



SmartCLOSE®

Lender

Settlement Agent

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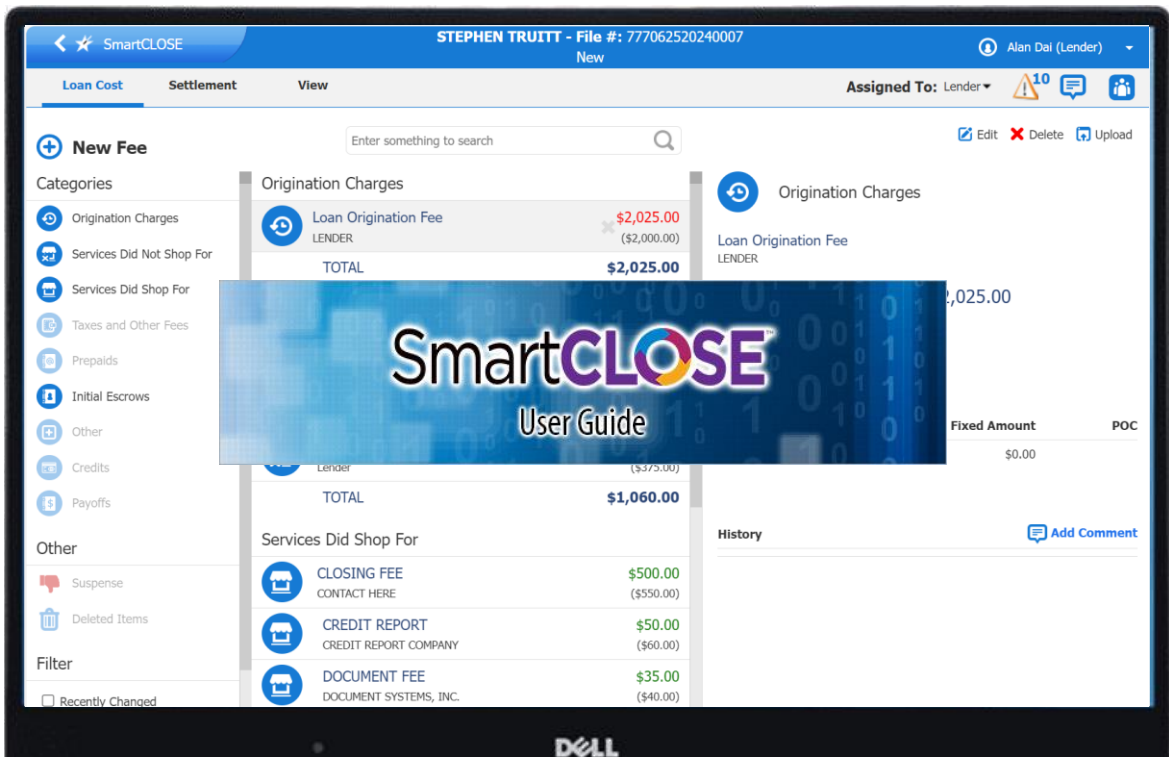
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SmartCLOSE® for Lenders

Introduction

Welcome to the SmartCLOSE User Guide *for lenders*. SmartCLOSE is DocMagic's collaborative closing portal.



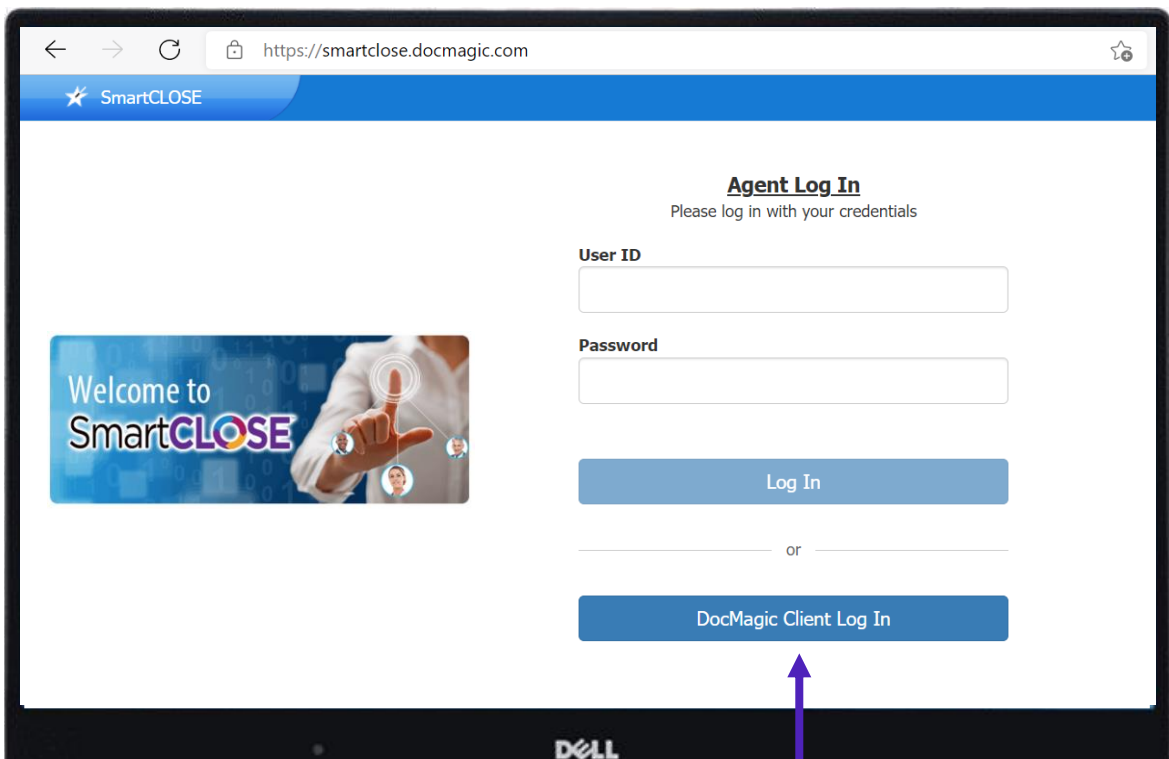
As a lender, there are multiple way to access SmartCLOSE using your DocMagic credentials – we'll start with that in the following pages.



SmartCLOSE® for Lenders

Accessing SmartCLOSE

First, you may go directly to
smartclose.docmagic.com



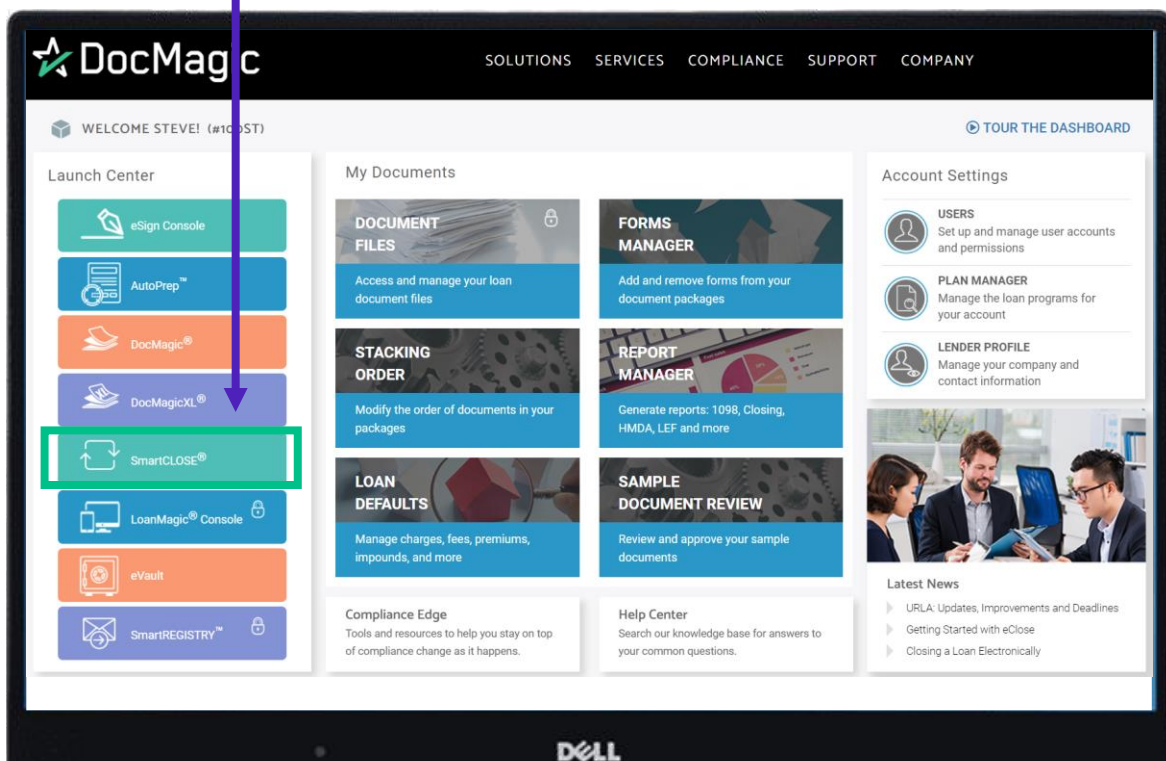
As a lender, click DocMagic Client Log In and enter your credentials. The Agent Log In is for Settlement/Title Agents invited for collaboration.



SmartCLOSE® for Lenders

Accessing SmartCLOSE

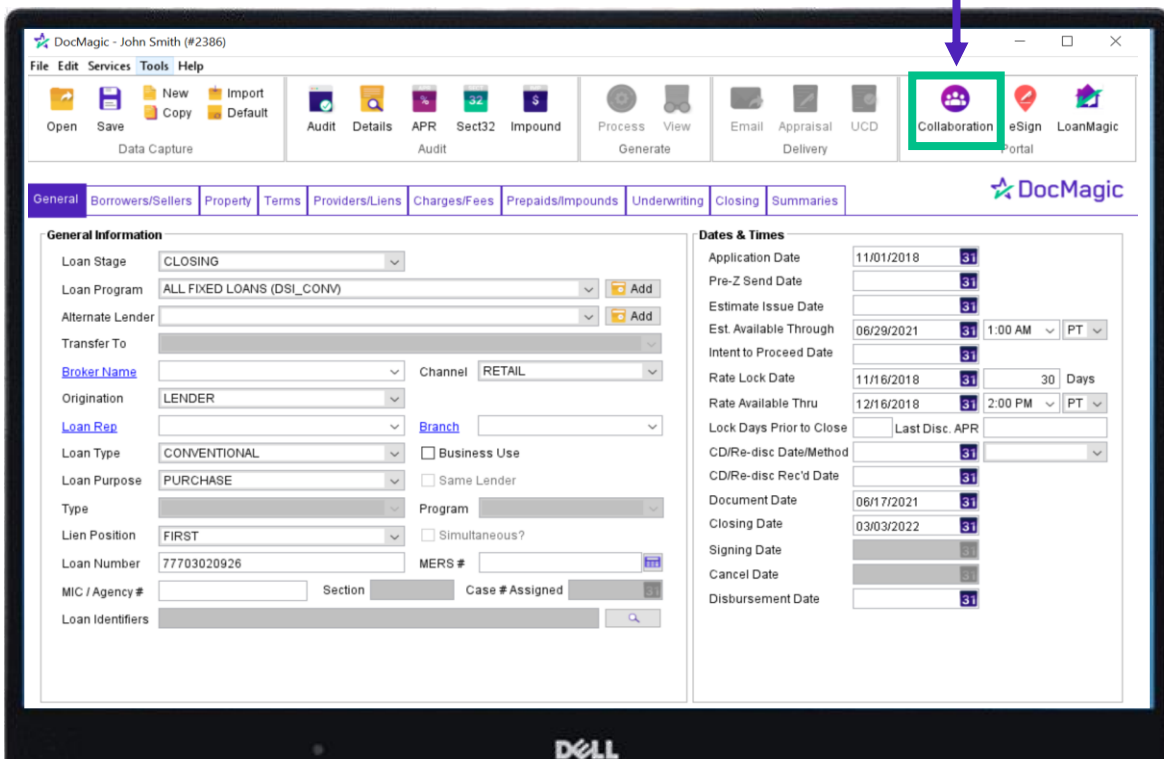
You may also log into docmagic.com and launch SmartCLOSE from the Launch Center.



SmartCLOSE® for Lenders

Accessing SmartCLOSE

From inside DocMagic Online, select a specific worksheet and then click the icon to begin collaboration. You'll be brought to the log-in screen.



SmartCLOSE® for Lenders

Collaborations

Once you get into SmartCLOSE, you'll see a list of collaborations that have been initiated. This "pipeline view" provides key information for loans in SmartCLOSE.

The screenshot displays the SmartCLOSE interface with a table of collaborations. A dialog box titled "Initiation of Collaboration" is open, showing pre-populated information for an existing collaboration. The dialog box includes fields for Company, Contact, Role, and Email, along with "Send" and "Cancel" buttons. A green box highlights the "Action" column in the table, and a blue arrow points from this box to the dialog box.

Worksheet ID	Loan Number	Reference Number	Borrower Name	Property Address	Closing Date	Assigned To	Status	Last Modified	Action
1306	3305290930							06-25-2024 11:50 AM PDT	✖
1340	777061920240001	REFERENCE						06-25-2024 11:39 AM PDT	✉ 📧 ✖
1337	777061320240001	REFERENCE						06-19-2024 03:45 PM PDT	✉ 📧 ✖
1326	777060620240001	REFERENCE						06-19-2024 03:45 PM PDT	✉ 📧 ✖
33	3306181125	REFERENCE						06-19-2024 03:38 PM PDT	✉ 📧 ✖
1334	777060620240005	REFERENCE						06-11-2024 02:18 PM PDT	✉ 📧 ✖
1325	77706061044							06-11-2024 02:18 PM PDT	✉ 📧 ✖
			SOMMERVILLE	CANYON PLACE, FRISCO, MD 75034			Close		
1323	3306060829	REFERENCE 4	RON SAMPLE	PROPERTY STREET, PROPERTY CITY, CA 90501	05-05-2021		New	06-11-2024 02:18 PM PDT	✉ 📧 ✖

Invite parties to collaborate by selecting the envelope. The initiation of collaboration window pictured will appear, with pre-populated information for existing collaborations.



SmartCLOSE® for Lenders

New Collaborations – Worksheet Tab

To initiate a *new* collaboration, go to the Worksheets tab.

The screenshot displays the SmartCLOSE web application interface. At the top, the 'Worksheets' tab is highlighted with a green box. Below the navigation bar, a table lists 'Worksheet ID' entries from 1306 to 1349. A modal dialog box titled 'Initiation of Collaboration' is open, asking 'Ready to Send Invitation to Collaborate?'. The dialog contains the following fields: 'Company' (SETTLEMENT CLOSING COMPANY), 'Contact' (text input), 'Role' (dropdown menu set to 'Agent'), and 'Email' (text input). At the bottom of the dialog are 'Send' and 'Cancel' buttons. In the background, a table with an 'Action' column is visible, where a vertical column of envelope icons is highlighted with a green box. A purple arrow points from the 'Worksheets' tab to the dialog box, and another purple arrow points from the envelope icons to the dialog box.

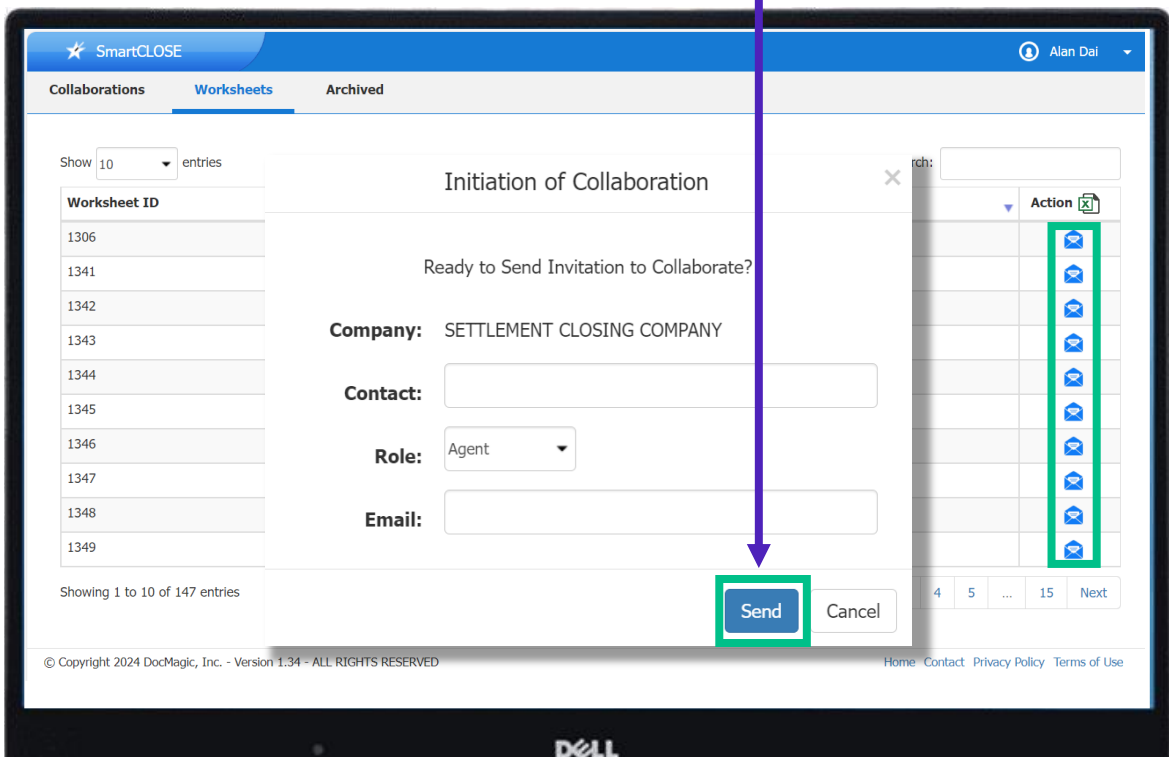
From the Worksheets tab, click on the envelope to bring up the "Initiation of Collaboration" window.



SmartCLOSE® for Lenders

New Collaborations – Worksheet Tab

Fill out the required information including the role, then hit Send. The collaborator will receive an invitation via email, with a link to access SmartCLOSE.



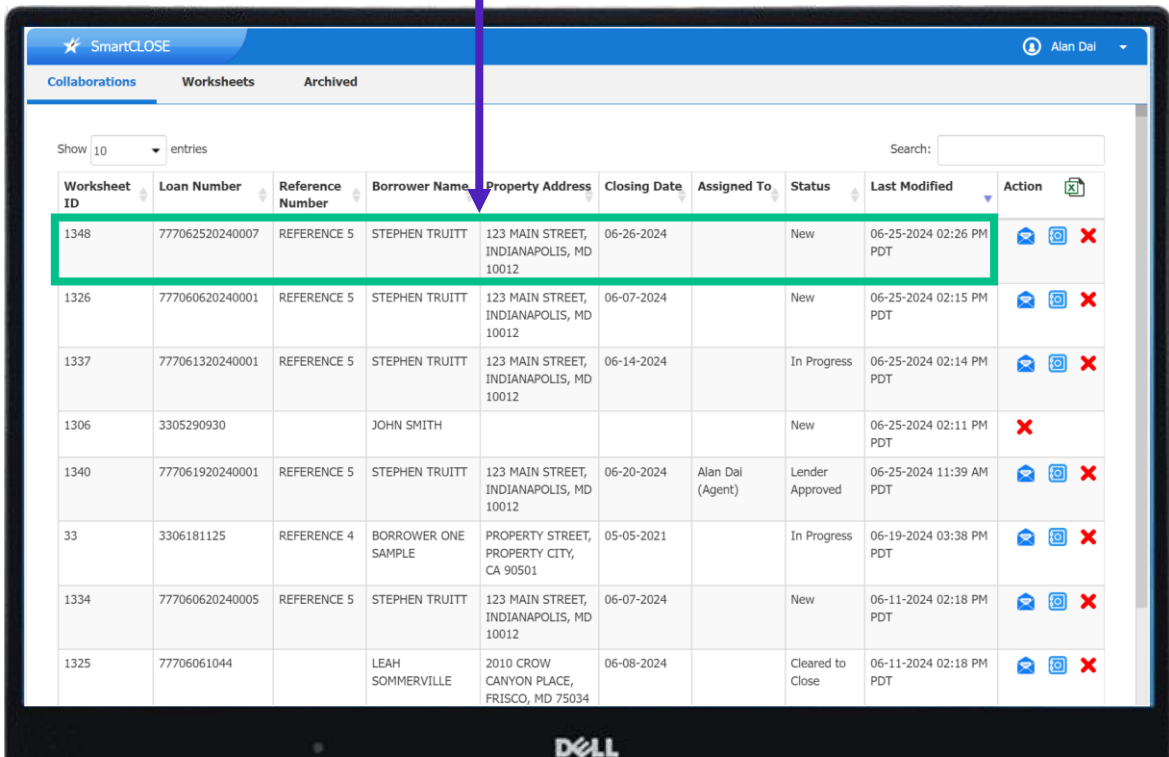
They may also be prompted to create a username and password – credentials that may be used going forward for additional collaborating.

























SmartCLOSE® for Lenders

Collaborations

Click on a collaboration to access it.



The screenshot displays the SmartCLOSE interface with a table of collaborations. The table has the following columns: Worksheet ID, Loan Number, Reference Number, Borrower Name, Property Address, Closing Date, Assigned To, Status, Last Modified, and Action. The first row is highlighted with a green border, and a blue arrow points from the text 'Click on a collaboration to access it.' to this row.

Worksheet ID	Loan Number	Reference Number	Borrower Name	Property Address	Closing Date	Assigned To	Status	Last Modified	Action
1348	777062520240007	REFERENCE 5	STEPHEN TRUITT	123 MAIN STREET, INDIANAPOLIS, MD 10012	06-26-2024		New	06-25-2024 02:26 PM PDT	  
1326	777060620240001	REFERENCE 5	STEPHEN TRUITT	123 MAIN STREET, INDIANAPOLIS, MD 10012	06-07-2024		New	06-25-2024 02:15 PM PDT	  
1337	777061320240001	REFERENCE 5	STEPHEN TRUITT	123 MAIN STREET, INDIANAPOLIS, MD 10012	06-14-2024		In Progress	06-25-2024 02:14 PM PDT	  
1306	3305290930		JOHN SMITH				New	06-25-2024 02:11 PM PDT	
1340	777061920240001	REFERENCE 5	STEPHEN TRUITT	123 MAIN STREET, INDIANAPOLIS, MD 10012	06-20-2024	Alan Dai (Agent)	Lender Approved	06-25-2024 11:39 AM PDT	  
33	3306181125	REFERENCE 4	BORROWER ONE SAMPLE	PROPERTY STREET, PROPERTY CITY, CA 90501	05-05-2021		In Progress	06-19-2024 03:38 PM PDT	  
1334	777060620240005	REFERENCE 5	STEPHEN TRUITT	123 MAIN STREET, INDIANAPOLIS, MD 10012	06-07-2024		New	06-11-2024 02:18 PM PDT	  
1325	77706061044		LEAH SOMMERVILLE	2010 CROW CANYON PLACE, FRISCO, MD 75034	06-08-2024		Cleared to Close	06-11-2024 02:18 PM PDT	  



SmartCLOSE® for Lenders

Collaborative Worksheet

Once the user selects a specific collaboration, they will be brought directly to the Loan Cost Worksheet View.

The screenshot shows the SmartCLOSE interface for a loan file titled 'STEPHEN TRUITT - File #: 777062520240007'. The user is 'Alan Dai (Lender)'. The 'Loan Cost' tab is active, displaying a list of charges and fees. A 'Worksheet Views' tour pop-up is overlaid on the left side of the screen, listing three views: 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' view is highlighted with a '1' in a green circle. The tour pop-up includes a search bar, a search icon, and buttons for 'End Tour' and 'Next'. A purple arrow points from the 'End Tour' button to the text box below.

Category	Item	Amount
Charges	Loan Origination Fee	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
	Services Did Not Shop For	
Services Did Shop For	Appraisal Fee	\$250.00 (\$300.00)
	TITLE FEE	\$460.00 (\$500.00)
	UNDERWRITING FEE	\$350.00 (\$375.00)
TOTAL	\$1,060.00	

Paid By	Points	Fixed Amount	POC
Borrower	1.000%	\$0.00	

A tour may pop-up. You'll have the option of taking it or closing the window.



SmartCLOSE® for Lenders

Collaborative Worksheet

Centered on the blue bar is the borrower's name, loan number and status of the collaboration.

The screenshot displays the SmartCLOSE interface for a loan collaboration. At the top, a blue header bar contains the borrower's name "STEPHEN TRUITT", the file number "File #: 777062520240007", and the status "New". The user "Alan Dai (Lender)" is logged in. Below the header, there are tabs for "Loan Cost", "Settlement", and "View". The main content area is divided into three sections: a left sidebar with "New Fee" categories, a central table of charges, and a right sidebar with a detailed view of the selected "Loan Origination Fee".

Category	Item	Amount
Origination Charges	Loan Origination Fee (LENDER)	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
	Services Did Not Shop For	
Services Did Not Shop For	Appraisal Fee (APPRAISAL COMPANY)	\$250.00 (\$300.00)
	TITLE FEE (Lender)	\$460.00 (\$500.00)
	UNDERWRITING FEE (Lender)	\$350.00 (\$375.00)
TOTAL	\$1,060.00	
Services Did Shop For	CLOSING FEE (CONTACT HERE)	\$500.00 (\$550.00)
	CREDIT REPORT (CREDIT REPORT COMPANY)	\$50.00 (\$60.00)
	DOCUMENT FEE (DOCUMENT SYSTEMS, INC.)	\$35.00 (\$40.00)

Statuses include New, In Progress, Agent Approved, Lender Approved, and Cleared to Close. The goal is to get this collaborative package to Cleared to Close through the workflow discussed later in this guide.



SmartCLOSE® for Lenders

Collaborative Worksheet

Clicking on SmartCLOSE in the top left takes you back to the Pipeline View where you can view the list of collaborations.

The screenshot shows the SmartCLOSE interface for a loan. The top navigation bar includes a 'SmartCLOSE' button on the left and a user profile 'Alan Dal (Lender)' on the right. The main content area is divided into sections: 'New Fee' categories on the left, 'Origination Charges' in the center, and a 'Paid By' table on the right. The 'Origination Charges' section shows a total of \$2,025.00, and the 'Services Did Not Shop For' section shows a total of \$1,060.00. The 'Paid By' table lists 'Borrower' with 1.000% points and \$0.00 fixed amount. A dropdown menu is open for the user profile, showing options like Profile, Contact Us, WebHelp Live, HELP, Product Tour, SmartCLOSE Essentials, User Guide, Terms of Use, and Sign Out.

On the right side, you will see your login name with an arrow to the right which provides a dropdown with several options.



SmartCLOSE® for Lenders

Assigned To

You can choose who the file is assigned to from here.

The screenshot displays the SmartCLOSE interface for a file named 'STEPHEN TRUITT - File #: 777062520240007'. The interface is divided into several sections:

- Header:** Shows the file name, 'New' status, and the user 'Alan Dal (Lender)'.
- Navigation:** Includes tabs for 'Loan Cost', 'Settlement', and 'View'.
- Left Sidebar:** A 'New Fee' section with a search bar and a list of categories: Origination Charges, Services Did Not Shop For, Services Did Shop For, Taxes and Other Fees, Prepays, Initial Escrows, Other, Credits, Payoffs, Suspense, Deleted Items, and Filter.
- Main Content Area:** Displays a list of fees under three categories:
 - Origination Charges:** Loan Origination Fee (LENDER) for \$2,025.00. Total: \$2,025.00.
 - Services Did Not Shop For:** Appraisal Fee (APPRAISAL COMPANY) for \$250.00, Title Fee (Lender) for \$460.00, and Underwriting Fee (Lender) for \$350.00. Total: \$1,060.00.
 - Services Did Shop For:** Closing Fee (CONTACT HERE) for \$500.00, Credit Report (CREDIT REPORT COMPANY) for \$50.00, and Document Fee (DOCUMENT SYSTEMS, INC.) for \$35.00.
- Right Panel:** A detailed view of the 'Loan Origination Fee' for \$2,025.00, due on \$2,025.00. It includes a table for 'Paid By' with columns for Points (1.000%), Fixed Amount (\$0.00), and POC (Borrower).
- Assigned To:** A dropdown menu is open, showing options for 'Lender', 'Agent', and 'Lender'. A green box highlights this menu, and a purple arrow points to it from the text box above.

This is useful during the collaboration when you need the Agent to review something. A user will receive an email notification every time a file is assigned to them.



SmartCLOSE® for Lenders

Audit

This your audit function. The number next to the icon tells you how many warning messages you have.

The screenshot displays the SmartCLOSE interface for a user named Alan Dai (Lender). The interface is divided into several sections: a top navigation bar, a left sidebar with categories like 'New Fee', 'Categories', and 'Other', and a main content area. The main content area features a table with columns for 'Type', 'Message', 'Category', and 'Details'. A warning icon with the number '10' is visible in the top right corner of the main content area. Below the table, there is a summary section with items like 'CREDIT REPORT' and 'DOCUMENT FEE' with their respective amounts.

Type	Message	Category	Details
WARNING	No LE Initial Deposit Amount detected.	Federal-RESPA,Federal-TRID	
WARNING	Mortgage Insurance Certificate # is required for Closing Disclosures.	DataValidation-ChargesAndFees	
WARNING	Listing Agent required on Purchase Transactions.	DataValidation-ServiceProviders	
WARNING	Selling Agent required on Purchase Transactions.	DataValidation-ServiceProviders	
WARNING	Rate Lock not disclosed within 3 business days	Federal-TRID	
WARNING	Settlement Agent is missing File Number, License ID.	DataValidation-ServiceProviders	
WARNING	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.	Federal-TRID	
WARNING	Loan Origination Fee (O): \$2,025.00 exceeds baseline amount \$2,000.00; Fee violates TILA/RESPA Tolerance.	Federal-TRID	
WARNING	NMLS_ID:75 status is NOT APPROVED . There are no Federal or State License records.	DataValidation-ServiceProviders	
WARNING	Loan Origination Fee (O): \$2,025.00 exceeds baseline amount \$2,000.00; Fee violates TILA/RESPA Tolerance.	Federal-TRID	

Summary items:

- CREDIT REPORT: \$50.00 (CREDIT REPORT COMPANY) (\$60.00)
- DOCUMENT FEE: \$35.00 (DOCUMENT SYSTEMS, INC) (\$40.00)

SmartCLOSE automatically runs an audit any time a change is made. You'll know this is happening when you see this icon briefly change into a spinning circle.



SmartCLOSE® for Lenders

Messaging

SmartCLOSE has a messaging function. If you have pending messages, you'll see a number next to this icon. Along with the message itself, you can see the sender and the timestamp.

The screenshot displays the SmartCLOSE interface for a user named Alan Dai (Lender). The top navigation bar shows the user's name and a notification icon with the number 10. The main content area is divided into several sections:

- Message History:** A section titled "Message History" with a sub-section for "Today". It shows a message from Alan Dai: "please review the Appraisal Fee" sent at 03:22 PM PDT. Below the message is a text input field labeled "Type a message..." and "Add" and "Clear" buttons.
- Message:** A section titled "Message" with a text input field labeled "Type a message..." and "Add" and "Clear" buttons.
- Table:** A table with columns "Paid By", "Points", "Fixed Amount", and "POC". It lists fees and their associated amounts.

Paid By	Points	Fixed Amount	POC
Borrower	1.000%	\$0.00	

The table also includes a "History" section with an "Add Comment" button.

You can reference specific fees in messages. Click on the fee name linked in blue to be directly taken to that fee. Any time a message is sent, the recipient will receive a notification email.



SmartCLOSE® for Lenders

Contact Center

The contact icon allows you to see all the parties that are collaborating on this loan. A green light next to a title indicates that the party is currently active in the portal.

The screenshot displays the 'Contact Center' interface for a loan. The top header shows the loan file number 'STEPHEN TRUITT - File #: 777062720240001' and the user 'Alan Dai (Lender)'. The interface is divided into a table of service providers and a sidebar on the left. The table has columns for 'Lender', 'Mortgage Broker', 'Real Estate Broker (B)', 'Real Estate Broker (S)', and 'Settlement Agent'. Each row contains contact information and a 'Role' dropdown menu with an 'Invite' button. A green light next to the 'Lender' title indicates they are active. The sidebar on the left lists various services like 'Credit Report' and 'Escrow Fees'.

	Lender ●	Mortgage Broker ●	Real Estate Broker (B) ●	Real Estate Broker (S) ●	Settlement Agent ●
Name	LO TEST PROVIDER	BROKER NAME			SETTLEMENT CLOSING COM...
Address	STREET CITY CA 90501-____				1 SETTLEMENT BLVD CITY CA 90248-____
NMLS ID	2222222-007				
ST License ID	1111111				
Contact	CONTACT HERE				BYRON SETTLEMENT
Contact NMLS ID	123456				
Contact License ID					
Email	aland@docmagic.com				alandsettlement@docmagic.c...
Phone	(800) 000-0000				(310) 555-1111
Role: Lender Invitation Link Resend Invitation Change Role		Role: Read Only	Role: Read Only	Role: Read Only	Role: Agent Invitation Link Resend Invitation Change Role

You may also perform actions on service providers from this menu depending on permissions. *This includes inviting Settlement Agents.*



SmartCLOSE® for Lenders

Tabs At A Glance

Loan Cost: Modifications are made to costs and fees.

View: Preview, finalize, and send documents.

The screenshot shows the SmartCLOSE interface for a lender. The top navigation bar includes the SmartCLOSE logo, the user name 'STEPHEN TRUITT - File #: 777062520240007', and the role 'Alan Dai (Lender)'. Below the navigation bar are three tabs: 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is currently selected and highlighted. The main content area is divided into three sections: 'New Fee' (with a search bar), 'Services Did Not Shop For', and 'Services Did Shop For'. The 'Services Did Not Shop For' section contains a table of fees and charges.

Category	Item	Amount
Origination Charges	Loan Origination Fee (LENDER)	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
Services Did Not Shop For	Appraisal Fee (APPRAISAL COMPANY)	\$250.00 (\$300.00)
	TITLE FEE (Lender)	\$460.00 (\$500.00)
	UNDERWRITING FEE (Lender)	\$350.00 (\$375.00)
TOTAL	\$1,060.00	
Services Did Shop For	CLOSING FEE (CONTACT HERE)	\$500.00 (\$550.00)
	CREDIT REPORT (CREDIT REPORT COMPANY)	\$50.00 (\$60.00)
	DOCUMENT FEE (DOCUMENT SYSTEMS, INC.)	\$35.00 (\$40.00)

On the right side of the screen, there is a summary for 'Origination Charges' showing a total of \$2,025.00 due. Below this, there is a table for 'Paid By' with columns for Points and Fixed Amount.

Paid By	Points	Fixed Amount	POC
Borrower	1.000%	\$0.00	

Settlement: Closing, disbursement, and other accounting adjustments are managed here.



SmartCLOSE® for Lenders

Loan Cost Tab – Left Column

The Loan Cost tab is divided into three columns. At the top of the left column are the fee categories, as defined by TRID.

The screenshot displays the SmartCLOSE interface for a loan cost worksheet. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 777062520240007', and the user 'Alan Dai (Lender)'. The 'Loan Cost' tab is selected, with 'Settlement' and 'View' options also visible. A search bar and action buttons (Edit, Delete, Upload) are present at the top right of the main content area.

The left sidebar, titled 'New Fee', lists various fee categories. A purple arrow points from the text box above to the 'Origination Charges' category in this list. The main content area is divided into three columns. The first column, 'Origination Charges', lists fees with their amounts and status (e.g., Loan Origination Fee: \$2,025.00, Appraisal Fee: \$250.00). The second column, 'Services Did Not Shop For', lists fees like 'TITLE FEE' and 'UNDERWRITING FEE'. The third column, 'Services Did Shop For', lists fees like 'CLOSING FEE', 'CREDIT REPORT', and 'DOCUMENT FEE'. A detailed view of the 'Loan Origination Fee' is shown on the right, including its amount, due date, and a table of 'Paid By' information.

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,025.00
	TOTAL	\$2,025.00
Services Did Not Shop For	Appraisal Fee	\$250.00
	TITLE FEE	\$460.00
	UNDERWRITING FEE	\$350.00
	TOTAL	\$1,060.00
Services Did Shop For	CLOSING FEE	\$500.00
	CREDIT REPORT	\$50.00
	DOCUMENT FEE	\$35.00

Paid By	Points	Fixed Amount	POC
Borrower	1.000%	\$0.00	

Click on a fee category to jump to it. If the category is greyed out, it is not present in the worksheet.



SmartCLOSE® for Lenders

Loan Cost Tab – Left Column

Clicking the New Fee button in the upper left-hand corner allows for the addition of a new fee. This is very similar to the editing a fee, which will be covered in a few slides.

The screenshot shows the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 777062520240008', and the user 'Alan Dai (Lender)'. The 'Loan Cost' tab is selected, and the 'New Fee' button in the left sidebar is highlighted. The main content area displays a list of fees categorized by 'Services Did Not Shop For' and 'Services Did Shop For'. A detailed view of the 'Loan Origination Fee' is shown on the right, including its amount, due date, and associated costs.

Category	Item	Amount
Services Did Not Shop For	Loan Origination Fee (LENDER)	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
	Appraisal Fee (APPRAISAL COMPANY)	\$250.00 (\$300.00)
Services Did Shop For	TITLE FEE (Lender)	\$460.00 (\$500.00)
	UNDERWRITING FEE (Lender)	\$350.00 (\$375.00)
	TOTAL	\$1,060.00
Services Did Shop For	CLOSING FEE (CONTACT HERE)	\$500.00 (\$550.00)
	CREDIT REPORT (CREDIT REPORT COMPANY)	\$50.00 (\$60.00)
	DOCUMENT FEE	\$35.00

The detailed view of the 'Loan Origination Fee' shows a disclosed amount of \$2,000.00, points of 1.000%, and a fixed amount of \$0.00. The due date is \$2,025.00. The 'Paid By' table shows the Borrower paying 1.000% points and a fixed amount of \$0.00.

As a lender, you can add new fees across all categories. Agents can't add Origination fees. Read-only users, if there are any, can't add any fees.



SmartCLOSE® for Lenders

Loan Cost Tab – Left Column

If you reject a fee change made by the Agent, it will be put into Suspense. The Agent can go into the Suspense bucket to edit the fee and/or provide additional information for your re-consideration. We'll go over this in the Workflow section later.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes 'Loan Cost', 'Settlement', and 'View' tabs. The 'Loan Cost' tab is active, showing a list of fee categories on the left and a detailed view of the 'Loan Origination Fee' on the right. The 'Loan Origination Fee' details include a disclosed amount of \$2,025.00, points of 1.000%, and a fixed amount of \$0.00. The 'Paid By' table shows the borrower paying 1.000% points and a fixed amount of \$0.00. The 'History' section is currently empty.

Category	Item	Amount	Subtotal
Origination Charges	Loan Origination Fee (LENDER)	\$2,025.00	(\$2,000.00)
	TOTAL	\$2,025.00	
Services Did Not Shop For	Appraisal Fee (APPRAISAL COMPANY)	\$250.00	(\$300.00)
	TITLE FEE (Lender)	\$460.00	(\$500.00)
	UNDERWRITING FEE (Lender)	\$350.00	(\$375.00)
	TOTAL	\$1,060.00	
Services Did Shop For	CLOSING FEE (CONTACT HERE)	\$500.00	(\$550.00)
	CREDIT REPORT (CREDIT REPORT COMPANY)	\$50.00	(\$60.00)
	DOCUMENT FEE	\$35.00	

Deleted fees will display in the Deleted Items bucket. They can be easily restored or permanently deleted.



SmartCLOSE® for Lenders

Loan Cost Tab – Left Column

At the bottom of the left column, you can filter fees from the listed options.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes 'SmartCLOSE', the file name 'STEPHEN TRUITT - File #: 777062520240008', and the user 'Alan Dai (Lender)'. The 'Loan Cost' tab is active, showing a list of fees categorized into 'Services Did Not Shop For' and 'Services Did Shop For'. A search bar and action icons (Edit, Delete, Upload) are at the top right. A 'Filter' section is located at the bottom left of the fee list, with a purple arrow pointing to it from the text above. The 'Filter' section contains several checkboxes: 'Recently Changed', 'Borrower Paid', 'Seller Paid', 'Optional', and 'Before Closing'. The 'Services Did Not Shop For' section lists: 'Loan Origination Fee' (\$2,025.00), 'Appraisal Fee' (\$250.00), 'TITLE FEE' (\$460.00), and 'UNDERWRITING FEE' (\$350.00), with a total of \$1,060.00. The 'Services Did Shop For' section lists: 'CLOSING FEE' (\$500.00), 'CREDIT REPORT' (\$50.00), and 'DOCUMENT FEE' (\$35.00). The right-hand panel shows a detailed view of the 'Loan Origination Fee' with a 'Paid By' table and a 'History' section.

Category	Item	Amount
Services Did Not Shop For	Loan Origination Fee	\$2,025.00
	Appraisal Fee	\$250.00
	TITLE FEE	\$460.00
	UNDERWRITING FEE	\$350.00
TOTAL		\$1,060.00
Services Did Shop For	CLOSING FEE	\$500.00
	CREDIT REPORT	\$50.00
	DOCUMENT FEE	\$35.00

Paid By	Points	Fixed Amount	POC
Borrower	1.000%	\$0.00	



SmartCLOSE® for Lenders

Loan Cost Tab – Center Column

The center column displays the complete listing of all fees and costs alphabetized and organized exactly as they appear in the integrated disclosure.

The screenshot shows the SmartCLOSE interface for a loan file. The 'Loan Cost' tab is active, displaying a list of fees and costs. The center column shows the following items:

Category	Item	Amount
Origination Charges	Loan Origination Fee (LENDER)	\$2,025.00
	TOTAL	\$2,025.00
Services Did Not Shop For	Appraisal Fee (APPRAISAL COMPANY)	\$250.00
	TITLE FEE (Lender)	\$460.00
	UNDERWRITING FEE (Lender)	\$350.00
	TOTAL	\$1,060.00
Services Did Shop For	CLOSING FEE (CONTACT HERE)	\$500.00
	CREDIT REPORT (CREDIT REPORT COMPANY)	\$50.00
	DOCUMENT FEE	\$35.00

The amount \$2,025.00 for the Loan Origination Fee is highlighted in red. A purple arrow points from the explanatory text to this amount.

Fee amounts are color-coded to reflect their relation to the values originally provided to the borrower. Red means that the fee is higher, while green means that the fee is of equal or lesser value than the original estimate.



SmartCLOSE® for Lenders

Loan Cost Tab – Right Column

The right column provides the individual cost detail information for each loan cost and fee.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar shows the user's name (Alan Dai) and the loan file number (777062520240008). The main content area is divided into three columns:

- Left Column (Categories):** Lists various fee categories such as Origination Charges, Services Did Not Shop For, Taxes and Other Fees, Prepays, Initial Escrows, Other, Credits, Payoffs, Suspense, and Deleted Items.
- Center Column (Table):** Displays a list of fees categorized by 'Services Did Not Shop For' and 'Services Did Shop For'. The 'TITLE FEE' row is highlighted, showing a cost of \$460.00.
- Right Column (Details):** Provides a detailed view of the selected 'TITLE FEE', including the amount (\$460.00), due date (\$460.00), and a breakdown of disclosed, included, and financed amounts.

Category	Item	Amount
Services Did Not Shop For	Loan Origination Fee	\$2,025.00
	TOTAL	\$2,025.00
	Appraisal Fee	\$250.00
Services Did Shop For	TITLE FEE	\$460.00
	UNDERWRITING FEE	\$350.00
	TOTAL	\$1,060.00
Services Did Shop For	CLOSING FEE	\$500.00
	CREDIT REPORT	\$50.00
	DOCUMENT FEE	\$35.00

Click on a fee in the center column to view the details in the right column.



SmartCLOSE® for Lenders

Loan Cost Tab – Right Column

Click here to Edit the fee.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 777062520240006', and the user 'Alan Dai (Lender)'. Below this, the 'Loan Cost' tab is selected, with 'Settlement' and 'View' options also visible. The main content area is divided into three columns. The left column shows a 'New Fee' section with various categories like 'Origination Charges', 'Services Did Not Shop For', etc. The middle column displays a list of fees under three sub-sections: 'Origination Charges', 'Services Did Not Shop For', and 'Services Did Shop For'. The right column shows details for an 'Appraisal Fee' of \$250.00, including a table for 'Paid By' and a 'History' section. A purple callout box with the text 'Click here to Edit the fee.' points to the 'Edit' button in the top right corner of the fee list.

Category	Item	Amount
Origination Charges	Loan Origination Fee LENDER	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
Services Did Not Shop For	Appraisal Fee APPRAISAL COMPANY	\$250.00 (\$300.00)
	TITLE FEE Lender	\$460.00 (\$500.00)
	UNDERWRITING FEE Lender	\$350.00 (\$375.00)
	TOTAL	\$1,060.00
Services Did Shop For	CLOSING FEE CONTACT HERE	\$500.00 (\$550.00)
	CREDIT REPORT CREDIT REPORT COMPANY	\$50.00 (\$60.00)
	DOCUMENT FEE	\$35.00

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓



SmartCLOSE® for Lenders

Loan Cost Tab – Right Column

Make your changes and then select Done.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes 'SmartCLOSE', the file name 'STEPHEN TRUITT - File #: 777062520240006', and the user 'Alan Dai (Lender)'. Below this, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is active, showing a list of fees categorized into 'Origination Charges', 'Services Did Not Shop For', and 'Services Did Shop For'. A search bar is present above the list. On the right side, a detailed view of a selected 'Appraisal Fee' is shown, including fields for Category, Type, Description, Paid To Type, Paid To Name, and Disclosed Amount. Below these fields are sections for 'Paid By' and 'Reason for Change'. The 'Reason for Change' section has a dropdown menu with 'Select an Item' and a text area for comments. A green box highlights the 'Done' button at the top right, and a red box highlights the 'Reason for Change' dropdown. A purple arrow points from the 'Done' button to the 'Reason for Change' dropdown.

Category	Amount	APR Financed POC
Borrower	\$ 250.00	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> + -

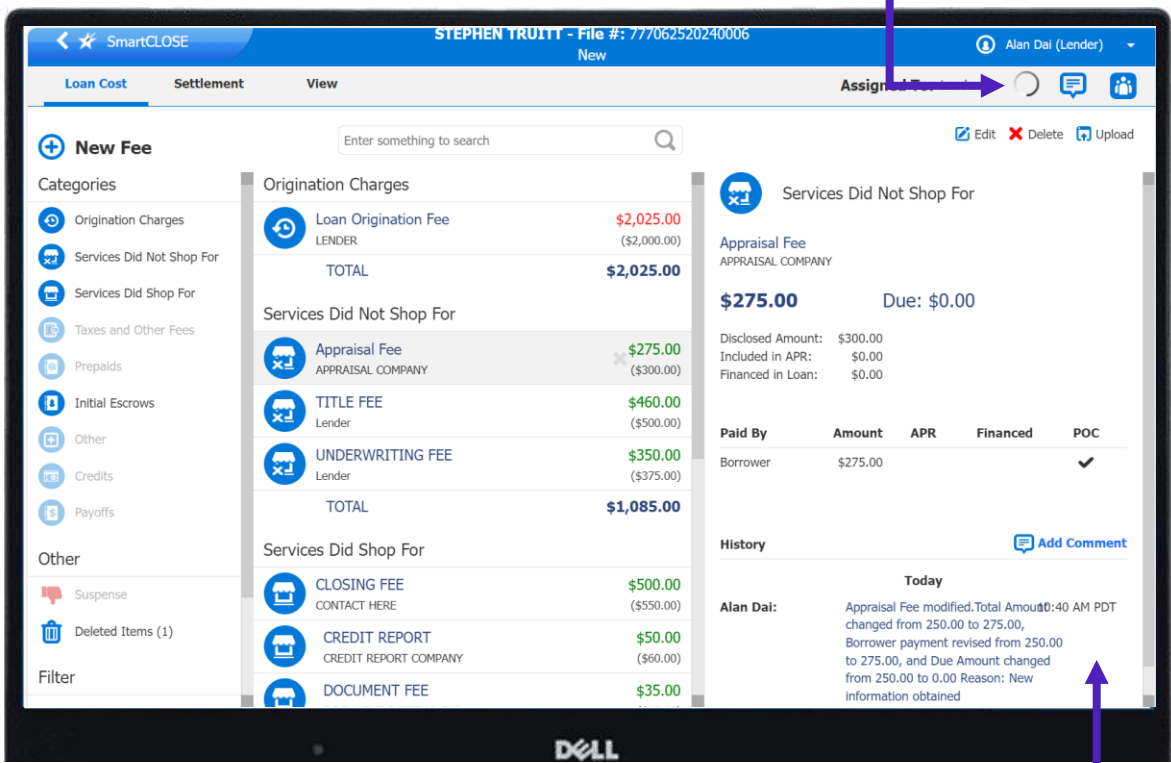
You must select a Reason for Change. Below that, you have the option to add any comments associated with the change.



SmartCLOSE® for Lenders

Loan Cost Tab – Right Column

Every time you make a change, the system will run an audit – denoted by the spinning circle.



Every edit to the fee will be noted in the History section. This includes who made the change, the amount changed, the time it was made, and the reason for change. Collaborators can also add comments at any time.



SmartCLOSE® for Lenders

Loan Cost Tab – Right Column

You can upload supporting documentation by clicking Upload to open the file upload window.

The screenshot displays the SmartCLOSE interface for a loan file titled "STEPHEN TRUITT - File #: 777062520240006". The "Loan Cost" tab is active, showing a list of fees categorized into "Origion Charges", "Services Did Not Shop For", and "Services Did Shop For".

Category	Item	Amount
Origion Charges	Loan Origination Fee (LENDER)	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
Services Did Not Shop For	Appraisal Fee (APPRAISAL COMPANY)	\$275.00 (\$300.00)
	TITLE FEE (Lender)	\$460.00 (\$500.00)
	UNDERWRITING FEE (Lender)	\$350.00 (\$375.00)
	TOTAL	\$1,085.00
Services Did Shop For	CLOSING FEE (CONTACT HERE)	\$500.00 (\$550.00)
	CREDIT REPORT (CREDIT REPORT COMPANY)	\$50.00 (\$60.00)
	DOCUMENT FEE	\$35.00

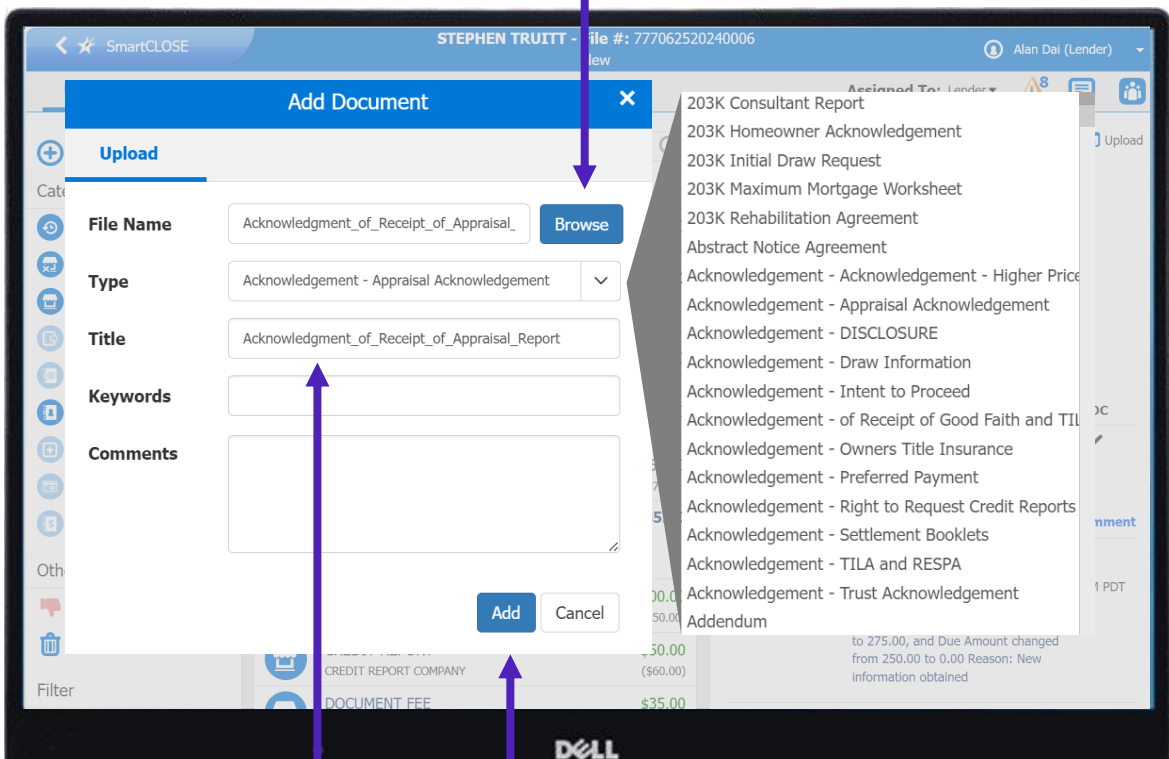
The right-hand panel shows a summary for the "Appraisal Fee" with a total of \$275.00 and a due amount of \$0.00. It also includes a table for "Paid By" and a "History" section with a comment from Alan Dai regarding a fee modification.



SmartCLOSE® for Lenders

Loan Cost Tab – Right Column

Click Browse to select a file to upload from your computer. Below that, select a file type from a list by clicking on the drop down.



Enter a Title. One may auto-populate when you upload a file. A title is required but Keywords and Comments are optional. Select Add when done.



SmartCLOSE® for Lenders

Loan Cost Tab – Right Column

You'll see the record of the file upload in the fee's history. Click on the file name to download it.

The screenshot shows the SmartCLOSE interface for a loan. The top navigation bar includes the SmartCLOSE logo, the loan name 'STEPHEN TRUITT - File #: 777062520240006', and the user 'Alan Dai (Lender)'. The 'Loan Cost' tab is active, showing a list of fees categorized into 'Origination Charges', 'Services Did Not Shop For', and 'Services Did Shop For'. The 'Appraisal Fee' is highlighted, showing a total of \$275.00. The right-hand side of the screen displays the details for the Appraisal Fee, including the amount, due date, and a history of updates. A purple arrow points from the text box to the 'Document Uploaded' entry in the history section.

Category	Item	Amount
Origination Charges	Loan Origination Fee (LENDER)	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
Services Did Not Shop For	Appraisal Fee (APPRAISAL COMPANY)	\$275.00 (\$300.00)
	TITLE FEE (Lender)	\$460.00 (\$500.00)
	UNDERWRITING FEE (Lender)	\$350.00 (\$375.00)
	TOTAL	\$1,085.00
Services Did Shop For	CLOSING FEE (CONTACT HERE)	\$500.00 (\$550.00)
	CREDIT REPORT (CREDIT REPORT COMPANY)	\$50.00 (\$60.00)
	DOCUMENT FEE	\$35.00

Paid By	Amount	APR	Financed	POC
Borrower	\$275.00			✓

History
Today
Alan Dai: Document Uploaded: Acknowledgment_of_Receipt_of_Appraisal_RBjfo rt 11:19 AM
Alan Dai: Appraisal Fee modified.Total Amount 10:40 AM changed from 250.00 to 275.00, Borrower payment revised from 250.00 to 275.00, and Due Amount PDT



SmartCLOSE® for Lenders

Loan Cost Tab – Right Column

Finally, you can delete a fee by clicking here.

SmartCLOSE STEPHEN TRUITT - File #: 777062520240006 New

Assigned To: Lender

Enter something to search

Edit Delete Upload

New Fee

Categories

- Origination Charges
- Services Did Not Shop For
- Services Did Shop For
- Taxes and Other Fees
- Prepays
- Initial Escrows
- Other
- Credits
- Payoffs

Other

- Suspense
- Deleted Items (1)

Filter

Origination Charges

- Loan Origination Fee LENDER \$2,025.00 (\$2,000.00)
- TOTAL \$2,025.00

Services Did Not Shop For

- Appraisal Fee APPRAISAL COMPANY \$275.00 (\$300.00)
- TITLE FEE Lender \$460.00 (\$500.00)
- UNDERWRITING FEE Lender \$350.00 (\$375.00)
- TOTAL \$1,085.00

Services Did Shop For

- CLOSING FEE CONTACT HERE \$500.00 (\$550.00)
- CREDIT REPORT CREDIT REPORT COMPANY \$50.00 (\$60.00)
- DOCUMENT FEE \$35.00

Appraisal Fee
APPRAISAL COMPANY

\$275.00 Due: \$0.00

Disclosed Amount: \$300.00
Included in APR: \$0.00
Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$275.00			✓

History Add Comment

Today

- Alan Dai: Document Uploaded: 11:19 AM
Acknowledgment_of_Receipt_of_Appraisal_RBjfo rt
- Alan Dai: Appraisal Fee modified.Total Amount 10:40 AM changed from 250.00 to 275.00, PDT
Borrower payment revised from 250.00 to 275.00, and Due Amount

You can find it in the deleted items section.



SmartCLOSE® for Lenders

Settlement Tab

The Settlement Tab is where you'll find your transactions, which can be broken down into Summaries of Categories and Calculating Cash to Close.

SmartCLOSE STEPHEN TRUITT - File #: 777062520240006 Alan Dai (Lender) New Assigned To: Lender

Loan Cost **Settlement** View

Transactions

- Summaries of Categories
- Calculating Cash to Close

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$258,609.12	M. Due to Seller at Closing	\$250,000.00
01 Sale Price of Property	\$250,000.00	01 Sale Price of Property	\$250,000.00
02 Sale Price of Any Personal Property Included i...	\$0.00	02 Sale Price of Any Personal Property Included i...	\$0.00
03 Closing Costs Paid at Closing (J)	\$8,609.12	03	
04		04	
Adjustments		Adjustments	
05		05	
06		06	
07		07	
08		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 City/Town Ta...	to	09 City/Town Ta...	to
09 County Taxes	to	10 County Taxes	to
10 Assessments	to	11 Assessments	to
11		12	
12		13	

Edit

Credits, adjustments, and other transactional information can easily be viewed and updated – just click Edit.



SmartCLOSE® for Lenders

View Tab

The View tab gives you a preview of what the paperwork will look like to the borrower.

The screenshot shows the SmartCLOSE interface for a loan file. The 'View' tab is selected in the top navigation bar. The main content area displays a 'Closing Disclosure' document. The document is titled 'Closing Disclosure' and includes a subtitle: 'This form is a statement of final loan terms and closing costs. Complete document with your Loan Estimate.' The document is divided into three columns: Closing Information, Transaction Information, and Loan Information. Below these columns is a table with the following data:

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$202,500	NO
Interest Rate	6.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,313.41	NO

This is also where the Lender and the Agent can approve the collaboration and send documents to borrowers.



SmartCLOSE® for Lenders

View Tab

These icons allow you to display the documents in the left column as either thumbnails or as a list.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 777062520240006', and the user 'Alan Dai (Lender)'. Below the navigation bar, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'View' tab is active. On the left side, there is a 'Documents' section with a list of documents: 'Loan Detail Report', 'Closing Disclosure' (with sub-items 'Page 1' through 'Page 6'), 'Loan Estimate', and 'Other'. The 'Closing Disclosure' document is selected. In the center, there is a 'Closing Disclosure' form with the following information:

Closing Disclosure *This form is a statement of final loan terms and closing costs. Complete this form with your Loan Estimate.*

Closing Information		Transaction Information		Loan Information	
Date Issued	12/11/2023	Borrower	Stephen Truitt	Loan Term	30 years
Closing Date	6/26/2024		123 Main Street	Purpose	Purchase
Disbursement Date	5/10/2021		Indianapolis, MD 10012	Product	Fixed Rate
Settlement Agent	Settlement Closing Company	Seller		Loan Type	<input checked="" type="checkbox"/> Conventional
File #				<input type="checkbox"/> VA	
Property	123 Main Street	Lender	DSI Test Lender (Sales)	Loan ID #	777062520240
	Indianapolis, MD 10012			MIC #	
Sale Price	\$250,000				

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$202,500	NO
Interest Rate	6.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,313.41	NO

Click on a document name or page number to go to a preview of that item.



SmartCLOSE® for Lenders

View Tab

This button sends the selected document package to the borrower.

The screenshot displays the SmartCLOSE interface for a file named 'STEPHEN TRUITT - File #: 777062520240006'. The user 'Alan Dai (Lender)' is logged in. The interface shows a document package for 'Closing Disclosure' with a 'Send to borrower' button highlighted in green. The document content includes:

Closing Information		Transaction Information		Loan Information	
Date Issued	11/11/2023	Borrower	Stephen Truitt	Loan Term	30 years
Closing Date	6/26/2024		123 Main Street	Purpose	Purchase
Disbursement Date	5/10/2021		Indianapolis, MD 10012	Product	Fixed Rate
Settlement Agent	Settlement Closing Company	Seller		Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> VA
File #		Lender	DSI Test Lender (Sales)	Loan ID #	777062520240
Property	123 Main Street Indianapolis, MD 10012			MIC #	
Sale Price	\$30,000				

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$202,500	NO
Interest Rate	6.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,313.41	NO

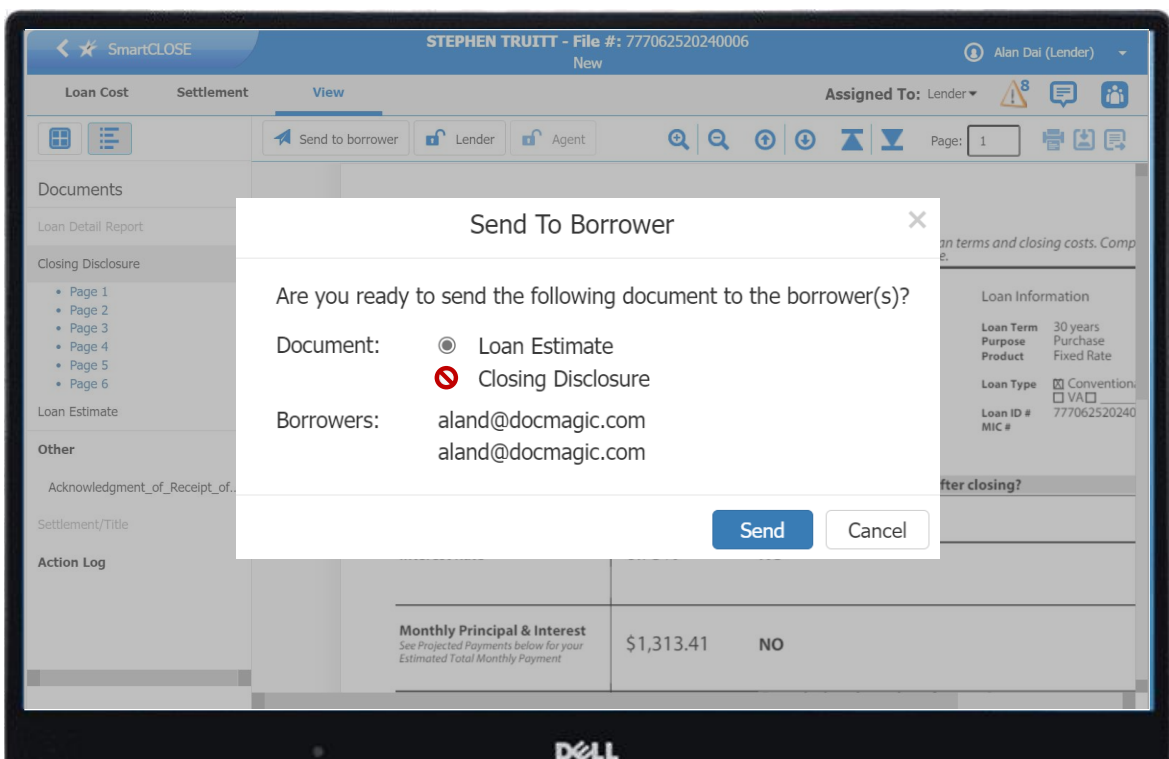
A locked icon (not pictured) signifies that a user has approved the package – while an unlocked icon means that the package is not yet approved. *Each user can only lock the file on their own behalf.*



SmartCLOSE® for Lenders

View Tab

Clicking Send to borrower brings up the window shown below.



Lenders can send certain packages to borrowers (ex. Loan Estimate) prior to approval of the worksheet but not others (ex. Closing Disclosure).



SmartCLOSE® for Lenders

View Tab

Navigation icons are here - zoom in, zoom out and page up and down.

The screenshot displays the SmartCLOSE interface for a 'Closing Disclosure' document. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 77706252024000', and the user 'Alan Dai (Lender)'. Below this, there are tabs for 'Loan Cost', 'Settlement', and 'View'. A toolbar contains icons for 'Send to borrower', 'Lender', and 'Agent'. A second toolbar, highlighted with a green box, contains icons for zoom in, zoom out, and page navigation. A third toolbar on the right contains icons for print, download, and export. The main content area shows the 'Closing Disclosure' document with a table of loan terms and a table of closing information.

Closing Information		Transaction Information		Loan Information	
Date Issued	12/11/2023	Borrower	Stephen Truitt	Loan Term	30 years
Closing Date	6/26/2024		123 Main Street	Purpose	Purchase
Disbursement Date	5/10/2021		Indianapolis, MD 10012	Product	Fixed Rate
Settlement Agent	Settlement Closing Company	Seller		Loan Type	<input checked="" type="checkbox"/> Conventional
File #					<input type="checkbox"/> VA
Property	123 Main Street	Lender	DSI Test Lender (Sales)	Loan ID #	777062520240
	Indianapolis, MD 10012			MIC #	
Sale Price	\$250,000				

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$202,500	NO
Interest Rate	6.75%	NO
Monthly Principal & Interest	\$1,313.41	NO

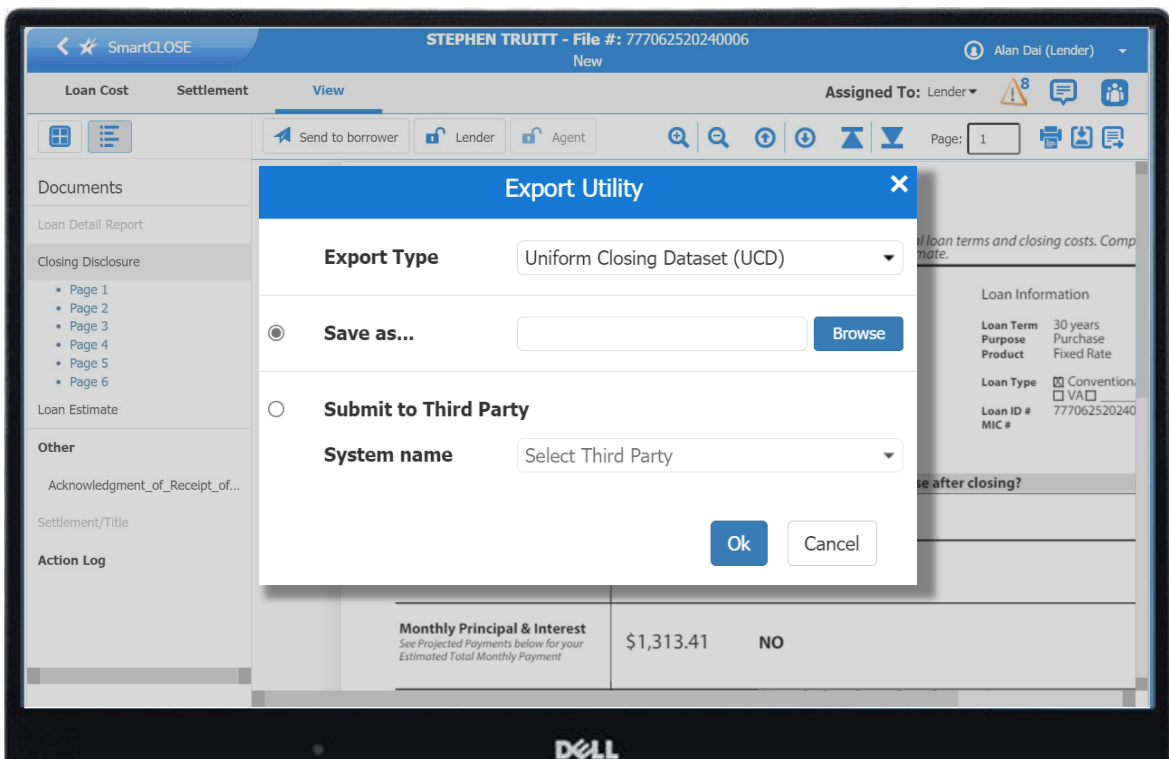
These icons allow you to print, download/save and export the package as UCD.



SmartCLOSE® for Lenders

View Tab

If you choose to export the package as a UCD, you'll get this pop-up where you can either save the file as an XML on your computer or submit it to a third party such as a Freddie or Fannie.



SmartCLOSE® for Lenders

View Tab

If you uploaded any supplemental documentation, you'll see that here, in the Other section.

The screenshot shows the SmartCLOSE interface for a loan. The top navigation bar includes the SmartCLOSE logo, the loan name 'STEPHEN TRUITT - File #: 777062520240006', and the user 'Alan Dai (Lender)'. The 'View' tab is active, and the 'Other' section in the left sidebar is highlighted. A blue arrow points from the text box above to the 'Other' section. The main content area displays a 'Closing Disclosure' form with various fields for closing information, transaction information, and loan information.

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$202,500	NO	
Interest Rate	6.75%	NO	
Monthly Principal & Interest	\$1,313.41	NO	



SmartCLOSE® for Lenders

View Tab

Finally, the Action Log captures the entire audit trail of actions taken within SmartCLOSE for that collaboration, starting with the most recent first.

The screenshot displays the 'View' tab for a loan file. The left sidebar contains a menu with 'Action Log' selected. The main content area shows a list of actions:

Today			
09:43 AM PDT	Alan Dai		Collaboration accessed as Lender
Yesterday			
11:19 AM PDT	Alan Dai	Acknowledgment_of_Receipt_of_Appraisal_Report	
10:40 AM PDT	Alan Dai		Appraisal Fee modified.Total Amount changed from 250.00 to 275.00, Borrower payment revised from 250.00 to 275.00, and Due Amount changed from 250.00 to 0.00 Reason: New information obtained
10:12 AM PDT	System User		HUDItem added. LineNumber: 603 Amount: 249850.0
10:12 AM PDT	System User		HUDItem added. LineNumber: 602 Amount: 150.0
10:12 AM PDT	System User		HUDItem added. LineNumber: 601 Amount: 250000.0
10:12 AM PDT	System User		HUDItem added. LineNumber: N19 Amount: 0.0
10:12 AM PDT	System User		HUDItem added. LineNumber: N18 Amount: 0.0
10:12 AM PDT	System User		HUDItem added. LineNumber: N17 Amount: 0.0
10:12 AM PDT	System User		Collaboration event created for id # R88R5K8XrkgGdS8t5
10:12 AM PDT	Alan Dai		Collaboration accessed as Lender
10:12 AM PDT	Alan Dai		Collaboration event created for Loan # 777062520240006

A time and date stamp is included along with a summary of the change.



SmartCLOSE® for Lenders

Workflow

The workflow kicks off when the Agent is invited to collaborate. Once the agent logs in after receiving their invitation, they review and edit loan costs and fees.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 777062720240001', the status 'In Progress', and the user 'Alan Dai (Lender)'. Below the navigation bar, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is active, showing a list of fees categorized into 'Origination Charges', 'Services Did Not Shop For', and 'Services Did Shop For'. A search bar and action buttons (Edit, Delete, Upload) are visible at the top of the fee list. A blue bar highlights the 'TITLE FEE' entry, which is associated with the lender. To the right of the fee list, a detailed view of the 'Loan Origination Fee' is shown, including the amount '\$2,025.00', the due date, and a table of payment details.

Paid By	Points	Fixed Amount	POC
Borrower	1.000%	\$0.00	

If a fee is added or modified by the agent, you'll see a blue bar appear in real-time, indicating that some action is required on your part regarding the fee. You'll also get an email notification each time this happens.



SmartCLOSE® for Lenders

Workflow

Click the **green** thumbs up icon to *approve* the change. You'll see the approval in the fee's history section.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar shows the user 'Alan Dai (Lender)' and the file number '777062720240001'. The main content area is divided into sections: 'New Fee' (with a search bar), 'Origination Charges', 'Services Did Not Shop For', and 'Services Did Shop For'. The 'Appraisal Fee' row is highlighted, showing a green thumbs up icon. The 'History' section on the right shows a log of actions, including 'Modifications to Appraisal Fee approved' by Alan Dai at 01:48 PM PDT.

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,025.00
	LENDER	(\$2,000.00)
TOTAL		\$2,025.00
Services Did Not Shop For	Appraisal Fee	\$275.00
	APPRAISAL COMPANY	(\$300.00)
	TITLE FEE	\$460.00
	Lender	(\$90.00)
UNDERWRITING FEE	\$350.00	
Lender	(\$375.00)	
TOTAL		\$1,085.00
Services Did Shop For	CLOSING FEE	\$500.00
	CONTACT HERE	(\$550.00)
	CREDIT REPORT	\$50.00
CREDIT REPORT COMPANY	(\$60.00)	

The agent will be notified of an approval by being presented with a blue bar when they log back into SmartCLOSE. They will simply need to "view" the fee to acknowledge your acceptance of the change(s).



SmartCLOSE® for Lenders

Workflow

Click the **red** thumbs down icon to *reject* the change. You'll see the rejection in the fee's history section.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar shows the user 'Alan Dai (Lender)' and the file number 'STEPHEN TRUITT - File #: 777062720240001'. The main content area is divided into three sections: 'New Fee', 'Origation Charges', and 'Services Did Not Shop For'. The 'New Fee' section on the left lists various categories like 'Origation Charges', 'Services Did Not Shop For', 'Taxes and Other Fees', etc. The 'Origation Charges' section shows a list of fees: 'Loan Origination Fee' (\$2,025.00), 'Appraisal Fee' (\$275.00), 'TITLE FEE' (\$500.00), and 'UNDERWRITING FEE' (\$350.00). The 'Services Did Not Shop For' section shows a table with columns 'Paid By', 'Amount', 'APR', 'Financed', and 'POC'. The 'Appraisal Fee' row is highlighted, and a red thumbs down icon is visible next to it. A purple arrow points from the text box above to this icon. Another purple arrow points from the 'Appraisal Fee' row to the 'History' section, which shows a log of actions: 'Alan Dai: Modifications to Appraisal Fee rejected' at 02:01 PM PDT. A third purple arrow points from the 'Suspense (1)' item in the 'Other' section to the 'Suspense (1)' item in the 'Other' section.

The rejected fee will be put into Suspense. The Agent can go into the Suspense bucket to edit the fee and/or provide additional information for your re-consideration. They'll also receive an automated email notifying them of the rejection.



SmartCLOSE® for Lenders

Workflow

The Agent can make changes and restore the fee for your re-consideration, and the fee will be presented to you once again for re-approval. Note the re-appearance of the blue bar.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes 'SmartCLOSE', the file name 'STEPHEN TRUITT - File #: 777062720240001', and the user 'Alan Dai (Lender)'. The main content area is divided into sections for 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' section is active, showing a list of fees categorized by 'Services Did Not Shop For' and 'Services Did Shop For'. The 'Appraisal Fee' is highlighted with a blue bar. The 'History' section for this fee shows a modification by Alan Dai.

Category	Item	Amount
Services Did Not Shop For	Loan Origination Fee (LENDER)	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
	Appraisal Fee (APPRAISAL COMPANY)	\$250.00 (\$300.00)
Services Did Shop For	TITLE FEE (LENDER)	\$460.00 (\$500.00)
	UNDERWRITING FEE (LENDER)	\$350.00 (\$375.00)
	TOTAL	\$1,060.00
	CLOSING FEE (CONTACT HERE)	\$500.00 (\$550.00)
	CREDIT REPORT (CREDIT REPORT COMPANY)	\$50.00 (\$60.00)

Appraisal Fee History:

Agent	Action	Time
Alan Dai	Appraisal Fee modified. Total Amount changed from 275.00 to 250.00 and Borrower payment revised from 275.00 to 250.00 Reason: Delayed Settlement	02:14 PM PDT

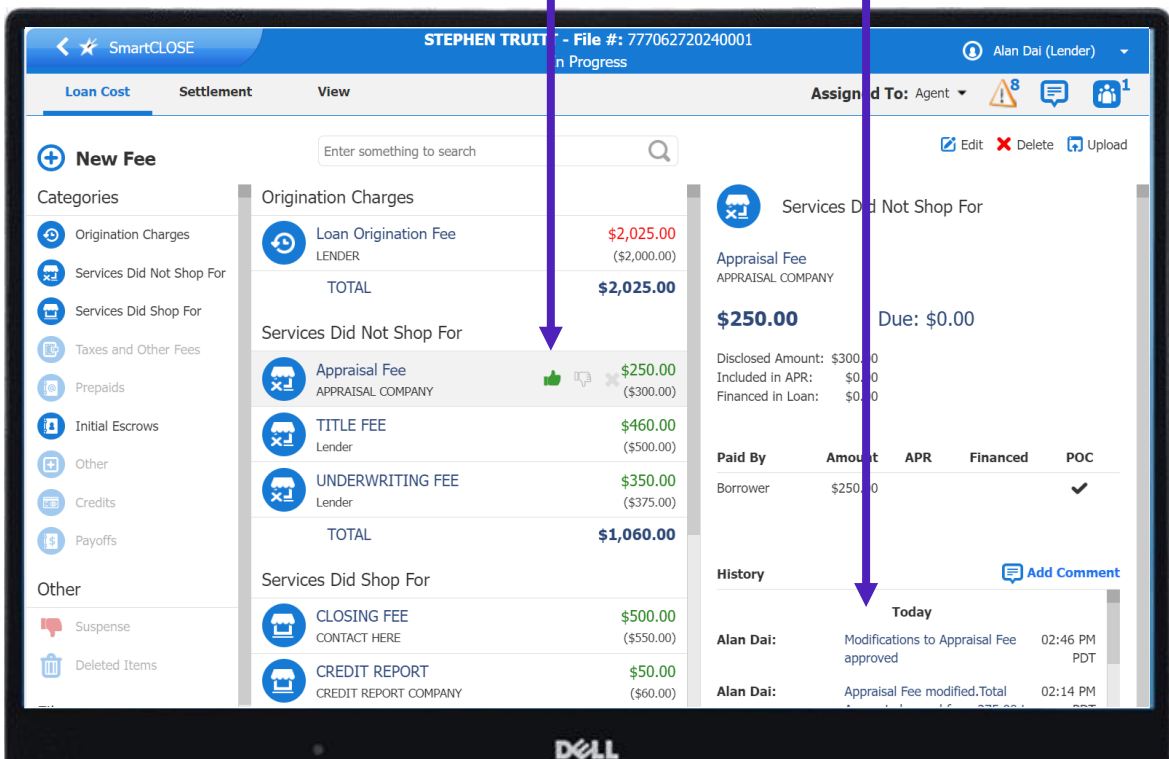
You can see the Agent's actions in the history section of that fee, and the fee will remain in Suspense until it's been restored. You and the Agent can restore the fee, but only you can approve it.



SmartCLOSE® for Lenders

Workflow

If you accept the Agent's changes, hit that green thumbs up button. The approval will be recorded in the fee's history.



If you don't approve, hit the red thumbs down to send it back to Suspense for the Agent to review again.



SmartCLOSE® for Lenders

Workflow

The last portion of the workflow is to view and approve the package that will be sent to the borrower. You and the Agent *must* approve the collaboration by “locking” your respective portions prior to sending the Closing Disclosure to the borrower.

The screenshot shows the SmartCLOSE interface for a file named 'STEPHEN TRUITT - File #: 777070320240001'. The interface includes a top navigation bar with 'SmartCLOSE' and 'View' tabs. Below the navigation bar, there are icons for 'Send to borrower', 'Lender', and 'Agent'. The 'Lender' and 'Agent' icons are highlighted with a green box. The main content area displays the 'Closing Disclosure' document, which includes sections for 'Closing Information', 'Transaction Information', and 'Loan Information'. A table at the bottom of the document shows 'Loan Terms' and 'Monthly Principal & Interest'.

Loan Terms		Can this amount increase after closing?
Loan Amount	\$202,500	NO
Interest Rate	6.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,313.41	NO

If your lock icon is greyed out and you are unable to lock the file, you probably forgot to do something (such as approving a fee).



SmartCLOSE® for Lenders

Workflow

If both you and the Agent approve the collaboration, the file is *Cleared to Close* and both icons will be locked as shown.

The screenshot displays the SmartCLOSE interface for a file titled 'STEPHEN TRUITT - File #: 777062720240001'. The status is 'Cleared to Close'. The interface includes a navigation bar with 'Loan Cost', 'Settlement', and 'View' tabs. A toolbar contains icons for 'Send to borrower', 'Lender', and 'Agent', with the 'Lender' and 'Agent' icons highlighted by a green box and purple arrows pointing to the text above. The main content area shows a 'Closing Disclosure' form with the following data:

Closing Information		Transaction Information		Loan Information	
Date Issued	12/11/2023	Borrower	Stephen Truitt	Loan Term	30 years
Closing Date	6/28/2024		123 Main Street	Purpose	Purchase
Disbursement Date	5/10/2021		Las Vegas, NV 10012	Product	Fixed Rate
Settlement Agent	Settlement Closing Company	Seller		Loan Type	<input checked="" type="checkbox"/> Conventi <input type="checkbox"/> VA <input type="checkbox"/> Other
File #		Lender	DSI Test Lender (Sales)	Loan ID #	7770627202
Property	123 Main Street Las Vegas, NV 10012			MIC #	
Sale Price	\$250,000				

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$202,500	NO
Interest Rate	6.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,313.41	NO

Please note that you may not approve the collaboration on the Agent's behalf, and they may not approve it on yours. If one party approves the file, the other will receive an email notification about the approval.



SmartCLOSE® for Lenders

Send To Borrower

Click "Send to borrower". In the window that appears, you'll now have the option to send out the Closing Disclosure.

The screenshot displays the SmartCLOSE software interface for a loan file titled "STEPHEN TRUITT - File #: 777062720240001". The user is identified as "Alan Dai (Lender)". The interface shows a navigation menu on the left with options like "Documents", "Loan Detail Report", "Closing Disclosure", "Loan Estimate", "Other", "Settlement/Title", and "Action Log". The main area shows a "View" tab with a "Send to borrower" button. A dialog box titled "Send To Borrower" is open, asking "Are you ready to send the following document to the borrower(s)?" with two radio button options: "Loan Estimate" and "Closing Disclosure". The "Closing Disclosure" option is selected. Below the options, the borrowers are listed as "struitt@docmagic.com". At the bottom of the dialog are "Send" and "Cancel" buttons. In the background, a table shows loan details, including "Monthly Principal & Interest" of \$1,313.41 and a "NO" status.

Document	Selected
Loan Estimate	<input type="radio"/>
Closing Disclosure	<input checked="" type="radio"/>

Borrowers: struitt@docmagic.com

Buttons: Send, Cancel

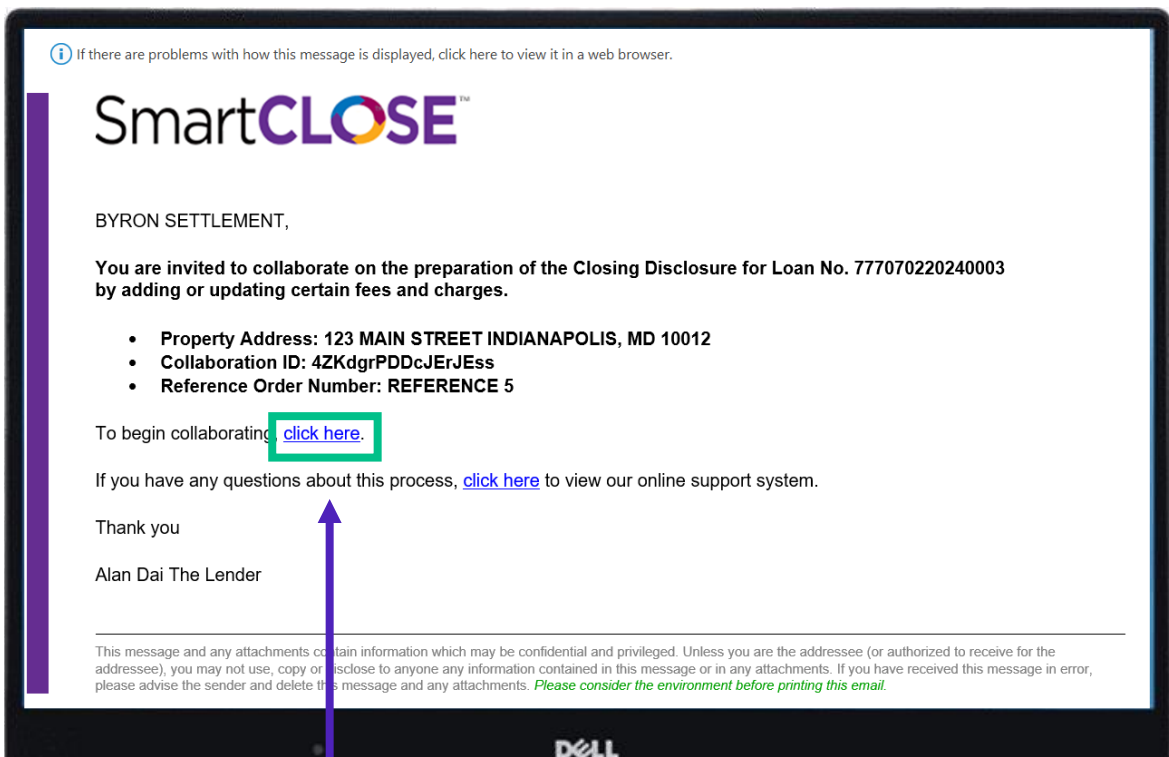
Monthly Principal & Interest	Amount	Status
See Projected Payments below for your Estimated Total Monthly Payment	\$1,313.41	NO



SmartCLOSE® for Agents

Introduction

Welcome to the SmartCLOSE User Guide *for agents*.
SmartCLOSE is DocMagic's collaborative closing portal.



The process begins when the Lender sends you this email inviting you to collaborate with SmartCLOSE. Clicking on the link opens SmartCLOSE in a new browser tab.



SmartCLOSE® for Agents

Accessing SmartCLOSE

You'll be taken to this window where you'll enter your credentials. If it's your first time collaborating, you'll need to create them.

SmartCLOSE

Welcome to
SmartCLOSE

To access this collaboration, please sign in to your account:

Email
alandsettlementagent@docmagic.com

Password

Login Forgot Password

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DELL

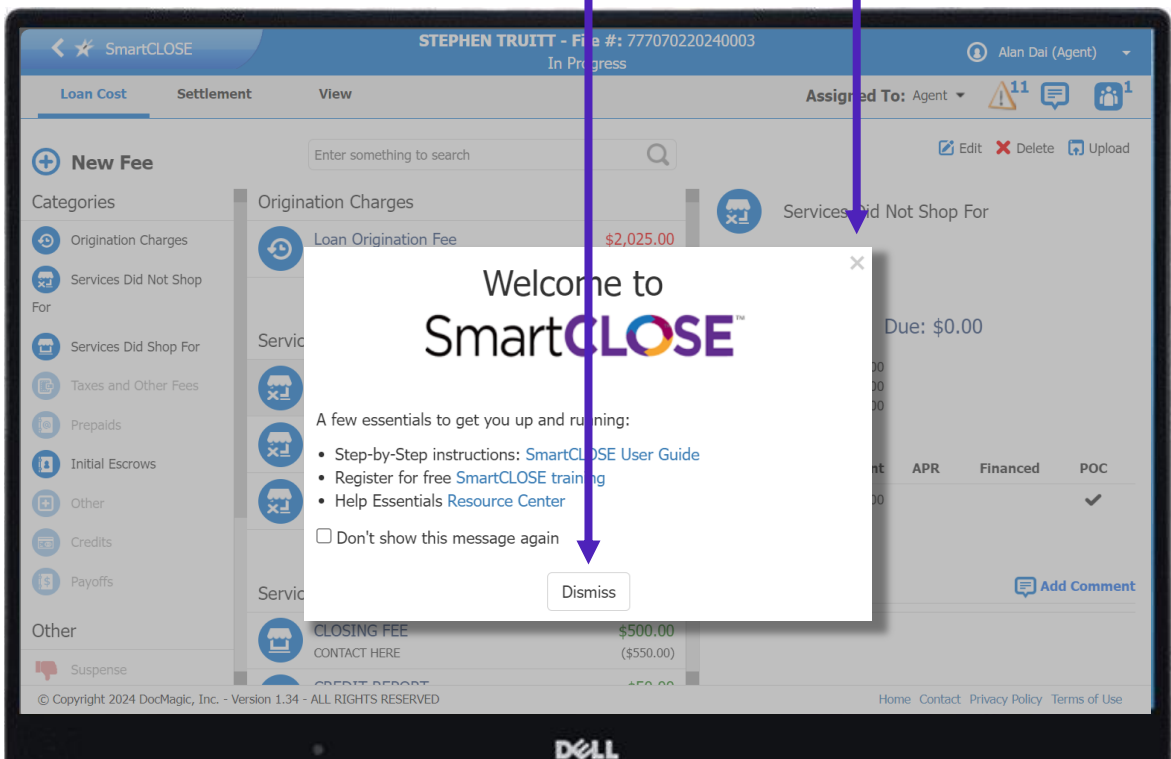
Click Login to enter SmartCLOSE.



SmartCLOSE® for Agents

Tutorial

Once you get into SmartCLOSE, you might be greeted by this pop-up window. Close it to start using SmartCLOSE.



SmartCLOSE® for Agents

Collaborative Worksheet

Once you exit the tutorial, you'll be on the Loan Cost Worksheet View. Centered on the blue bar is the borrower's name, loan number and status of the collaboration.

The screenshot displays the SmartCLOSE interface for a loan in progress. The top navigation bar shows the borrower's name, loan number, and status. The main content area is divided into three columns: Categories, Loan Costs, and Services. The Loan Costs column lists various fees and their amounts, including Loan Origination Fee, Appraisal Fee, Title Fee, Underwriting Fee, and Closing Fee. The Services column shows fees for services not shopped for and services shopped for. A table at the bottom right shows the payment details for the borrower.

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

Statuses include New, In Progress, Agent Approved, Lender Approved, and Cleared to Close. The goal is to get this collaborative package to Cleared to Close through the workflow discussed later in this guide.



SmartCLOSE® for Agents

Collaborative Worksheet

Clicking on SmartCLOSE in the top left takes you back to the Pipeline View where you can view the list worksheets that you've been invited to collaborate on.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar shows 'SmartCLOSE' and 'STEPHEN TRUITT - File #: 777070220240003'. The left sidebar lists 'New Fee' categories such as 'Origination Charges', 'Services Did Not Shop For', and 'Taxes and Other Fees'. The central area shows a table of fees:

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,025.00
	LENDER	(\$2,000.00)
TOTAL		\$2,025.00
Services Did Not Shop For	Appraisal Fee	\$250.00
	APPRAISAL COMPANY	(\$300.00)
	TITLE FEE	\$460.00
	Lender	(\$500.00)
TOTAL		\$1,060.00
Services Did Shop For	CLOSING FEE	\$500.00
	CONTACT HERE	(\$550.00)

The right sidebar shows 'Services Did Not Shop For' and 'Appraisal Fee' details, including a table for 'Paid By' and a 'History' section.

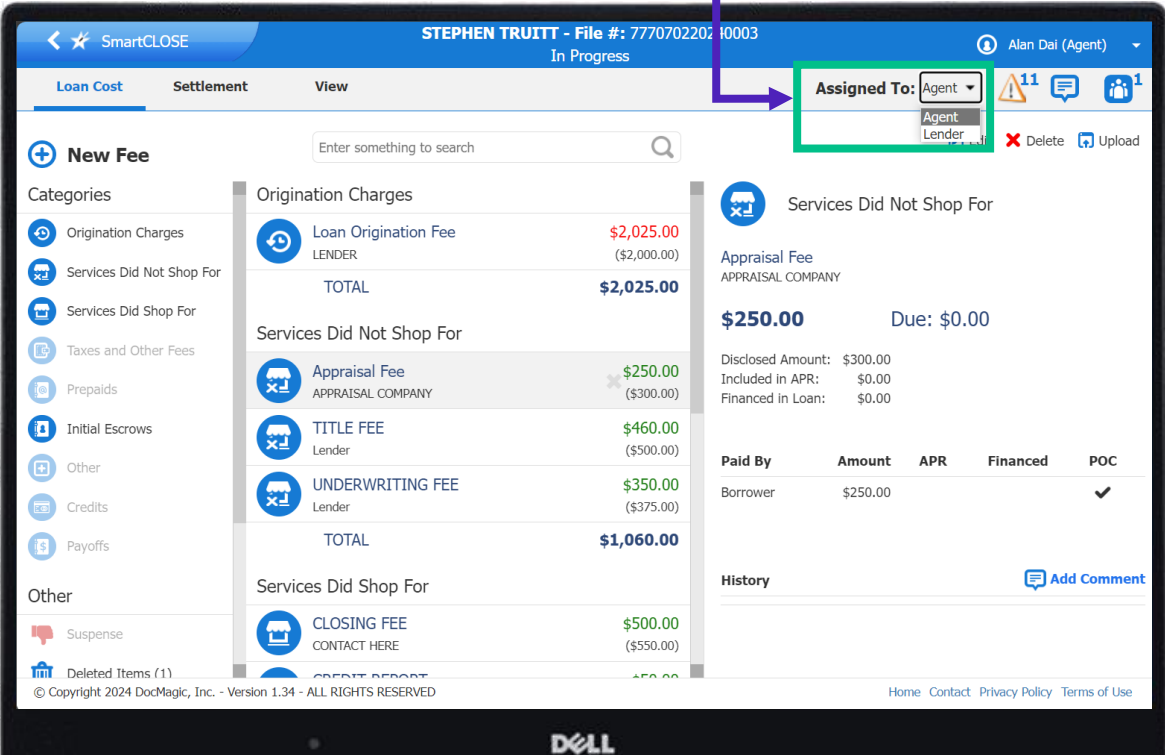
On the right side, you will see your login name with an arrow to the right which provides a dropdown with several options.



SmartCLOSE® for Agents

Assigned To

You can choose who the file is assigned to from here.



This is useful during the collaboration when you need the Lender to review something. A user will receive an email notification every time a file is assigned to them.



SmartCLOSE® for Agents

Audit

This your audit function. The number next to the icon tells you how many warning messages you have.

The screenshot displays the SmartCLOSE interface for a loan file named "STEPHEN TRUITT - File #: 777070220240003". The interface is in "In Progress" status and is assigned to "Agent" Alan Dai. A notification icon in the top right corner shows a warning symbol with the number "11", indicating the total number of warning messages. The main content area is a table of warning messages:

Type	Message	Category	Details
WARNING	No LE Initial Deposit Amount detected.	Federal-RESPA, Federal-TRID	[Details icon]
WARNING	Mortgage Insurance Certificate # is required for Closing Disclosures.	DataValidation-ChargesAndFees	[Details icon]
WARNING	Listing Agent required on Purchase Transactions.	DataValidation-ServiceProviders	[Details icon]
WARNING	Selling Agent required on Purchase Transactions.	DataValidation-ServiceProviders	[Details icon]
WARNING	Loan Number may not differ from prior issued Loan Number	Federal-TRID	[Details icon]
WARNING	Rate Lock not disclosed within 3 business days	Federal-TRID	[Details icon]
WARNING	Settlement Agent is missing File Number. License ID.	DataValidation-ServiceProviders	[Details icon]
WARNING	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.	Federal-TRID	[Details icon]
WARNING	Loan Origination Fee (O): \$2,025.00 exceeds baseline amount \$2,000.00; Fee violates TILA/RESPA Tolerance.	Federal-TRID	[Details icon]
WARNING	NMLS_ID:75 status is NOT APPROVED . There are no Federal or State License records.	DataValidation-ServiceProviders	[Details icon]
WARNING	Loan Origination Fee (O): \$2,025.00 exceeds baseline amount \$2,000.00; Fee violates TILA/RESPA Tolerance.	Federal-TRID	[Details icon]

The interface also includes a left-hand navigation menu with categories like "New Fee", "Origation Charges", "Services Did Not Shop For", "Services Did Shop For", "Taxes and Other Fees", "Prepays", "Initial Escrows", "Other", "Credits", "Payoffs", "Suspense", and "Deleted Items (1)". The bottom of the screen shows a "DELL" logo.

SmartCLOSE automatically runs an audit any time a change is made. You'll know this is happening when you see this icon briefly change into a spinning circle.



SmartCLOSE® for Agents

Messaging

SmartCLOSE has a messaging function. If you have pending messages, you'll see a number next to this icon. Along with the message itself, you can see the sender and the timestamp.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar shows the file name "STEPHEN TRUITT - File #: 777070220240003" and the status "In Progress". The user "Alan Dai (Agent)" is logged in. The interface is divided into several sections:

- Message History:** Shows a message from Alan Dai: "please review the Appraisal Fee" sent at 01:46 PM PDT. The fee name "Appraisal Fee" is highlighted in blue.
- Message Input:** A text box for composing a message with "Add" and "Clear" buttons.
- Fee Schedule:** A table listing various fees and their amounts.
- Paid By Table:** A table showing payment details for the borrower.
- History:** A section for adding comments.

Category	Item	Amount
Origination Charges	Loan Origination Fee	LENDER
	TOTAL	
	Services Did Not Shop For	
Services Did Not Shop For	Appraisal Fee	APPRAISAL COMPANY
	TITLE FEE	LENDER
	UNDERWRITING FEE	LENDER
TOTAL		\$1,060.00
Services Did Shop For	CLOSING FEE	CONTACT HERE
	CREDT REPORT	
	TOTAL	

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

You can reference specific fees in messages. Click on the fee name linked in blue to be directly taken to that fee. Any time a message is sent, the recipient will receive a notification email.



SmartCLOSE® for Agents

Contact Center

The contact icon allows you to see all the parties that are collaborating on this loan. A green light next to a title indicates that the party is currently active in the portal.

SmartCLOSE STEPHEN TRUITT - File #: 777070220240003 In Progress Alan Dai (Agent)

Assigned To: Agent

	Lender ●	Mortgage Broker ●	Real Estate Broker (B) ●	Real Estate Broker (S) ●	Settlement Agent ●
Name	LO TEST PROVIDER	BROKER NAME			SETTLEMENT CLOSING COM...
Address	STREET CITY CA 90501				1 SETTLEMENT BLVD CITY CA 90248-___
NMLS ID	2222222-007				
ST License ID	1111111				
Contact	CONTACT HERE				BYRON SETTLEMENT
Contact NMLS ID	123456				
Contact License ID					
Email	aland@docmagic.com				alandsettlementagent@docm...
Phone	(800) 000-0000				(310) 555-1111
			Role: Read Only	Role: Read Only	Role: Agent Invitation Link Resend Invitation Change Role

Invite Invite

Close

Deleted Items (1) CREDIT REPORT 450.00 PDT

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You may also perform actions on service providers from this menu depending on permissions, such as inviting Read-Only collaborators. Please note that you cannot change the Lender's permissions (but they can edit yours!)



SmartCLOSE® for Agents

Tabs At A Glance

Loan Cost: Modifications are made to costs and fees.

View: Preview, finalize, and send documents.

The screenshot shows the SmartCLOSE interface for a file named 'STEPHEN TRUITT - File #: 777070220240003'. The 'Loan Cost' tab is selected, showing a list of fees. The interface includes a search bar, navigation icons, and a table of fees.

Category	Item	Amount
Services Did Not Shop For	Loan Origination Fee LENDER	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
	Appraisal Fee APPRAISAL COMPANY	\$250.00 (\$300.00)
Services Did Shop For	TITLE FEE Lender	\$460.00 (\$500.00)
	UNDERWRITING FEE Lender	\$350.00 (\$375.00)
	TOTAL	\$1,060.00
Services Did Shop For	CLOSING FEE CONTACT HERE	\$500.00 (\$550.00)
	CREDIT REPORT CREDIT REPORT COMPANY	\$50.00 (\$60.00)

Settlement: Closing, disbursement, and other accounting adjustments are managed here.



SmartCLOSE® for Agents

Loan Cost Tab – Left Column

The Loan Cost tab is divided into three columns. At the top of the left column are the fee categories, as defined by TRID.

STEPHEN TRUITT - File #: 777070220240003
In Progress

Assigned To: Agent

Enter something to search

New Fee

Categories

- Origination Charges
- Services Did Not Shop For
- Services Did Shop For
- Taxes and Other Fees
- Prepays
- Initial Escrows
- Other
- Credits
- Payoffs
- Suspense
- Deleted Items

Origination Charges

Loan Origination Fee LENDER	\$2,025.00 (\$2,000.00)
TOTAL	\$2,025.00

Services Did Not Shop For

Appraisal Fee APPRAISAL COMPANY	\$250.00 (\$300.00)
TITLE FEE Lender	\$460.00 (\$500.00)
UNDERWRITING FEE Lender	\$350.00 (\$375.00)
TOTAL	\$1,060.00

Services Did Shop For

CLOSING FEE CONTACT HERE	\$500.00 (\$550.00)
CREDIT REPORT CREDIT REPORT COMPANY	\$50.00 (\$60.00)

Services Did Not Shop For

Appraisal Fee
APPRAISAL COMPANY

\$250.00 Due: \$0.00

Disclosed Amount: \$300.00
Included in APR: \$0.00
Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

History [Add Comment](#)

Today

Alan Dai: please review the Appraisal Fee 01:46 PM PDT

Click on a fee category to jump to it. If the category is greyed out, it is not present in the worksheet.



SmartCLOSE® for Agents

Loan Cost Tab – Left Column

Clicking the New Fee button in the upper left-hand corner allows for the addition of a new fee. This is very similar to the editing a fee, which will be covered in a few slides.

The screenshot shows the SmartCLOSE interface for a loan file. The top navigation bar includes 'SmartCLOSE', the file name 'STEPHEN TRUITT - File #: 777070220240003', and the status 'In Progress'. The user is identified as 'Alan Dai (Agent)'. The 'Loan Cost' tab is selected, and the 'New Fee' button is highlighted with a green box and a purple arrow. The interface is divided into three main sections: a left sidebar with categories, a central list of fees, and a right-hand summary and history section.

Categories:

- Origination Charges
- Services Did Not Shop For
- Services Did Shop For
- Taxes and Other Fees
- Prepays
- Initial Escrows
- Other
- Credits
- Payoffs
- Other
 - Suspense
 - Deleted Items

Services Did Not Shop For:

Category	Item	Amount
Origination Charges	Loan Origination Fee LENDER	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
Services Did Not Shop For	Appraisal Fee APPRAISAL COMPANY	\$250.00 (\$300.00)
	TITLE FEE Lender	\$460.00 (\$500.00)
	UNDERWRITING FEE Lender	\$350.00 (\$375.00)
TOTAL	\$1,060.00	

Services Did Shop For:

CLOSING FEE CONTACT HERE	\$500.00 (\$550.00)
CREDIT REPORT CREDIT REPORT COMPANY	\$50.00 (\$60.00)

Summary: Appraisal Fee: \$250.00, Due: \$0.00. Disclosed Amount: \$300.00, Included in APR: \$0.00, Financed in Loan: \$0.00.

Paid By Table:

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

History: Today, Alan Dai: please review the Appraisal Fee 01:46 PM PDT

As an Agent, you may not add origination fees, but lenders can add new fees across all categories. Read-only users, if there are any, can't add any fees.



SmartCLOSE® for Agents

Loan Cost Tab – Left Column

If the Lender rejects a fee change that you made, the fee will be put into Suspense. You can go into the Suspense bucket to edit the fee and/or provide additional information for their re-consideration. We'll go over this in the Workflow section later.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 777070220240003', and the status 'In Progress'. The user 'Alan Dai (Agent)' is logged in. The 'Loan Cost' tab is active, showing a search bar and action buttons (Edit, Delete, Upload). The left sidebar lists categories: New Fee, Origination Charges, Services Did Not Shop For, Services Did Shop For, Taxes and Other Fees, Prepaids, Initial Escrows, Other, Credits, Payoffs, Suspense, and Deleted Items. The main content area is divided into three sections: 'Origination Charges' (Loan Origination Fee: \$2,025.00), 'Services Did Not Shop For' (Appraisal Fee: \$250.00, TITLE FEE: \$460.00, UNDERWRITING FEE: \$350.00), and 'Services Did Shop For' (CLOSING FEE: \$500.00, CREDIT REPORT: \$50.00). A 'Paid By' table shows the Borrower paid \$250.00. A 'History' section shows a comment from Alan Dai: 'please review the Appraisal Fee' at 01:46 PM PDT.

Deleted fees will display in the Deleted Items bucket. They can be easily restored or permanently deleted.



SmartCLOSE® for Agents

Loan Cost Tab – Left Column

At the bottom of the left column, you can filter fees from the listed options.

The screenshot displays the 'Loan Cost' tab in the SmartCLOSE interface. The left sidebar contains a 'Filter' section with the following options:

- Recently Changed
- Borrower Paid
- Seller Paid
- Optional
- Before Closing

The main content area shows a list of fees categorized into three groups:

- Origination Charges**
 - Loan Origination Fee: \$2,025.00 (Lender, \$2,000.00)
 - TOTAL: \$2,025.00**
- Services Did Not Shop For**
 - Appraisal Fee: \$250.00 (Appraisal Company, \$300.00)
 - TITLE FEE: \$460.00 (Lender, \$500.00)
 - UNDERWRITING FEE: \$350.00 (Lender, \$375.00)
 - TOTAL: \$1,060.00**
- Services Did Shop For**
 - CLOSING FEE: \$500.00 (Contact Here, \$550.00)
 - CREDIT REPORT: \$50.00 (Credit Report Company, \$60.00)

On the right, there is a detailed view for the 'Appraisal Fee' (Appraisal Company) for \$250.00, with a due amount of \$0.00. It includes a table for 'Paid By' and a 'History' section with a comment from Alan Dai: 'please review the Appraisal Fee' at 01:46 PM PDT.



SmartCLOSE® for Agents

Loan Cost Tab – Center Column

The center column displays the complete listing of all fees and costs alphabetized and organized exactly as they appear in the integrated disclosure.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes 'SmartCLOSE', the file name 'STEPHEN TRUITT - File #: 777070220240003', and the user 'Alan Dai (Agent)'. The 'Loan Cost' tab is active, showing a list of fees and costs. The central column lists fees with their amounts color-coded: red for higher than original estimate, green for equal or lesser. A table on the right shows the 'Paid By' information for the Appraisal Fee.

Category	Fee Name	Amount	Original Estimate
Origination Charges	Loan Origination Fee LENDER	\$2,025.00	(\$2,000.00)
	TOTAL	\$2,025.00	
Services Did Not Shop For	Appraisal Fee APPRAISAL COMPANY	\$250.00	(\$300.00)
	TITLE FEE Lender	\$460.00	(\$500.00)
	UNDERWRITING FEE Lender	\$350.00	(\$375.00)
	TOTAL	\$1,060.00	
Services Did Shop For	CLOSING FEE CONTACT HERE	\$500.00	(\$550.00)
	CREDIT REPORT CREDIT REPORT COMPANY	\$50.00	(\$60.00)

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

Fee amounts are color-coded to reflect their relation to the values originally provided to the borrower. Red means that the fee is higher, while green means that the fee is of equal or lesser value than the original estimate.



SmartCLOSE® for Agents

Loan Cost Tab – Right Column

The right column provides the individual cost detail information for each loan cost and fee.

The screenshot displays the 'Loan Cost' tab for a loan file. The center column lists various fees, and the right column provides a detailed view of the selected 'Appraisal Fee'.

Category	Item	Amount
Origination Charges	Loan Origination Fee LENDER	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
Services Did Not Shop For	Appraisal Fee APPRAISAL COMPANY	\$250.00 (\$300.00)
	TITLE FEE Lender	\$460.00 (\$500.00)
	UNDERWRITING FEE Lender	\$350.00 (\$375.00)
	TOTAL	\$1,060.00
Services Did Shop For	CLOSING FEE CONTACT HERE	\$500.00 (\$550.00)
	CREDIT REPORT CREDIT REPORT COMPANY	\$50.00 (\$60.00)

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

Click on a fee in the center column to view the details in the right column.



SmartCLOSE® for Agents

Loan Cost Tab – Right Column

Click here to Edit the fee.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name "STEPHEN TRUITT - File #: 777070220240003", and the status "In Progress". The user "Alan Dai (Agent)" is logged in. The "Loan Cost" tab is active, showing a list of fees categorized into "Origination Charges", "Services Did Not Shop For", "Services Did Shop For", and "Other".

The "Services Did Not Shop For" section is highlighted, showing an "Appraisal Fee" for \$250.00. A callout box with the text "Click here to Edit the fee." points to the "Edit" button next to this fee. Other fees in this category include "TITLE FEE" (\$460.00) and "UNDERWRITING FEE" (\$350.00). The total for this category is \$1,060.00.

The "Services Did Shop For" section shows a "CLOSING FEE" (\$500.00) and a "CREDIT REPORT" (\$50.00). The total for this category is \$550.00.

The "Other" section shows a "CREDIT REPORT" (\$50.00). The total for this category is \$50.00.

The right-hand side of the interface shows details for the "Appraisal Fee", including the amount (\$250.00), due date (\$0.00), and a table of "Paid By" information. The "Paid By" table has columns for "Paid By", "Amount", "APR", "Financed", and "POC". The "Borrower" row shows a payment of \$250.00.

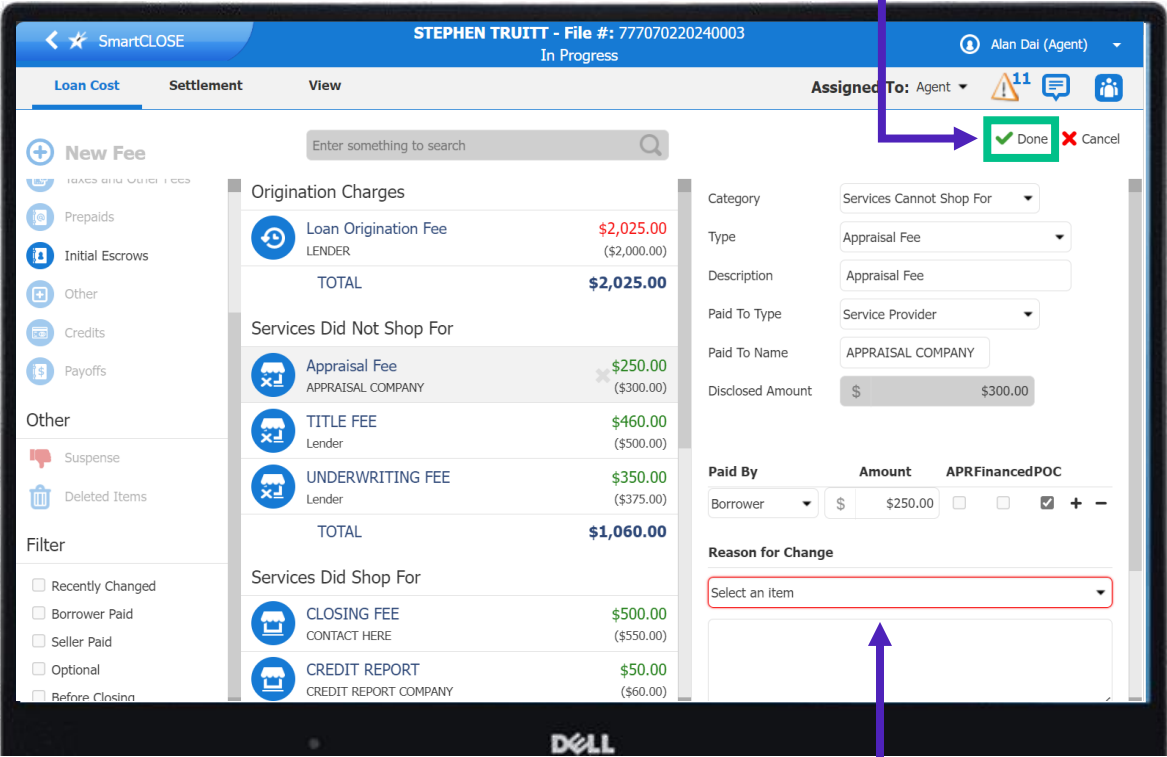
The "History" section shows a comment from Alan Dai: "please review the Appraisal Fee" at 01:46 PM PDT.



SmartCLOSE® for Agents

Loan Cost Tab – Right Column

Make your changes and then select Done.



You must select a Reason for Change. Below that, you have the option to add any comments associated with the change.



SmartCLOSE® for Agents

Loan Cost Tab – Right Column

Every time you make a change, the system will run an audit – denoted by the spinning circle.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 777070220240003', and the agent's name 'Alan Dai (Agent)'. The 'Loan Cost' tab is active, showing a list of fees. A spinning circle icon in the top right corner indicates an audit is running. A callout box points to this icon. The 'History' section shows a log of changes made to the 'Appraisal Fee' by 'Alan Dai'.

Category	Item	Amount
Services Did Not Shop For	Loan Origination Fee (LENDER)	\$2,025.00 (\$2,000.00)
	TOTAL	\$2,025.00
	Appraisal Fee (APPRAISAL COMPANY)	\$250.00 (\$300.00)
Services Did Shop For	TITLE FEE (Lender)	\$460.00 (\$500.00)
	UNDERWRITING FEE (Lender)	\$350.00 (\$375.00)
	TOTAL	\$1,060.00
Services Did Shop For	CLOSING FEE (CONTACT HERE)	\$500.00 (\$550.00)
	CREDIT REPORT (CREDIT REPORT COMPANY)	\$50.00 (\$60.00)
	TOTAL	\$550.00 (\$610.00)

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

History

Today

Alan Dai: Appraisal Fee modified. Due Amount 03:21 PM changed from 250.00 to 0.00 PDT
Reason: New information obtained

Every edit to the fee will be noted in the History section. This includes who made the change, the amount changed, the time it was made, and the reason for change. Collaborators can also add comments at any time.



SmartCLOSE® for Agents

Loan Cost Tab – Right Column

You can upload supporting documentation by clicking Upload to open the file upload window.

SmartCLOSE STEPHEN TRUITT - File #: 777070220240003 In Progress Alan Dai (Agent)

Loan Cost Settlement View Assigned To: Agent

Enter something to search

New Fee

- Prepays
- Initial Escrows
- Other
- Credits
- Payoffs

Other

- Suspense
- Deleted Items

Filter

- Recently Changed
- Borrower Paid
- Seller Paid
- Optional

Origination Charges

Loan Origination Fee	LENDER	\$2,025.00	(\$2,000.00)
TOTAL		\$2,025.00	

Services Did Not Shop For

Appraisal Fee	APPRAISAL COMPANY	\$250.00	(\$300.00)
TITLE FEE	Lender	\$460.00	(\$500.00)
UNDERWRITING FEE	Lender	\$350.00	(\$375.00)
TOTAL		\$1,060.00	

Services Did Shop For

CLOSING FEE	CONTACT HERE	\$500.00	(\$550.00)
CREDIT REPORT	CREDIT REPORT COMPANY	\$50.00	(\$60.00)

Services Did Not Shop For

Appraisal Fee
APPRAISAL COMPANY

\$250.00 Due: \$0.00

Disclosed Amount: \$300.00
Included in APR: \$0.00
Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

History Add Comment

Today

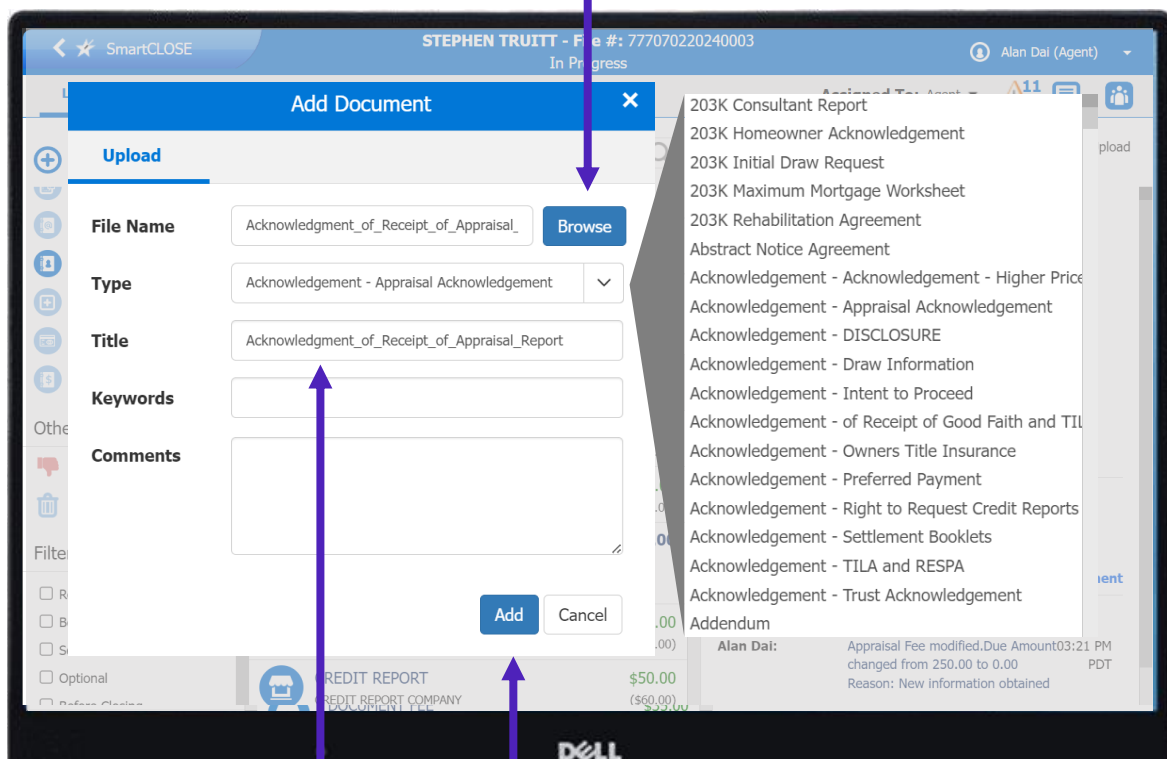
Alan Dai: Appraisal Fee modified.Due Amount03:21 PM changed from 250.00 to 0.00 PDT Reason: New information obtained



SmartCLOSE® for Agents

Loan Cost Tab – Right Column

Click Browse to select a file to upload from your computer. Below that, select a file type from a list by clicking on the drop down.



Enter a Title. One may auto-populate when you upload a file. A title is required but Keywords and Comments are optional. Select Add when done.



SmartCLOSE® for Agents

Loan Cost Tab – Right Column

You'll see the record of the file upload in the fee's history. Click on the file name to download it.

The screenshot shows the SmartCLOSE interface for a file named "STEPHEN TRUITT - File #: 777070220240003". The "Loan Cost" tab is active, showing a list of fees categorized into "Origination Charges", "Services Did Not Shop For", and "Services Did Shop For".

Origination Charges:

- Loan Origination Fee: \$2,025.00 (LENDER)
- TOTAL: \$2,025.00

Services Did Not Shop For:

- Appraisal Fee: \$250.00 (APPRaisal COMPANY)
- TITLE FEE: \$460.00 (Lender)
- UNDERWRITING FEE: \$350.00 (Lender)
- TOTAL: \$1,060.00

Services Did Shop For:

- CLOSING FEE: \$500.00 (CONTACT HERE)
- CREDIT REPORT: \$50.00 (CREDIT REPORT COMPANY)
- DOCUMENT FEE: \$35.00 (DOCUMENT SYSTEMS, INC.)

The "Appraisal Fee" is highlighted, showing a total of \$250.00. The "Paid By" table indicates the borrower paid \$250.00. The "History" section shows a document upload by Alan Dai at 03:28 PM PDT, with the file name "Acknowledgment_of_Receipt_of_Appraisal_Report".



SmartCLOSE® for Agents

Loan Cost Tab – Right Column

Finally, you can delete a fee by clicking here.

SmartCLOSE STEPHEN TRUITT - File #: 777070220240003 In Progress Assigned To: Agent

Enter something to search

New Fee

Categories

- Origination Charges
- Services Did Not Shop For
- Services Did Shop For
- Taxes and Other Fees
- Prepays
- Initial Escrows
- Other
- Credits
- Payoffs

Other

- Suspense
- Deleted Items (1)

Filter

- Recently Changed

Origination Charges

- Loan Origination Fee LENDER \$2,025.00 (\$2,000.00)
- TOTAL \$2,025.00

Services Did Not Shop For

- TITLE FEE Lender \$460.00 (\$500.00)
- UNDERWRITING FEE Lender \$350.00 (\$375.00)
- TOTAL \$810.00

Services Did Shop For

- CLOSING FEE CONTACT HERE \$500.00 (\$550.00)
- CREDIT REPORT CREDIT REPORT COMPANY \$50.00 (\$60.00)
- DOCUMENT FEE DOCUMENT SYSTEMS, INC. \$35.00 (\$40.00)
- PROCESSING FEE Lender \$300.00 (\$350.00)

Services Did Not Shop For

TITLE FEE Lender

\$460.00 Due: \$460.00

Disclosed Amount: \$500.00
Included in APR: \$0.00
Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$460.00			

History Add Comment

You can find it in the deleted items section.



SmartCLOSE® for Agents

Settlement Tab

The Settlement Tab is where you'll find your transactions, which can be broken down into Summaries of Categories and Calculating Cash to Close.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes 'SmartCLOSE', the file name 'STEPHEN TRUITT - File #: 777070220240003', and the status 'In Progress'. The 'Settlement' tab is selected and highlighted with a green box. The interface is divided into two main columns: 'BORROWER'S TRANSACTION' and 'SELLER'S TRANSACTION'. Each column lists various transaction items with their respective amounts. An 'Edit' button is visible in the top right corner of the transaction list, with a blue arrow pointing to it from a text box below.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$258,609.12	M. Due to Seller at Closing	\$250,000.00
01 Sale Price of Property	\$250,000.00	01 Sale Price of Property	\$250,000.00
02 Sale Price of Any Personal Property Included in ...	\$0.00	02 Sale Price of Any Personal Property Included in ...	\$0.00
03 Closing Costs Paid at Closing (J)	\$8,609.12	03	
04		04	
Adjustments		05	
05		06	
06		07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 City/Town Tax...	to	09 City/Town Tax...	to
09 County Taxes	to	10 County Taxes	to
10 Assessments	to	11 Assessments	to
11		12	
12		13	
13		14	

Credits, adjustments, and other transactional information can easily be viewed and updated – just click Edit.



SmartCLOSE® for Agents

View Tab

The View tab gives you a preview of what the paperwork will look like to the borrower.

The screenshot displays the SmartCLOSE interface for a file named "STEPHEN TRUITT - File #: 777070220240003". The "View" tab is selected, showing a preview of a "Closing Disclosure" document. The document content includes:

Closing Disclosure *This form is a statement of final loan terms and closing costs. Complete document with your Loan Estimate.*

Closing Information		Transaction Information		Loan Information	
Date Issued	12/11/2023	Borrower	Stephen Truitt	Loan Term	30 years
Closing Date	7/2/2024		123 Main Street	Purpose	Purchase
Disbursement Date	5/10/2021		Indianapolis, MD 10012	Product	Fixed Rate
Settlement Agent	Settlement Closing Company	Seller		Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> VA
File #				Loan ID #	7770702202400
Property	123 Main Street	Lender	DSI Test Lender (Sales)	MIC #	
	Indianapolis, MD 10012				
Sale Price	\$250,000				

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$202,500	NO
Interest Rate	6.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,313.41	NO

Does the loan have these features?

This is also where the Lender and the Agent can approve the collaboration and send documents to borrowers.



SmartCLOSE® for Agents

View Tab

These icons allow you to display the documents in the left column as either thumbnails or as a list.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 777070220240003', and the status 'In Progress'. The user 'Alan Dai (Agent)' is logged in. The main interface is divided into a left sidebar and a main content area. The sidebar contains a 'Documents' section with a list of items: 'Loan Detail Report', 'Closing Disclosure', 'Loan Estimate', 'Other', 'Settlement/Titles', and 'Action Log'. The 'Closing Disclosure' item is selected, and its sub-items 'Page 1' through 'Page 6' are listed. The main content area displays the 'Closing Disclosure' document. The document title is 'Closing Disclosure' with a subtitle: 'This form is a statement of final loan terms and closing costs. Complete this document with your Loan Estimate.' The document content is organized into sections: 'Closing Information', 'Transaction Information', and 'Loan Information'. The 'Closing Information' section includes fields for Date Issued (12/11/2023), Closing Date (7/2/2024), Disbursement Date (5/10/2021), Settlement Agent (Settlement Closing Company), File #, Property (123 Main Street, Indianapolis, MD 10012), and Sale Price (\$250,000). The 'Transaction Information' section includes Borrower (Stephen Truitt, 123 Main Street, Indianapolis, MD 10012) and Lender (DSI Test Lender (Sales)). The 'Loan Information' section includes Loan Term (30 years), Purpose (Purchase), Product (Fixed Rate), Loan Type (with checkboxes for Conventional and VA), and Loan ID # (777070220240003). Below these sections is a 'Loan Terms' table with columns for 'Loan Amount', 'Interest Rate', and 'Monthly Principal & Interest'. The table shows a loan amount of \$202,500, an interest rate of 6.75%, and a monthly principal and interest of \$1,313.41. A 'Can this amount increase after closing?' column is also present, with 'NO' for all three rows. At the bottom of the table, there is a question: 'Does the loan have these features?'. The interface also features a top toolbar with various icons for document management, including a grid icon and a list icon, which are highlighted by a green box and a purple arrow pointing to the text above. Another purple arrow points from the text below to the 'Page 1' link in the sidebar.

Click on a document name or page number to go to a preview of that item.



SmartCLOSE® for Agents

View Tab

This button sends the selected document package to the borrower. Lenders can send out certain documents (ex. Loan Estimate) prior to worksheet approval, but this button will be greyed out for you.

The screenshot shows the SmartCLOSE interface for a file named 'STEPHEN TRUITT - File #: 777070220240003'. The user is 'Alan Dai (Agent)'. The 'View' tab is active, and the 'Send to borrower' button is highlighted with a green box and a blue arrow. The document being viewed is a 'Closing Disclosure'.

Closing Information		Transaction Information		Loan Information	
Date Issued	12/11/2023	Borrower	Stephen Truitt	Loan Term	30 years
Closing Date	7/7/2024		123 Main Street	Purpose	Purchase
Disbursement Date	5/10/2021		Indianapolis, MD 10012	Product	Fixed Rate
Settlement Agent	Settlement Closing Company	Seller		Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> VA
File #		Lender	DSI Test Lender (Sales)	Loan ID #	777070220240003
Property	123 Main Street Indianapolis, MD 10012			MIC #	
Sale Price	\$2,000,000				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$202,500	NO	
Interest Rate	6.75%	NO	
Monthly Principal & Interest	\$1,313.41	NO	

See Projected Payments below for your Estimated Total Monthly Payment

Does the loan have these features?

A locked icon (not pictured) signifies that a user has approved the package – while an unlocked icon means that the package is not yet approved. Each user can only lock the file on their own behalf.



SmartCLOSE® for Agents

View Tab

Navigation icons are here - zoom in, zoom out and page up and down.

The screenshot displays the SmartCLOSE application interface. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 77707022024000', and the user 'Alan Dai (Agent)'. The 'View' tab is active, showing a toolbar with navigation icons (zoom in, zoom out, page up, page down) highlighted in a green box. The main content area displays a 'Closing Disclosure' document with the following information:

Closing Information		Transaction Information		Loan Information	
Date Issued	12/11/2023	Borrower	Stephen Truitt	Loan Term	30 years
Closing Date	7/2/2024		123 Main Street	Purpose	Purchase
Disbursement Date	5/10/2021		Indianapolis, MD 10012	Product	Fixed Rate
Settlement Agent	Settlement Closing Company	Seller		Loan Type	<input checked="" type="checkbox"/> Conventional
File #					<input type="checkbox"/> VA
Property	123 Main Street	Lender	DSI Test Lender (Sales)	Loan ID #	77707022024000
	Indianapolis, MD 10012			MIC #	
Sale Price	\$250,000				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$202,500	NO	
Interest Rate	6.75%	NO	
Monthly Principal & Interest	\$1,313.41	NO	

Additional information: See Projected Payments below for your Estimated Total Monthly Payment.

Does the loan have these features?

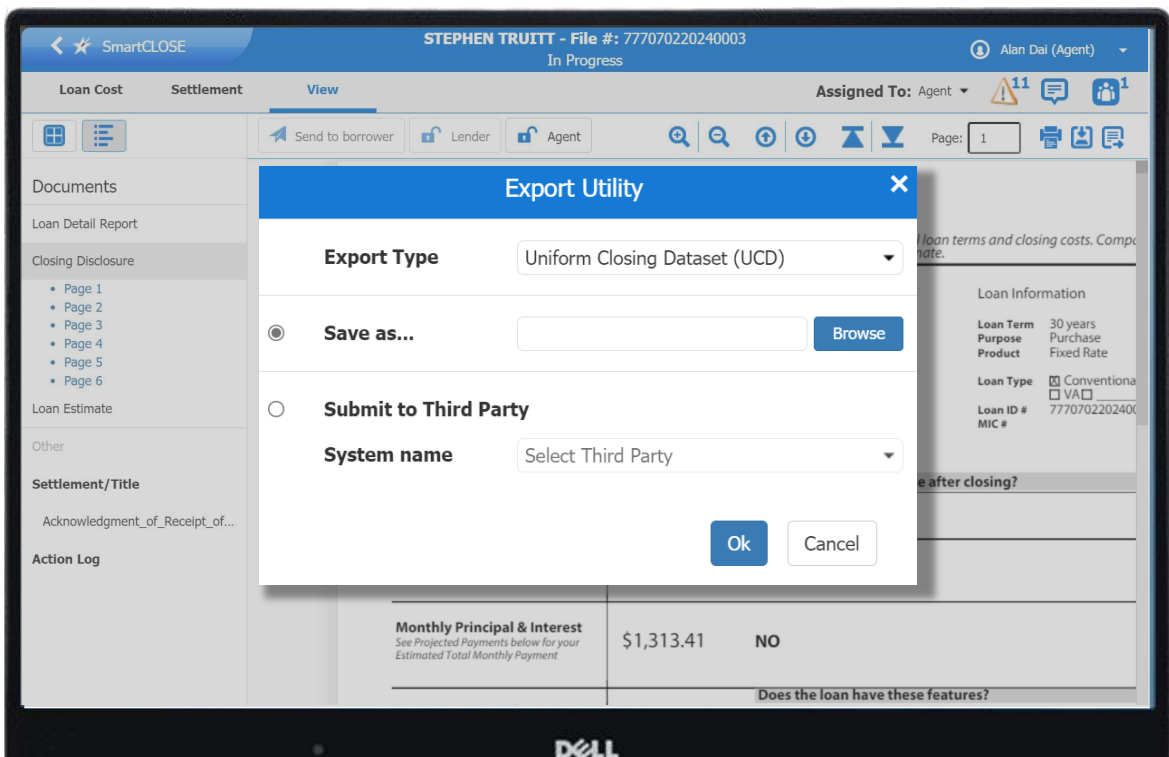
These icons allow you to print, download/save and export the package as UCD.



SmartCLOSE® for Agents

View Tab

If you choose to export the package as a UCD, you'll get this pop-up where you can either save the file as an XML on your computer or submit it to a third party such as a Freddie or Fannie.



If you uploaded any supplemental documentation, you'll see that here, in the Other section.

The screenshot shows the SmartCLOSE 'View' tab for a loan file titled 'STEPHEN TRUITT - File #: 777070220240003'. The interface includes a top navigation bar with 'Loan Cost', 'Settlement', and 'View' tabs. A left sidebar lists document categories: Documents, Loan Detail Report, Closing Disclosure (with sub-items Page 1-6), Loan Estimate, Other, Settlement/Title, and Action Log. The main content area displays the 'Closing Disclosure' form, which is a statement of final loan terms and closing costs. The form is divided into sections: Closing Information, Transaction Information, Loan Information, Loan Terms, and a section for loan features. A blue arrow points from the text box above to the 'Other' section in the sidebar, which contains a document titled 'Acknowledgment_of_Receipt_of...'. The 'Loan Terms' section includes a table with columns for 'Loan Terms' and 'Can this amount increase after closing?'. The 'Loan Terms' table has three rows: Loan Amount (\$202,500), Interest Rate (6.75%), and Monthly Principal & Interest (\$1,313.41). The 'Can this amount increase after closing?' column has 'NO' for all three rows. The 'Loan Information' section includes fields for Date Issued, Closing Date, Disbursement Date, Settlement Agent, File #, Property, Sale Price, Borrower, Seller, Lender, Loan Term, Purpose, Product, Loan Type, Loan ID #, and MIC #.

Loan Terms	Can this amount increase after closing?
Loan Amount	NO
Interest Rate	NO
Monthly Principal & Interest	NO



SmartCLOSE® for Agents

View Tab

Finally, the Action Log captures the entire audit trail of actions taken within SmartCLOSE for that collaboration, starting with the most recent first.

The screenshot displays the SmartCLOSE interface for a loan file titled "STEPHEN TRUITT - File #: 777070220240003". The user is logged in as "Alan Dai (Agent)". The interface shows a navigation menu on the left with options like "Loan Cost", "Settlement", and "View". The main area displays an "Action Log" for "Today". A blue arrow points from the text box above to the "Action Log" section in the interface.

Time	User	Action
03:52 PM PDT	Alan Dai	Collaboration accessed as Agent
03:51 PM PDT	Alan Dai	Collaboration accessed as Agent
03:50 PM PDT	Alan Dai	Collaboration accessed as Agent
03:48 PM PDT	Alan Dai	Collaboration accessed as Agent
03:45 PM PDT	Alan Dai	Collaboration accessed as Agent
03:31 PM PDT	Alan Dai	Appraisal Fee for 250.00 was restored
03:31 PM PDT	Alan Dai	Collaboration accessed as Agent
03:30 PM PDT	Alan Dai	Appraisal Fee for 250.00 was deleted
03:28 PM PDT	Alan Dai	Acknowledgment_of_Receipt_of_Appraisal_Report
03:21 PM PDT	Alan Dai	Appraisal Fee modified.Due Amount changed from 250.00 to 0.00 Reason: New information obtained
02:16 PM PDT	Alan Dai	Loan Amount for 0.00 was permanently deleted
02:16 PM PDT	Alan Dai	Collaboration accessed as Agent
02:16 PM PDT	Alan Dai	Collaboration accessed as Agent
02:16 PM PDT	Alan Dai	Collaboration accessed as Agent
02:15 PM PDT	Alan Dai	Collaboration accessed as Agent
01:46 PM PDT	Alan Dai	please review the Appraisal Fee
11:41 AM PDT	Alan Dai	Collaboration accessed as Agent

A time and date stamp is included along with a summary of the change.



SmartCLOSE® for Agents

Workflow

The workflow kicks off when you're invited to collaborate. You'll start by reviewing, then editing loan costs and fees.

The screenshot displays the SmartCLOSE interface for a file named "STEPHEN TRUITT - File #: 777070220240003". The interface is divided into several sections:

- Header:** Shows the file name, "In Progress" status, and the user "Alan Dai (Agent)".
- Navigation:** Tabs for "Loan Cost", "Settlement", and "View".
- Assigned To:** A dropdown menu is open, showing "Agent" and "Lender" options. A blue arrow points from the "Lender" option down to the text box below.
- Left Sidebar:** Contains "New Fee" (with sub-items: Prepays, Initial Escrows, Other, Credits, Payoffs) and "Other" (Suspense, Deleted Items). A "Filter" section includes checkboxes for "Recently Changed", "Borrower Paid", "Seller Paid", "Optional", and "Before Closing".
- Main Content Area:** Displays a table of fees categorized by "Services Did Not Shop For" and "Services Did Shop For".

Category	Item	Amount	Original Amount
Services Did Not Shop For	Loan Origination Fee (LENDER)	\$2,025.00	(\$2,000.00)
	TOTAL	\$2,025.00	
	Appraisal Fee (APPRAISAL COMPANY)	\$250.00	(\$300.00)
Services Did Shop For	TITLE FEE (Lender)	\$460.00	(\$500.00)
	UNDERWRITING FEE (Lender)	\$350.00	(\$375.00)
	TOTAL	\$1,060.00	
Services Did Shop For	CLOSING FEE (CONTACT HERE)	\$500.00	(\$550.00)
	CREDIT REPORT	\$50.00	
- Right Panel:** Shows "Services Did Not Shop For" with an "Appraisal Fee" of \$250.00 (Due: \$0.00). It includes a table for "Paid By" (Borrower: \$250.00) and a "History" section with a comment from Alan Dai: "Appraisal Fee for restored" at 03:31 PM PDT.

If you're finished, you have the option of assigning the file back to the Lender. They'll receive a change of ownership email, which tells them that you've gone through the fees and made all your changes.



SmartCLOSE® for Agents

Workflow

The lender can either *approve* or *reject* your fee changes. If the lender *approves* of your change, it will show up in the fee's history. You need to confirm the Lender's approval of the fee by viewing it.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar shows the loan details: STEPHEN TRUITT - File #: 777070220240003, In Progress, assigned to Alan Dai (Agent). The main content area is divided into sections: 'New Fee' (with sub-items like Prepays, Initial Escrows, Other, Credits, Payoffs), 'Other' (with Suspense, Deleted Items), and 'Filter' (with checkboxes for Recently Changed, Borrower Paid, Seller Paid, Optional, Before Closing). The 'Changed' section shows a fee change for 'Services Did Not Shop For TITLE FEE Lender' with a change of \$480.00 (from \$500.00) and a total of \$480.00. The 'History' section shows a comment from Alan Dai: 'Modifications to TITLE FEE approved' on 04:37 PM PDT.

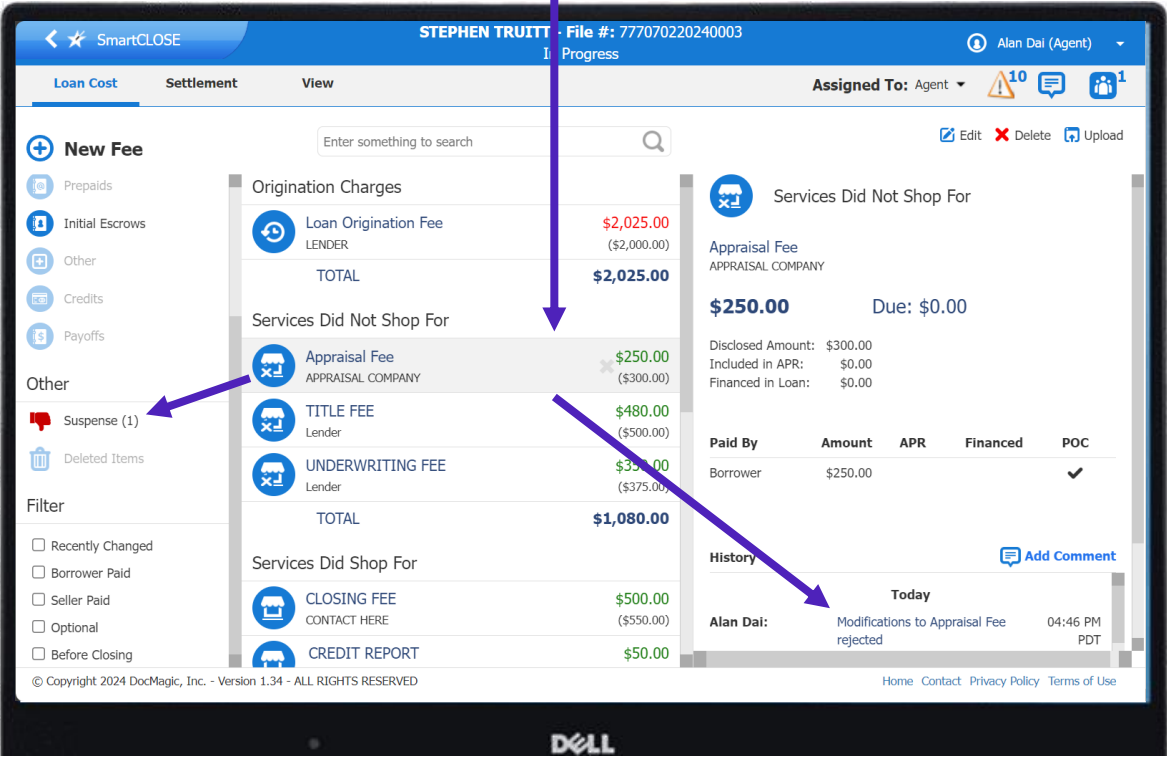
Pro Tip: You can filter by Recently Changed to see fees that have been newly approved by the Lender.



SmartCLOSE® for Agents

Workflow

If the lender rejects of your change, the fee will be placed in Suspense. You'll also see the rejection in the fee's history section.



SmartCLOSE® for Agents

Workflow

The fee will remain in Suspense until the fee is restored, or if the fee is deleted. Restoring the fee gives the Lender another opportunity to approve or reject it.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 777070220240003', and the status 'In Progress'. The user 'Alan Dai (Agent)' is logged in. The main content area is divided into three tabs: 'Loan Cost', 'Settlement', and 'View'. The 'View' tab is active, showing a search bar and a list of fees. A fee titled 'Appraisal Fee' from 'APPRAISAL COMPANY' is highlighted in the 'Suspense' bucket, with a value of \$275.00 and a status of '\$300.00'. A 'Restore' button is visible next to this fee. To the right, a detailed view of the 'Appraisal Fee' is shown, including its amount, due date, and a table of payments. The 'Paid By' table shows a payment of \$275.00 by the 'Borrower'. The 'History' section shows a comment from 'Alan Dai' stating 'Modifications to Appraisal Fee rejected' at 04:53 PM PDT.

The Lender can also restore fees from the Suspense bucket at any time.



SmartCLOSE® for Agents

Workflow

Once the originally rejected fee is approved, you'll need to go back and "View" the fee to confirm the approval.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'STEPHEN TRUITT - File #: 777070220240003', and the status 'In Progress'. The user 'Alan Dai (Agent)' is logged in. The main content area is divided into several sections:

- Loan Cost**: A sidebar menu with options like 'New Fee', 'Initial Escrows', 'Other', 'Credits', 'Payoffs', 'Suspense', and 'Deleted Items'. A 'Filter' section is also present with checkboxes for 'Recently Changed', 'Borrower Paid', 'Seller Paid', 'Optional', and 'Before Closing'. The 'Recently Changed' filter is selected.
- Changed**: A table listing fees. One entry is highlighted: 'Services Did Not Shop For Appraisal Fee APPRAISAL COMPANY' with a value of '\$275.00' (previously '\$300.00').
- Summary**: Shows 'Appraisal Fee APPRAISAL COMPANY' with a total of '\$275.00' and 'Due: \$0.00'. It also lists 'Disclosed Amount: \$300.00', 'Included in APR: \$0.00', and 'Financed in Loan: \$0.00'.
- Paid By**: A table with columns 'Paid By', 'Amount', 'APR', 'Financed', and 'POC'. The entry 'Borrower' is listed with an amount of '\$275.00' and a checkmark in the 'POC' column.
- History**: A section titled 'Today' showing a comment by 'Alan Dai: Modifications to Appraisal Fee approved' at '09:10 AM PDT'.

Two purple arrows point from the text boxes to the interface: one points to the 'Recently Changed' filter checkbox, and the other points to the 'View' button for the highlighted appraisal fee.

Pro Tip: You can filter by Recently Changed to see fees that have been newly approved by the Lender.



SmartCLOSE® for Agents

Workflow

The last portion of the workflow is to view and approve the package that will be sent to the borrower. You and the Lender *must* approve the collaboration by “locking” your respective portions prior to sending the Closing Disclosure to the borrower.

The screenshot shows the SmartCLOSE interface for a file named 'STEPHEN TRUITT - File #: 777070320240001'. The 'View' tab is active, and the 'Closing Disclosure' document is displayed. The document includes sections for Closing Information, Transaction Information, and Loan Information. A table at the bottom shows Loan Terms: Loan Amount (\$202,500), Interest Rate (6.75%), and Monthly Principal & Interest (\$1,313.41). The 'Lender' and 'Agent' lock icons in the top navigation bar are highlighted with a red box, and a red arrow points to them from the text above.

Loan Terms	Can this amount increase after closing?
Loan Amount	\$202,500 NO
Interest Rate	6.75% NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,313.41 NO

If your lock icon is greyed out and you are unable to lock the file, you probably forgot to do something (such as viewing a fee to acknowledge its approval). Go back to the Loan Cost tab to check.



SmartCLOSE® for Agents

Workflow

If both you and the Agent approve the collaboration, the file is *Cleared to Close* and both icons will be locked as shown. The Closing Disclosure can now be sent by the Lender to the borrower.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar shows the file name 'STEPHEN TRUITT - File #: 777070320240001' and the status 'Cleared to Close' with a lock icon. The user 'Alan Dai (Agent)' is logged in. The 'View' tab is active, and the 'Send to borrower' button is visible. The 'Lender' and 'Agent' icons are both locked, indicated by padlock symbols. The main content area displays the 'Closing Disclosure' form, which is a statement of final loan terms and closing costs. The form includes sections for Closing Information, Transaction Information, Loan Information, and Loan Terms.

Closing Information		Transaction Information		Loan Information	
Date Issued	12/11/2023	Borrower	Stephen Truitt	Loan Term	30 years
Closing Date	7/4/2024		123 Main Street	Purpose	Purchase
Disbursement Date	5/10/2021		Indianapolis, MD 10012	Product	Fixed Rate
Settlement Agent	Settlement Closing Company	Seller		Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> VA <input type="checkbox"/> Other
File #				Loan ID #	77707032024
Property	123 Main Street Indianapolis, MD 10012	Lender	DSI Test Lender (Sales)	MIC #	
Sale Price	\$250,000				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$202,500	NO	
Interest Rate	6.75%	NO	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,313.41	NO	

Please note that you may not approve the collaboration on the Agent's behalf, and they may not approve it on yours. If one party approves the file, the other will receive an email notification about the approval.

