



Direct Mortgage Wholesale

|         | Loan Amount  | Payment    |            | Rate   | YSP     | Closing Status | Lock       |
|---------|--------------|------------|------------|--------|---------|----------------|------------|
|         |              | PI         | PITI       |        |         |                |            |
| 30 Year | \$153,000.00 | \$869.61   | \$1,183.36 | 5.3750 | -1.1190 | Accept         | Price Lock |
| 15 Year | \$153,000.00 | \$1,020.33 | \$1,311.13 | 5.1250 | -1.0740 | Accept         | Price Lock |

## Title Fulfillment Wizard - Title Companies

Direct Mortgage has implemented an exciting new feature whereby you can approve closing fees and verify the HUD-1 details by logging directly into our DirectWare® system. Using the Title Fulfillment Wizard will result in more accurate data and streamlined closings.

The process starts with an email containing both your username and a link to set your password. The email will also state the estimated closing date, DMC's loan number, the borrower name, loan amount, property address, and the current closing fee details. Once you have set your password, future emails will contain a unique login link specific to each loan.

In order to ensure delivery of these emails, please ensure that we are on your safe senders list by marking emails from the domains "@solutioncenter.biz" and "@directcorp.com" as safe emails.

If you ever forget your user name or password, simply click the Forgot "Username" or "Password" link on the login page.


Upon logging in, you will see the Title Fulfillment Wizard, which is composed of four tabs: [Instructions](#), [HUD-1](#), [Title Details](#), and [Attachments](#).

| Title Fulfillment |       |               |             |
|-------------------|-------|---------------|-------------|
| Instructions      | HUD-1 | Title Details | Attachments |
| X                 | X     | X             | X           |

(Continued next page)

## Instructions Tab:

The first tab contains instructions for completing the Title Fulfillment Wizard. Once you have read the instructions, click "Next" at the bottom of the window.


Title Fulfillment Wizard

| Borrowers             | Instructions | HUD-1 | Title Fulfillme |
|-----------------------|--------------|-------|-----------------|
| CHRISTAJRA TESTLANDAM | ✗            | ✗     |                 |

### Completing the HUD-1

Primary Borrower: CHRISTAJRA TESTLANDAM; Loan ID: 184711

TitleTest1  
Brandan Hadlock-Title-Test;

Below are instructions to complete the HUD-1. The HUD-1 entry is fairly straightforward – the form looks like a *normal* HUD-1. S applicable header section above. Please disable all popup blockers to our website before proceeding.

Expand All | Collapse All    Settlement Information | 100 | 200 | 300 | 400 | 500 | 600 | 700 | 800 | 900 | 1000 | 1100 | 1200 | 1300 | Payment Summary

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

B. TYPE OF LOAN:  1. FHA    2. FeHA    3. Conventional    4. VA    5. Other    6. File Number: 888    7. Loan Number: 103034

8. Mortgage Insurance Case Number: \_\_\_\_\_

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "p.o.c." were paid outside the closing; they are shown here for information purposes and are not included in the total. TIN = Taxpayers Identification Number

|  |  |   |
|--|--|---|
| D. BORROWER DETAILS  | E. SELLER DETAILS  | F. NAME AND ADDRESS OF LENDER   |
| CHRISTAJRA TESTLANDAM<br>2171 S SANDLAND<br>Norcross, GA 30093 | Name: [redacted]<br>Address: [redacted]<br>TIN: [redacted] | [redacted]  |
| G. PROPERTY LOCATION   | H. ESCROW SETTLEMENT AGENT NAME, ADDRESS & TIN             |   |
| 1407 DEER FOG<br>DRAPER, UT 84020                              | [redacted]   |   |
|  |  | Signing / Closing date: 05/07/2008<br>Disbursement Date: 05/13/2008<br>First Payment Date: 7/1/2008 |

| I. SUMMARY OF BORROWER'S TRANSACTIONS (109-120) |               | K. SUMMARY OF SELLER'S TRANSACTIONS (400-420) |               |
|---|---------------|---|---------------|
| GROSS AMOUNT DUE FROM BORROWER:                 |               | GROSS AMOUNT DUE TO SELLER:                   |               |
| 101 Contract Sales Price                        | \$ 275,000.00 | 401 Contract sales price                      | \$ 275,000.00 |
| 102 Personal Property                           | \$ _____      | 402 Personal property                         | \$ _____      |
| 103 Settlement Charge to Borrower (Line 1400)   | \$ 5,149.00   | 403 Select                                    | \$ _____      |

**State Compliance Review & Pre-defined Fee Descriptions**

## HUD-1 Tab:

On this tab you can review, add and correct closing fees. Text in gray is “read-only”.

The screenshot shows the DirectWare Title Fulfillment Wizard interface for HUD-1 form 168216. The top navigation bar includes the DirectWare logo, the title "Title Fulfillment Wizard - 168216", and a search box. Below this is a tabbed interface with "HUD-1" selected. The main content area is divided into several sections: A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; B. TYPE OF LOAN (with radio buttons for FHA, FmHA, Conventional, VA, and Other); C. NOTE (a disclaimer about settlement costs); D. BORROWER DETAILS (for CHRISTAJURA TESTLANDAM); E. SELLER DETAILS; F. NAME AND ADDRESS OF LENDER (Direct Mortgage, Corp.); G. PROPERTY LOCATION (Midvale, UT); H. ESCROW SETTLEMENT AGENT NAME, ADDRESS & TIN; and I. J. SUMMARY OF BORROWER'S TRANSACTIONS (100-120) and K. SUMMARY OF SELLER'S TRANSACTIONS (400-420). At the bottom, there are buttons for "Print HUD-1", "Print Disbursement", "Save", "Cancel", "Change Log", "Approve Title Fees", and "Compliance Results".

### Entering or Updating a Fee

You must first select who is getting paid. You cannot enter a fee without first identifying the fee description and the payee/payer. If this hasn't been done, a reminder prompt will appear.

### Entering a Payee or Payer that isn't in the drop down menu

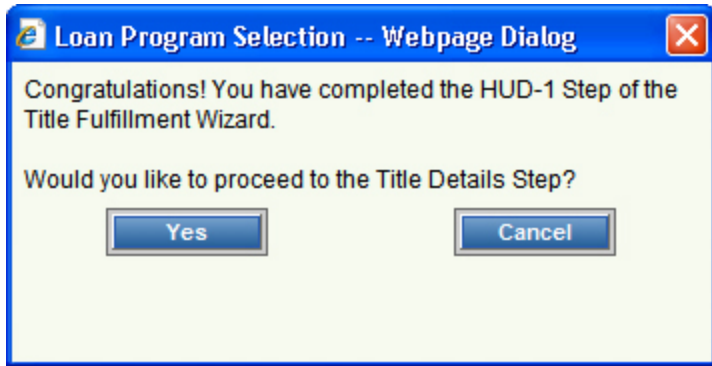
If the payee/payer isn't in the drop down menu, simply select the "other" option from the drop down menu. This will display a form where you can add a payee/payer. Once added, the name will appear throughout the entire HUD-1 drop down menus. Complete this step by simply using the drop down menu to identify the appropriate payee/payer.

### Disbursement Summary & Wire Details

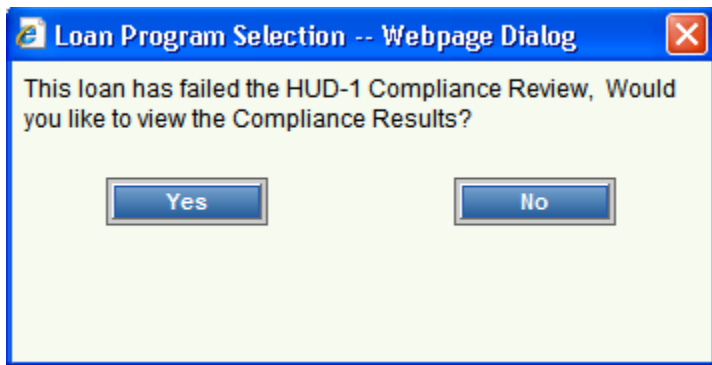
A useful tool is the funds disbursement detail section at the bottom of the HUD-1. You'll find that all amounts being paid from and to each vendor (and the borrower & seller) are identified in this section. This updates as each entry is made. For further detail click on each payee/payer name link.

### Approving Fees

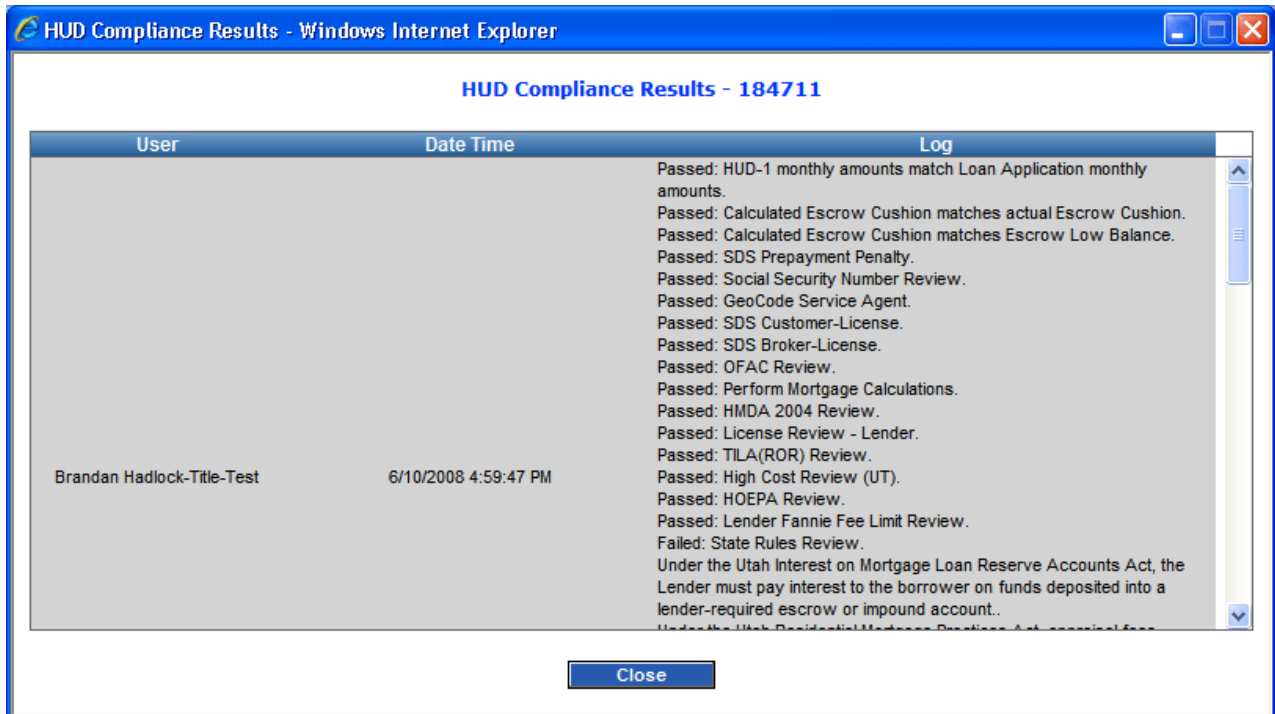
Once you are sure the HUD-1 is correct, click the blue "Approve Title Fees" button located at the bottom right of the page. A State & Federal HUD-1 Compliance Review will automatically run. If the form passes, you will see the following message:



If the form fails the Compliance Review, you will see the following message:



Click "Yes" or "No". It is recommended that you select "Yes" so that you may see what corrections are necessary.



Make the necessary corrections to the HUD-1 form. Click the blue "Save" button at the bottom of the window. Click "Approve Title Fees" button again. Repeat if necessary.

## Notes:

- You can view a log of compliance results at any time after clicking the “Approve Title Fees” by clicking the “Compliance Results” link at the bottom of the window.
- You can view the change log for a line item by clicking on its number on the left of the form.
- You can view the change log for approving and unapproving closing fees by clicking the “Change Log” link next to the “Approve Closing Fees” button at the bottom of the window.

## Title Details Tab:

You are guaranteeing the accuracy of your data entry, so make sure that it is accurate.

Review and correct the information on the Title Details form. Incorrect fields or required fields that are empty are highlighted in red.

| DirectWare Loan Choices  |              | Title Fulfillment Wizard - 183034 |               |
|--------------------------|--------------|-----------------------------------|---------------|
| Borrowers                | Instructions | HUD-1                             | Title Details |
| CHRISTAJRA<br>TESTLANDAM | ✓            | ✓                                 | ✗             |

Expand all | Collapse all

**Title Details**

Title Commitment Number   Verified

Wire To   Verified [Update Wire Information](#)

Bank Name *Goldenwest Credit Union* Account ABA No 324906113

Account Name *Direct Mortgage Corp.* Account No 842096 Bank City *Ogden*

Loan Amount w/UFMIP \$177,625.00

Title Commitment Effective Date   Verified

Title Lender Policy Face Value   Verified

Subject Address *1487 DEER RDG* Subject City *DRAPER*

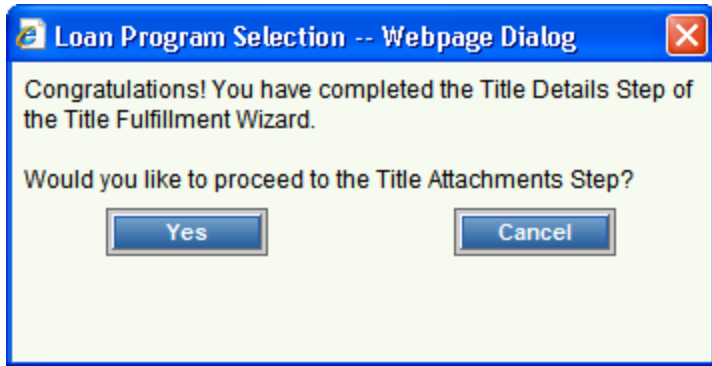
Subject Property State  Subject Property Zip *84020*  Verified

Borrower Name(s) and Legal Vesting   Verified

Full Legal Description of Subject Property

If a field is correct, check the associated “Verified” box next to it. This will usually change the field from red to white. If the field remains red after clicking the “Verified” box, this means that the information contained in the field is incorrect and that you will need to correct it. If you place your mouse cursor over the field, a tool tip will appear instructing you how to correct the information.

If you make any changes to the form, press “Save” at the bottom of the window. When the form is complete and you press “Save”, you’ll receive the following message:



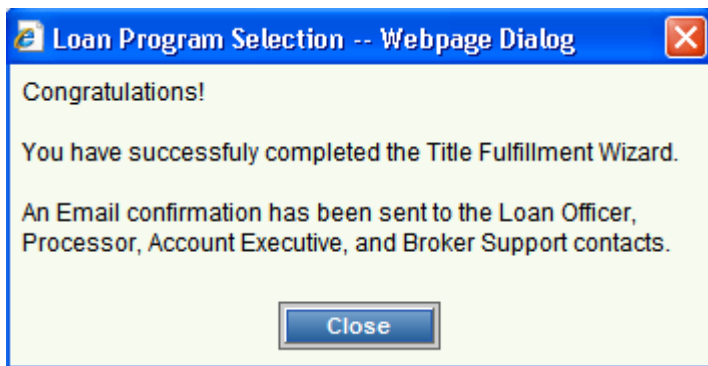
Clicking "Yes" will move you on to the Attachments tab.

### Attachments Tab:

Upload the required documents by clicking the blue "Browse" button >> Locate and select the appropriate file >> Double-click the file or press the "Open" button >> When you have selected all the files you wish to upload, press a blue "Attach" button next to the "Browse" button. Suggested documents are not required.



When the required files have been uploaded, the following message will open:



You can now close the Title Fulfillment Wizard. You're done!