## **Transactions Screen**

The *Transactions* screen contain the important financial and transactional information for the loan.

This screen is composed of the following sections:

Reference Dates Proposed Monthly Payment Other Financing Minimum Required Funds or Cash Back Other Loan Information Energy Improvements

To complete the *Transactions* screen:

## 1. Open a loan and select the *Transactions* screen.

Production	Lock	Con	npliance	Conditi	ions 지	Documents	저 Chec	klist 🏼	Interfa	ces	Messages	
Application Sun	nmary Ser	nd/Status Clos	ing Costs	URLA	Loan Transm	nittal HMD/	A Appraisals	Profile	USDA	Originator	Transaction	s 💎
↔ Reference Dates												
Application Date		11		Estimated	Closing Date				Originator Sign	ature Date		
Interview Date				First Paym	ent Date							
A Proposed Monthly	Payment											
First Mortgage (P&I)		\$ 673	8.40									
Subordinate Lien(s) (	P&I)	\$ (	0.00	Escrows (	G)							
Homeowners Insurar	ice	\$ 61	.00 😰	Escrow Ins	urance	~						
Supplemental Proper	ty Insurance	\$ (	0.00 😰									
Property Taxes		\$ 62	2.00 😰	Escrow Tax	c	~						
Mortgage Insurance		\$ 69	.63 😰	Escrow MI		~						
Association/Project D	lues	\$ 61	.00	Escrow HC	A	~						
Other		\$ 143	8.00 😰									
Total		\$ 1,070	0.03									
↔ Other Financing												
Total Other Financing	Balance	\$ (	.00									
Total Credit Limit		s (	0.00									
Total Monthly Amoun	t	\$ (	0.00									
											+	
Liability Type	Lien Posit	tion New	Rate	Term		Balance	Credit Limit	Mont	thly Amount			
No records												
Øn Delete	Save											
									4			
								L_		4	2	
							4	7				

2. Complete all applicable date fields in the *Reference Dates* section.

3. In the *Proposed Monthly Payment* section, review and complete all applicable data about the loan's proposed monthly payment.

*First Mortgage (P&I)*, *Subordinate Lien(s) (P&I)*, and *Total* are read-only fields, which are automatically calculated and populated based on data entered in other related fields.

NOTE: Certain fields in this section may already be populated with loan data, depending on the information entered on other screens and tabs, such as the *Product & Pricing* screen and the **Product** tab from the *Application* screen.

A. To edit or enter *Homeowners Insurance*, *Supplemental Property Insurance*, *Property* 

*Taxes*, *Mortgage Insurance*, and *Other*, click the corresponding edit icon ( $\mathcal{C}$ ), which opens the light box for the monthly payment, where you can enter/edit data as applicable.

In the following example, **Supplemental Property Insurance** is used as an example.

Supplemental Property Insurance							
Fee Name	11						
Туре	~ · · · ·	_					
Custom Fee							
Monthly Amount	\$						
Annual Amount	\$						
Use Annual Amount							
Prepaid Fee (F)	Escrow Fee (G)						
+ Add Supplemental Property Insurance							
Total Monthly Amount	\$ 0.00						
	Save						

1

Fee	
Fee Name	Fee Туре
O Cash To Close-Estimated Prepaid Items	Other
<ul> <li>Aggregate Adjustment</li> </ul>	Other
O Prepaid Interest	Prepaid Interest
O Homeowner's Insurance Premium	Homeowner's Insurance
O Property Taxes	Property Tax
O Hazard	Hazard Insurance
O Flood Insurance	Flood Insurance
County Property Tax Reserves	County Property Tax
O Hazard Insurance	Hazard Insurance
O Hazard	Hazard Insurance
Flood Insurance	Flood Insurance
O Mortgage Insurance	Mortgage Insurance Premium
O Hazard	Hazard Insurance
	Select

a. Select the fee

#### b. Click Select, to return to the Supplemental Property

**Insurance** light box. The selected fee and type are populated in their respective fields.

Supplemental Property Insurance						
Fee Name	Cash To Close-Estimated Prepaid Ite					
Туре	Other 🗸					
Custom Fee						

 ii. To enter a custom fee that is not listed on the Fee light box, select the Custom Fee check box to enable (make editable) the Fee Name field and Type dropdown menu.

#### iii.Enter the *Monthly Amount*.

The Annual Amount and Total Monthly Amount are automatically updated.

iv.If applicable, select the **Use Annual Amount** check box, to enable and complete the **Annual Amount** field.

Once this check box is selected, the *Monthly Amount* field becomes read only (greyed out).

v.lf applicable, select the Prepaid Fee (F) and Escrow Fee (G) check boxes.

NOTE: When (F) Prepaid Fee is checked, the fee is automatically copied to the *F. Prepaids* section on the **Fees** tab (*Application* screen). When (G) Escrow Fee is checked, the fee is automatically copied to the *G. Initial Escrow Payment at Closing* section on the **Fees** tab (*Application* screen).

前

viii.Click Save, after you have completed the Supplemental Property Insurance light box.

ix.As applicable, indicate Yes or *No* regarding *Escrow Insurance*, *Escrow Flood*, *Escrow Tax*, *Escrow MI*, *Escrow HOA* and *Escrow Other*.

4. Complete the *Other Financing* section, to add additional loans on the subject property, such as second and third lien loans.

÷

수 Other Financing							
Total Other Financing Balance	S	0.00					
Total Credit Limit	S	0.00					
Total Monthly Amount	\$	0.00					
							+
Liability Type Lien Posi	tion New	Rate	Term	Balance	Credit Limit	Monthly Amount	
No records							
		+					

Other Financing		×
Liability Type	~	
Lien Position	~	
Loan Type	~	
Source Type	~	
Creditor Name		
Existing Loan(s) Assumed or Taken Subject To		
New Other Financing		
Other Financing Balance	S	
Other Financing Rate	%	
Other Financing Term		
HELOC Credit Limit	S	
Monthly Amount	5	
Loan Affordable		
Payment Deferred for First Five Years		
Save & Net	w Save	

- i. Select the *Liability Type*, *Lien Position*, *Loan Type*, and *Source Type*.
- ii. If applicable, enter the *Creditor Name*.
- iii. If applicable, select the **Existing Loan(s) Assumed or Taken Subject To** check box.

IMPORTANT: Check this box when the borrower is assuming responsibility for the loan from the seller. When this box is checked, the **Other Financing Balance** is automatically added to the **Existing Loan(s) Assumed or Taken Subject To** field on the **Closing Costs Loan Estimate** tab.

iv.If applicable, select the New Other Financing check box.

IMPORTANT: When this check box is selected, this loan will be calculated into the relevant fields in the *Minimum Required Funds or Cash Back* section below. For example, the *Other Financing Balance* amount will be reflected in *J. Other New Mortgage Loans on the Property the Borrower is Buying or Refinancing, Cash From/To Borrower*, etc.

v.Enter the *Other Financing Rate*, *Other Financing Term* and *Other Financing Balance*. The *Monthly Amount* is automatically calculated after all three above fields are completed. vii.If needed, enter the HELOC Credit Limit.

viii. If applicable, select the *Loan Affordable* check box and the *Payment Deferred for First Five Years* check box.

ix.Click **Save** to save the loan and close the light box. Or click **Save & New** to save the loan and add another one.

The loan is added to the table.

#### ↔ Other Financing

Total Other Financing Ba	lance \$	5,00	0.00							
Total Credit Limit	S	20,00	0.00							
Total Monthly Amount	S	10	6.31							
Liability Type	Lien Position	New	Rate	Term	Balance	Cr	edit Limit	Mont	thly Amount	
Elability Type										

### B. To delete the loan, select the loan's check box and click the **Delete** button.

↔ Other Financing

Total (	Other Einancing	Balance		5.000				
Total Other Financing Balance			s	5,000				
Total Monthly Amount				20,000.00				
TUTAL	Nonuny Amount		\$	106	.31			
	Liability Type	Lien Pos	ition	New	Rate			
_	Liability Type	Lien Pos Second L		New Yes	Rate			
_								

#### 5. Complete the applicable fields in the *Minimum Required Funds or Cash Back* section.

#### ↔ Minimum Required Funds or Cash Back

Due from Borrower(s)		Total Mortgage Loans			Calculation		
A. Sales Contract Price	\$ 100,000.00	I. Loan Amount	\$	65,000.00	Total Due from Borrower(s) (H)	\$	100,650.89
B. Improvements, Renovations, and Repairs C. Land (if acquired separately) D. Refinance: Balance of Mortgage	\$ 0.89 \$ \$ 0.00	on the Property the Borrower is Buying or Refinancing K. Total Mortogoe Loans (Land J)	\$	5,000.00	Less Total Mortgage Loans and Total Credits (K and N) Cash From/To Borrower	- \$ \$	73,500.00 27,150.89
Loans on the Property to be paid off E. Credit Cards and Other Debts Paid Off	\$ 0.00	Total Credits L. Seller Credits	\$	0.00			
F. Borrower Closing Costs	\$ 0.00	M. Other Credits	S	3,500.00			
G. Discount Points H. Total Due from Borrower	\$ 650.00 \$ 100,650.89	-	\$	3,500.00			
(A through G)							

Α.

If applicable, complete *B. Improvements, Renovations, and Repairs* and *C. Land (if acquired separately)*.

NOTE: The Seller Responsible Closing Costs field distinguishes
between the fees for which the seller is responsible and the fees for
which the seller pays.

Seller Credit		
Add Seller Credit		
Subtotal Seller Credits	S	0.00
Seller Paid Closing Costs	S	0.00
Seller Responsible Closing Costs	- \$	0.00
Total Seller Credits	s	0.00
	0	
	Save	

+

Enter the *Description* and *Amount*, and then click outside the field but within the light box.
 The *Subtotal Seller Credits* and *Total Seller Credits* fields are automatically updated to reflect the *Amount* entered.

2

	+	
Ē		

Click Save.

Other Credit	>		
+ Add Other Credit			
Туре	Earnest Money		
Amount	\$ 10,000.00		
Туре	Other		
Amount	\$ 5,000.00		
Other Credit Amount	\$ 15,000.00		
Subtotal Other Credits	\$ 15,000.00		
Lender Credits Additional Lender Credit	5		
Credit from Loan Price	\$		
Lender Paid Closing Costs	\$ 0.00		
Lender Cost to Cure	\$ 0.00		
Total Lender Credits	\$ 0.00		
Closing Costs of Linked Loan	\$		
Total Other Credits	\$ 15,000.00		
	Save		

NOTE: The credits what were entered on the *Borrower* screen are itemized here. Borrower paid fees that are paid outside closing are also listed here and added to the total.

i.Complete all applicable fields and click **Save**.

#### 4.Complete the **Other Loan Information** section, as applicable.

↔ Other Loan Information		
Agency Case Number		Relocation Loan
Lender Case Number	120903	Employee Loan
MERS MIN Number		

# 7. Complete the *Energy Improvements* section, if the loan is used to finance energy improvements.

⇔ Energy Improvements			
Loan Will Finance Energy Related Improvements Energy Improvement Amount	Property Is Currently Subject to a Lien that Could Take Priority Over the First Mortgage Lien (for example: clean energy lien)	Energy Lien Payoff Amount	\$
1974 Delete Save			
A. To enter the <b>Energ</b>	gy Improvement Amount and	Energy Lien Payoff A	<i>mount</i> , select

each's corresponding check box.

8. Click **Save**, when you have completed the **Transactions** screen.