



# Integrated Disclosure Guide

HOW TO ORDER THE LOAN ESTIMATE AND  
CLOSING DISCLOSURE IN THE PPDOCS SYSTEM.

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## Frequently Asked Questions

COMMON QUESTIONS ASKED WHEN ORDERING INTEGRATED DISCLOSURES.

Question:	Answer:
Why are some fields yellow, and other white?	<p><b>Yellow fields:</b> Required to move to the next screen.</p> <p><b>White fields:</b> Optional – do not need to be filled in.</p> <p><b>Green outline:</b> This allows a function for the field. Select the F2 on your keyboard to determine the function</p>
<p><b>Order Information Screen:</b> What is the Unique Loan Identifier Number?</p>	The creditor can assign a unique loan identification number to the transaction for TRID purpose and then the creditor is required to use that same unique number on all subsequently issued LEs and CDs to identify that it is the same transaction.
What is the <b>Vesting Tool</b> ?	<p>This is to establish how the borrower will be listed in your Deed of Trust and applicable documents. Here we need to include things like “, a single woman”, “, a single man”, or a conjunction like “and” to separate two borrowers.</p> 
What if the borrower/seller do not have <b>Real Estate Brokers</b> ?	These fields are not required. They are all white fields and only used when applicable.
<p><b>Loan Information Screen:</b> What is a Loan Plan?</p>	These are guidelines for our order form to know what type of Note you will need (Bank, Secondary Market, Construction, etc..)
<p><b>Loan Information Screen:</b> Cash to Close Calculation Method?</p>	<p>ONLY appearing when working something other than a purchase, this tool will allow you to indicate what method to use for your LE/CD.</p> <p>To determine, you must know if there is a Seller in your transaction.</p> <p>If there <i>is</i> a Seller, you will choose the <b>Standard Method (Summaries of Transactions)</b></p> <p>If there is <i>NOT</i> a Seller, you will choose <b>Alternative Method (Payoff and Payments)</b></p>
<p><b>Loan Detail Screen:</b> I’m not locking my rate, why do I need to include an “Interest Rate Lock Date”?</p>	The date here indicates when you’ve provided the Interest Rate to the borrower, not that you’re locking the rate. The rate lock section is in the Other Details screen: See <a href="#">Page 6</a> for more information on Rate Lock.
What is the <b>Simultaneous Issue Title Policy</b> ?	<p>In many states, a consumer is entitled to a discount on loan title insurance policy when an owner’s policy will be simultaneously issued. When both a loan and owner’s title insurance policies will be purchased (“simultaneous issuance”), the Rule requires the lender to disclose them on the CD in a way different than actually charged.</p> <p>Although recommended, this tool is <b>OPTIONAL</b>.</p>

# Initial Disclosures

Logon to PPDocs.com

In your **Account** screen

Under **Loans & Orders**, you'll select "Start a New Order" and select your State

Under Pre-Closing order Forms, Select – **Initial Disclosures w/Loan Estimate for TRID** for FULL initial disclosures.

- Additional Initial Documents available to order in **Specialty Order Forms**:
  - **Loan Estimate ONLY for TRID**  
(Will provide **ONLY** the LE and no additional documents)

## Application / Pre Closing Order Forms

### [Initial Disclosures w/ Loan Estimate for TRID](#)

Loan Estimate and other disclosures required by CFPB and other federal consumer regulations. Lender must provide their own Federal Privacy Notice, appropriate program disclosures, broker disclosures.

## Specialty Order Forms

### [Attorney Legal Review](#)

Upload Trust, POA, Corporate Resolution, Leasehold, or any legal instruments affecting title to real property, including any deed, deed of trust, note, mortgage, and transfer or release of lien. Include any other documents that are to be recorded in the Real Property Records.

### [Closing Disclosure ONLY for TRID](#)

Closing Disclosure and other disclosures required by CFPB and other federal consumer regulations. Lender must provide their own Federal Privacy Notice, appropriate program disclosures, broker disclosures.

### [Loan Estimate ONLY for TRID](#)

Loan Estimate, Identified Service Provider List, and addendum (if applicable)

- ▶ After selecting the Initial Order Form, you'll answer any subsequent questions, and then "**Open Order form**".
- ▶ Continue through your Order Form. Filling in/answering all items in yellow (at least).
  - ▶ IF you are importing from your LOS, you'll be double checking most of your information.

## Selected Product

### **Initial Disclosures w/ Loan Estimate for TRID** ([Change product](#))

Loan Estimate and other disclosures required by CFPB and other federal consumer regulations. Lender must provide their own Federal Privacy Notice, appropriate program disclosures, broker disclosures.

Service type: Express

Fee: \$25.00

[Open Order Form](#)

[Import Data](#)

[Export Data](#)

[View Data](#)

[Compliance Cert](#)

[Clone Order](#)

[Create Template](#)

[Send Copy](#)

[Archive Order](#)

[Register Min #](#)

# Loan Estimate: Closing Cost Details

Here are some answers to common questions on some sections within your Initial Order Form.

Closing Cost Details screen:

- Click on “Add Item” or Fee Descriptions to add/edit information or fees.

**ppdocs,inc Initial Disclosures - Integrated Disclosure**

**Borrower:** Test One Borrower  
**Property:** 1234 Street  
**Loan Number:** 987654

**Closing Cost Details**

Section	Item	Amount	Item	Amount
<b>A. Origination Charges</b> 660	% of Loan Amount (Points)		<b>E. Taxes and Other Government Fees</b>	130
	Administrative Fee	150	Recording Fees and Other Taxes	130
	Loan Origination Fee	500	Transfer Taxes	
	Origination Fee	10	<b>F. Prepaids</b>	0
<b>B. Services You Cannot Shop For</b> 225		Homeowner's Insurance Premium		
TX Doc Prep APR	225	Mortgage Insurance Premium		
<b>C. Services you Can Shop For</b> 1,438		Prepaid Interest (____ per day for ____ days @ ____ %)		
Title - Closing Fee		Property Taxes		
Title - Endorsement Fee		<b>G. Initial Escrow Payment at Closing</b>	0	
Title - Endorsement T17		Homeowner's Insurance ( per month for mo. per month for mo.)		
Title - Lender's Title Policy	1,318	Mortgage Insurance ( per month for mo.)		
<b>D. TOTAL LOAN COSTS (A + B + C)</b> 2,323		Property Taxes ( per month for mo. per month for mo.)		
		<b>H. Other</b>	0	

**Edit Item**

Description: \_\_\_\_\_

Paid To: Lender

Payee: \_\_\_\_\_

Section: A. Origination Charges

Borrower Amount: 0.00 Before Closing: 0.00 Split

Seller Amount: 0.00 Before Closing: 0.00

Lender Amount: 0.00

Other Amount: 0.00

Credit Amount: 0.00 By: \_\_\_\_\_

Prepaid Finance Charge (PFC)  High-cost

Cancel Tracking... Close

When you're adding and item as referenced above, you **MUST** fill out the following information:

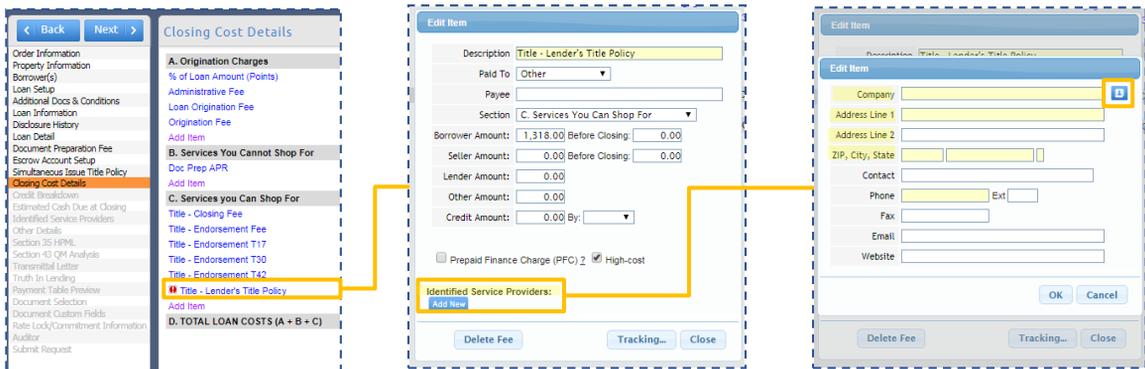
- ▶ **Description** – Start typing a fee and our system create a drop-down menu of fees to select from.
  - ▶ *Selecting from the drop down will auto populate your "Paid to", "Section", and if the fee is a Prepaid Finance Charge.*
- ▶ **Paid to** – who does this fee benefit? Lender, Broker, Affiliate of Lender, Affiliate of Broker or Other
- ▶ **Payee** – list the name of the company who is receiving the fee (i.e. ABC Mortgage Company, Busy Bee Title, etc.)
- ▶ **Section** – Corresponds to which section in the Loan Estimate this fee will fall
  - ▶ *Selecting the description from the drop-down menu will place fees appropriately.*
- ▶ **Borrower Amount** – Total fee amount
- ▶ **Title Fees** – ALWAYS input an Identified Service Provider. (Continued on next page)

# Loan Estimate: Closing Cost Details

If you have any **red exclamation marks** in your Title Fees, you're missing the **Identified Service Provider**. (This pulls your Identified Service Provider List in your Document Selection)

You can update this by:

1. Selecting the Fee Description to edit
2. At the bottom of the pop up, select **"Add New"** under the *Identified Service Providers*
3. Update all fields in yellow
4. OR you can select a Settlement Agent from the Blue Address Book  on the right to select from your lists. (The Address Book/Contacts are saved in a list if you've used them in your list before)



## Credits:

- Whether it be a Lender Credit, Seller Credit, or Other Credit, you can credit specific fees by selected those fees in Closing Cost Details, show the amount credit, and select by whom the credit is given.
- **OR** you can provide a Generalized Seller amount shown under Credit Breakdown:

## Credit Breakdown:

- Lender/Seller Credits (Generalized) can be updated with a specific amount.
- The Itemized section cannot be updated in this section.

# Loan Estimate: Other Details

A large majority of the information will default based on the previous screens.

Please make sure to **read and answer all questions** within this section.

## Loan Purpose to Print on Disclosures:

- This purpose is important. It will print on the LE/CD describing the purpose. To verify what purpose you need to use select the link “(How to select the correct purpose)”

## Important Dates:

- If you’ve **SET** a locked in RATE: Fill in BOTH date and time with the corresponding time zone shown below.
- If you have **NOT** locked a rate: Leave the “Rate Lock Until” blank.

## Estimated Taxes , Insurance and Assessments:

- If you are escrowing, this will pull from the escrow screen. You will still have an opportunity to add to this list items that you are NOT Escrowing.
- You **MUST** fill out the estimated monthly amounts for each applicable section even if you are NOT escrowing. Do **NOT** check the “In Escrow” box if you are not.

## Total Closing Costs & Closing Costs Finance:

- This information pulls from the Closing Cost Details screen for review to make sure everything is reflected correctly.

## Cash to Close:

- Modify for any additional deposits to reflect the true amount for cash to close

The screenshot shows the 'Other Details' section of a Loan Estimate form. Several areas are highlighted with yellow boxes:

- Loan Purpose to Print on Disclosures:** A dropdown menu is set to 'Purchase' with a link '(How to select the correct purpose)'. Below are several 'No' dropdowns for 'Is the property value an estimate?', 'Does Loan Have a Prepayment Penalty?', 'Assumption', 'Demand Feature', 'Homeowner's Insurance Required', 'Is this an Amended Disclosure?', 'New construction 60 day notice?', 'Open Saturdays?', and 'Include estimated amounts on the written list of service providers?'. There are also dropdowns for 'What Will Happen to the Servicing of This Loan?' (set to 'We intend to transfer servicing.') and 'Has borrower expressed intent to proceed?' (set to 'Yes').
- Important Dates:** A section for 'Rate Lock Until' with a date/time field and a 'Time Zone' dropdown (set to 'CDT (Central Daylight Time)'). Below it is a field for 'All Other Estimated Closing Costs Expire On'.
- Estimated Taxes, Insurance and Assessments:** A table with columns: 'This Estimate Includes', 'Payment/Period', 'In Escrow?', and 'Grouping'.
 

This Estimate Includes	Payment/Period	In Escrow?	Grouping
Property Taxes	100.00	<input type="checkbox"/>	
Homeowner Insurance	200.00	<input type="checkbox"/>	
HOA	25.00	<input type="checkbox"/>	HOA Dues
	0.00	<input type="checkbox"/>	Homeowners Insurance
	0.00	<input type="checkbox"/>	Other
	0.00	<input type="checkbox"/>	Other
	0.00	<input type="checkbox"/>	Other
<b>Total</b>	<b>325.00</b>		
- LE/CD Addendum:** A text input field.
- Closing Costs Financed:** A section containing a 'Loan Amount' field set to '100,000.00'.

Complete your Initial Disclosures order by filling in/answering all items within the Order Form then submit to create your package for review.

## Getting Final Docs:

When you're ready to start your Closing Package:

- Account > Casefile Manager > Select Borrower's Initial Disclosures Order form > "Order Final Docs":
  - This method will transfer all of your data from your Loan Estimate into your Closing Order form:

When you "Order Final Docs" from the Initial Package, all your information within your Initial Order Form will pull over into your Closing package which will allow minimal data entry.

### Selected Product

**Initial Disclosures w/ Loan Estimate for TRID**  
Loan Estimate and other disclosures required by CFPB and other federal consumer regulations. Lender must provide their own Federal Privacy Notice, appropriate program disclosures, broker disclosures.

Service type: Express  
Fee: \$25.00

Open Order Form	Stella Loan Editor	Order Final Docs	Import Data	Export Data
View Data	Compliance Cert	Clone Order	Create Template	Send Copy
	Archive Order	Fax Cover Sheet	Register Min #	

### IF YOU ARE IMPORTING:

- If you import into PPDocs, you will be double checking most your fields just as you have for initials.

Review your Order Form fields and answer any additional questions from PPDocs.

# Closing Disclosures:

Here are some answers to common questions on some sections within your Closing Order Form.

## The Loan Detail Screen:

Much like a screen clients are used to seeing with a few adaptations:

- **Interest Rate Lock Date** – This date does not mean you have locked a rate. The creditor should use the last date the interest rate is set before consummation.
- **Initial and Last Loan Estimate** – much the same as the previous initial and last TIL sent. If you had to re-disclose, enter the first date given (initial LE sent) the last date LE sent.
- **Prepared Date** – What date was the CD last modified? This will be the date shown as “Date Issued” on your CD

Loan Detail	
Appraised Value	200,000.00
Sales Price	190,000.00
Down Payment	0.00
Loan Amount	180,000.00
Loan to Value (LTV)	94.737 %
Application Date	11/18/2016
Interest Rate Lock Date	11/18/2017 <small>Enter the date the rate was set (APOR is 3.3100)</small>
Initial Loan Estimate Sent Date	11/18/2017
Last Loan Estimate Received Date	11/18/2017
First Closing Disclosure Received Date	11/18/2016 <small>(More information on the mailbox rule)</small>
Earliest Allowed Closing Date	11/28/2017
Prepared Date	03/15/2018
Closing Date	12/05/2017
Settlement Date (Funding)	12/05/2017
First Payment Date	01/15/2018
Interest Rate	4.500 %

If you use the “Order Final Docs” option from the Initial Disclosures, the estimated fees from the LE order form will populate in the “Estimated” Closing Cost Details screen. You must now go through and enter all the “At Closing” costs by either:

- Clicking “Add Item” button at the bottom in purple under each section.
- Click on any [blue descriptions](#) to edit existing items.

**IF YOU ARE IMPORTING:** Fees from your LOS will populate as you’ve entered them in your LOS. Please update any items by:

- Double checking all these fees and verify all Payee/Credit information.
- Click “Add Item” button at the bottom in purple under each section if you are missing a fee.
- Click on any [blue descriptions](#) to edit existing items.

Closing Cost Details			
Loan Costs	Borrower-Paid		
	Estimated	At Closing	Before Closing
<b>A. Origination Charges</b>			<b>700.00</b>
% of Loan Amount (Points)			
Administrative Fee	150.00	150.00	
Loan Origination Fee	500.00	500.00	
Origination Fee	50.00	50.00	
<a href="#">Add Item</a>			
<b>B. Services Borrower Did Not Shop For</b>			<b>225.00</b>

# Complete Your Order

To complete your order, continue through the **Order Form**, review your **Audits**, and **Submit**.

## Audit Results:

- **Stop Audits:**  
Must correct before moving forward
- **Critical Audits:**  
Important information that may be required in your order. CAN be acknowledged if not applicable to move forward.
- **Informational "FYI" Audits:**  
Included to provide information if applicable, but not as necessary as Critical audits. CAN be acknowledged if not applicable to move forward.
- **Passed Test Audits:**  
You've passed these tests (Test vary from each type of loan)

The screenshot shows a web interface for an Auditor. On the left is a navigation menu with items like 'Order Information', 'Lender Information', 'Settlement Agent', etc., with 'Auditor' highlighted. The main area is titled 'Auditor' and contains an 'Audit Result' section. It lists several items with checkboxes and status indicators: 'Aggregate escrow due date is invalid' (marked with a red X), 'As entered, the initial escrow account statement contains at least one escrow due date outside the 12 month escrow year...' (checkbox), 'One or more escrow disbursement date is beyond the escrow computational year...' (checkbox), 'Complete Borrower's Realtor Information (If applicable)' (checkbox), 'Complete Seller's Realtor Information (If applicable)' (checkbox), 'LTV exceeds 80% without mortgage insurance [go to]' (checkbox), 'Please be sure that any post-closing inspection, appraisal, or survey fees are included in the APR. [more...]' (checkbox), 'Please double check your fees. Seller fees must be disclosed on page 2 of the Closing Disclosure. [more...]' (checkbox), 'Section 32 Audit Result PASSED' (green checkmark), 'Section 35 Audit PASSED' (green checkmark), and 'Section 43/Qualified Mortgage Points and Fees test result PASSED' (green checkmark).

## Full Service

When ordering Full-Service Closing packages, you will need to include supporting documents for review by our Doc Prep Team. Including (if applicable), but not limited to the following:

- Title Commitment/Title Search
- Loan Estimate
- Survey
- Previously recorded documents
- All previous modifications
- And more....

**ADD SUPPORTING DOCUMENT ATTACHMENTS IN THE ORDER STATUS:  
(We will need to complete your document package)**

The screenshot shows a table titled 'Attachments' with a blue header and a yellow 'Add new attachment' button. The table has columns for 'ATTACHMENT', 'TAG', 'SIZE', 'DATE', and 'OPTION'. The table is currently empty.

Please contact [support@ppdocs.com](mailto:support@ppdocs.com) if additional assistance is needed.

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