

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.

Compare Fees

Action Date/Time	By	Compliance Status
<input type="checkbox"/> Current Fees		
<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

Fee Section	Fee Name	Amount
No Fees		

Deleted Fees

Fee Section	Fee Name	Amount
No Fees		

Updated Fees

Fee Section	Fee Name	Old Amount	New Amount
No Fees			

Compare Fees

Create COC

- Select the **Action Date/Time** of the fees to be compared.
- 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 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