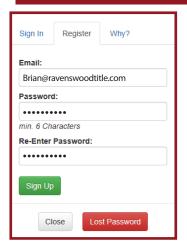


NAVIGATING CD XCHANGE FOR SETTLEMENT AGENTS

CD Xchange is a proactive collaboration solution for preparing the Closing disclosure. This Guaranteed Rate propriety technology allows Settlement Agent to collaborate fees and document the progress in preparation of the Closing Disclosure. Get started here: https://cdxchange.guaranteedrate.com.



REGISTER AND SIGN INTO YOUR ACCOUNT



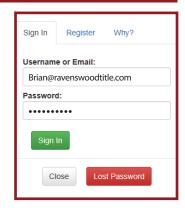
Register with your email address and select a password

NOTE: The email address you register with will be used to identify loans assigned to you

For optimal performance use **Internet Explorer 9 or Google Chrome** (or above)

Sign in with your email and password that you registered with

NOTE: Use the Lost Password if you forgot your password









NAVIGATING THE DASHBOARD



View all loans that are assigned to you, along with additional information:

- ▶ Loan #: Guaranteed Rate Loan number
- ▶ Borrower(s): Main borrower's last name
- ▶ Purpose: Loan purpose
- **Est. Closing Date:** Estimated closing/signing date
- ▶ **Status:** Current fee collaboration status
- ▶ **Updated:** Most recent update: Date and time
- **By:** Who made the last update

Select the blue link to open any loan

Use the sort arrows to arrange loans based on that category

				1				
Loan #	Borrower	Purpose	Est. Closing	Status	Updated (local)	By	LO	
151395225	Secher	Refinance	2015-12-10	Submit to Agent	2015-12-07 12:25 pm	encompass	Joanne Rogers	
151344439	Kirilichin	Purchase	2015-12-10	Submit to Lender - Agent Approved	2015-12-04 10:45 am	encompass	Fred Burt	
151381816	PEARSON	Refinance	2015-12-10	Submit to Lender - Agent Approved	2015-12-04 6:17 pm	encompass	Michael Gambatese	
151389647	Huff	Refinance	2015-12-10	Submit to Lender - Agent Approved	2015-12-05 7:37 pm	encompass	Andrew Warrick	

Color code for rows: Unchanged for 24 hrs Unchanged for 48 hrs Unchanged for 72 hrs





NAVIGATING CD XCHANGE FOR SETTLEMENT AGENTS



NAVIGATING THE SETTLEMENT AGENT CHARGES WORKSHEET

View loan details such as:

- ▶ Closing Information
- ▶ Transaction information ▶ Loan information
 - Displays when the loan was last updated in CD Xchange

Settlement Agent Ch	narges Worksheet Loan 85214	7963 as of 2015-08-2	20 21:13:00				
Clos	sing Information	Transaction Information		Lo	Loan Information		
Closing Date	04/07/2097	Borrower	Jimmie John	Loan Term	180		
Disbursement Date	04/07/2097		Jamie John	Purpose	Purchase		
Settlement Agent	Ravenswood Title	Seller	Jane Austen	Product	15 Year Fixed		
File #	496328	Loan Officer	Katie Curic	Loan Type	Conventional		
Property	456 Testing Ln		Lender	GR Loan Number	852147963		
Chicago	IL 60613	Guaranteed Rate		Loan Amount	\$600,000.0		
Sales Price	\$750,000.00			Property Type	Detached		

Each charges sections

Enter the: ▶ Payee ▶ Amount paid by each party: Borrower, Seller or Other

▶ Total will calculate based on the amounts entered for each line

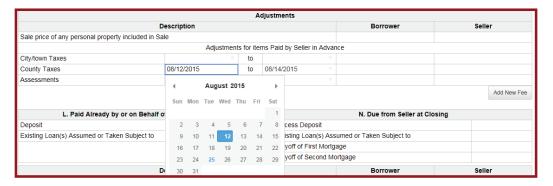
Division	of Commissions	Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	То				
Real Estate Commission	ABC Agent	\$2,000.00			\$2,000.00
Real Estate Commission	XYZ Agent		\$5,000.00		\$5,000.00
Title Charges		Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	То				
Settlement or Closing Fee	Ravenswood Title	\$1,200.00			\$1,200.00

Abstract or Title Search Fee
Administration Fee
Archival Fee
Assignment Fee
Attendance/Pickup Fee
Attorney's Fees
Bankruptcy Search
CEMA Fee
Chain of Title

Add New Fee

Add New Fee button: Click this button to add a fee into each section. A drop down box will provide a list of available fees for that section.

NOTE: If a fee is not in the drop down box use the notes section to communicate to GR the fee, description, amount, payee, and paid by





NAVIGATING CD XCHANGE FOR SETTLEMENT AGENTS

Contact Information Section

This section displays the contact on the loan file as required on the Closing Disclosure:

- ▶ Lender
- ▶ Buyer's Real Estate Broker*
- ▶ Seller's Real Estate Broker*
- ▶ Settlement Agent*

Contact Information							
	Lender	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent			
Name	Guaranteed Rate, Inc	Bayshore Agency	Prudential Zack Shore Properties	Ravenswood Title Company LLC			
Address	3940 N Ravenswood	600 Agent Lane	2900 Broker Blvd	319 W. Ontario St. Suite 200			
	Chicago, IL 60613	Manahawkin, NJ 08087	Beach Haven, NJ 08008	Chicago, IL 60654			
NMLS ID	2611	11111	22222	123456			
State License ID	Licensed	NJ12345	NJ6789	IL1234			
Contact	Test Loan-Officer	Kim Broker	Walt Agent	Jeff Closer			
Contact NMLS ID	111111111	33333	444444	77777			
Contact State License ID	TEST-NJ	NJ12345	NJ6789	IL1234			
Email	testloanofficer@guaranteedrate.co	kbroker@bayshoreagency.com	waltagent@pruzack.com	andrew123456@gmail.com			
Phone	7735551212	6092961234	6094921234	3125094200			

*Update/complete information in this section, by typing into the field. Fields in *italics* cannot be updated.



USING THE NOTES AND STATUS SECTION

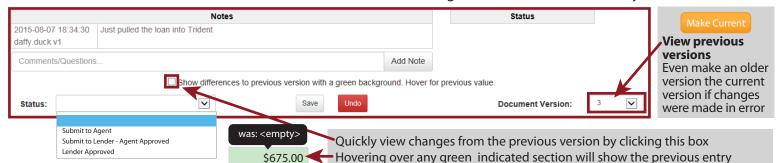
Use the Notes:

- ▶ To communicate any questions or comments to GR
- Review all communication during the collaboration process

Update the **Status** to indicate the progress of the loan

Statuses:

- ▶ **Submit to Agent:** Loan is with the Settlement Agent for fee entry
- ▶ Submit to Lender Agent Approved: Loan is with GR and all fees are approved by the Settlement Agent
- ▶ Lender Approved: Loan is locked for fee editing and Closing Disclosure will be issued by GR



Before exiting a loan review all changes, update the status and click save to notify all parties that updates have been made



EMAIL NOTIFICATIONS

You will be notified that you have been added to a loan for collaboration



You have been invited to collaborate on the Closing Disclosure for Michael TRID Test loan for loan #1513552 closing on 12/15/2015. To ensure that Guaranteed Rate is able to deliver the Closing Disclosure to you and the borrower(s) in the required timeline, please login as soon as possible to provide the applicable settlement charges associated with this loan.

First time CD Xchange users will need to register for an account. Should you have questions, visit our <u>help center</u> or email us at <u>CDXchangesupport@guaranteedrate.com</u>.

Thank you and we look forward to working with you.

You will be notified once fee collaboration is completed





Home loans and mortgage refinance from Guaranteed Rate. Low rates and expert advice: FHA loans, VA loans, 15/30 yr mortgages, ARM loans, Jumbo loans...Read more.

You are involved with the CD collaboration for the Michael TRID Test loan for loan #1513552 closing on 12/15/2015 within Guaranteed Rate's CD Xchange. There has recently been a change by Ravenswood Title@GuaranteedRate.com to the document. To ensure that Guaranteed Rate is able to deliver the Closing Disclosure to you and the borrower(s) in the required timeline, please login as soon as possible to view, or update, any charges associated with this loan.

Should you have questions, visit our <u>help center</u> or email us at <u>CDXchangesupport@guaranteedrate.com</u>.

Thank you and we look forward to continued collaboration with you.

Click here to access CD Xchange

Click here to access CD Xchange



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