# Q.DOCS QUICK REFERENCE GUIDE



### WHOLESALE LENDING | QUICK REFERENCE GUIDE



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### Q.DOCS GENERAL INFORMATION



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American N	lortgage Company [US]	https://www.frankl	inamerican.com/FA	MCExt//extWhol	esaleClosing/extWho	olesaleClosing!lo
docs	Loan # 1000000 Borrower SMITH, JOł	DB AE F	AE AE, ANDY Phone # () (0) CREFRESH ()	Closing	Status U/W-RECE g Dept. Phone (615) 778-1	IVED 1144
	Loan Information					
ls	Loan Program	CONVENTIONAL 30-YEAR	FIXED	1300	Loan Term/Amort	360 360
ller ent &	Conforming	Yes	Loan Type	CONV	Program Type	FIXED
ent o	Purpose	Purchase	Cash Out	NO	Buydown	NO
nt	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	Ξ. ···	
	Subordinate Type	No Subordinate Financinį			AE	AE, ANDY
	LTV/CLTV/HCLTV	95.000 95.000 95.000	Interest Rate	4.0	P&I	1904.89
	Escrows	YES	Occupancy	Primary Residence	FHA/VA Case #	
	Doc Type	FULL / ALT	Front Ratio	20.97		
	Construction to Perm		DTI Ratio	42.27	1	
	Closing Information Ear Step 2: Credi	Verify Interest t/Short Pay.	Closing/Note Date Disbursement Date Int Credit/Short Pay	08/02/2016 08/02/2016 YES	First Payment Date Last Payment Date	10/01/2016 09/01/2046
	-		_			
	Notes to Closer Type in any r	iotes to the closer	St	ep 3: Enter any to Closer	y Notes	
	Notes to Closer Type in any r Lock Information	notes to the closer	St	ep 3: Enter any to Closer	Notes	// Marketing Da
	Notes to Closer Type in any r Lock Information Lock Date Exploration	otes to the closer	Lock Time 7:00 PM	ep 3: Enter any to Closer	Notes	Marketing Da
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#### 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:

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



### Q.DOCS PROPERTY DETAILS

# FAMC - 100000008 -	Google Chrome	
🔒 Franklin American M	lortgage Company [US] https://www.franklinamerican.com/FAMCExt//extWholesaleClosing/extWholesaleClosing!loa	d Q
<b>Q</b> .docs	Loan # 1000000008 AE AE AE ANDY Status U/W-RECEIVED Borrower SMITH, JOHN Q AE Phone # () Closing Dept. Phone (615) 778-1144	Tasks Left 18 Close
Menu	Property Address	
General Information <u>Property Details</u> Borrower: & Seller Settlement Agent & Insurance Escow Account Fees (TRID) Compliance Process	Property Address     Street # 123     Street Name #AIN STREET     Unit #       City     NASH     Steep 5: Enter the Tax Parcel #.     State     TENNESSEE     ZIP       Property Address     Tax Parcel #     Owner of Rec See Supplemental Adden     Census Tract # 0301.02       Prop Type SINGLE FAMILY RESIDENt     Structure Type Detached     Census Tract # 0301.02	
	Legal Description Country Estates Lot 4 Step 6: Enter the Legal Description. 'If Legal Description is entered, please make sure that it appears exactly as it does on the Title Commitment'	2

#### 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.



### Q.DOCS BORROWER & SELLER



e dors	Loan # Borrower	100000008 SMITH, JOHN Q	AE AE Phone #	AE, ANDY	Cla	Status osing Dept. Phone	U/W-RECEIVED (615) 778-1144	<u>Tasks L</u>
			SAVE (0)	REFRESH	Q.docs Training Vid	eo		Clo
Menu General Information	Last Name	First Name	Suffix		SSN (Last 4)	Mid-FICO	Mo Income	
Property Details Borrower & Seller	SMITH	MAOL			3333	800	0	
Settlement Agent & Insurance				_			Step 7: Enter each	
Escrow Account	Borrower #	1			0	Bor	rower's Email Addr	ess.
Compliance		First Name JUHN		Middle Name	iohn a smith/amail			_
Process		sumx		Eman	Journetsmith@gnaid	com		_
S	tep 8: Sele	ect the Vesting	-					
	for each	n Borrower.		State	TENNESSEE		ZIP 37211	
_	Vesting							
Step 9: Select		Vesting HUSBAND A	ND WIFE			•		
Power of Attorn	ey, 🏳	Other Vesting						
Domestic Partn	er, Powe	er of Attorney	•	Domestic Partner			Trust	
or <b>Trust</b> .		Agent Name						
or <b>Trust</b> .	Add Non-Purc	Agent Name	Add	Non-Purchasing Party	1	¥ Add		
or Trust. Step 10: Select	Add Non-Purc	Agent Name	Add I	Non-Purchasing Party	1	• Add		
or <b>Trust</b> . <b>Step 10:</b> Select <b>Non-Purchasing</b>	Add Non-Purc	Agent Name	Add	Non-Purchasing Party	1	¥ Add	Generate Ve	esting
or Trust. Step 10: Select Non-Purchasing Spouse.	Add Non-Purc	Agent Name hasing Spouse	Add 1	Non-Purchasing Party WIFE	1	¥ Add	Generate V	esting
or Trust. Step 10: Select Non-Purchasing Spouse.	Add Non-Purc	Agent Name hasing Spouse	Add I	Non-Purchasing Party	1	¥ Add	Generate Ve	esting k
or Trust. Step 10: Select Non-Purchasing Spouse.	Add Non-Purc	Agent Name	Add I	Non-Purchasing Party	1	• Add	Generate Vest	sting :k ing.
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or Trust. Step 10: Select Non-Purchasing Spouse.	Add Non-Purc Final Vestin Payment Lo Sales Contr	Agent Name Assing Spoule Assing Street State Sta	Add I SMITH, HUSBAND AND 123 MAIN STREET TENNESSEE Copy from Subject Add	Non-Purchasing Party WIFE	1 [Copy fm [NASHVILLE	Add     City     ZIP     om Mailing Address	Generate V Step 11: Clic Generate Vest MASHVILLE 37211 Seller State TENNESSEE	sting
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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. <u>PLEASE</u> 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 Generate Vesting

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.



### Q.DOCS BORROWER & SELLER

- <b>]</b>	Loan # 1000000 Borrower SMITH, JO	DOB HN Q	AE A AE Phone #	E, ANDY () C	Status Closing Dept. Phone	U/W-RECEIVED (615) 778-1144	Tas
J.docs			AVE (0)	Q.docs Training Vi	deo		
าน	Last Name	First Name	Suffix	SSN (Last 4)	Mid-FICO	Mo Income	
eral Information erty Details	SMITH	JOHN Q		3333	800	8000	
ower & Seller	SMITH	NAOL		3333	800	0	
ement Agent & rance	-						
ow Account	Borrower #1						
(TRID) bliance	First Name	JOHN	Mid	dle Name Q		Last Name SMITH	
155	Suffix			Email john.q.smith@gmai	il.com		
	Mailing Address						
	Street	123 MAIN STREET					
	City	NASHVILLE		State TENNESSEE		7IP 37211	
	Vesting			TERRESSEE			
	Tosting	[	-				
	Vesting	HUSBAND AND WIFE	1		*		
	Other Vesting						
	Power of Attorney		<ul> <li>Domesti</li> </ul>	c Partner 📃		Trust	
	Agent Name						
	-			ine Dente I			
	Add Non-Purchasing Spouse	ar As	Add Non-Purchas	ing Party I	¥ Add	Genera	ite Vesting
Step 12: V	Add Non-Purchasing Spouse Final Vesting to Appea JOHN Q SMIT /erify the	ar As Th and Joan Smith, f	Add Non-Purchas	ing Party   1	Y Add	Genera	te Vesting
Step 12: ∨ Payment Lett	Add Non-Purchasing Spouse	ar As H AND JOAN SMITH, H	Add Non-Purchas	ing Party 1	¥ [A30]	Genera	ite Vesting
Step 12: ∨ Payment Lett	Add Non-Purchasing Spouse Final Vesting to Appea JOHN Q SMIT Yerify the ter Address. Payment Letter Addre	ar As H AND JOAN SMITH, H	Add Non-Purchas	ing Party 1	Y A30	Genera	ite Vesting
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Step 12: V Payment Lett ep 13: Enter th ales Contract information.	Add Hon-Purchasing Spouse Final Vesting to Appear JOHN Q SMIT Verify the ter Address. Payment Letter Addre Payment Letter Addre Sales Contract Seller Address	sr As H AND JOAN SMITH, I Street 123 M. State TENNE Copy fr 789 SOLD LANF	Add Non-Purchas HUSBAND AND WIFE AIN STREET SSEE om Subject Address	Copy f	Add     City     ZIP from Mailing Address	Genera NASHVILLE 37211 Seller State TENNESSEF	ite Vesting
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Step 12: V Payment Lett Paper 13: Enter the ales Contract information.	Add Hon-Purchasing Spouse Final Vesting to Appea JOHN Q SMIT Verify the ter Address. Payment Letter Addres Sales Contract Seller Address Seller ZIP Seller #1	ar As ar As H AND JOAN SMITH, H SS Street 123 M State TENNE (Copy fr 789 SOLD LANE 37204 For Sale By Owner	Add Non-Purchas HUSBAND AND WIFE AIN STREET SSEE SSEE SSE S S S	eller City NASHVILLE	City     ZiP     Trom Mailing Address	General           NASHVILLE           37211           Seller State           TENNESSEE	te Vesting
Step 12: V Payment Lett Pap 13: Enter the ales Contract information.	Add Non-Purchasing Spouse Final Vesting to Appea JOHN Q SMIT Verify the ter Address. Payment Letter Addres Regener Sales Contract Seller Address Seller ZP Seller #1 First Name WILL	ar As ar As H AND JOAN SMITH, H SS Street [123 M State TENN (Copy fr 789 SOLD LANE 37204 For Sale By Owne Model	Add Non-Purchas	eller City NASHVILLE	Add     City     ZiP     Trom Mailing Address  rporation  Estate	Cenera  NASHVILLE  37211  Seller State TENNESSEE  Suffix Y	te 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 1 • Add - 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:

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

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

### Q.DOCS SETTLEMENT AGENT & INSURANCE

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🔒 Franklin American M	ortgage Company [US]	https://www.frank	linamerican.com/FA	MCExt//extWhole	saleClosing/extWho	lesaleClosing!load
	Loan # 1000000 Borrower SMITH JO	008 HNQ AE	AE AE, ANDY Phone # ()	Closing [	Status U/W-RECE Dept. Phone (615) 778-	VED Tasks
Step 15: Er	nter the <b>Zip</b>	SAVE	(O) CREFRESH	Q.docs Trainin <u>e Video</u>		. c
Code of Titl	e Company. 🗧			Ste	ep 16: Select	
General Information	muse comment /	gent Information		Tit	le Company.	Add New
Borrower & Seller	ZIP Code	37204				Add New
Settlement Agent & Insurance	Settlement Agent Name	BELL & ALEXANDER TITLE	(OLD REPUBLIC) (4300 SIDC	DRIVE, SUITE 201)		
Escrow Account	Settlement Agent Address	4300 SIDCO DRIVE, SUIT	lj City	NASHVILLE	State	IN
Compliance	Settlement Agent State	37204-	Settlement Asset NULS ID	013 333-7777 AA 4224547	Tiele Co. 0. Deer Freeil Corre	010 000-44444
Process	License ID	AA-1234567	Settlement Agent NWLS ID	AA-1234567	Intle Co. & Docs Email Same	
	Title Co. Attn	BOB BELL			Title Co. Email Address	bbell@batitle.com
	U/W Company	OLD REPUBLIC	Step 17: Co	mplete fields in	Email Address For Docs	docs@batitle.com
	GF Commitment / Order #	12345678-901	Settlement	Agent section.	Title Effective Date	06/15/2016
			Jettienent	ngent section.	Confirmed w/Insurer	
	Sottlement Agent Con	last				
1	Settlement Agent Contact	Bob	Settlement Agent Contact	Bell	Settlement Agent Contact	AA-1235467
	Settlement Agent Contact	bbell@batitle.com	Last Name		Settlement Agent Contact	AA-1234567
	Seller Realtor		)		NMLS ID	
Step 19: Co	mplote fields					
in Settler	ant Agent					
Contac	t coction					
Contac	me	Insurance Company	Agent Name	Will Insure	Phone #	615 555-1212
	Address	123 Main Street	City	Nashville	State	TENNESSEE V
	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	8	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 is insured at Insurance Company/Agent. (	maximum insurable value per Endorsement Required on Dec	POC	
1	inepracemente cose			Page)		

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#### 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



### Q.DOCS SETTLEMENT AGENT & INSURANCE

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🔒 Franklin American Mo	ortgage Company [US]	https://www.frank	inamerican.com/FA	MCExt//extWhole	saleClosing/extWho	olesaleClosing!lo	ad Q
<b>Q</b> .docs	Loan # 1000000 Borrower SMITH, JOH	NOS AE	AE AE, ANDY Phone # () (0) CREFRESH ()	Closing ( ).docs Training Video	Status U/W-RECE Dept. Phone (615) 778-	IVED 1144	Tasks Left 4 Close
Menu	Attorney/Settlement A	gent Information					
General Information Property Datails	7IR Code	27204				Add Ne	
Borrower & Seller	211 CODE	37204					-
Settlement Agent &	Settlement Agent Name	BELL & ALEXANDER TITLE	(OLD REPUBLIC) (4300 SIDCO	DRIVE, SUITE 201)			
Insurance	Settlement Agent Address	4300 SIDCO DRIVE, SUITI	City	NASHVILLE	State	TN	
Escrow Account	-	27204	Divers	(4F ) 222 7777			-
Compliance	218	37204-	Phone	610 333-7777	Pax	610 333-4444	
Process	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 Cont	tact Bob	Settlement Agent Contact	Bell	Settlement Agent Contact	AA-1235467	
	Settlement Agent Contact	bbell@batitle.com	Last hame		Settlement Agent Contact	AA-1234567	
Step 19: Cor in Insuran	nplete fields ce section.						
	Company Name	Insurance Company	Agent Name	Will Insure	Phone #	615 555-1212	
	Address	123 Main Street	City	Nashville	State	TENNESSEE	<b>v</b>
	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	0	Subject is insured at Insurance Company/Agent. (E	maximum insurable value per indorsement Required on Dec Page)	РОС		
							-

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.



### Q.DOCS ESCROW ACCOUNT



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

#### Calculate Aggregate

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.

### Q.DOCS FEES (TRID)

🗶 FAMC - 100000008 -	Google Chrome								
🔒 Franklin American M	ortgage Company [US]	https://ww	vw.frankliname	rican.com/FA	MCExt//e	xtWholesaleC	losing/extWh	nolesaleCl	osing!load
<b>a</b> .docs	Loan # 1000000 Borrower SMITH, JO	008 HN Q	AE AE Phone #	AE, ANDY	).docs Traini	Sta Closing Dept. Ph ng Video	atus U/W-REC Ione (615) 778	EIVED 3-1144	I
Menu	Fee		Paid To	Borrower	Seller	Broker Len	der POC	Paid By	Total
Property Details	LOAN COSTS								
Settlement Agent &	A. Origination Charges								
Insurance Escrow Account	Assumption Fee			<b>y</b>					0.00
Fees (TRID)	Bona Fide Federal Discount	1.0000 %		1,001.49	0.00				1001.49
Process	Compensation Percent	2.250 %							
	Loan Discount	0.2510 %		1,001.49	0.00				1001.49
	Loan Origination Fee	%		<b>v</b>					0.00
	Non Bona Fide Federal Discount	0.0000 %		0.00	0.00				0.00
	Processing Fee			<b>T</b>					0.00
	Underwriting Fee			925.00					925.00
		· · ·	Add Fee						
	B. Services Borrower I	oid Not Shop	For						
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	Attorney's Fees			<b>T</b>				۲	0.00
	Broker Flood Certificate							٣	0.00
	Closing Letter Fee/CPL			25.00	0.00			· · ·	25.00
									×
	Courier/Overnight/FedEx				24.5				0.00
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	Electronic Mail Fee			•	0.00				0.00
									×
	Endorsements			* 100.00	0.00				100.00

Franklin American

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.



### Q.DOCS COMPLIANCE

Borrower       SMITH, JOHNA       AE Phone #       Clearing Dept. Phone       653) 778-1144         Winter Control       Winter Control       Quarter Contro       Quarter Control		Loan # 100000008	AE			Status		Ig:Ioau
CONC       CONCENT       Q.docs Training Video         enumerical Information provide Seler: timent Agent 0 beam       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.         rest (FID)       Figures are subject to change if loan fails internal compliance checks.         set (FID)       LE       CD         Difference       A. Origination Charges       Underwriting Fee         Underwriting Fee       925.00       0.00         Lean Discourt       1,001.49       0.00         B. Services Borrower Did Not Shop For       B. Services Tomower Did Not Shop For         Appraintal Fee       460.00       0.00         Credit to Borrower       0.00       0.00         Credit to Borrower       0.00       0.00         LE 10% Tolerance       3,605.80       0.10% Tolerance Cure Required       0.00         Moder Target Fields.       0.00       0.00       0.00       0.00         LE 10% Tolerance Cure Required       0.00       0.00       0.00       0.00         Credit to Borrower Did Not bhop For       0.00       0.00       0.00       0.00         LE 10% Tolerance       0.605.80       0.10% Tolerance       0.00       0.00 <th></th> <th>Borrower SMITH, JOHN Q</th> <th>AE Phone #</th> <th>()</th> <th>Closing De</th> <th>ept. Phone</th> <th>(615) 778-1144</th> <th></th>		Borrower SMITH, JOHN Q	AE Phone #	()	Closing De	ept. Phone	(615) 778-1144	
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IE/CD Fee Comparison         LE       CD       Difference         A. Origination Charges       A. Origination Charges       Underwriting Fee       925.00       0.00         Lean Discourt       1,001.49       0.00       0.00       0.00         B. Services Borrower Did Not Shop For       B. Services Borrower Did Not Shop For       Aperatal Fee       460.00       0.00         Credit Report       60.00       Credit Report       60.00       0.00         Image: Transfer Taxes       0.00       Credit to Borrower       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       3,728.00       -327.80         Step 25: Review the 0% and 10% Tolerance Cure Required       0.00       0.00       0.00         Discourd fields.       0% Tolerance Cure Required       0.00	enu neral Information perty Details rower & Seller ttlement Agent & urance row Account es (TRID)	Please be advised that tests	s for Regulatory ( Figures are subje	Compliance, including FAMC. ct to change if Ioan f	High Cost Home Lo ails internal compliar	an testing, ice checks.	are conducted internally b	у
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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         Step 25: Review the 0% and 10% Tolerance Cure Required fields.       0% Tolerance Cure Required       0.00         Tolerances are currently under assumption that the horrower did not shop and will be validated by the closer       Tolerance Supervision that the horrower did not shop and will be validated by the closer		<u>Transfer Taxes</u>	0.00		Transfer Taxes	0.00	0.00	
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10% Tolerance Cure         10% Tolerance Cure         0.00           Required         fields.         Tolerances are currently under assumption that the horrower did not shop and will be validated by the closer			Step 25:	Review the <b>0</b>	% and 📏	0% Tolerance (	Cure Required 0.00	
Required fields.			10%	Tolerance Cu	ire 🗖	0% Tolerance (	Cure Required 0.00	
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reletation and an additional additional and the beneficial and the one and this because and the one of the one		Tolerances are curre	ently under assum	ption that the borrow	ver did not shop and	will be valid	lated by the closer.	

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.

### Q.DOCS PROCESS – UPLOADING AND VIEWING RCDS

🛦 FAMC - 100000008 -	Google Chrome	x
🔒 Franklin American M	ortgage Company [US] https://www.franklinamerican.com/FAMCExt//extWholesaleClosing/extWholesaleClosing!load	Q
<b>Q</b> .docs	Loan #         1000000008         AE         AE	eft 🔺
Menu General Information Property Datais Borrower & Seiler Settlement Agent & Insurance Escrow Account Fees (TRID) Compliance Process	Process Print Q.docs Summary This loan cannot be processed because there are outstanding tasks that must be completed. Select RCD Files Step 26: Drag and Drop files or click Select Files.	
	Drop Files Here to or Select Files Step 27: Click Upload. CD Delivery Method	
	CD Delivery Method       Electronic         Progried Closing Documents         - Title Commitment (Effective Date with CO days)       - Wire Instructions         - Insurace Declarations Page(s)       - Hazard         - Insurace Declarations Page(s)       - Hazard         - Insurace Declarations Page(s)       - Matter image is indexed, view image by clicking on the document name.         - OH Hotce of Excrow of Taxe.       - Outprime         - OH Hotce of Excrow of Taxe.       - Reparitient	
	Preliminary CD from Settlement Agent (include Seller Fees and Tax Prorations)      Mortgage Clause     Franklin American Mortgage Company	

Franklin American

#### The Process page gives you the ability to:

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

FAMC <u>highly</u> recommends you upload all RCD's <u>BEFORE</u> 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 📩

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 <u>AND</u> 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.



### Q.DOCS PROCESS – ORDERING DOCS

🕢 FAMC - 100000008 - Googl	le Chrome		The following MUCT he convoluted hefers
🔒 Franklin American Mortgag	ge Company [US] https://www.franklinamerican.com/F/	MCExt//extWholesaleClosing/extWholesaleClosing!load	The following MUST be completed before
L.docs	Loan # 1000000008 AE AE ANDY rrower SMITH, JOHN Q AE Phone # ()	Closing Dept. Phone (615) 778-1144	<ul><li>ordering docs:</li><li>Loan is Underwriting Received</li></ul>
Menu General Information Property Details Borrower & Selier Settlement Agent & Insurance Escrow Account Fees (TRD) Compliance Process	Step 30: Click Save. ect RCD Files	Print Q does Summary are outstanding tasks that must be co Step 28: Click Print Q.docs Summary.	<ul> <li>Tasks Left equals zero</li> <li>Loan is 10 business days or less from Closing Date</li> <li>Print Q.docs Summary Page</li> </ul>
[	🕒.image	Drop Files Here to Upload or Select Files	Print the Q.docs Summary Page before ordering docs.
ص ا	Delivery Method CD Delivery Method Electronic	ne CD od.	<b>Step 28: Click</b> Print Q.docs Summary. The Summary Page will open in a pdf viewer. Click the Print button to print the Summary Page.
Rea	urined Closing Documents		Step 29: Select the CD Delivery Method.
- Title - Insu - Insu - H06	Jun de Archang, goldennen Far le Commitment (Effective Date within 60 days) arance Declarations Page(s) - Hazard arance Declarations Page(s) - Flood 6 Coverage If Condo	- 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)	Select if the Borrower wants to receive the CD electronically or through the mail.
- Tax	( Certificate	- Invoices for all fees paid to third parties (appraisal, processing, credit report etc.)	Ston 30. Click 🖾 💵
- OH I - Preb	Notice of Escrow of Taxes/Insurance Aliminary CD from Settlement Agent (include Seller Fees and Tax Prorations)		Step 50. Click 1997.
Mor	rtgage Clause Franklin American	Mortgage Company	



### Q.DOCS PROCESS – ORDERING DOCS

FAMC - 100000008	- Google Chrome		
🔒 Franklin American N	Mortgage Company [US] https://www.frankliname	erican.com/FAMCExt//extWholesaleClosing/extWholesaleClosi	ng!load
🗐.docs	Loan # 1000000008 AE Borrower SMITH, JOHN Q AE Phone # ☑ SAVE (0)	AE, ANDY () Status U/W-RECEIVED Closing Dept. Phone (615) 778-1144	Tasks I 3 Ck
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ees (TRID) ompliance /rocess	Limage	Drop Files Here to Upload or Select Files	
	CD Delivery Method CD Delivery Method Electronic <b>v</b>		
	Required Closing Documents		
	- Title Commitment (Effective Date within 60 days)	- Wire Instructions	
	- Insurance Declarations Page(s) - Hazard	- Insured Closing Protection Letter (with FAMC loan number & order number r	reflected)
	- Insurance Declarations Page(s) - Flood	- Survey / Short Form Title Policy (Alta 9)	
	- H06 Coverage if Condo	- Power of Attorney (if applicable)	
	- Tax Certificate	- Invoices for all fees paid to third parties (appraisal, processing, credit rep	ort etc.)
	- OH Notice of Escrow of Taxes/Insurance		
	- Preliminary CD from Settlement Agent (include Seller Fees and Ta	x Prorations)	
	Mortgage Clause	Franklin American Mortgage Company Its Successors and/or Assigns ATIMA	
		6100 Tower Circle, Suite 600 Franklin, TN 37067	

Step 31: Click Process.

Step 32: Click or on the confirmation popup 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