

# How to Complete a Self-Disclosed Closing Disclosure (CD)

(1) After selecting the loan from your pipeline, click on the “Closing Center & CD” button.

Loan Number : 3909306 Cond'l Approval

Alice Firstimer / 1 Dovecreek, Irvine, CA 92618

\$807,000.00  
Loan Amount

53.800%  
LTV

53.800% / 53.800%  
CLTV / HCLTV

37.002% / 38.115%  
Top / Bottom DTI

0.00  
DSCR

MAX30  
Program

5.990%  
Rate

710  
Credit Score

Status & Agents

Application ▾

Pricing/Credit ▾

Closing Costs ▾

AUS

Loan Info ▾

Disclosures ▾

Rate Lock

E-docs

Conditions

Request ▾

(2) Complete all the Broker Required Actions:

- PTCDs: Upload all PTCDs to the file. You do not need to wait for conditions to be cleared. You may proceed even if a red X is present.

Loan Progress Milestones

| CLOSING DISCLOSURE REQUIREMENT      | STATUS | DETAIL                         |
|-------------------------------------|--------|--------------------------------|
| All PTCD conditions must be cleared | ×      | 0 of 1 PTCD conditions cleared |

- Title/Escrow Contact Information: Select from the drop-down or manually enter the contact information.

Escrow Company

Edit

Company Name

Address

Phone

Contact Name

Email

☐ An affiliate of the lender ☐ An affiliate of the originator

Title Company

Edit

Company Name

Address

Phone

Contact Name

Email

☐ An affiliate of the lender ☐ An affiliate of the originator

- CD Request Comments: This section does not need to be completed.

## CD Request Comments

Update Comments

d. Estimated Closing Date: Enter your estimated closing date.

## Important Dates

Save Dates

Estimated Closing

12/10/2025

e. Vesting: Enter your vesting. If the vesting you need is not listed in the drop-down, select "Other" and a text box will appear to manually enter it.

## Vesting Information

Validate

Borrower Relationship Title

\* Alice Firstimer

Other Description

Other

Manner in which title will be held (Final Relation):

(3) Once all Loan Progress Milestones and Broker Required Actions have been completed, press the "Proceed to Self-Disclosed CD" button.

Status & Agents Application Pricing/Credit Closing Costs AUS Loan Info Disclosures Rate Lock E-docs Conditions Request



### Request Mega Team to Prepare CD

CD will be sent out without a draft being sent for review. Turn times are 24-48 hours.

Request Mega Team to Send CD



### 1 Proceed to Self-Disclosed CD

2 Self-prepared, real-time, figures reviewed / Clearance of PTCD conditions is not required.

Proceed to Self-Disclosed CD

(4) A pop-up message will appear for your acknowledgement. If you agree, press "Generate" to move forward.

### Initial CD

You have requested to generate a initial closing disclosure and by clicking "Generate," you acknowledge and agree that: (a) the Disclosure Package may not include all documents that you are required to provide under applicable law (e.g., disclosures relating to: (i) your company's privacy policy, (ii) your company's affiliated business arrangements, (iii) non-arm's length transactions, (iv) non-refundability of fees, and (v) dual agency transactions), and you will supplement the Disclosure Package

Generate

Cancel

## Initial Closing Disclosure

**Step 1: Eligibility Checklist** → If all items in the last column display a blue check mark, press "Continue" to proceed. If the flood cert has not yet been ordered, you may request it from this screen. Allow a few minutes for processing. Once complete, the column will update to a blue check mark and you will be able to move forward.

Initial Closing Disclosure

1

Eligibility  
Eligibility Check List

2

Settlement Agents  
Verify Title/Escrow Agents

3

Seller & Brokers  
Update Information

4

Subject Property  
Verify Property Address

5

Section A Fees  
Verify Fees

6

Section B Fees & Invoices  
Verify Fee Invoices & Amounts

7

Section C & E Fees  
Update fee amounts

8

Section F & G  
Verify Impounds Month(s)

9

Section H  
Update fee amounts

10

Proration  
Update Information

11

Confirm  
Confirm and Review Closing Disclosure

Loan must be in Approval Status

Approved

✓

Loan must be locked

Locked

✓

QM Passed

NON-QM program

✓

FHA, VA or USDA?

No

✓

Correspondent Loan?

No

✓

Submitted from MGenius?

Yes

✓

DSCR Loan?

No

✓

HELOC Loan?

No

✓

Property in IL, NC, RI or VA?

No

✓

Flood Cert Ordered?

No

Order Flood Cert

\*Ordering cert may take up to 1 mins. Please do not close or move away once button is clicked.

Continue

**Step 2: Settlement Agents** → Verify the escrow and title agent information. If any information needs to be updated, return to the Closing Center to make edits from that screen. Once all information is correct, click "Continue."

## Initial Closing Disclosure

address needs to be corrected, submit a COC for Mega Team to update.

>

8 Berkeley Ave, San Anselmo, CA 94960

Verify

Back

Continue

✓ **WARNING:** Please note that the subject address listed on the loan does not match the address on file with the United States Postal Service (USPS). This discrepancy may affect the accuracy of the Closing Disclosure. We recommend reviewing and updating the address information to ensure it aligns with USPS records and avoids any potential issues. To make this change, please submit a [COC](#). However, if you have validated that the address is correct as is, please check the checkbox to confirm you are OK to proceed without making any changes to the address.

Suggested Address: 8 BERKELEY AVE, SAN ANSELMO, CA 94960

**Step 5: Section A Fees** → Review the Section A fees that will be disclosed on the CD. If any fees appear incorrect or you would like to adjust your borrower paid compensation, submit a COC for Mega Team to process. If all looks correct, click "Continue" to proceed.

✓ Eligibility  
Eligibility Check List

✓ Settlement Agents  
Verify Title/Escrow Agents

✓ Seller & Brokers  
Update Information

✓ Subject Property  
Verify Property Address

**5** Section A Fees  
Verify Fees

6 Section B Fees & Invoices  
Verify Fee Invoices & Amounts

Section A

| Fee Description         | Disclosed Amount                        | Closing Disclosure (Live Data)          | Difference                          |
|-------------------------|-----------------------------------------|-----------------------------------------|-------------------------------------|
| Originator compensation | <input type="text" value="\$5,000.00"/> | <input type="text" value="\$5,000.00"/> | <input type="text" value="\$0.00"/> |
| Underwriting fee        | <input type="text" value="\$1,295.00"/> | <input type="text" value="\$1,295.00"/> | <input type="text" value="\$0.00"/> |

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Continue

**Step 6: Section B Fees & Invoices** → Link your uploaded Section B invoices and extract the total amount by clicking the flashing "Link Invoice & Extract Total Amount" button.

✓ Eligibility  
Eligibility Check List

✓ Settlement Agents  
Verify Title/Escrow Agents

✓ Seller & Brokers  
Update Information

✓ Subject Property  
Verify Property Address

✓ Section A Fees  
Verify Fees

**6** Section B Fees & Invoices  
Verify Fee Invoices & Amounts

| Delete                                                                           | Fee Description | Disclosed Amount | Invoice                                                        | Invoice Not Avail.       | Invoice Amount | Amount in ICD | Payable      |
|----------------------------------------------------------------------------------|-----------------|------------------|----------------------------------------------------------------|--------------------------|----------------|---------------|--------------|
| <input type="checkbox"/>                                                         | Appraisal fee   | \$800.00         | N/A<br><a href="#">Link invoice &amp; extract total amount</a> | <input type="checkbox"/> | N/A            | \$800.00      | at closing ▾ |
| ⚠ If you have the invoice, please link invoice from eDoc and extract the amount. |                 |                  |                                                                |                          |                |               |              |
| <input type="checkbox"/>                                                         | Credit report   | \$150.00         | N/A<br><a href="#">Link invoice &amp; extract total amount</a> | <input type="checkbox"/> | N/A            | \$150.00      | at closing ▾ |
| ⚠ If you have the invoice, please link invoice from eDoc and extract the amount. |                 |                  |                                                                |                          |                |               |              |

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Continue

Locate the invoice from your eDocs uploads. Use the search box to find it quickly. Once located, select it from the drop-down and click "Confirm."

Link File

Search Files

|                                  |                            |                                    |                     |
|----------------------------------|----------------------------|------------------------------------|---------------------|
| <input type="radio"/>            | E-SIGNED DOCUMENTS         | INITIAL 1003 APPLICATION - ESIGNED | Autosaved: 1:56 PM  |
| <input type="radio"/>            | E-SIGNED DOCUMENTS         | INITIAL 1003 APPLICATION - ESIGNED | Autosaved: 1:56 PM  |
| <input type="radio"/>            | E-SIGNED DOCUMENTS         | ADDENDUM TO LOAN APPLICATION       | Autosaved: 1:56 PM  |
| <input type="radio"/>            | FUNDING                    | FLOOD CERTIFICATION                | Flood Cert          |
| <input type="radio"/>            | FUNDING                    | ESTIMATED SETTLEMENT STATEMENT     |                     |
| <input checked="" type="radio"/> | FUNDING                    | CREDIT REPORT INVOICE              |                     |
| <input type="radio"/>            | GENERATED DOCUMENTS        | ESIGNED UPLOAD                     | Autosaved: 12:01 PM |
| <input type="radio"/>            | GENERATED DOCUMENTS        | ESIGNED UPLOAD                     | Autosaved: 1:56 PM  |
| <input type="radio"/>            | INITIAL DISCLOSURE PACKAGE | FOCUSKIT                           | Autosaved: 1:56 PM  |

Discard

Confirm

The actual dollar amount will extract and update the fee to the amount that will be disclosed on the CD. You may also adjust the fee to reflect paid out of closing from this screen.

If you have the invoice, please link invoice from eDoc and extract the amount.

|                          |               |          |                                                                          |                          |          |          |                                                                                     |
|--------------------------|---------------|----------|--------------------------------------------------------------------------|--------------------------|----------|----------|-------------------------------------------------------------------------------------|
| <input type="checkbox"/> | Credit report | \$150.00 | <div><div></div><div>Link invoice &amp; extract total amount</div></div> | <input type="checkbox"/> | \$134.00 | \$134.00 | <div>at closing</div> <div><div>at closing</div><div>outside of closing</div></div> |
|--------------------------|---------------|----------|--------------------------------------------------------------------------|--------------------------|----------|----------|-------------------------------------------------------------------------------------|

The invoice amount will be used for CD.

If a particular fee has more than one invoice, follow the same steps above to link the additional invoice. Once extracted, the fee will update to reflect the combined total of both invoices.

If an incorrect invoice was selected, press the trash can icon to unlink it and revert the fee back to the amount initially disclosed.

If you have the invoice, please link invoice from eDoc and extract the amount.

|                          |               |          |                                                                          |                          |          |          |                       |
|--------------------------|---------------|----------|--------------------------------------------------------------------------|--------------------------|----------|----------|-----------------------|
| <input type="checkbox"/> | Credit report | \$150.00 | <div><div></div><div>Link invoice &amp; extract total amount</div></div> | <input type="checkbox"/> | \$134.00 | \$134.00 | <div>at closing</div> |
|--------------------------|---------------|----------|--------------------------------------------------------------------------|--------------------------|----------|----------|-----------------------|

The invoice amount will be used for CD.

If a fee was disclosed on the LE but will no longer be charged on the CD, click the button under the "Delete" column to remove it. If you do not yet have an invoice for a particular fee but would like to proceed with the amount disclosed on the LE, check the box under the "Invoice Not Avail." column to bypass the invoice requirement.

| Delete                                                                                 | Fee Description | Disclosed Amount | Invoice                                                        | Invoice Not Avail.                  | Invoice Amount | Amount in ICD | Payable                   |
|----------------------------------------------------------------------------------------|-----------------|------------------|----------------------------------------------------------------|-------------------------------------|----------------|---------------|---------------------------|
| <input checked="" type="checkbox"/>                                                    | Appraisal fee   | \$800.00         | N/A<br><a href="#">Link invoice &amp; extract total amount</a> | <input type="checkbox"/>            | N/A            | \$800.00      | at closing <span>▼</span> |
| <p> If you have the invoice, please link invoice from eDoc and extract the amount.</p> |                 |                  |                                                                |                                     |                |               |                           |
| <input type="checkbox"/>                                                               | Credit report   | \$150.00         | <br><a href="#">Link invoice &amp; extract total amount</a>    | <input checked="" type="checkbox"/> | N/A            | \$150.00      | at closing <span>▼</span> |
| <p> Invoice is not Available. The disclosed amount will be used.</p>                   |                 |                  |                                                                |                                     |                |               |                           |

Once all updates are complete, click "Continue" to proceed.

**Step 7: Section C & E Fees** → Update your fees based on the Estimated Settlement Statement (Dry) or Preliminary CD from the closing agent (Wet). If a fee listed on the LE is no longer being charged, enter the amount as zero.

✓ Eligibility  
Eligibility Check List

✓ Settlement Agents  
Verify Title/Escrow Agents

✓ Seller & Brokers  
Update Information

✓ Subject Property  
Verify Property Address

✓ Section A Fees  
Verify Fees

✓ Section B Fees & Invoices  
Verify Fee Invoices & Amounts

**7** Section C & E Fees  
Update fee amounts

8 Section F & G  
Verify Impounds Month(s)

9 Section H  
Update fee amounts

10 Proration  
Update Information

11 Confirm  
Confirm and Review Closing Disclosure

10% Cumulative Tolerance Cure

Add new to section C

Add new to section E

| Fee Description                                  | Disclosed Amount | Closing Disclosure (Live Data) | Difference |
|--------------------------------------------------|------------------|--------------------------------|------------|
| Release Recording Fee                            | \$24.00          | \$24.00                        | \$0.00     |
| CLTA 110.9 Environmental Protection Lien         | \$25.00          | \$25.00                        | \$0.00     |
| ALTA 9.10 Covenants, Conditions and Restrictions | \$121.00         | \$121.00                       | \$0.00     |
| CLTA 100.18-06 CC&R's, Right of Reversion        | \$50.00          | \$50.00                        | \$0.00     |
| CLTA 103.5 Water Rights, Surface Damage          | \$25.00          | \$25.00                        | \$0.00     |
| SE-140-06 - Solar Endorsement                    | \$100.00         | \$100.00                       | \$0.00     |
| Lender's Title Policy                            | \$505.00         | \$505.00                       | \$0.00     |
| Recording Service Fees                           | \$17.00          | \$17.00                        | \$0.00     |
| Escrow Fee                                       | \$475.00         | \$475.00                       | \$0.00     |
| Signing Agent Fee                                | \$175.00         | \$175.00                       | \$0.00     |

[1] Sum of 10% Tolerance Basis = \$1,517.00  
 [2] 10% of [1] = \$151.70  
 [3] Sum of 10% Fees of Closing Disclosure = \$1,517.00

CALCULATION: Total 10% Cumulative Tolerance Cure = [3] - ([2] + [1]) = **\$0.00** (\* If this value is less than 0, then show \$0.00)

To add a new fee, click "Add New to Section C" or "Add New to Section E" and select a fee name from the drop-down menu. If you would like the fee name to match what the title/escrow company has used, you may edit the name in the description box. The fee will display as entered in the description.

#### Add Fee

The screenshot shows the 'Add Fee' form with the following fields and values:

- Type:** E-Docs Fee
- Description:** Type the exact fee name here
- Paid To:** Other
- Paid By:** borr pd
- Percent:** 0.000%
- Percent of:** Loan Amount
- Amount:** \$100.00

At the bottom of the form are two buttons: 'Discard' and 'Submit'.

**Note:** If the title/escrow company is the same as what was disclosed on the initial disclosures, a 10% tolerance applies to the total cumulative fees for both Sections C and E. If the provider differs from what was disclosed upfront, unlimited tolerance applies to Section C cumulative fees, but Section E remains subject to 10% tolerance.

Once all updates are complete, click "Continue" to proceed.

**Step 8: Section F & G →** If the loan has impounds/escrows, complete this section. Mega will provide the suggested number of months to collect for both tax and insurance impounds based on our Insurance and Tax Impound Account Chart. The pre-entered figure reflects what was disclosed on the LE. We recommend using the suggested amount to ensure the CD is accurate.

If the monthly amount for taxes or insurance is incorrect, please contact Mega Team for assistance.

Once all updates are complete, click "Continue" to proceed.



✓ Eligibility  
Eligibility Check List

✓ Settlement Agents  
Verify Title/Escrow Agents

✓ Seller & Brokers  
Update Information

✓ Subject Property  
Verify Property Address

✓ Section A Fees  
Verify Fees

✓ Section B Fees & Invoices  
Verify Fee Invoices & Amounts

✓ Section C & E Fees  
Update fee amounts

8 Section F & G  
Verify Impounds Month(s)

9 Section H  
Update fee amounts

10 Proration  
Update Information

11 Confirm  
Confirm and Review Closing Disclosure

First Payment Date: 9/1/2026

### Property Taxes

Monthly Amount 
Prepaid? ☐
Prepaid Months 
Escrowed? ☒

Reserve Months

**WARNING:** The required property tax impound period must be 7 month(s) in accordance with our guidelines.

[Insurance and Tax Impound Account Chart](#)

### Hazard Insurance

Monthly Amount 
Prepaid? ☒
Prepaid Months 
Escrowed? ☒

Reserve Months

**WARNING:** 2 month(s) reserve for hazard insurance is required in accordance with our guidelines.

[Insurance and Tax Impound Account Chart](#)

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Continue

**Step 9: Section H →** Update your section H fees based on the Estimated Settlement Statement (Dry) or Preliminary CD from the closing agent (Wet). If a fee listed on the LE is no longer being charged, enter the amount as zero.

✓ Eligibility  
Eligibility Check List

✓ Settlement Agents  
Verify Title/Escrow Agents

✓ Seller & Brokers  
Update Information

✓ Subject Property  
Verify Property Address

✓ Section A Fees  
Verify Fees

✓ Section B Fees & Invoices  
Verify Fee Invoices & Amounts

✓ Section C & E Fees  
Update fee amounts

✓ Section F & G  
Verify Impounds Month(s)

9 Section H  
Update fee amounts

### Section H

Add new to section H

| Fee Description         | Disclosed Amount                        | Closing Disclosure (Live Data)          | Difference                          |
|-------------------------|-----------------------------------------|-----------------------------------------|-------------------------------------|
| Owner's title insurance | <input type="text" value="\$2,000.00"/> | <input type="text" value="\$2,000.00"/> | <input type="text" value="\$0.00"/> |
| 1ST HALF PROPERTY TAXES | <input type="text" value="\$0.00"/>     | <input type="text" value="\$0.00"/>     | <input type="text" value="\$0.00"/> |

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Continue

To add a new fee, click "Add New to Section H" and select a fee name from the drop-down menu. If you would like the fee name to match what the title/escrow company has used, you may edit the name in the description box. The fee will display as entered in the description.

#### Add Fee

The 'Add Fee' form contains the following fields and options:

- Type:** A dropdown menu with 'E-Docs Fee' selected. This field is highlighted with a red box.
- Description:** A text input field with the placeholder text 'Type the exact fee name here'. This field is highlighted with a red box.
- Paid To:** A dropdown menu with 'Other' selected.
- Paid By:** A dropdown menu with 'borr pd' selected.
- Percent:** A text input field containing '0.000%'.
- Percent of:** A dropdown menu with 'Loan Amount' selected.
- Amount:** A text input field containing '\$100.00'. This field is highlighted with a red box.

At the bottom of the form are two buttons: 'Discard' and 'Submit'.

Once all updates are complete, click "Continue" to proceed.

**Step 10: Proration** → For purchases, enter prorations if applicable. To edit, click the pencil icon and fill in the paid through date and amount, then press "Submit."

Once all updates are complete, click "Continue" to proceed.

✓ Eligibility  
Eligibility Check List

✓ Settlement Agents  
Verify Title/Escrow Agents

✓ Seller & Brokers  
Update Information

✓ Subject Property  
Verify Property Address

✓ Section A Fees  
Verify Fees

✓ Section B Fees & Invoices  
Verify Fee Invoices & Amounts

✓ Section C & E Fees  
Update fee amounts

✓ Section F & G  
Verify Impounds Month(s)

✓ Section H  
Update fee amounts

10 Proration  
Update Information

Proration

|                 | Paid through | Paid from | Paid to | Amount | From   | To       |  |  |
|-----------------|--------------|-----------|---------|--------|--------|----------|--|--|
| City/Town Taxes |              |           |         | \$0.00 | Seller | Borrower |  |  |
| County Taxes    |              |           |         | \$0.00 | Seller | Borrower |  |  |
| Assessments     |              |           |         | \$0.00 | Seller | Borrower |  |  |

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Continue

**Step 11: Confirm** → Enter the Escrow Reference # to be reflected on the CD. Once entered, check the acknowledgment box confirming that all information and fees have been reviewed and are accurate. Please note that the fees entered will be used to generate the Initial Closing Disclosure (ICD), are subject to TRID tolerance requirements, and that you accept responsibility for any broker cure resulting from variances between disclosed and final amounts.

Once completed, press "Review Closing Disclosure" to proceed.

✓ Eligibility  
Eligibility Check List

✓ Settlement Agents  
Verify Title/Escrow Agents

✓ Seller & Brokers  
Update Information

✓ Subject Property  
Verify Property Address

✓ Section A Fees  
Verify Fees

✓ Section B Fees & Invoices  
Verify Fee Invoices & Amounts

✓ Section C & E Fees  
Update fee amounts

✓ Section F & G  
Verify Impounds Month(s)

✓ Section H  
Update fee amounts

✓ Proration  
Update Information

**11** Confirm  
Confirm and Review Closing Disclosure

Escrow

Escrow Reference # \*

12345

✓ I have reviewed and confirm that all information and fees are accurate. I acknowledge the fees entered will be used to generate the Initial Closing Disclosure (ICD), are subject to TRID tolerance requirements, and accept responsibility for any broker cure resulting from variances between disclosed and final amounts. \*

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Review Closing Disclosure

**Final Checks:** Carefully review the Cash to Close & Assets section and the Excess Credits Calculator section for accuracy before the draft CD is generated. If assets are insufficient, there is no hard stop, but please make note of it as we will need to address before CTC. If there are excess credits, these must be addressed before moving forward.

Cash To Close & Assets

| Cash To Close | Assets          |
|---------------|-----------------|
| \$111,050.44  | \$10,000,000.00 |

EXCESS CREDITS CALCULATOR

| Total Closing Cost                                                     |             | Total Credit  |            |
|------------------------------------------------------------------------|-------------|---------------|------------|
| Borrower Closing Costs (including Prepaid and Initial Escrow Payments) | \$12,390.44 | Lender Credit | \$1,340.00 |
| Discount Points                                                        | \$0.00      | Seller Credit | \$0.00     |
| Total                                                                  | \$12,390.44 | Total         | \$1,340.00 |

Continue

If a seller credit is missing, click the calculator icon. Once the box appears, enter the seller credit amount and press "Submit" to update.

L. Seller Credits ×

Seller Credit

Discard

Submit

Once all looks correct, click "Continue" to proceed.

**Order Closing Disclosure:** Click "Perform Document Audit" and review the results.

Order Closing Disclosure

Perform Document Audit

Please perform document audit before ordering an initial disclosure.

Any item marked with a red X must be addressed before proceeding. Items marked with a warning are acceptable to proceed with, but please make note of them in case updates are needed. Items marked with an "i" are informational only.

Perform Document Audit

-  This is a federal Higher-Priced Mortgage Loan; APR exceeds comparable Average Prime Offer Rate by 1.5% or more
-  This loan is a California Higher-Priced Mortgage Loan ("CA HPML") (CA Fin. Code Sections 4995-4995.6).
-  The Impound Account's Low Balance of \$600.00 exceeds the Cushion of \$400.00
-  No Transfer Taxes found
-  Informational Audit: For HPML loans, lender must confirm borrower(s) ability to repay using full documentation of current income and assets
-  An issue date must be provided for your worksheet.
-  This loan is eligible for electronic recording.
-  Charge 'Appraisal fee' (AF); Paid By 'B', Paid To 'O' does not have a Pay To Name.
-  This loan does not have a Negative Amortization feature.
-  This loan does not have an Interest Only Payment feature.
-  This loan does not have a Balloon Payment feature.
-  Loan term is not greater than 30 years.

Once all red X items have been resolved, click "Generate Preview" to proceed.

