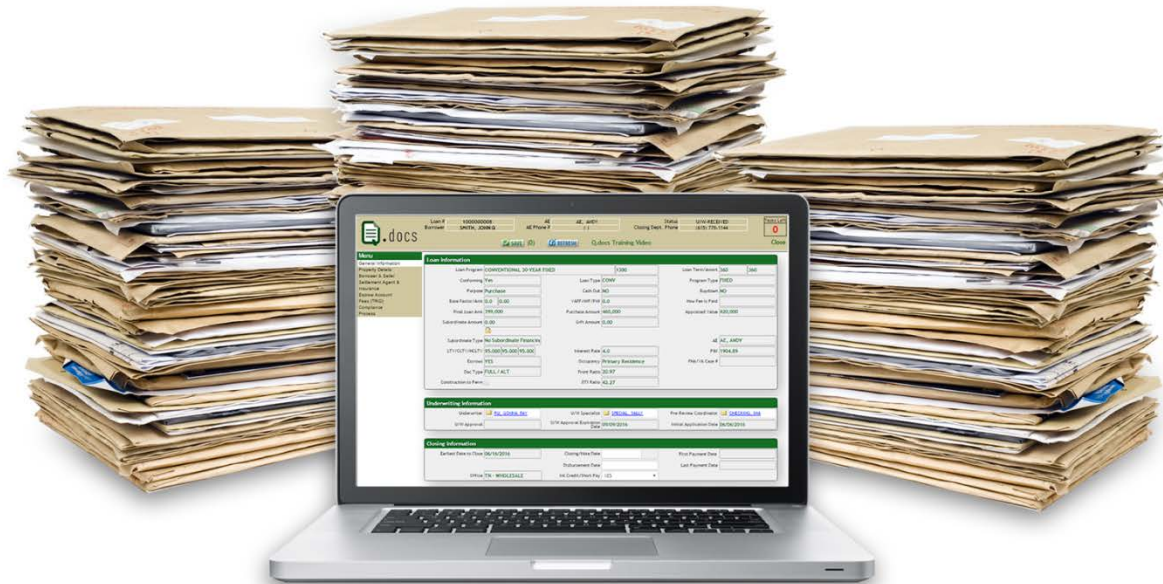


# Q.DOCS QUICK REFERENCE GUIDE



## WHOLESALE LENDING | QUICK REFERENCE GUIDE



**Franklin American**  
MORTGAGE COMPANY



**Equal Housing Lender. This is an advertisement;** Franklin American Mortgage Company, 6100 Tower Circle, Suite 600, Franklin, TN 37067. Company NMLS #1599. For mortgage banking professionals only; not authorized for distribution to consumers or third-parties. All info herein is current as of 01/20/17 and subject to change without notice. MKT-17808



Wholesale Lending | [www.franklinamerican.com](http://www.franklinamerican.com)

Revised - 3/15/2017

Navigate through pages without completing required fields.

FAMC - 1000000008 - Google Chrome

Franklin American Mortgage Company [US] <https://www.franklinamerican.com/FAMCExt/extWholesaleClosing/extWholesaleClosing!load.action>

Loan # 1000000008 AE AE, ANDY Status U/W-RECEIVED  
 Borrower SMITH, JOHN Q AE Phone ( ) Closing Dept. Phone (615) 778-1144

Tasks Left: 21

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**Menu**

- General Information
- Property Details
- Borrower & Seller
- Settlement Agent & Insurance
- Escrow Account
- Fees (TRID)
- Compliance
- Process

**Loan Information**

Loan Program	CONVENTIONAL 30-YEAR FIXED	1300	Loan Term/Amort	360	360
Conforming	Yes	Loan Type	CONV	Program Type	FIXED
Purpose	Purchase	Cash Out	NO	Buydown	NO
Base Factor/Amt	0.0 0.00	VAFF/MIP/PMI	0.0	How Fee is Paid	
Final Loan Amt	399,000	Purchase Amount	460,000	Appraised Value	420,000
Subordinate Amount	0.00	Gift Amount	0.00		
Subordinates		AE	AE, ANDY		
LTV/CLTV/	4.0	PBI	1904.89		
E	Primary Residence	PHA/VA Case #			
Doc	20.97				
Construction to	42.27				

**Underwriting Information**

Underwriter	<a href="#">RU_GONINA_PAY</a>	U/W Specialist	<a href="#">SPECIAL_SALLY</a>	Pre-Review Coordinator	<a href="#">CHECKING_IMA</a>
U/W Approval		U/W Approval Expiration Date	09/09/2016	Initial Application Date	06/06/2016

**Closing Information**

Earliest Date to Close	06/16/2016	Closing/Note Date	08/02/2016	First Payment Date	10/01/2016
		Disbursement Date	08/02/2016	Last Payment Date	09/01/2046
Office	TN - WHOLESALE	Int. Credit/Short Pay	YES		

**Notes to Closer**

Type in any notes to the closer

**Lock Information**

Lock Date	06/06/2016	Lock Time	7:00 PM	Days	60	Scheduled Price	0.251
Expiration	08/05/2016					Discount from Borrower	1,001.49

**Broker Contact Information**

Contact Name	Frank Lin	Broker Contact Phone	615 555-1212	Broker Contact Email	franklin@abcmortgage.co
Processor	Peggy Processor			Processor's Email	pprocessor@abcmortgage
Fulfillment Contact		Fulfillment Contact Phone		Fulfillment Contact Email	

Active email link opens pre-populated email to the Underwriter, U/W Specialist, or Pre-Review Coordinator.

Virtual Countdown of required fields that need to be completed before ordering docs.

If you have any questions regarding Q.docs, please contact your FAMC Account Executive.

## Step 1: Enter Closing/Note Date.

First Payment Date, Last Payment Date and Disbursement Date will automatically populate based off what is entered into Closing/Note Date.

## Step 2: Verify Interest Credit/Short Pay.

The Interest Credit/Short Pay drop down will activate under the following conditions:

- Conventional and VA loans - Disbursement Date is between the 1<sup>st</sup> and 10<sup>th</sup> of a calendar month.
- FHA loans - Disbursement Date is between the 1<sup>st</sup> and 7<sup>th</sup> of a calendar month.

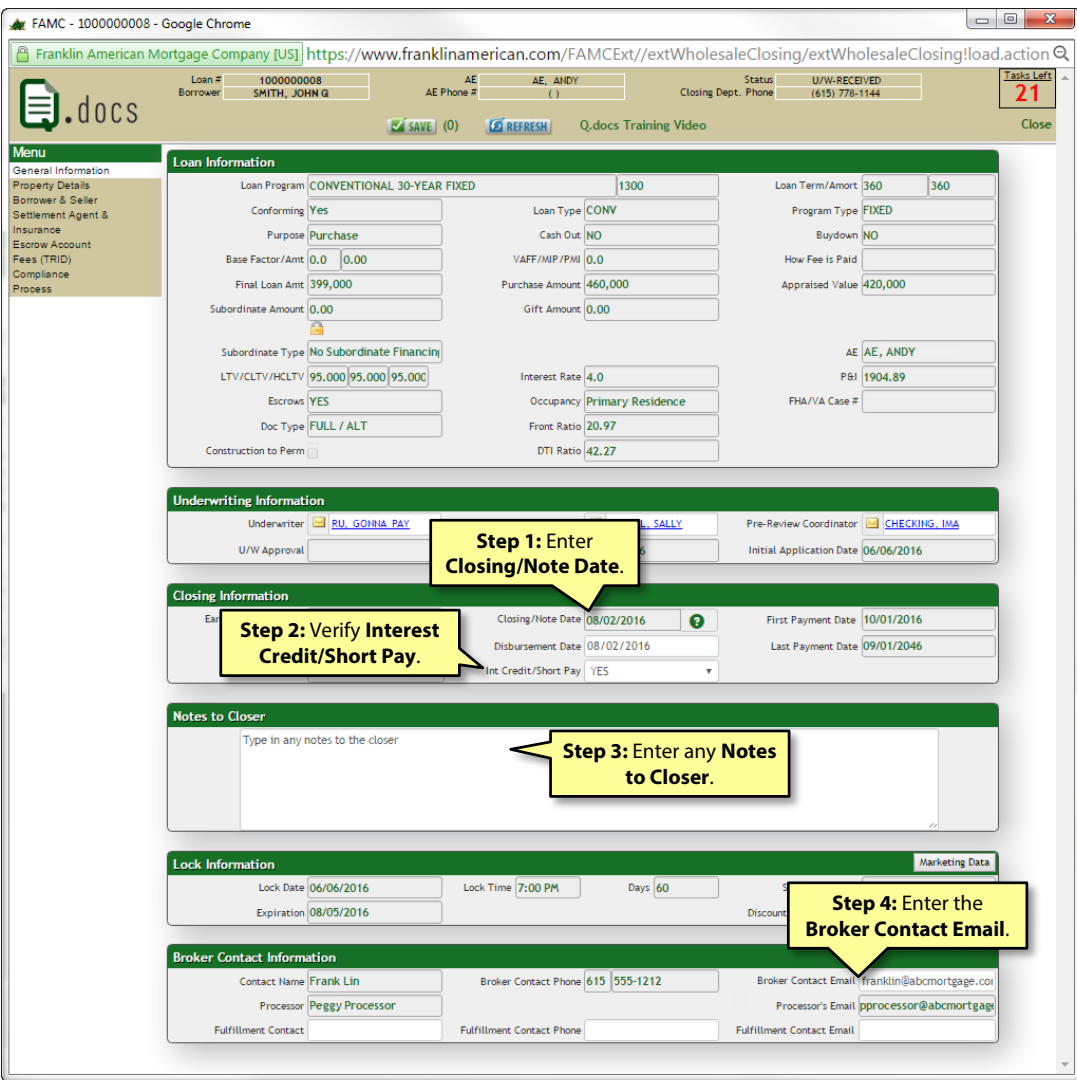
If you need to change the Closing/Note Date before ordering docs, **REMOVE** the Disbursement Date to activate and change the Closing/Note Date.

## Step 3: Enter any Notes to Closer.

## Step 4: Enter the Broker Contact Email.

The Fulfillment Contact information will only appear on EMB loans.

If you have any questions regarding Q.docs, please contact your FAMC Account Executive.



The screenshot shows the Q.DOCS system interface with the following sections and callouts:

- Loan Information:** Displays loan details such as Loan Program (CONVENTIONAL 30-YEAR FIXED), Loan Type (CONV), and Loan Term (360).
- Underwriting Information:** Shows the Underwriter (RU, GOINA, PAY) and Pre-Review Coordinator (CHECKING, IMA).
- Closing Information:** Contains the Closing/Note Date (08/02/2016), Disbursement Date (08/02/2016), and Int Credit/Short Pay (YES). A callout box labeled "Step 1: Enter Closing/Note Date." points to the Closing/Note Date field.
- Notes to Closer:** A text area for entering notes. A callout box labeled "Step 3: Enter any Notes to Closer." points to this section.
- Lock Information:** Shows Lock Date (06/06/2016) and Expiration (08/05/2016). A callout box labeled "Step 4: Enter the Broker Contact Email." points to the Broker Contact Information section below.
- Broker Contact Information:** Displays contact details for Frank Lin, including Broker Contact Phone (615 555-1212) and Broker Contact Email (franklin@abcmortgage.com).

## Step 5: Enter Tax Parcel #.

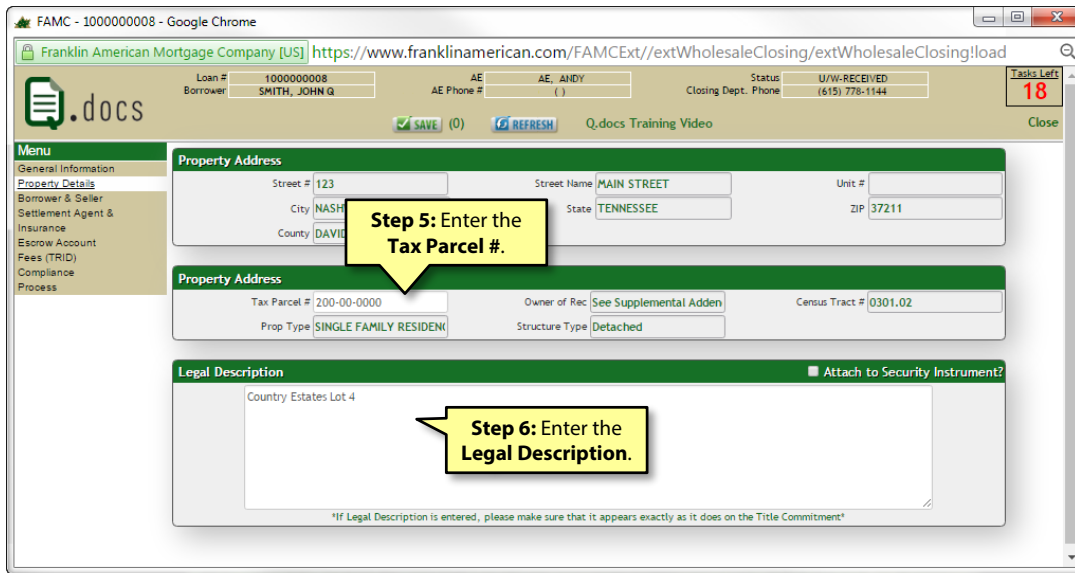
Also referred to as the Tax ID#. It is located on the appraisal, title commitment and/or tax certification.

## Step 6: Enter the Legal Description.

Legal Description is located on schedule "A" of the Title Commitment. Please do not use the legal description on the appraisal, as it is an abbreviated version.

Please note - may vary in CA on Title Opinion

Select  **Attach to Security Instrument?** if the Legal Description is over 7 lines.



FAMC - 100000008 - Google Chrome

Franklin American Mortgage Company [US] https://www.franklinamerican.com/FAMCExt/extWholesaleClosing/extWholesaleClosing!load

Loan # 1000000008 AE AE ANDY Status U/W-RECEIVED  
 Borrower SMITH, JOHN Q AE Phone # ( ) Closing Dept. Phone (615) 778-1144 Tasks Left 18

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**Menu**

- General Information
- Property Details
- Borrower & Seller
- Settlement Agent & Insurance
- Escrow Account
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- Compliance
- Process

**Property Address**

Street # 123 Street Name MAIN STREET Unit #  
 City NASH State TENNESSEE ZIP 37211  
 County DAVIE

**Property Address**

Tax Parcel # 200-00-0000 Owner of Rec See Supplemental Adden Census Tract # 0301.02  
 Prop Type SINGLE FAMILY RESIDEN Structure Type Detached

**Legal Description**  Attach to Security Instrument?

Country Estates Lot 4

\*If Legal Description is entered, please make sure that it appears exactly as it does on the Title Commitment\*

If you have any questions regarding Q.docs, please contact your FAMC Account Executive.

Only one borrower's information appears at a time. Click on a borrower's last name to activate that borrower.

## Step 7: Enter each Borrower's Email address.

The email address entered will be used in sending the Closing Disclosure electronically. PLEASE double-check the address to ensure it is correct.

## Step 8: Select Vesting for the Borrower.

Vesting is at the Borrower level. If vesting should appear after the second Borrower, click on the second borrower and then select the correct vesting option.

## Step 9: Select if the Borrower has a Power of Attorney, Domestic Partner, or Trust.

## Step 10: Select if the Borrower has a Non-Purchasing Spouse.

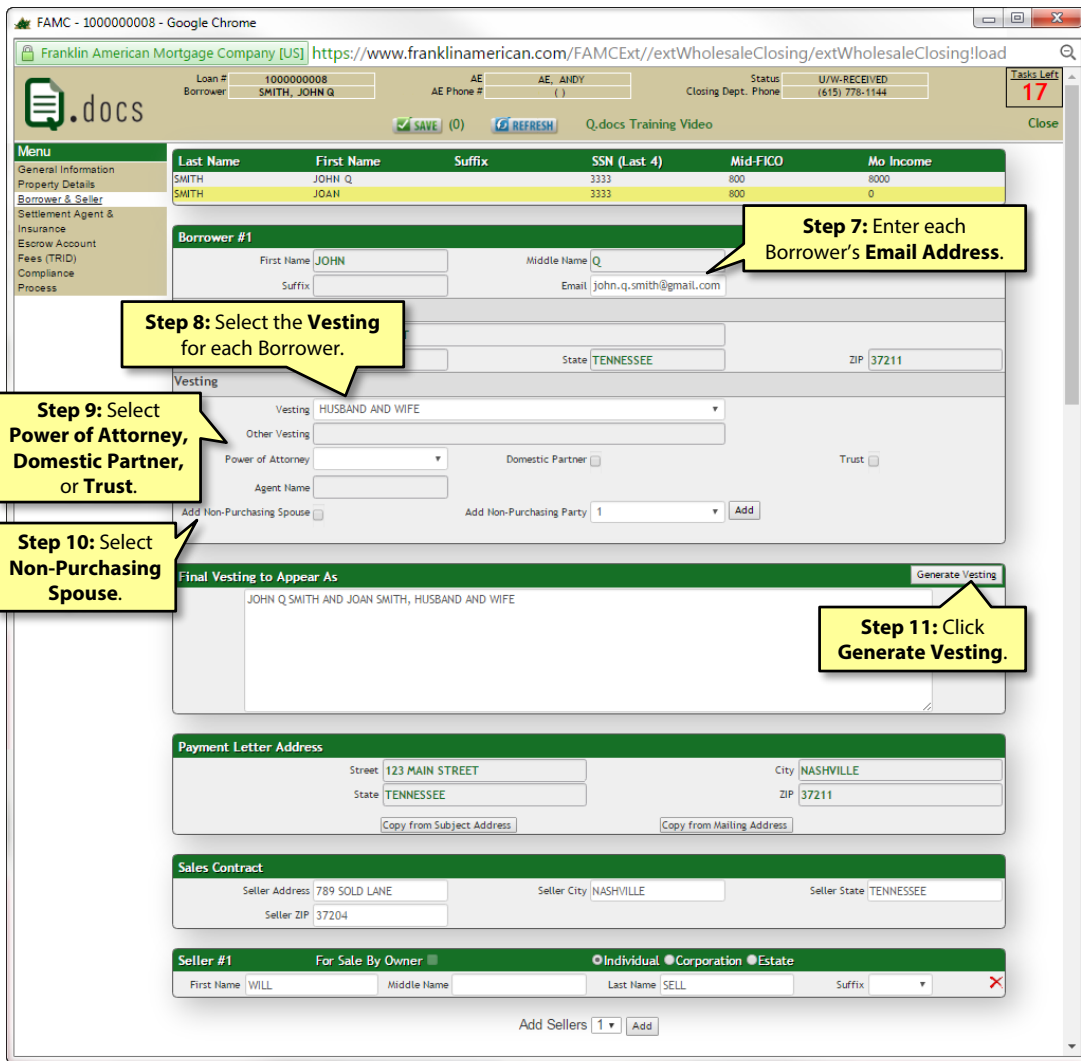
Use this check box if:

- There is only one Borrower but their spouse is not considered a Co-Borrower and is currently on title.
- The property is located in a community property state and is an owner-occupied home.

## Step 11: Click .

This will take the vesting selections made for each borrower and combines them into the Final Vesting to Appear As. This is a free-form text field and can be edited. The vesting should read exactly as it does on the Title Commitment.

If you have any questions regarding Q.docs, please contact your FAMC Account Executive.



The screenshot shows the 'Borrower #1' section of the Q.DOCS form. The form includes fields for Last Name, First Name, Suffix, SSN (Last 4), Mid-FICO, and Mo Income. Below this is the 'Borrower #1' section with fields for First Name (JOHN), Middle Name (Q), Suffix, Email (john.q.smith@gmail.com), State (TENNESSEE), and ZIP (37211). The 'Vesting' section has a dropdown menu set to 'HUSBAND AND WIFE'. The 'Power of Attorney' section has a dropdown menu. The 'Agent Name' field is empty. The 'Add Non-Purchasing Spouse' checkbox is unchecked. The 'Add Non-Purchasing Party' dropdown is set to '1'. The 'Final Vesting to Appear As' section shows the text 'JOHN Q SMITH AND JOAN SMITH, HUSBAND AND WIFE'. The 'Payment Letter Address' section has fields for Street (123 MAIN STREET), City (NASHVILLE), State (TENNESSEE), and ZIP (37211). The 'Sales Contract' section has fields for Seller Address (789 SOLD LANE), Seller City (NASHVILLE), Seller State (TENNESSEE), and Seller ZIP (37204). The 'Seller #1' section has fields for First Name (WILL), Middle Name, Last Name (SELL), and Suffix.

**Step 7:** Enter each Borrower's Email Address.

**Step 8:** Select the Vesting for each Borrower.

**Step 9:** Select Power of Attorney, Domestic Partner, or Trust.

**Step 10:** Select Non-Purchasing Spouse.

**Step 11:** Click Generate Vesting.



## Step 12: Verify the Payment Letter Address.

This is where the trailing documents will be sent. Defaults to subject property address.

- Click **Copy from Mailing Address** if this is an investment property so the trailing documents will be sent to the mailing address.

## Step 13: Enter the Sales Contract information.

## Step 14: Identify the Sellers.

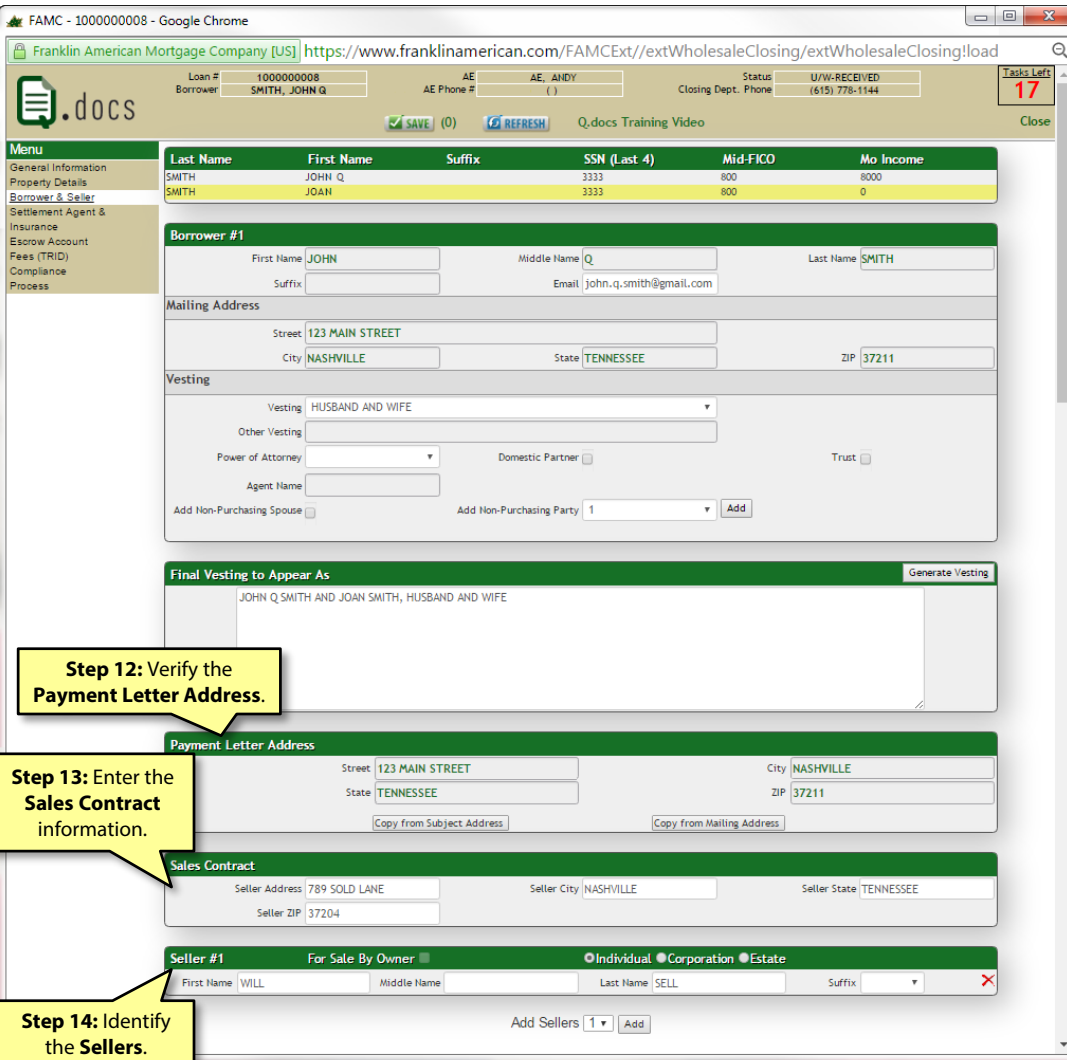
Seller's name should be listed exactly as it appears on the Title Commitment.

- **Add Sellers**   - Add more sellers by selecting how many sellers need to be added from the Add Sellers drop down and click Add.

Identify if the Sellers are:

- **Individual** an Individual
- **Corporation** a Corporation
- **Estate** an Estate

Indicate if the property was For Sale By Owner by clicking **For Sale By Owner**.



The screenshot shows the Q.DOCS interface with several sections highlighted by yellow callout boxes:

- Step 12:** Points to the **Payment Letter Address** section, which includes fields for Street (123 MAIN STREET), City (NASHVILLE), State (TENNESSEE), and ZIP (37211). It also has buttons for "Copy from Subject Address" and "Copy from Mailing Address".
- Step 13:** Points to the **Sales Contract** section, which includes fields for Seller Address (789 SOLD LANE), Seller City (NASHVILLE), Seller State (TENNESSEE), and Seller ZIP (37204).
- Step 14:** Points to the **Seller #1** section, which includes a "For Sale By Owner" checkbox (checked), radio buttons for "Individual", "Corporation", and "Estate", and input fields for First Name (WILL), Middle Name, Last Name (SELL), and Suffix.

Other visible sections include "Borrower #1" with fields for First Name (JOHN), Middle Name (Q), Last Name (SMITH), and Mailing Address (123 MAIN STREET, NASHVILLE, TENNESSEE, 37211). A "Final Vesting to Appear As" section shows "JOHN Q SMITH AND JOAN SMITH, HUSBAND AND WIFE".

If you have any questions regarding Q.docs, please contact your FAMC Account Executive.

**Step 15: Enter the Zip Code of Title Company.**

**Step 16: Select Title Company.**

**Step 17: Complete fields in Settlement Agent section.**

**Step 18: Complete fields in Settlement Agent Contact section.**

**Settlement Agent Information**

ZIP Code: 37204

Settlement Agent Name: BELL & ALEXANDER TITLE (OLD REPUBLIC) (4300 SIDCO DRIVE, SUITE 201)

Settlement Agent Address: 4300 SIDCO DRIVE, SUITE 201

City: NASHVILLE

State: TN

ZIP: 37204

Phone: 615 333-7777

Fax: 615 333-4444

Settlement Agent State License ID: AA-1234567

Settlement Agent NMLS ID: AA-1234567

Title Co. & Docs Email Same:

Title Co. Attn: BOB BELL

Title Co. Email Address: bbell@batitle.com

U/W Company: OLD REPUBLIC

Email Address For Docs: docs@batitle.com

GF Commitment / Order #: 12345678-901

Title Effective Date: 06/15/2016

ICPL: Closing Agent Confirmed w/ Insurer

**Settlement Agent Contact**

Settlement Agent Contact First Name: Bob

Settlement Agent Contact Last Name: Bell

Settlement Agent Contact State License ID: AA-1235467

Settlement Agent Contact Email: bbell@batitle.com

Settlement Agent Contact NMLS ID: AA-1234567

**Insurance**

Insurance Company: Will Insure

Address: 123 Main Street

City: Nashville

State: TENNESSEE

ZIP: 37204

Policy #: 11ABC000000-01

Annual Premium: 3,000.00

Inception Date: 07/29/2016

Deductible: 2,500.00

Expiration Date: 07/29/2017

Replacement Cost:  %

Policy Type: Policy

Next Due Date: 07/29/2017

Dwelling Coverage Amt: 325,000.00

Total Coverage Amt: 325,000.00

Paid To: Other

Collect at Closing: 3,000.00

100% Guaranteed Replacement Cost:

Subject is insured at maximum insurable value per Insurance Company/Agent. (Endorsement Required on Dec Page)

POC:

## Step 15: Enter the Zip Code of Title Company.

Zip code is located on the wiring instructions or Settlement Agent's fax cover sheet.

## Step 16: Select Title Company.

If Title Company is not listed, click the Add New button and input the requested information.

## Step 17: Enter the following fields in the Attorney/Settlement Agent Information section:

- Settlement Agent State License ID
- Settlement Agent NMLS ID
- Title Co. Attn (contact at the Title Company)
- Title Co. Email Address – contact email at the Title Company
- U/W Company
- Email Address for Docs – email for the docs at the Title Company
- GF Commitment/Order # - located on the top corner of the Title Commitment
- Title Effective Date

## Step 18: Enter the following fields in the Settlement Agent Contact section:

- Settlement Agent Contact First Name
- Settlement Agent Contact Last Name
- Settlement Agent Contact Email
- Settlement Agent State License ID
- Settlement Agent NMLS ID

If you have any questions regarding Q.docs, please contact your FAMC Account Executive.

FAMC - 100000008 - Google Chrome

Franklin American Mortgage Company [US] https://www.franklinamerican.com/FAMCExt/extWholesaleClosing/extWholesaleClosing!load

Loan # 100000008 AE AE, ANDY Status U/W-RECEIVED  
 Borrower SMITH, JOHN Q. AE Phone # ( ) Closing Dept. Phone (615) 778-1144

Tasks Left 4

Q.doc Training Video

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Close

**Menu**

- General Information
- Property Details
- Borrower & Seller
- Settlement Agent & Insurance
- Escrow Account
- Fees (TRID)
- Compliance
- Process

**Attorney/Settlement Agent Information**

ZIP Code 37204 Add New

Settlement Agent Name BELL & ALEXANDER TITLE (OLD REPUBLIC) (4300 SIDCO DRIVE, SUITE 201)

Settlement Agent Address 4300 SIDCO DRIVE, SUITE 37204 City NASHVILLE State TN

Phone 615 333-7777 Fax 615 333-4444

Settlement Agent State License ID AA-1234567 Settlement Agent NMLS ID AA-1234567 Title Co. & Docs Email Same

Title Co. Attn BOB BELL Title Co. Email Address bbell@batitle.com

U/W Company OLD REPUBLIC Email Address For Docs docs@batitle.com

GF Commitment / Order # 12345678-901 Title Effective Date 06/15/2016

ICPL: Closing Agent Confirmed w/ Insurer

**Settlement Agent Contact**

Settlement Agent Contact First Name Bob Settlement Agent Contact Last Name Bell Settlement Agent Contact State License ID AA-1235467

Settlement Agent Contact Email bbell@batitle.com Settlement Agent Contact NMLS ID AA-1234567

**Hazard Insurance**

Company Name Insurance Company Agent Name Will Insure Phone # 615 555-1212

Address 123 Main Street City Nashville State TENNESSEE

ZIP 37204

Policy # 11ABC000000-01 Annual Premium 3,000.00 Inception Date 07/29/2016

Dwelling Coverage Amt 325,000.00 Deductible 2,500.00 Expiration Date 07/29/2017

Replacement Cost % Policy Type Policy Next Due Date 07/29/2017

Total Coverage Amt 325,000.00 Paid To Other Collect at Closing 3,000.00

100% Guaranteed Replacement Cost Subject to Insured at maximum insurable value per Insurance Company/Agent. (Endorsement Required on Dec Page) POC

**Step 19: Complete fields in Insurance section.**

Type of Insurance that appears is based on the type of loan. For instance, Flood Insurance will only appear for a loan is in a flood zone. HOA-Blanket Policy and HO-6 Policy will only appear for attached condos and PUDs.

**Step 19: Enter the Insurance information.**

*At a minimum, the Dwelling Coverage Amount must cover the loan amount (appraised value minus the site value or total estimated cost new according to appraisal).*

*If the policy contains a dwelling replacement cost, please select Dwelling Replacement Cost and enter the percentage.*

*Due date for the Hazard Insurance is the expiration date of the current policy or one year from the funding date on purchases. Refinance transactions must have a minimum of 90 days remaining on the current policy from the closing date.*

*If loan is in a flood zone, the flood insurance coverage must be the loan amount or estimated cost new.*

*Wind/Hail section only applies to states that require a separate wind/hail policy.*

If you have any questions regarding Q.docs, please contact your FAMC Account Executive.



Loan # 1000000008 AE AE, ANDY Status U/W-RECEIVED  
 Borrower SMITH, JOHN G AE Phone # ( ) Closing Dept. Phone (615) 778-1144 Tasks Left 3

	Annual Amount	Monthly Amount	Disburs Typ	Due Dates	# Months	Paid To
Wind & Hail Insuranc	3,000.00	250.00	Annual	07/29/2017	4	Other
County Tax	3,261.14	271.76	Semi-An	06/01/2016 12/01/2016	3	Other

Add Escrow Tax City

**Additional Escrow Account Information**  
 Aggregate Adjustment 0.00 Escrows Paid By Seller  Calculate Aggregate

Please be advised that the figures displayed above are not final and are subject to change once the Account Executive has reviewed the file.

## Step 20: Enter the Annual Tax Amount.

County and City tax amounts are located on the tax certificates or the Title Commitment.

## Step 21: Select the Disbursement Type.

Disbursement Type will display the appropriate number of due dates:

- Annual – One due date box will appear
- Semi-Annual – Two due date boxes will appear
- Quarterly – Four due date boxes will appear

## Step 22: Enter the Due Dates.

You can add additional taxes by using the Add Escrow Tax section.

## Step 23: Click .

System calculates the aggregate based on the information that has been entered.

If Escrows were partially waived during lock, a drop down menu will appear asking which escrows are waived: All (Exc. Flood Insurance), Insurance (Exc. Flood Insurance), or Tax.

If you have any questions regarding Q.docs, please contact your FAMC Account Executive.

The fees page will change depending on the compensation plan selected.

The fees page is broken down by section on the Closing Disclosure. All fees that appear in green cannot be edited.

### Column Headers

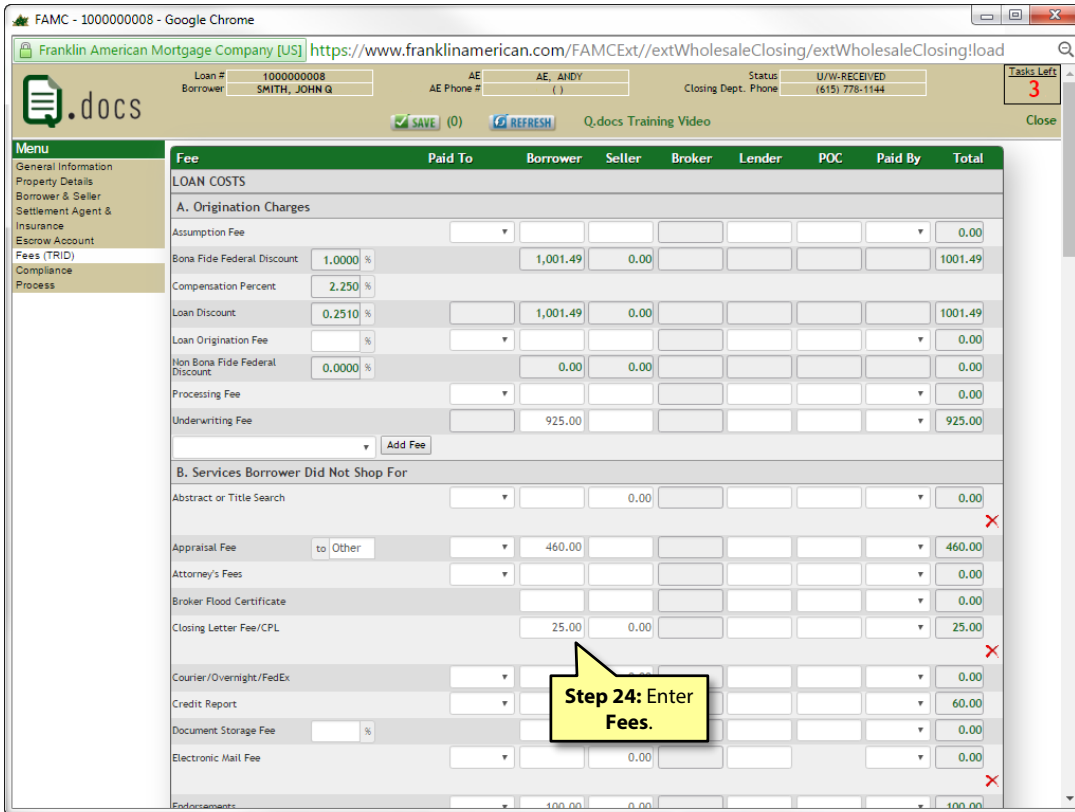
- **Paid To:** Identifies who the fee is being paid to: Other, Lender, Broker, Affiliate of Lender, or Affiliate of Broker. If Other is selected, a text field will appear. Type in the name of Third Party to receive the funds.
- **Borrower:** Identifies the fee is being paid by the borrower at closing. Enter the amount of the fee in this column.
- **Seller:** Identifies the fee is being paid by the seller at closing. This column is read-only.
- **POC:** Fee was Paid Outside of Closing. Enter the amount into the POC column.
- **Paid By:** Only applies to fees paid outside of closing (POC). Identifies who paid the fee.

### Step 24: Enter the Fees.

Section B – Services Borrower Did Not Shop For is one of the sections where additional fees can be added. Your FAMC closer will review the entered fees versus the Settlement Services Provider List in the file and will move the fee to Section C if applicable upon drawing docs.

To add a fee that is not currently listed, scroll down to the bottom of section and select a fee from the drop down menu and click Add Fee.

If you have any questions regarding Q.docs, please contact your FAMC Account Executive.



**Step 24: Enter Fees.**

Fee	Paid To	Borrower	Seller	Broker	Lender	POC	Paid By	Total
<b>LOAN COSTS</b>								
<b>A. Origination Charges</b>								
Assumption Fee								0.00
Bona Fide Federal Discount	1.0000 %	1,001.49	0.00					1001.49
Compensation Percent	2.250 %							
Loan Discount	0.2510 %	1,001.49	0.00					1001.49
Loan Origination Fee								0.00
Non Bona Fide Federal Discount	0.0000 %	0.00	0.00					0.00
Processing Fee								0.00
Underwriting Fee		925.00						925.00
<b>B. Services Borrower Did Not Shop For</b>								
Abstract or Title Search			0.00					0.00
Appraisal Fee	to Other	460.00						460.00
Attorney's Fees								0.00
Broker Flood Certificate								0.00
Closing Letter Fee/CPL		25.00	0.00					25.00
Courier/Overnight/FedEx								0.00
Credit Report								60.00
Document Storage Fee								0.00
Electronic Mail Fee			0.00					0.00
Endorsements		100.00	0.00					100.00

The Compliance page is an informational tool to show you if there is a potential issue with the loan.

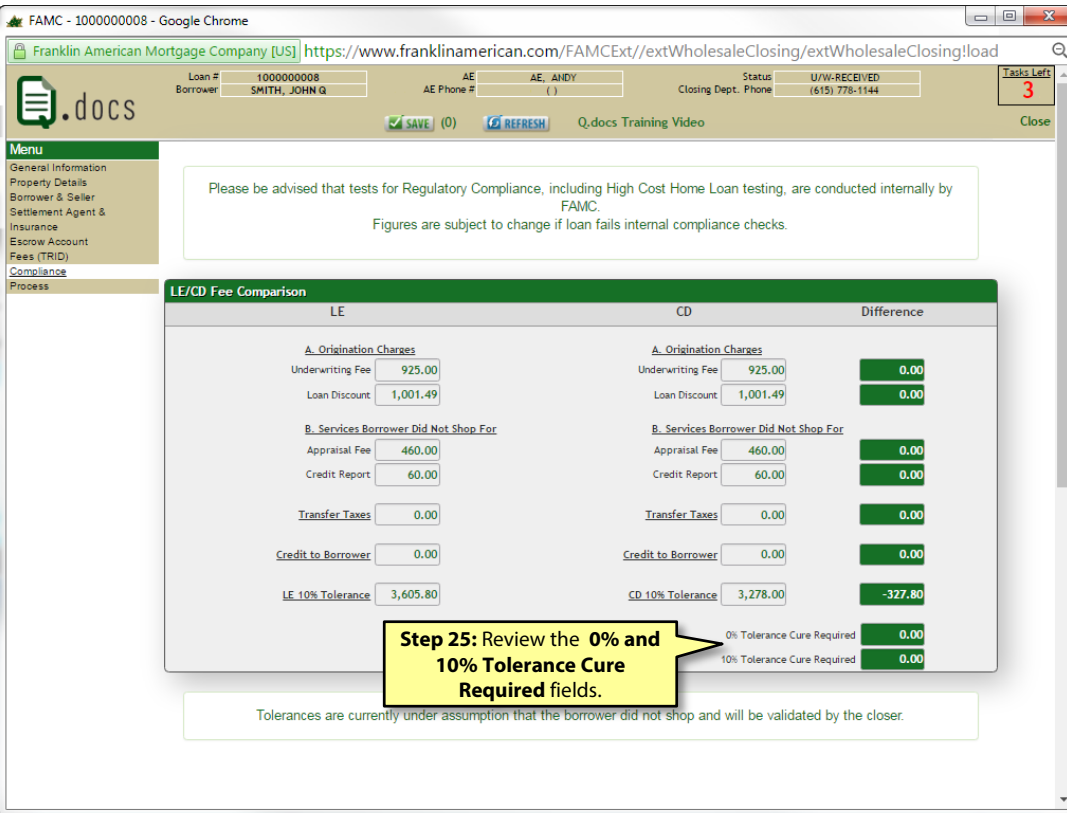
The system compares the fees disclosed on the Loan Estimate to the Closing Disclosure and what was entered into Q.docs.

### Step 25: Review the 0% Tolerance Cure Required and 10% Tolerance Cure Required fields.

*This will let you know that cures may be needed at closing. The FAMC closer will review and add cure credits as needed.*

*If this is an EMB loan, the closer will consult with the EMB lender prior to adding a lender credit to cure.*

Q.docs may show a cure is needed when one is truly not because the Broker is only able to enter fees into Section B. Once the FAMC closer moves fees to Section C, the cure required could change.



Loan # 1000000008 | Borrower SMITH, JOHN G | AE ANDY | Status U/W-RECEIVED | Closing Dept. Phone (615) 778-1144

Please be advised that tests for Regulatory Compliance, including High Cost Home Loan testing, are conducted internally by FAMC. Figures are subject to change if loan fails internal compliance checks.

LE		CD		Difference
<b>A. Origination Charges</b>				
Underwriting Fee	925.00	Underwriting Fee	925.00	0.00
Loan Discount	1,001.49	Loan Discount	1,001.49	0.00
<b>B. Services Borrower Did Not Shop For</b>				
Appraisal Fee	460.00	Appraisal Fee	460.00	0.00
Credit Report	60.00	Credit Report	60.00	0.00
Transfer Taxes	0.00	Transfer Taxes	0.00	0.00
Credit to Borrower	0.00	Credit to Borrower	0.00	0.00
LE 10% Tolerance	3,605.80	CD 10% Tolerance	3,278.00	-327.80
		0% Tolerance Cure Required		0.00
		10% Tolerance Cure Required		0.00

Tolerances are currently under assumption that the borrower did not shop and will be validated by the closer.

If you have any questions regarding Q.docs, please contact your FAMC Account Executive.

## The Process page gives you the ability to:

- Upload Required Closing Docs
- View Required Closing Docs
- Print Q.docs Summary Page
- Order Docs

FAMC **highly** recommends you upload all RCD's **BEFORE** ordering docs for a loan.

## Step 26: Drag and Drop files or click Select Files and select files to upload.

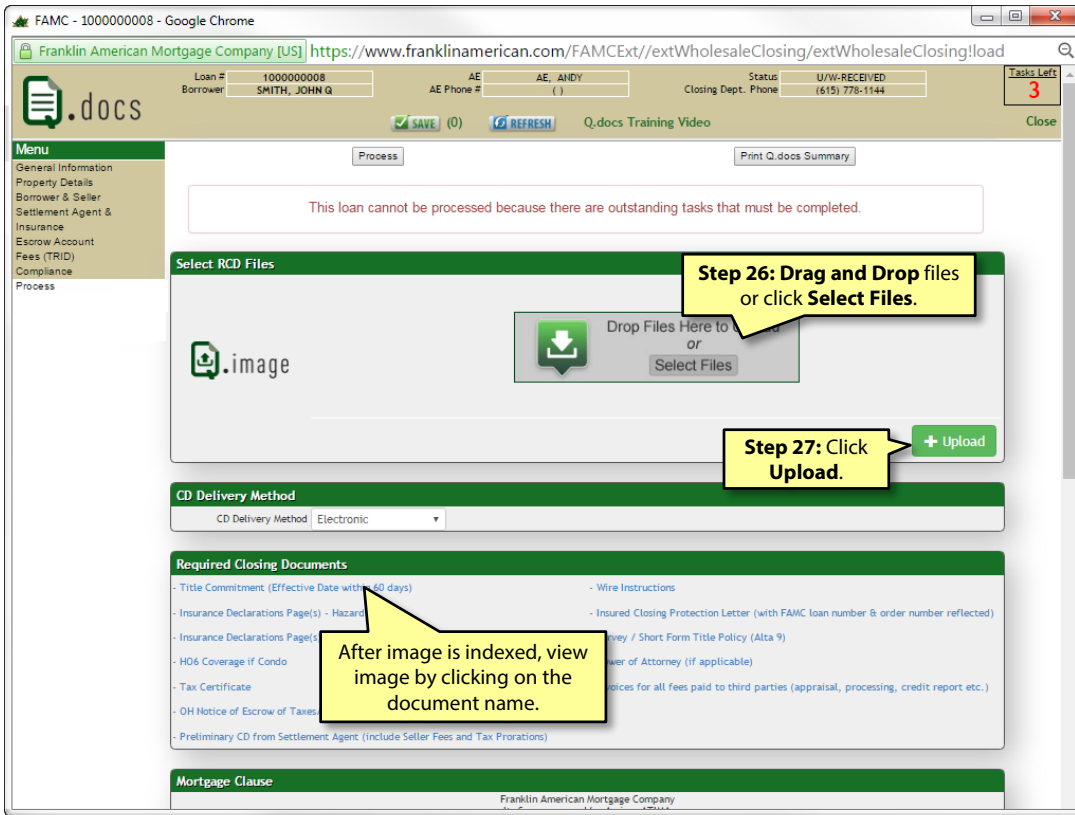
- Multiple files can be selected at one time
- Only .PDF and .TIFF files are accepted
- Maximum page limit is 75 per upload

## Step 27: Click + Upload.

At this time, you can view the uploaded images:

- Prior to being indexed – the images can be viewed using Q.image in the Closing Docs folder under the RCD Required Closing Documents document name.
- After being indexed – the images can be viewed by clicking the blue hyperlink in the Required Closing Documents section in Q.docs **AND** the images can be viewed using Q.image in the Closing Docs folder under each image's document name.

Uploading RCD's is **NOT** the same as ordering docs.



If you have any questions regarding Q.docs, please contact your FAMC Account Executive.

## The following **MUST** be completed before ordering docs:

- Loan is Underwriting Received
- Tasks Left equals zero
- Loan is 10 business days or less from Closing Date
- Print Q.docs Summary Page

Print the Q.docs Summary Page before ordering docs.

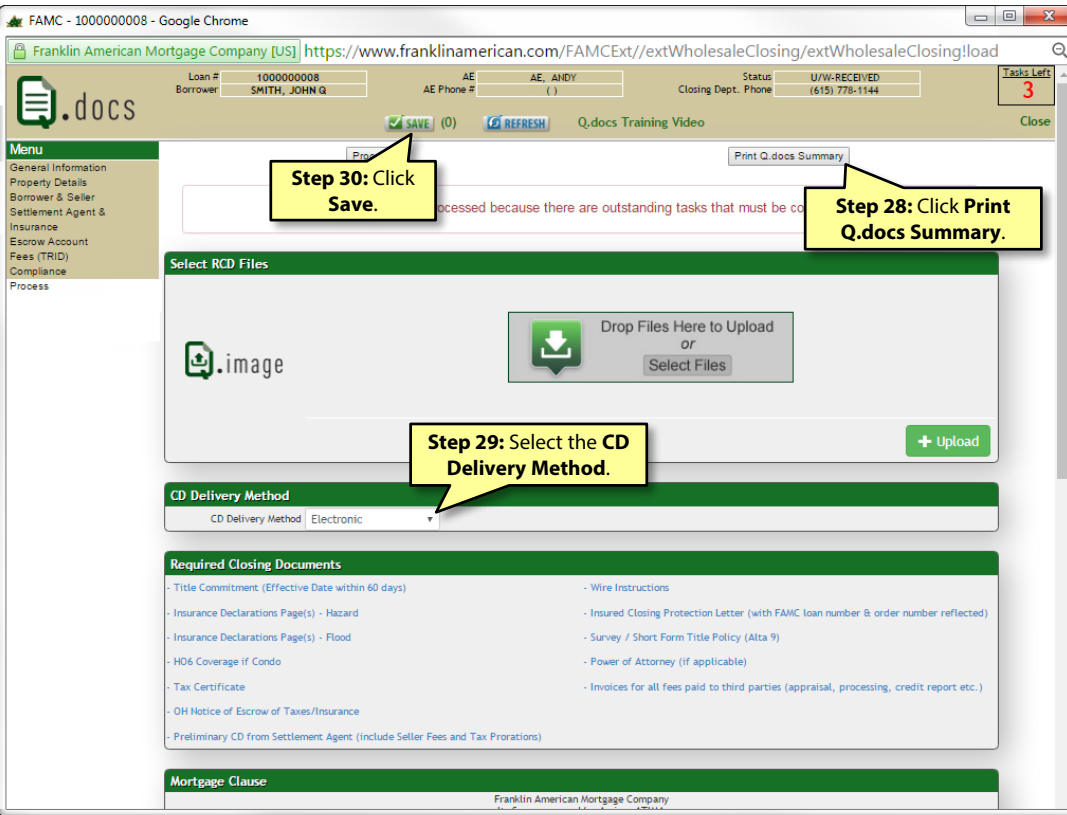
**Step 28:** Click .

*The Summary Page will open in a pdf viewer. Click the Print button to print the Summary Page.*

**Step 29:** Select the **CD Delivery Method**.

*Select if the Borrower wants to receive the CD electronically or through the mail.*

**Step 30:** Click .



The screenshot shows the 'Q.docs' interface in a Google Chrome browser window. The browser title is 'FAMC - 1000000008 - Google Chrome'. The URL is 'https://www.franklinamerican.com/FAMCExt//extWholesaleClosing/extWholesaleClosing!load'. The page displays loan information for Loan # 1000000008, Borrower SMITH, JOHN G, and AE ANDY. A 'Tasks Left' counter shows 3. A 'SAVE' button is highlighted with a callout: 'Step 30: Click Save.' A 'Print Q.docs Summary' button is highlighted with a callout: 'Step 28: Click Print Q.docs Summary.' Below this is a 'Select RCD Files' section with a 'Drop Files Here to Upload or Select Files' area and an 'Upload' button, highlighted with a callout: 'Step 29: Select the CD Delivery Method.' The 'CD Delivery Method' dropdown is set to 'Electronic'. Below that is a 'Required Closing Documents' list including Title Commitment, Insurance Declarations, H06 Coverage, Tax Certificate, DH Notice of Escrow, Preliminary CD, Wire Instructions, Insured Closing Protection Letter, Survey / Short Form Title Policy, Power of Attorney, and Invoices for all fees. At the bottom is a 'Mortgage Clause' section.

*If you have any questions regarding Q.docs, please contact your FAMC Account Executive.*



**Step 31:** Click .

**Step 32:** Click  on the confirmation pop-up that states, **“Q.docs turn time will not begin until all Required Closing Documents (RCDs) are uploaded and verified by the FAMC Closing Department.”**

Once the docs have been ordered, all the information on the loan is still viewable, but is read-only.

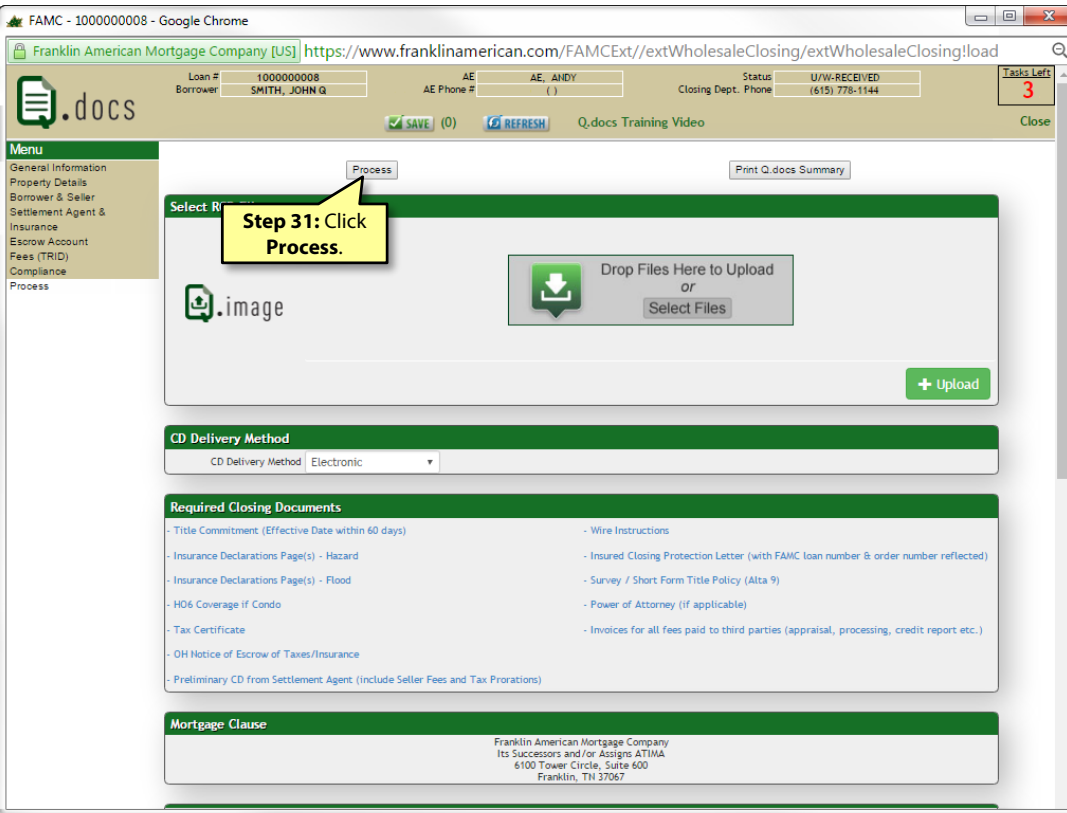
Once all **RCD's have been uploaded** and docs **ordered**, you will not be contacted by the Closing Coordinator until 7 days before the Closing Date.

The CD can be prepared and processed up to 7 business days **BEFORE** the Estimated Closing Date in Q.docs for early delivery to the Borrower.

The following MUST occur for early delivery of the CD:

- Loan MUST have Clear-to-Close or ALL conditions received
- All RCD's (including preliminary CD from Settlement Agent) MUST be submitted to FAMC through Q.docs
- Loan is locked through funding date
- Appraisal, if applicable, has been received and appraised value is equal to or greater than estimated value entered during registration

*If you have any questions regarding Q.docs, please contact your FAMC Account Executive.*



FAMC - 1000000008 - Google Chrome

Franklin American Mortgage Company [US] <https://www.franklinamerican.com/FAMCExt/extWholesaleClosing/extWholesaleClosing!load>

Loan # 1000000008 AE AE, ANDY Status U/W-RECEIVED  
 Borrower SMITH, JOHN G AE Phone # ( ) Closing Dept. Phone (615) 778-1144

Tasks Left 3

Q.docs Training Video

Menu: General Information, Property Details, Borrower & Seller, Settlement Agent & Insurance, Escrow Account, Fees (TRID), Compliance, Process

Process

Select RCDs

Drop Files Here to Upload or Select Files

Upload

CD Delivery Method: Electronic

Required Closing Documents:

- Title Commitment (Effective Date within 60 days)
- Insurance Declarations Page(s) - Hazard
- Insurance Declarations Page(s) - Flood
- HO6 Coverage If Condo
- Tax Certificate
- DH Notice of Escrow of Taxes/Insurance
- Preliminary CD from Settlement Agent (include Seller Fees and Tax Prorations)
- Wire Instructions
- Insured Closing Protection Letter (with FAMC loan number & order number reflected)
- Survey / Short Form Title Policy (Alta 9)
- Power of Attorney (if applicable)
- Invoices for all fees paid to third parties (appraisal, processing, credit report etc.)

Mortgage Clause

Franklin American Mortgage Company  
 Its Successors and/or Assigns: ATIMA  
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 Franklin, TN 37067