# guaranteed Rate CD XCHANGE NAVIGATION FOR SETTLEMENT AGENTS

CD Xchange is a proactive collaboration solution for preparing the Closing disclosure. Get started here:  $GRI = \frac{https://cdxchange.guaranteedrate.com}{PR = https://cdxchange.properrate.com}$ 



#### View all loans that are assigned to you, along with additional information:

**Loan #:** Guaranteed Rate Company Loan number

• Borrower(s): Main borrower's last name

- **Status:** Current fee collaboration status
- Updated: Most recent update: Date and time
- **By:** Who made the last update
- Purpose: Loan purpose
  Est. Closing Date: Estimated closing/signing date

### Select the blue link to open any loan

Use the sort arrows to arrange loans based on that category

Loan #	Borrower	Purpose	Est. Closing	Status 🔶	Updated (local)	Ву	¢ LO
151395225	Secher	Refinance	2015-12-10	Submit to Agent	2015-12-07 12:25 pm	encompass	Joanne Rogers
151344439	Kirilichin	Purchase	2015-12-10	Submit to Lender - Agent Approved	2015-12-04 10:45 am	encompass	Fred Burt
151381816	PEARSON	Refinance	2015-12-10	Submit to Lender - Agent Approved	2015-12-04 6:17 pm	encompass	Michael Gambatese
151389647	Huff	Refinance	2015-12-10	Submit to Lender - Agent Approved	2015-12-05 7:37 pm	encompass	Andrew Warrick

Color code for rows: Unchanged for 24 hrs Unchanged for 48 hrs Unchanged for 72 hrs

### RAVIGATING THE SETTLEMENT AGENT CHARGES WORKSHEET

#### View loan details such as:

Closing Information

Transaction information Loan information

#### Displays when the loan was last updated in CD Xchange

#### Loan 171799675 as of 2017-06-05 11:24 am Settlement Agent Charges Worksheet View 1003 **Closing Information Transaction Information** Loan Information 2/20/2017 Borrower John Homeowner 30 Est. Closing Date Loan Term **Disbursment Date** 2/20/2017 Purpose Purchase Settlement Agent Title Resource Group Seller Product **Fixed Rate** File # Conventional Loan Officer John Sample Loan Type 4721 N MALDEN ST Property Lender **GR Loan Number** 171799675 Chicago IL 60640 Guaranteed Rate Companies Loan Amount \$273 600 00 County Cook **Property Type** Detached **Sales Price** \$342,000.00 Govt Case ID

#### **Each charges sections**

Enter the: Payee Amount paid by each party: Borrower, Seller or Other Total will calculate based on the amounts entered for each line

Divisio	on of Commissions	Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	То				
Real Estate Commission	ABC Agent	\$2,000.00			\$2,000.00
Real Estate Commission	XYZ Agent		\$5,000.00		\$5,000.00
Real Estate Commission					\$0.00
	Title Charges	Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	То				
Settlement Fee	Title Resource Group	\$1,200.00			\$1,200.00

Abstract or Title Search Fee Administration Fee Archival Fee Assignment Fee Attendance/Pickup Fee Attorney's Fees Bankruptcy Search CEMA Fee Chain of Title

#### Add New Fee

**Add New Fee button:** Click this button to add a fee into each section. A drop down box will provide a list of available fees for that section.

**NOTE:** If a fee is not in the drop down box use the notes section to communicate to Guaranteed Rate Companies the fee, description, amount, payee, and paid by

Adjustments												
D	Borrower	Seller										
Sale price of any personal property included in Sa												
Adjustments for items Paid by Seller in Advance												
City/town Taxes				t	to							
County Taxes	08/12/2015			t	0	08/14/2015						
Assessments						v						
	•		Aug	just 20	015		•				Add New Fee	
	Sun Mon Tue Wed				Thu	Fri	Sat					
L. Paid Already by or on Behalf o	y						1		N. Due from Seller at Closing			
Deposit	2	3	4	5	6	7	8	cess Deposit				
Existing Loan(s) Assumed or Taken Subject to	9	10	11	12	13	14	15	isting Loan(s) Ass	sumed or Taken Subject to			
	16	17	18	19	20	21	22	yoff of First Mortgage				
	23	24	25	26	27	28	29	yoff of Second Mo	ortgage			
D	30	31							Borrower		Seller	

#### **Contact Information Section**

This section displays the contact o the loan file as required on the Closing Disclosure:

- Lender
- Buyer's Real Estate Broker\*
- Seller's Real Estate Broker\*
- Settlement Agent\*

Contact monnation									
	Lender	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent					
Name	Guaranteed Rate Companies	Coldwell Banker	Coldwell Banker	Title Resources Group					
Address	1880 W. Larchmont Avenue	1234 Main Street	1234 Main Street	2700 S River Rd					
	Chicago, IL 60613	Chicago, IL 60654	Chicago, IL 60654	Des Plaines, IL 60018					
NMLS ID	1598647	1111111	11111111	123456					
State License ID	MB.0005932	IL2222222	IL2222222	IL987654					
Contact	John Sample	Mary Jane Smith	Mary Jane Smith	Brian Smith					
Contact NMLS ID	12345	3333333	33333333	7777777					
Contact State License ID	123456	IL5555	IL5555	IL7878					
Email	apptest@grarate.com	MJS@coldwellbanker.com	MJS@coldwellbanker.com	brian.smith@yop.com					
Phone	7735551212	312-555-1212	312-5551212	847-813-4340					

\*Update/complete information in this section, by typing into the field. Fields in *italics* cannot be updated.

## USING THE NOTES AND STATUS SECTION

#### **Use the Notes:**

- To communicate any questions or comments
- Review all communication during the collaboration process

#### Update the Status to indicate the progress of the loan

#### Statuses:

- Submit to Agent: Loan is with the Settlement Agent for fee entry
- Submit to Lender Agent Approved: All fees are approved by the Settlement Agent
- Lender Approved: Loan is locked for fee editing and Closing Disclosure will be issued



Before exiting a loan review all changes, update the status and click save to notify all parties that updates have been made



Settlement Agents are notified via email once added to the loan for collaboration and once collaboration is complete