submission.

Address: 123 Test St, Dallas, TX 75227 County: Dallas Recording Office: Dallas County ▼ Loan Number: 0046145371

GFE Blocks 4 & 5

Loan Purpose: Purchase	Policy Type: New	Policy Amount: 325000.0
Settlement Services: <input checked="" type="checkbox"/>	Lenders Title Insurance: <input checked="" type="checkbox"/>	Owners Title Insurance: <input checked="" type="checkbox"/>
Purchase Price: 433333.00		

GFE Block 6

Year Built: 1990	Square Footage: 1500	Lot Size(acres): 0.25
Survey: <input checked="" type="checkbox"/>	Other Inspections: Other Inspections ▼	Other Inspections: Other Inspections ▼
Pest Inspection: <input type="checkbox"/>	Other Inspections: Other Inspections ▼	Other Inspections: Other Inspections ▼
	Other Inspections: Other Inspections ▼	Other Inspections: Other Inspections ▼

GFE Blocks 7 & 8

Deed

Deed Pages: 3	Consideration Amount: 433333.00
Number of Grantors/Grantees: 0 / 0	Number of Surnames/Signatures: 0 / 1

Mortgage Mortgage-Refinance

Mortgage/Deed of Trust Pages: 30	New Debt Amount: 325000.00
Original Amount of Debt Being Refinanced: 0.00	Unpaid Balance of Debt Being Refinanced: 0.00
Number of Grantors/Grantees: 0 / 0	Number of Surnames/Signatures: 0 / 1

Search

Cancel

xiv. Another dialogue box opens that contains the recording office contact info at the top.

Important Notice: Estimates are subject to change based on loan parameters at the time of submission.

US Postal Delivery Service Attn: Real Estate Recording Dallas County Clerk's Office Records Bldg, 2nd Floor 509 Main St. Dallas, TX 75202-3502	Courier Delivery Attn: Real Estate Recording Dallas County Clerk's Office Records Bldg, 2nd Floor 509 Main St. Dallas, TX 75202
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PHONE: 214-653-7099 **FAX:** 214-653-7176

INTERNET: <http://www.dallascounty.org/department/c%20county%20clerk/c%20county%20clerk.php>

MAKE CHECKS PAYABLE TO: Dallas County Clerk

Cashier's Check/Money Order: Required from remitters with previous history of bad checks. Driver's License number required on personal checks.

[Calculator Results](#)

Block 4 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Settlement or Closing	\$350.00	Priority Title of Dallas
<input checked="" type="checkbox"/>	Title Insurance	\$2,122.00	Priority Title of Dallas

Block 5 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Owner's Title Insurance	\$2,722.00	Priority Title of Dallas

Block 6 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Survey	\$398.00	HomeServiceNet

Block 7 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Recording Mortgage Fee	\$142.00	NA

Block 8 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Transfer Tax	\$0.00	NA

Import Selected Fees

Cancel

- xv. You can choose any combination of recommended services by clicking the check box to the left of the suggested services.

Calculator Results

Block 4 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Settlement or Closing	\$350.00	Priority Title of Dallas
<input checked="" type="checkbox"/>	Title Insurance	\$2,122.00	Priority Title of Dallas

Block 5 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Owner s Title Insurance	\$2,722.00	Priority Title of Dallas

Block 6 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Survey	\$398.00	HomeServiceNet

Block 7 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Recording Mortgage Fee	\$142.00	NA

Block 8 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Transfer Tax	\$0.00	NA

xvi. Once you have selected the fees you want to use, click the Import Selected Fees button.

Calculator Results

Block 4 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Settlement or Closing	\$350.00	Priority Title of Dallas
<input checked="" type="checkbox"/>	Title Insurance	\$2,122.00	Priority Title of Dallas

Block 5 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Owner s Title Insurance	\$2,722.00	Priority Title of Dallas

Block 6 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Survey	\$398.00	HomeServiceNet

Block 7 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Recording Mortgage Fee	\$142.00	NA

Block 8 Response

Select	Fee Name	Amount	Provider Name
<input checked="" type="checkbox"/>	Transfer Tax	\$0.00	NA



Import Selected Fees

Cancel

xvii. The selected fees will now be imported into the fee input screens.

11. Uploading Supporting Documents

- i. Under the Customer Selected Services tab, the far-right column contains a green arrow facing upward.

Origination Charge	Required Services	Title Service & Insurance	Customer Selected Services	Govt Recording	Escrow	Interest/Prepays							
GFE Box 6		Required Services that you can shop for										Total:	\$0.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments	
Survey	<input type="text"/> +	<input type="text"/> 0.00	<input type="checkbox"/>	<input type="text"/> 0.00	<input type="checkbox"/>	<input type="text"/> 0.00	<input type="checkbox"/>	<input type="text"/> 0.00	<input type="checkbox"/>	No			
Pest Inspection	<input type="text"/> +	<input type="text"/> 0.00	<input type="checkbox"/>	<input type="text"/> 0.00	<input type="checkbox"/>	<input type="text"/> 0.00	<input type="checkbox"/>	<input type="text"/> 0.00	<input type="checkbox"/>	No			

- ii. Click this icon to upload a document.
- iii. Browse for the file you want to upload.



- iv. Choose the file to be uploaded.
- v. Click the upload button.
- vi. The uploaded documents are now visible in the document center located in your loan pipeline.

12. Fee Evaluation Process

Please note that it will be most beneficial to run the GFE Fees Evaluation at the time of the initial GFE. Running the Fees Evaluation based on a COC GFE may result in an inaccurate finding.

- i. Ensure all [Page 1 Details](#) are correct; GFE date (should be within 3 days of application date), Originator Email, lock period, and escrow selection should match your most recently disclosed GFE.
- ii. Input all fees exactly as disclosed to the borrower on your **most recent** GFE and allocated as described in [Fee Input Layout](#).
- iii. Fees can be input manually, imported via the [Fee Profile](#), or by [importing Title Charge Estimates](#).
- iv. Ensure all supporting documents for Customer Selected Services are [uploaded](#), if necessary.
- v. Click the Save/Validate Changes button on the bottom-left of the screen.

GFE Box 10		Daily Interest Charges										Total:	\$200.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments	
*	Per Diem Interest	\$25.17 per day for 20 days	<input type="text" value="200.00"/>	<input type="checkbox"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>	No		
Add Fee													
GFE Box 11		Homeowner's Insurance										Total:	\$200.00
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments	
	Hazard Insurance Premium	<input type="text" value="200.00"/>	<input type="checkbox"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>	No			
	Flood Insurance Premium	<input type="text" value="0.00"/>	<input type="checkbox"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>	No			
Add Fee													
A	Your Adjusted Origination Charges												-\$602.50
B	Your Charges for All Other Settlement Services												\$1,523.00
A + B	Total Estimated Settlement Charges												\$920.50

Viewing "Fee Details" for Loan 0048149488

[Save/Validate Changes](#)
[Title Charge Estimates](#)
[Return to Pipeline](#)

- vi. Once this button is clicked, the Fee Evaluation will run and the Fees Evaluation indicator will show either Fees Rejected in red or Successful in green.

13. Fee Evaluation Results

i. If the fee evaluation is successful:

1. The Fees Evaluation will say Fees Approved.

The screenshot shows a web interface titled "Select Fee Profile". At the top, there is a dropdown menu with "Table Funded / Lender Paid / Refinance" selected. To the right of the dropdown, a red-bordered box contains the text "Fees Evaluation: Fees Approved". Below the dropdown is a green button labeled "Apply Fees". At the bottom, there is a horizontal row of seven tabs: "Origination Charge", "Required Services", "Title Service & Insurance", "Customer Selected Services", "Govt Recording", "Escrow", and "Interest/Prepays". All tabs are currently blue.

2. All of the Fee Block tabs will be either blue or yellow.

3. Blue indicates all fees in that Fee Block tab have passed.

4. Yellow indicates that a warning is present on that tab.

This screenshot is similar to the previous one, but the "Required Services" tab is highlighted in yellow, indicating a warning. The other tabs remain blue.

5. Warnings are given for fees that may or may not be required depending on the loan product and subject property location.

6. You can now submit the loan to Freedom Mortgage Corporation.

ii. If the fee evaluation is not successful:

1. The Fees Evaluation will say Fees Rejected.

The screenshot shows the "Select Fee Profile" interface with "Fees Evaluation: Fees Rejected" in a red-bordered box. The "Required Services" tab is highlighted in red, indicating a failed fee evaluation. The other tabs are blue.

2. The Fee Block tab with the rejected fee will be highlighted in red.

3. Click on the red tab to see which fee failed and the corresponding failure message.

Select Fee Profile
 Table Funded / Lender Paid / Purchase(PreQual) ▼ Fees Evaluation: **Fees Rejected**
 Apply Fees

Origination Charge	Required Services	Title Service & Insurance	Customer Selected Services	Govt Recording	Escrow	Interest/Prepays						
GFE Box 6		Required Services that you can shop for					Total: \$200.00					
APR Fee		Buyer	POC	Seller	POC	3rd Party	POC	Other	POC	Affiliate?	Evaluation	Comments
Survey	▼ +	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>	No ▼	Fail	Failure : Loan Purpose = Purchase . Fee is required

4. You will not be able to submit the loan to Freedom Mortgage Corporation.

14. Submitting an approved file

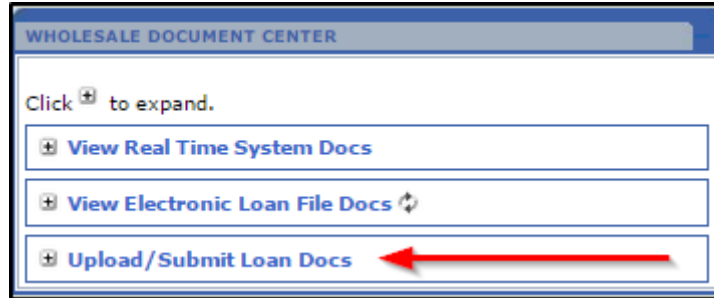
- i. Return to your pipeline and find the loan that just passed the GFE Fees Evaluation.
- ii. Click on the loan number from within the pipeline view.

Actions... ▼	0046149688	Seven, Test	\$500,000	Conv		N/A	Loan Created	Purchase	N/A	
Actions... ▼	0046149662	Six, Test	\$500,000	VA		N/A	Loan Created	Refinance	N/A	
Actions... ▼	0046149548	5, Test	\$500,000	Conv		N/A	Loan Created	Refinance	N/A	
Actions... ▼	0046149522	Four, Test	\$500,000	VA		N/A	Loan Created	Purchase	N/A	
Actions... ▼	0046149514	3, Test	\$500,000	Conv		N/A	Loan Created	Refinance	N/A	
Actions... ▼	0046149498	Lkwtst, Gobo	\$250,000	Conv		N/A	Loan Created	Refinance	N/A	
Actions... ▼	0046149456	2, Test	\$200,000	Conv		N/A	Loan Created	Purchase	N/A	

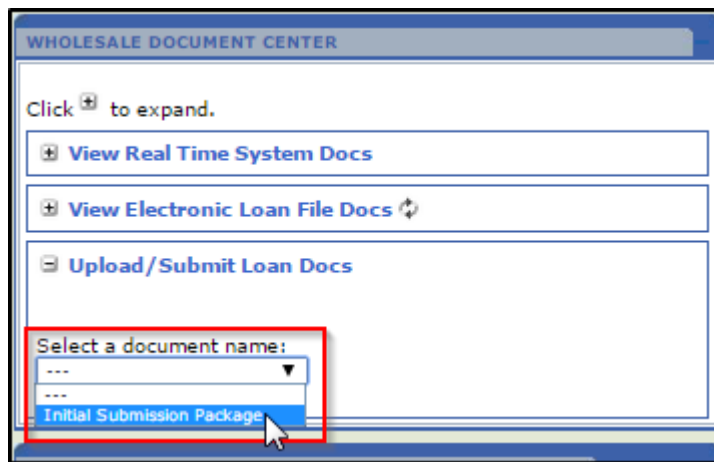
iii. The loan will now be highlighted in green from within the pipeline view.

Actions... ▼	0046149522	Four, Test	\$500,000	VA		N/A	Loan Created	Purchase	N/A	
Actions... ▼	0046149514	3, Test	\$500,000	Conv		N/A	Loan Created	Refinance	N/A	
Actions... ▼	0046149498	Lkwtst, Gobo	\$250,000	Conv		N/A	Loan Created	Refinance	N/A	
Actions... ▼	0046149456	2, Test	\$200,000	Conv		N/A	Loan Created	Purchase	N/A	

- iv. Click the Upload/Submit Loan Docs link Under the Wholesale Document Center beneath the pipeline view.

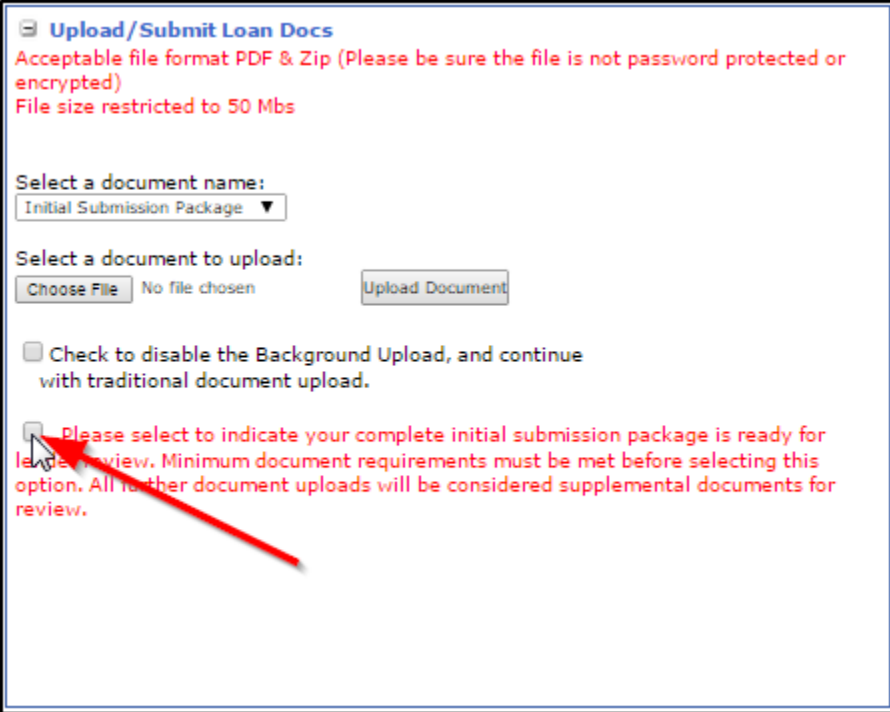


- v. You will now have the ability to select the Initial Submission package. Please note that if the file has failed the GFE Fees Evaluation, this dropdown box will not be present.



- vi. Choose the initial submission package documents by navigating to the file located on your computer.
- vii. Hit the Upload Document button.

- viii. A dialogue box will appear. Check the bottom checkbox to complete the submission process. Please note that you will not be able to adjust the fees on the GFE Fees Evaluation after you submit the file to Freedom Mortgage Corporation.



Upload/Submit Loan Docs
Acceptable file format PDF & Zip (Please be sure the file is not password protected or encrypted)
File size restricted to 50 Mbs

Select a document name:
Initial Submission Package ▼

Select a document to upload:
Choose File No file chosen Upload Document

Check to disable the Background Upload, and continue with traditional document upload.

Please select to indicate your complete initial submission package is ready for lender review. Minimum document requirements must be met before selecting this option. All further document uploads will be considered supplemental documents for review.

- ix. **A special note regarding Warehouse files and Purchase Prequalification submissions: The GFE Fees Evaluation is not required for both of these file types prior to submission and will not be available to choose from the dropdown menu in your pipeline view.**

15. Helpful Hints

- a. If your box 1 and box 2 totals are off and you have financed MI, please ensure that you have the MI marked as Financed “Yes” under the MI action dropdown in pipeline view. Once done, return to pipeline view and refresh prior to entering GFE Fee Entry from the action menu, then click Save/Validate to pull in the correct information.
- b. If you are unable to submit your initial submission package on a prequalification, please ensure that the loan purpose says Prequalification in your LOS and re-upload your FNMA 3.2 file.
- c. If your box 2 total is off, make sure you are inputting the amount of discount/credit, not the box 2 total displayed on your GFE.
- d. If your evaluation is failing due to the initial GFE date, please be sure you are inputting the date from your **initial GFE** and not the date of any subsequent GFEs

16. Questions

- a. If you have any questions regarding how to use the GFE Fee Evaluation, please contact **Adam Chandler** directly at 1-800-220-3333 EXT. 3301 or Adam.Chandler@FreedomMortgage.com.
- b. If you are unable to reach the primary contact immediately, please contact your Account Executive for assistance.

