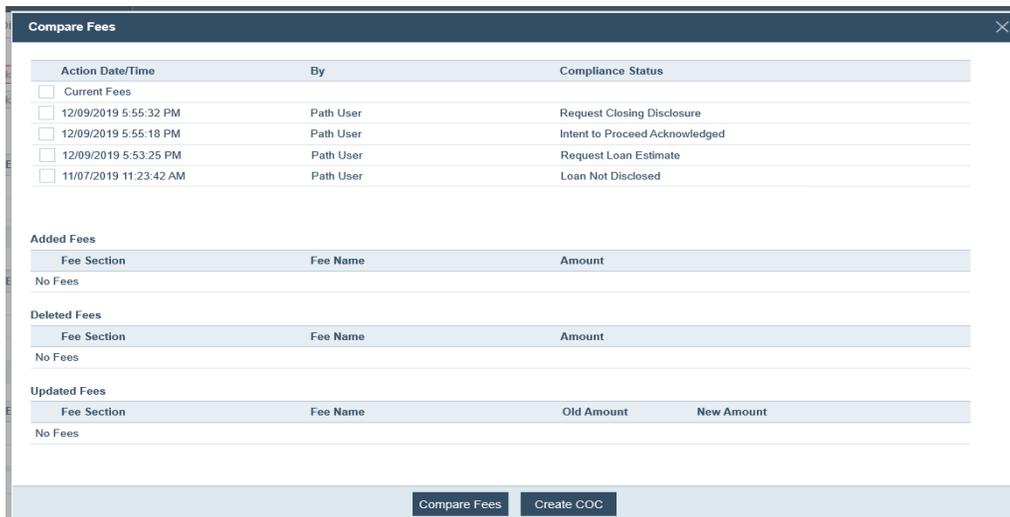


Tolerance Screen

Through the read-only **Tolerance** screen, you can view disclosed fees and compare them to the actual fees when the final fees are determined and available after the loan is disclosed. The **Tolerance** screen compares the current fees with the most recently disclosed fees and calculates the cost to cure. When fees are outside of tolerance, this screen indicates when you need to redisclose the APR or will have to reimburse the borrower for fees that exceed the tolerance.

To view the **Tolerance** screen:

1. Open a loan and select the **Compliance** activity.
2. Select the **Tolerance** screen. The screen shows the difference between the current fees and the disclosed fees, the percentage of the change, and the cost to cure.
3. To see the **LE Disclosed Status**, click on the respective select icon (⌵) to open the **LE Disclosed Status** light box.
 - a. Select the *Action Date/Time*.
 - b. Click **Select**.
4. To see the **CD Disclosed Status**, click on the respective select icon (⌵) to open the **CD Disclosed Status** light box.
 - a. Select the *Action Date/Time*.
 - b. Click **Select**.
5. To edit or enter the **Total Cost to Cure** amount, select the **Edit Cost to Cure** check box, and then edit or enter the cost to sure amount.
6. To compare fees, click the **Compare Fees** action button at the bottom pane, to open the **Compare Fees** light box.



The screenshot shows a 'Compare Fees' light box with a close button (X) in the top right corner. It contains several sections:

- Current Fees:** A table with columns 'Action Date/Time', 'By', and 'Compliance Status'. It lists four entries:

| Action Date/Time | By | Compliance Status |
|---|-----------|--------------------------------|
| <input type="checkbox"/> 12/09/2019 5:55:32 PM | Path User | Request Closing Disclosure |
| <input type="checkbox"/> 12/09/2019 5:55:18 PM | Path User | Intent to Proceed Acknowledged |
| <input type="checkbox"/> 12/09/2019 5:53:25 PM | Path User | Request Loan Estimate |
| <input type="checkbox"/> 11/07/2019 11:23:42 AM | Path User | Loan Not Disclosed |
- Added Fees:** A table with columns 'Fee Section', 'Fee Name', and 'Amount'. It shows 'No Fees'.
- Deleted Fees:** A table with columns 'Fee Section', 'Fee Name', and 'Amount'. It shows 'No Fees'.
- Updated Fees:** A table with columns 'Fee Section', 'Fee Name', 'Old Amount', and 'New Amount'. It shows 'No Fees'.

At the bottom of the light box, there are two buttons: 'Compare Fees' and 'Create COC'.

- a. Select the **Action Date/Time** of the fees to be compared.
- b. Click **Compare Fees**.

The results are displayed in the table of the **Added Fees** section.

Compare Fees
✕

| Action Date/Time | By | Compliance Status |
|--|-----------|--------------------------------|
| <input type="checkbox"/> Current Fees | | |
| <input checked="" type="checkbox"/> 12/09/2019 5:55:32 PM | Path User | Request Closing Disclosure |
| <input type="checkbox"/> 12/09/2019 5:55:18 PM | Path User | Intent to Proceed Acknowledged |
| <input type="checkbox"/> 12/09/2019 5:53:25 PM | Path User | Request Loan Estimate |
| <input checked="" type="checkbox"/> 11/07/2019 11:23:42 AM | Path User | Loan Not Disclosed |

Added Fees

| Fee Section | Fee Name | Amount |
|-----------------------------------|----------------------|-----------|
| Services Borrower Cannot Shop For | Home Inspection | \$ 500.00 |
| Services Borrower Can Shop For | Title - Copy Fax Fee | \$ 100.00 |

Deleted Fees

| Fee Section | Fee Name | Amount |
|-------------|----------|--------|
| No Fees | | |

Updated Fees

| Fee Section | Fee Name | Old Amount | New Amount |
|-----------------------------------|----------------------------|------------|-------------|
| Services Borrower Cannot Shop For | Mortgage Insurance Premium | \$ 0.00 | \$ 6,125.00 |

Compare Fees
Create COC

After fees are compared, the fees that have the **Borrower Selected** check box selected (from the **C. Services Borrower Can Shop For** section on the **Closing Costs** screen) will be listed in the **10% Tolerance Fees** table, shown below.

Fee Tolerance

| Zero Tolerance Fees | LE Disclosed | CD Disclosed | Current | Difference | Cost to Cure |
|--|--------------|--------------|-------------|------------|--------------|
| A. Origination Charges | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| B. Services Borrower Cannot Shop For | \$ 6,625.00 | \$ 6,625.00 | \$ 6,625.00 | \$ 0.00 | \$ 0.00 |
| E. Transfer Taxes | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| Fees Paid to Affiliate (Excluding Above) | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| Subtotal | \$ 6,625.00 | \$ 6,625.00 | \$ 6,625.00 | \$ 0.00 | \$ 0.00 |

| 10% Tolerance Fees | LE Disclosed | CD Disclosed | Current | Difference | Cost to Cure | Change % | Tolerance |
|-----------------------------------|--------------|--------------|-----------|------------|--------------|-----------|-----------|
| C. Services Borrower Can Shop For | \$ 100.00 | \$ 100.00 | \$ 100.00 | \$ 0.00 | \$ | | \$ |
| Services that Borrower Selected | \$ 0.00 | \$ 500.00 | \$ 0.00 | \$ -500.00 | \$ | | \$ |
| E. Government Fees | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ | | \$ |
| Subtotal | \$ 100.00 | \$ 600.00 | \$ 100.00 | \$ -500.00 | \$ 0.00 | -83.333 % | \$ 60.00 |

In the above image, the highlighted fee has the **Borrower Selected** check box selected, which moved it to the **B. Services Borrower Cannot Shop For** section on the **Fees** tab of the **Closing Costs** screen, shown below.

🏠 **B. Services Borrower Cannot Shop For** Total: \$ 6,625.00 +

| <input type="checkbox"/> Charge | Paid To | Company | Paid By | APR | POC | Amount |
|---|-----------|------------|----------|-----|-----|-------------|
| <input type="checkbox"/> Mortgage Insurance Premium | | | Borrower | Yes | No | \$ 6,125.00 |
| <input type="checkbox"/> VA Funding Fee | | | Borrower | Yes | No | \$ 0.00 |
| <input checked="" type="checkbox"/> Home Inspection | Affiliate | Clark Pest | Borrower | No | No | \$ 500.00 |

🏠 **C. Services Borrower Can Shop For** Total: \$ 100.00 +

| <input type="checkbox"/> Charge | Paid To | Company | Paid By | APR | POC | Amount |
|---|---------|-----------|----------|-----|-----|-----------|
| <input type="checkbox"/> Title - Copy Fax Fee | Broker | SJ Kinkos | Borrower | No | No | \$ 100.00 |