

REQUEST FEES & DISCLOSE INITIAL DISCLOSURES

Step-by-step guide for building and reviewing the Loan Estimate in CODA before disclosures are sent

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STEP 1: CREATE / PRICE THE LOAN FILE

- **Before requesting fees**, the loan file must be created and priced in CODA to generate a loan number.
- **Action:** Open an existing loan file or create and complete pricing (lock or float), to create the loan file.

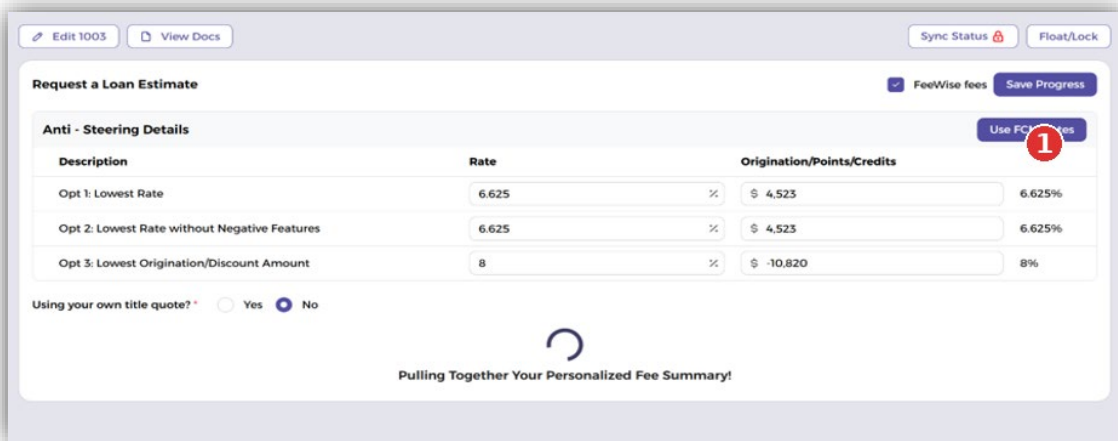
Need help creating a new loan? Refer to the [CODA Quick Guide for Brokers](#).

STEP 2: COMPLETING THE LOAN ESTIMATE SCREEN — NATIONAL FEES

STOP — FHA True Zero loans: if you are pricing an FHA True Zero loan, [click here](#) and follow the FHA True Zero process instead of the steps below.

2.1 Anti-Steering (Lender Paid Comp Only)

- If loan is **LENDER PAID**, click the **Use FCM Rates** button to populate Anti-Steering details.
- If loan is **BORROWER PAID**, move to Next section.



Request a Loan Estimate

Anti - Steering Details

Description	Rate	Origination/Points/Credits
Opt 1: Lowest Rate	6.625 %	\$ 4,523 6.625%
Opt 2: Lowest Rate without Negative Features	6.625 %	\$ 4,523 6.625%
Opt 3: Lowest Origination/Discount Amount	8 %	\$ -10,820 8%

Using your own title quote? * ☐ Yes ☒ No

Pulling Together Your Personalized Fee Summary!

2.2 Using Your Own Title Quote?

- **NO** — National Fees will be used.
- **YES** — you must upload a transaction-specific Title Fee Sheet and proceed to [Step 6](#).

NOTE: After selecting NO, the system will display “Pulling together your Personalized Fee Summary.” This may take a moment.

Request a Loan Estimate

Using your own title quote? * ☐ Yes ☒ No



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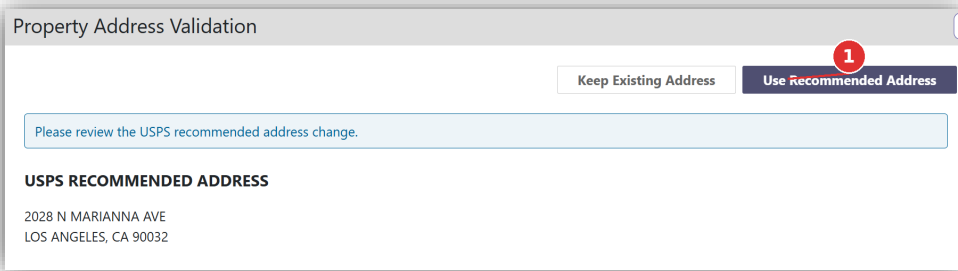


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STEP 3: USPS ADDRESS VALIDATION

A USPS address validation prompt will automatically populate on screen.

- Click **Use Recommended Address**.



Property Address Validation

Keep Existing Address **1** Use Recommended Address

Please review the USPS recommended address change.

USPS RECOMMENDED ADDRESS

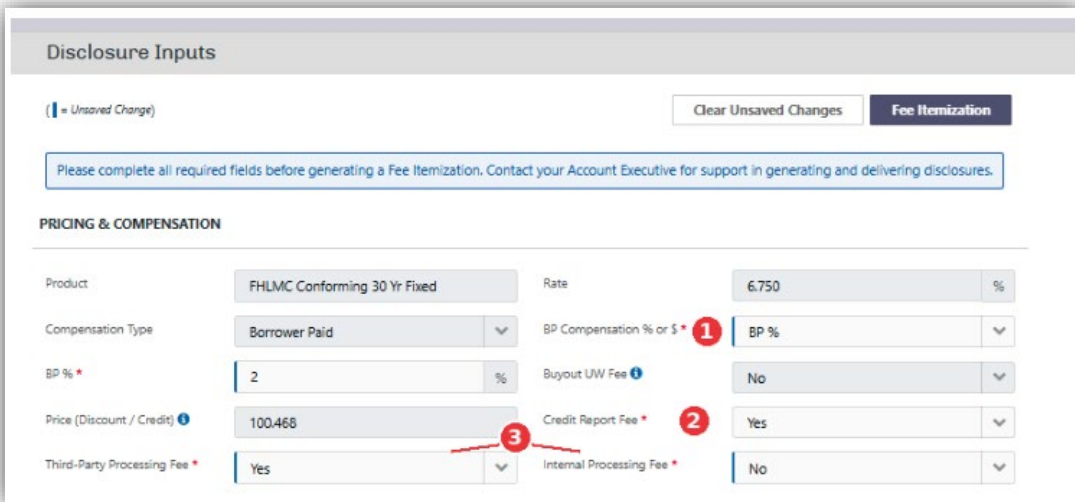
2028 N MARIANNA AVE
LOS ANGELES, CA 90032

STEP 4: DISCLOSURE INPUTS-COMPLETE LOAN DETAILS

4.1 Pricing & Compensation

Terms will populate on screen. Review each section carefully before proceeding to Fee Itemization.

- If loan is Borrower Paid, enter **BP Comp % or \$**.
- Charge a **Credit Report Fee**? Select Yes or No.
- Is there a **Third-Party Processing Fee** or **Internal Processing Fee**? Select Yes or No.



Disclosure Inputs

(1 = Unsaved Change) Clear Unsaved Changes Fee Itemization

Please complete all required fields before generating a Fee Itemization. Contact your Account Executive for support in generating and delivering disclosures.

PRICING & COMPENSATION

Product	FHLMC Conforming 30 Yr Fixed	Rate	6.750	%
Compensation Type	Borrower Paid	BP Compensation % or \$ *	1	BP %
BP % *	2	Buyout UW Fee	No	
Price (Discount / Credit)	100.468	Credit Report Fee *	2	Yes
Third-Party Processing Fee *	Yes	Internal Processing Fee *	No	

4.2 Title & Appraisal

Note: this screen does not talk to Reggora, it's for fee disclosure only.

- Default Title Provider** (National Fees).
- Is the property a **Complex Property**? YES adds a fee.
- Is the **Appraisal** on a **Rush**? YES adds a fee.
- Is a **Final Inspection** required? YES adds a fee.



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TITLE & APPRAISAL			
Choose a Title Provider *	Default Title Provider 1	Complex Property *	No 2
Rush *	No 3	Final Inspection *	No 4

4.3 Subject Property

- Confirm monthly **HOI** is correct.
- Update **Real Estate Tax Monthly \$** if applicable.
- Does the property have an **HOA**? Select Yes or No.

SUBJECT PROPERTY			
HOI Monthly \$	\$ 102.84 1	Tax Monthly \$	\$ 563.7 2
Property in HOA *	No 3	Zip Code	90032
State	California	County	Los Angeles
City	LOS ANGELES	Address	2028 N MARIANNA AVE
Attachment Type	Detached	Property Type	Single Family

4.4 Loan Scenario

- Purchase only
 - Enter **Deposit (Earnest Money)**
 - Enter **Seller Credit**
- **Estimated Closing Date** — MUST be entered; sets the first payment date.

NOTE: After completing all fields, scroll back to the TOP of the page before proceeding to [Step 5](#).

LOAN SCENARIO			
Deposit (EMD)	\$ 5000 1	Seller Credit	\$ 0 2
Submitted Date	09/21/2026	Estimated Closing Date *	10/09/2026 3
First Payment Date *	12/01/2026	Loan Level Credit Score	751
Lien Position	First Lien	Loan Purpose	Purchase
Home Value	\$ 550000	Purchase Price *	\$ 550000.00
Down Payment	\$ 27500.00	Base Loan Amount	\$ 522500
LTV	95.00 %	CLTV	95 %
Occupancy	Primary Residence	Debt-to-Income Ratio	40 %
Escrows Waived	None Waived	MI Payment Type	Borrower Paid
MI Renewal Method	Constant		



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STEP 5: FEE ITEMIZATION & REVIEW / EDIT EACH FEE LINE

This screen pulls in all fees from National Title. Once populated, review each line carefully.

5.1 Fee Itemization

- Click **Fee Itemization** — if anything was missed in the previous step, you will need to update the fields to proceed.

Disclosure Inputs

(1 = Unsaved Change)

Clear Unsaved Changes

Fee Itemization

5.2 Review and Edit Fees in each Section

- To edit fees, click the **Pencil Icon**, update the fee accordingly, then click **Save Fee**, repeat as necessary
- 3rd Party Processing Fee – Non-Affiliate**, defaults to **\$999** — you **MUST** update it to the exact invoice amount (if applicable).
- Credit Report fee**, defaults to **\$200**— you **MUST** update it to the exact invoice amount.

! WARNING: If you edit a fee and the revised amount falls outside the 10% tolerance, a **RED WARNING ALERT** will display. You must provide supporting documentation and enter/select a provider in the system that supports the revised fee amount.

- **Do NOT ignore this alert** — doing so may result in a cure on the loan file.
- If your fees fall outside the 10% tolerance, you will need to obtain and use your own transaction-specific title quote and follow [Step 6](#).

Fee Itemization
Add Fee

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
A. Origination Charges						
Application Fee	\$1,220.00	\$0	\$1,220.00	Lender	Yes	
Broker Fee	\$10,450.00	\$0	\$10,450.00	Broker	Yes	
Tax Service	\$70.00	\$0	\$70.00	Other	Yes	
B. Services You Cannot Shop For						
3rd Party Processing Fee - Non Affiliate	\$999.00	\$0	\$999.00	Other	Yes	1 ✎ ✖
Appraisal Fee	\$560.00	\$0	\$560.00	Other	No	✎ ✖
Credit Report	\$200.00	\$0	\$200.00	Other	No	2 ✎ ✖
Flood Certification	\$8.00	\$0	\$8.00	Other	Yes	
C. Services You Can Shop For						
Abstract Fee	\$30.00	\$0.00	\$30.00	First American Title Company	No	✎ ✖
Closing Protection Letter	\$75.00	\$0	\$75.00	First American Title Company	Yes	✎ ✖
Digital Document Fee	\$50.00	\$0	\$50.00	First American Title Company	Yes	✎ ✖
Endorsement Fees						
Escrow Service						

Edit Fee

Cancel
Save Fee

3rd Party Processing Fee - Non Affiliate must be between \$1 and \$2000.

(LE/CD) Fee Name

(B) 3rd Party Processing Fee - Non Affiliate

Total Amount

\$ 875



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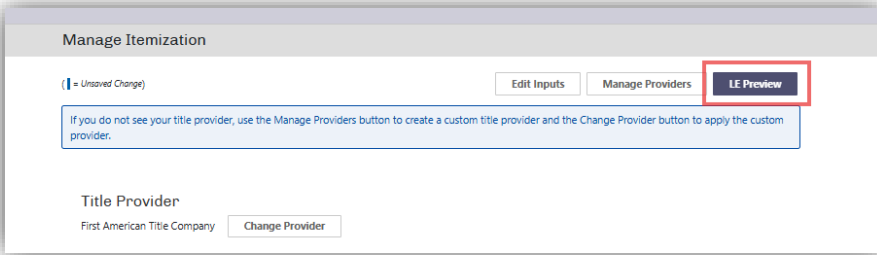


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5.3 LE Preview

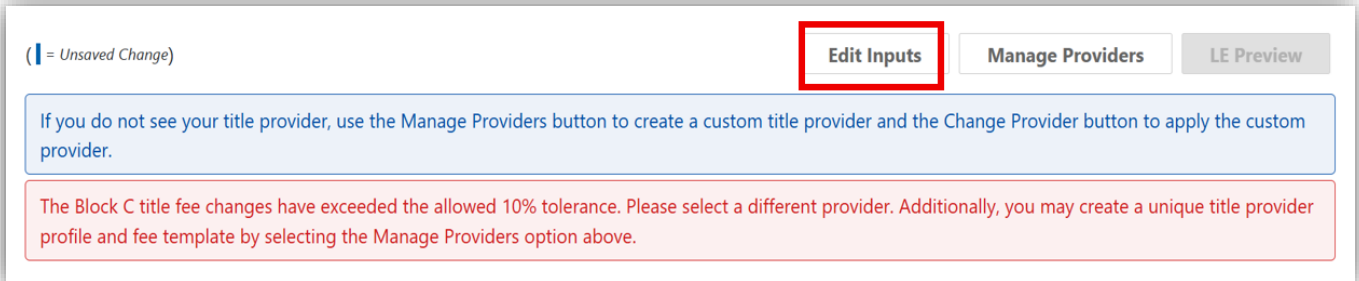
- Click **LE Preview**, then proceed to [Step 7](#).



5.4 Revert to the National Fee Amount

If you need to undo a fee change and return to the National fee amount:

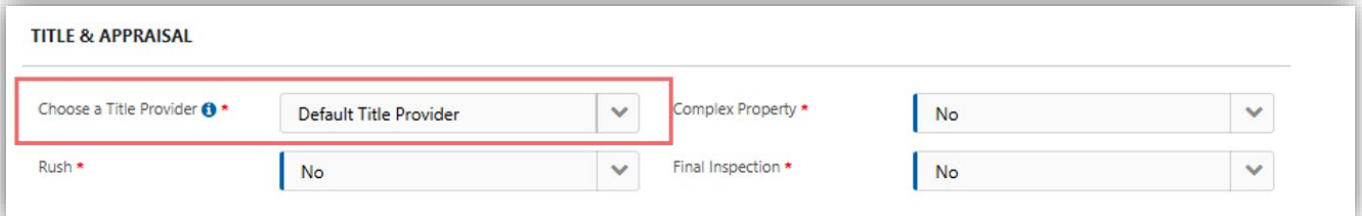
- Scroll to the top of the page → click **Edit Inputs**



- Click **Clear Unsaved Changes**



- Re-enter your inputs (details in [Step 4](#) above) and ensure **Default Title Provider** is selected under **Choose a Title Provider**.



- Select **Fee Itemization**

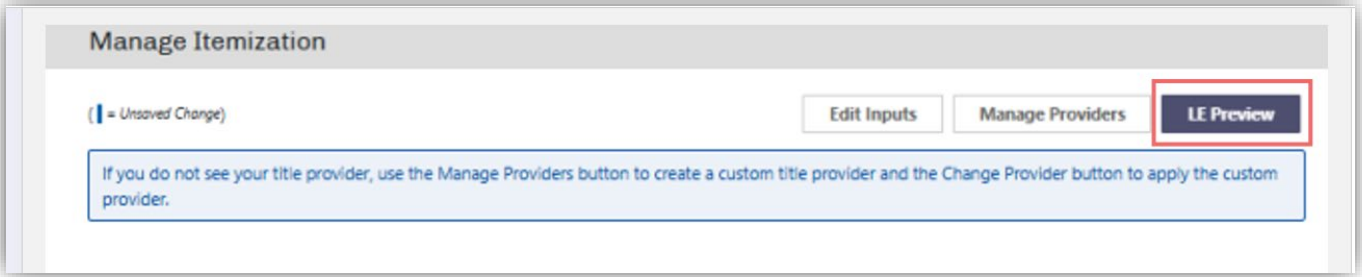



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- Review and update fees again, Click **LE Preview**, then proceed to [Step 7](#)



Manage Itemization

(| = Unsaved Change)

Edit Inputs Manage Providers **LE Preview**

If you do not see your title provider, use the Manage Providers button to create a custom title provider and the Change Provider button to apply the custom provider.

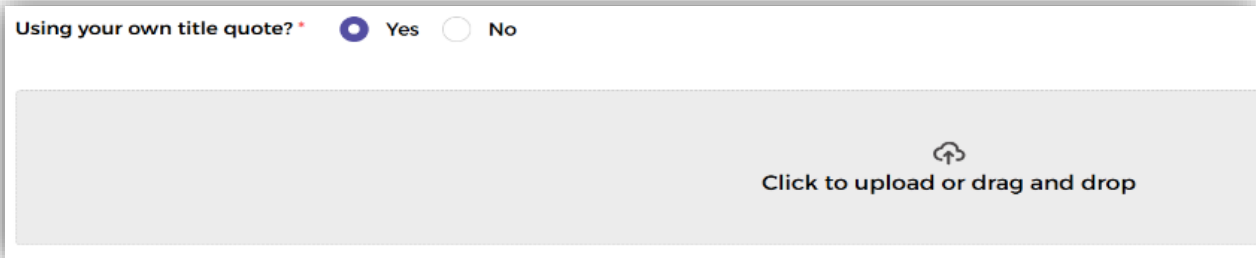
STEP 6: COMPLETING THE LOAN ESTIMATE SCREEN — USING YOUR OWN TITLE QUOTE

If using your own title quote, it must be specific to the transaction and on title company letterhead. National Fees will still pull in to establish the baseline.

- **Using National Fees?** You can skip this section — proceed directly to [Step 7](#).

6.1 Title Quote Selection

- Select **Yes** to **Using your own title quote**.
- Upload the title company fee sheet specific to the transaction.



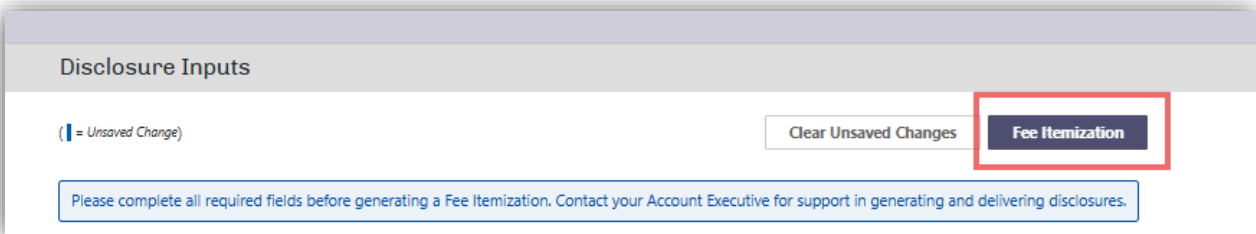
Using your own title quote? * ☒ Yes ☐ No

Click to upload or drag and drop

6.2 Disclosure Inputs

Return to [Step 4](#) and follow the applicable instructions, then return here to continue.

- Click **Fee Itemization**.



Disclosure Inputs

(| = Unsaved Change)

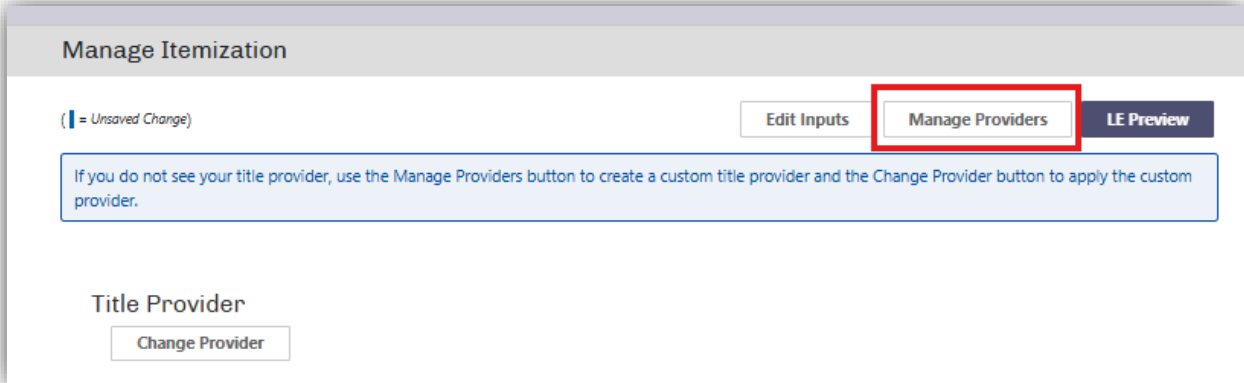
Clear Unsaved Changes **Fee Itemization**

Please complete all required fields before generating a Fee Itemization. Contact your Account Executive for support in generating and delivering disclosures.

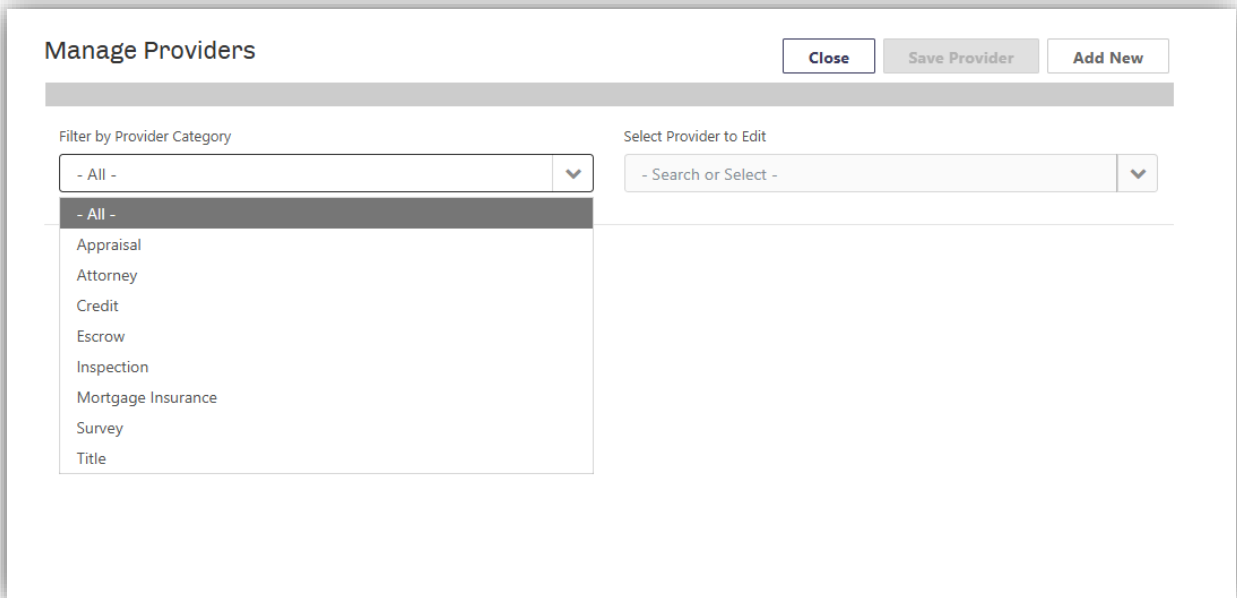
6.3 Add New Title Provider

- Click **Manage Providers**.
- Enter the title/escrow company contact info, click **Save Provider**, then **Close**.

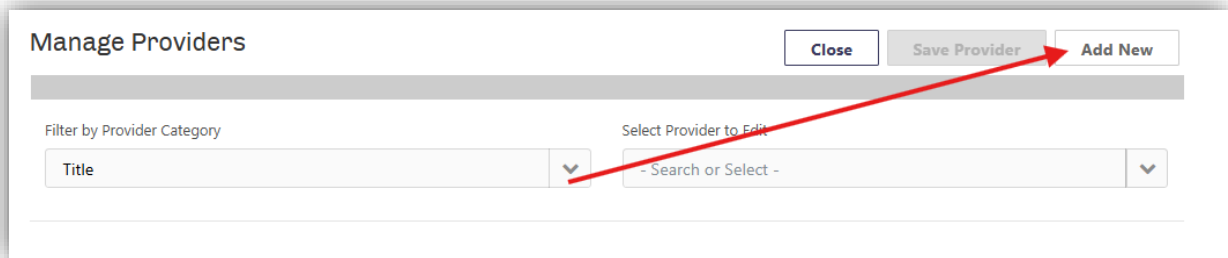
PLEASE NOTE: If you have an escrow company, you must add both Escrow and Title as separate providers here, even if it is the same company.



- Select the provider type from **Filter by Provider Category**.



- Click **Add New**.




- Enter the title/escrow company contact info, click **Save Provider**, then **Close**.

Manage Itemization

(| = Unsaved Change)

Edit Inputs Manage Providers LE Preview

Manage Providers

Close Save Provider Cancel Add

Provider Category *
Title

Provider Name *
Heritage Title & Escrow, LLC

Affiliate *
No

Address *
123 Main Street

City *
Los Angeles

State *
PA

Zip Code *
17517

Phone *
9733582745

Email
mlaurencell@tobiastitle.com

Contact Name
Amy Homebuyer

6.4 Manage Itemization-Title Provider

- Click **Change Provider**, select the newly created title/escrow company, then click **Update**.

Manage Itemization

(| = Unsaved Change)

Edit Inputs Manage Providers LE Preview

If you do not see your title provider, use the Manage Providers button to create a custom title provider and the Change Provider button to apply the custom provider.

Title Provider

Change Provider

Fee Itemization

Fee	Borrower	Seller	Total
A. Origination Charges			
Discount Points	\$7,670.30	\$0	\$7,670.30

Manage Itemization

(| = Unsaved Change)

Edit Inputs Manage Providers LE Preview

If you do not see your title provider, use the Manage Providers button to create a custom title provider and the Change Provider button to apply the custom provider.

Title Provider

- Search or Select - Update Cancel

abc title (123 abc street)
Aegis Land Title Group (5775 Soundview Drive, Suite C201)
B (b)
First Colony Test Title (123 Test Street)
Heritage Title & Escrow, LLC (314 N. Main)
Ryan Test Title (123 Test)

Fee Itemization

Seller	Total	Paid To / Provider	APR	EDIT / DELETE		
\$0	\$10,450.00	Broker	Yes			
\$0	\$70.00	Other	Yes			
Underwriting	\$1,220.00	\$0	\$1,220.00	Lender	Yes	
B. Services You Cannot Shop For						
Appraisal Fee	\$595.00	\$0	\$595.00	Other	No	
Credit Report	\$200.00	\$0	\$200.00	Other	No	
Flood Certification	\$8.00	\$0	\$8.00	Other	Yes	
C. Services You Can Shop For						

6.6 Build the LE

Once the title provider has been updated, build your fees using your transaction-specific title fee sheet.

- Ensure **Paid To/Provider** matches the New Provider you selected in the step above.
- Click the **pencil icon** to edit each fee line or the **red x** to delete fees.
- If fee is not already listed, click **Add Fee** and select the applicable fee from the **LE/CD Fee Name** dropdown, enter the amount and select the Service Provider you just added.
- Complete the fee details, then click **Save Fee**.
- Repeat this process until all fees from the title fee sheet have been entered and/or updated.
- Proceed to [LE Preview](#)

Manage Itemization

First American Title Company Change Provider

1

Fee Itemization

3

Add Fee

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
A. Origination Charges						
Application Fee	\$1,220.00	\$0	\$1,220.00	Lender	Yes	
Broker Fee	\$10,450.00	\$0	\$10,450.00	Broker	Yes	
Tax Service	\$70.00	\$0	\$70.00	Other	Yes	
B. Services You Cannot Shop For						
3rd Party Processing Fee - Non Affiliate	\$999.00	\$0	\$999.00	Other	Yes	
Appraisal Fee	\$560.00	\$0	\$560.00	Other	No	
Credit Report	\$200.00	\$0	\$200.00	Other	No	
Flood Certification	\$8.00	\$0	\$8.00	Other	Yes	
C. Services You Can Shop For						
Abstract Fee	\$30.00	\$0.00	\$30.00	First American Title Company	No	2
Closing Protection Letter	\$75.00	\$0	\$75.00	First American Title Company	Yes	
Digital Document Fee	\$50.00	\$0	\$50.00	First American Title Company	Yes	
Endorsement Fees	\$25.00	\$0	\$25.00	First American Title Company	No	
Escrow Service	\$525.00	\$0	\$525.00	First American Title Company	Yes	
Lender's Title Policy	\$2,100.00	\$0.00	\$2,100.00	First American Title Company	No	
Municipal Searches	\$150.00	\$0	\$150.00	First American Title Company	No	

Add Fee

Cancel

Save Fee

Messenger Fee must be between \$1 and \$2000.

(LE/CD) Fee Name

(C) Messenger Fee

Total Amount

\$ 50.00

Buyer Amount

\$ 50

Seller Amount

\$ 0

Provider Category

Title / Escrow / Attorney

Service Provider

Search or Select -

a (a)
ABC Title Co (123 Main Street)
Amy's Best Escrow Service (2028 N MARIANNA AVE)
Heritage Title & Escrow, LLC (314 N. Main)
Heritage Title & Escrow, LLC (314 N. Main)
Ryan test (123 test)

Monthly Amount

Paid By

Borrower

Paid At

Closing

Q/M Fee

No

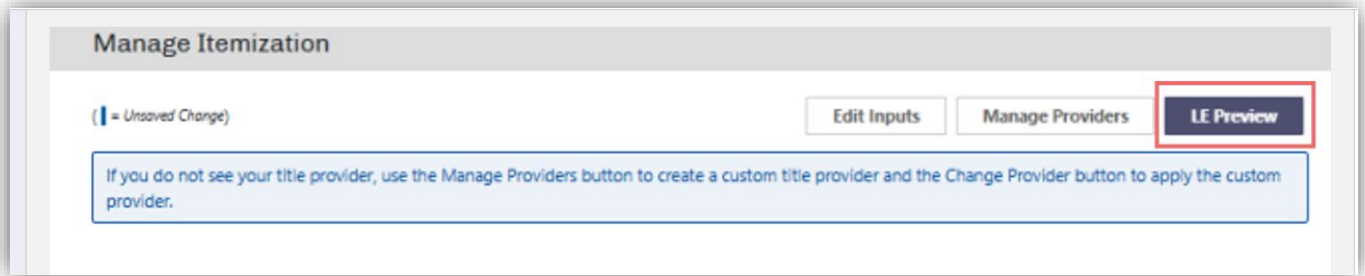
APR Fee

Yes

STEP 7: LE PREVIEW — REVIEW ALL TABS INCLUDING COMPLIANCE

PLEASE NOTE: This is the only LE Preview you will receive — most compliance and fee issues can be caught and fixed here. Please don't skip this step.

- Select **LE Preview** at the top of the page to see what the Loan Estimate will look like once printed and sent to the borrower.

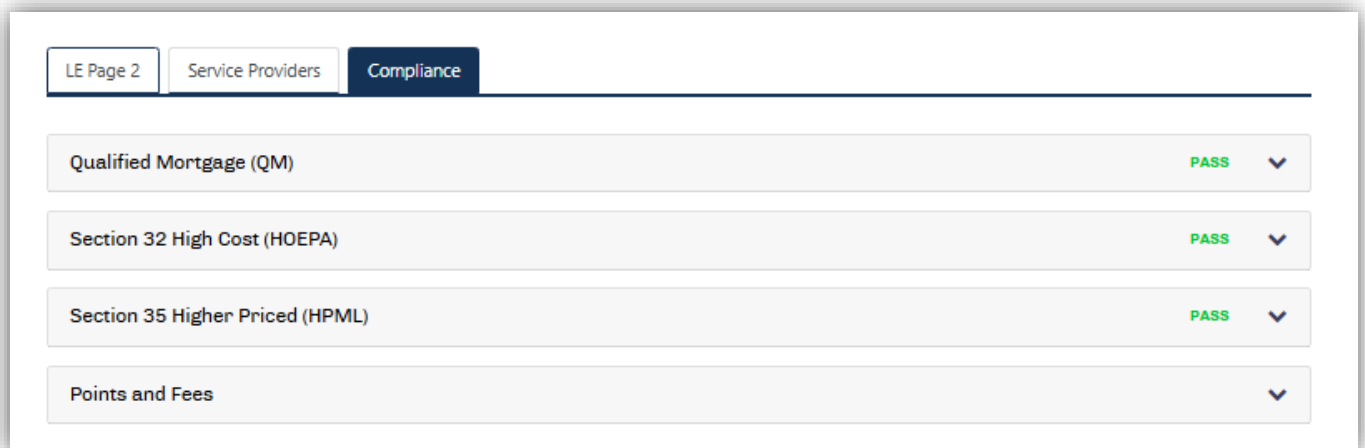


- Review each tab carefully.

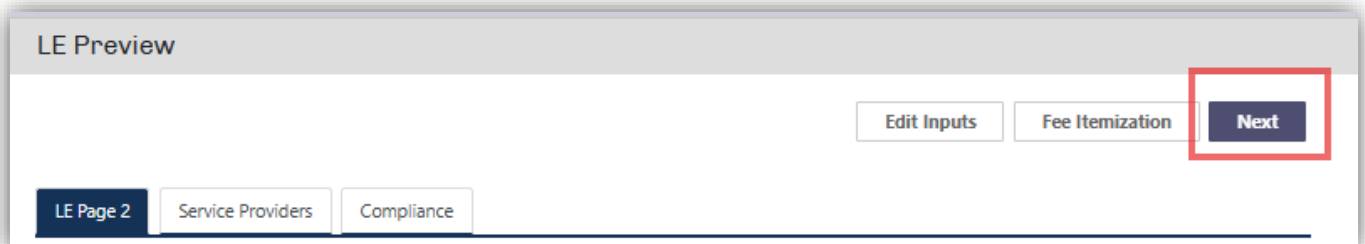
CRITICAL: You MUST review the **Compliance tab** to confirm you are passing each compliance test.

Do not proceed to disclosures if compliance tests are failing.

Refer to [Troubleshooting & Helpful Resources](#) below on how to resolve a compliance fail.



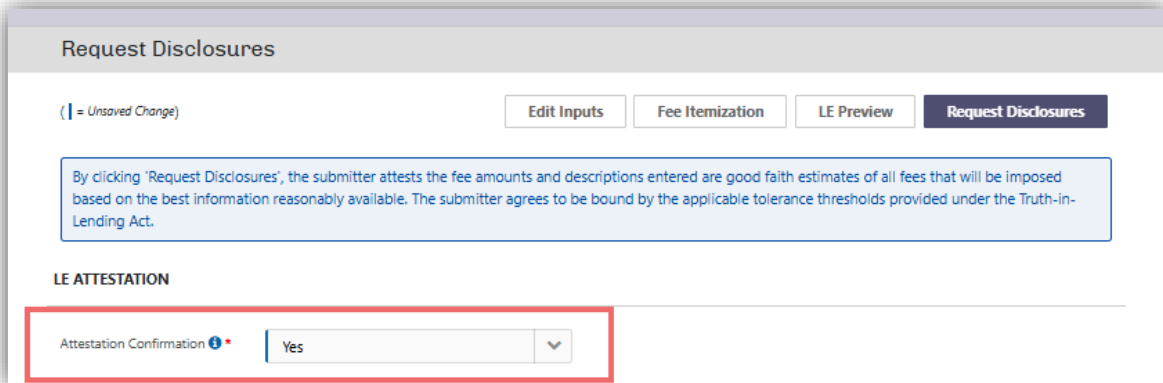
- Click **Next** once all tabs have been reviewed and compliance is confirmed.




STEP 8: ADD NOTES & REQUEST DISCLOSURES

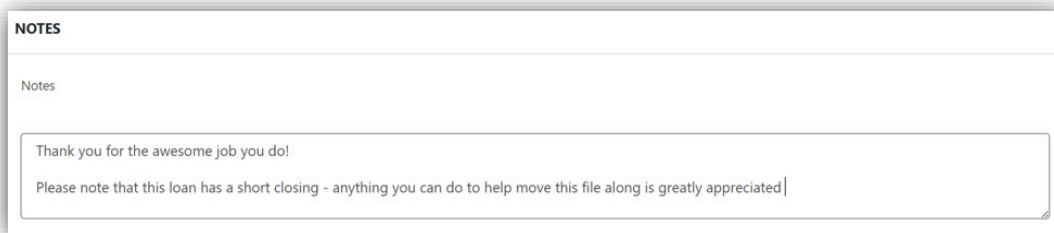
After clicking Next from the LE Preview, you'll land on the LE Attestation and Notes screen.

- Select **Yes** from the **Attestation Confirmation** dropdown, which confirms you've reviewed all fees and no further changes are required.



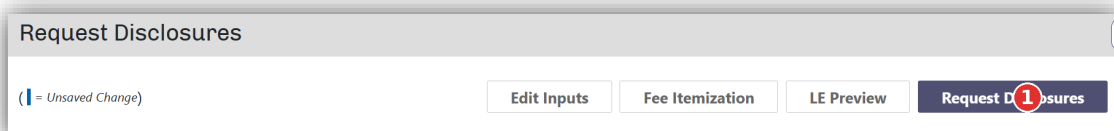
8.2 Notes

Enter any specific instructions or notes for the disclosure team, including any special circumstances.



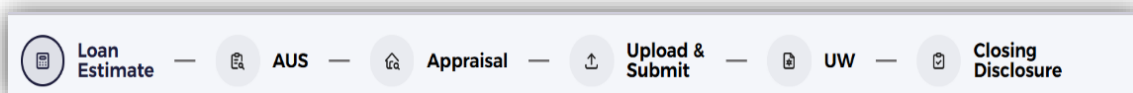
8.3 Request Disclosures

- Click **Request Disclosures** — the file automatically moves to the disclosure queue.



8.4 What Happens Next

The file returns to the Home page. Continue with AUS, Appraisal, or Upload & Submit Documentation — upload the borrower minimum requirement documents and submit the loan file.




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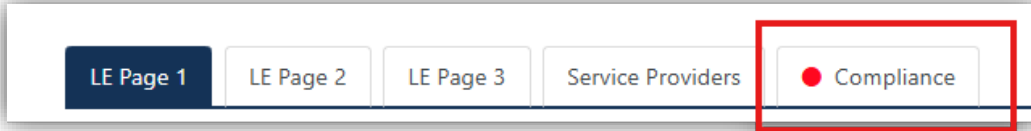
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TROUBLESHOOTING & HELPFUL RESOURCES

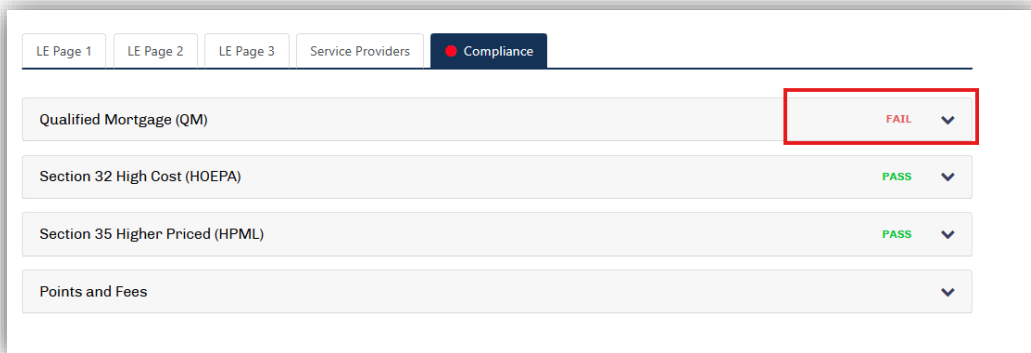
Refer to the guidance below for help resolving common issues during the disclosure process.

T.1 Resolving a Compliance Fail

Follow the steps below to resolve the compliance failure or contact your AE Team for assistance.



- A red indicator appears next to the Compliance Tab when compliance is failing.



- Click the down arrow under the failing category to review.
In this example, QM Points & Fees is failing.

Points and Fees	
Included Fees	Excluded Fees
Broker Fee	3rd Party Processing Fee - Non Affiliate
\$15,675.00	\$999.00
Underwriting	Appraisal Fee
+ \$1,220.00	\$595.00
\$16,895.00	County Property Tax
	\$1,127.40
	Credit Report
	\$150.00
	Endorsement Fees
	\$603.20
	Escrow Service
	\$1,850.00
	Flood Certification
	\$8.00
	Homeowners Insurance Escrow
	\$205.68
	Insurance Premium-Hazard
	\$1,234.08
	Lender's Title Policy
	\$1,477.00
	Notary Fee
	\$200.00
	Owner's Title Policy
	\$1,414.00
	Prepaid Interest
	\$2,281.50
	Property Tax Escrow
	\$3,382.20
	Recording Fee Total
	\$205.00
	Tax Service
	\$70.00
	Transfer Taxes - City/County/Stamps
	+ \$3,080.00
	\$18,882.06

To resolve the compliance failure:

- **Float-** you may proceed as the QM Fail will be reviewed once loan is locked.
- **Locked Loan-** Email lockdesk@firstcolonymortgage.com to update the file. Request one or a combination of these compliance fixes:
 - Switch Compensation Type from LPC to BPC
 - Reduce Compensation
 - Admin Buyout

T.2 Transfer Tax

Use the guidance below when addressing transfer tax scenarios or discrepancies. In some states on purchase transactions, transfer tax is either split 50/50 between buyer and seller, or paid 100% by the seller.

- Click the pencil icon next to Transfer Taxes.
- Edit the fee, then click **Save Fee**. A value is required in Buyer Amount — enter 0 if there is no buyer-paid amount.

E. Taxes and Other Government Fees						
Recording Fee Total	\$205.00	\$0	\$205.00	Other	No	
Transfer Taxes - City/County/Stamps	\$3,080.00	\$0	\$3,080.00	Other	No	

Edit Fee

Cancel

Save Fee

Transfer Taxes - City/County/Stamps must be between \$3080 and \$100000.

(LE/CD) Fee Name

(E) Transfer Taxes - City/County/Stamps

Total Amount

\$ 3080.00

Buyer Amount

\$ 1540

Seller Amount

\$ 1540

Paid by

Borrower

Paid to

Other

Paid At

Closing

APR Fee

No

QM Fee

No

E. Taxes and Other Government Fees						
Recording Fee Total	\$205.00	\$0	\$205.00	Other	No	
Transfer Taxes - City/County/Stamps	\$1,540.00	\$1,540.00	\$3,080.00	Other	No	

IMPORTANT REMINDER: A seller credit will be included to offset the amount the borrower is not expected to pay.



500 East Park Avenue,
Suite 900, Orem, Utah 84097



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