

# 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

Sign In Register Why?

Email:

Password:  
  
min. 6 Characters

Re-Enter Password:

Sign Up

Close Lost Password

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

Sign in with your email and password that you registered with

**NOTE:** Use the Lost Password if you forgot your password

Sign In Register Why?

Username or Email:

Password:

Sign In

Close Lost Password

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



Internet Explorer 9+ Google Chrome

## NAVIGATING THE DASHBOARD

Click the dashboard to view all loans assigned to you

Click Help for FAQs and additional resources

Use the search feature to find loans by GR loan number



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

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

## 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
<b>Name</b>	<i>Guaranteed Rate, Inc</i>	Bayshore Agency	Prudential Zack Shore Properties	Ravenswood Title Company LLC
<b>Address</b>	<i>3940 N Ravenswood Chicago, IL 60613</i>	600 Agent Lane Manahawkin, NJ 08087	2900 Broker Blvd Beach Haven, NJ 08008	319 W. Ontario St. Suite 200 Chicago, IL 60654
<b>NMLS ID</b>	2611	11111	22222	123456
<b>State License ID</b>	<i>Licensed</i>	NJ12345	NJ6789	IL1234
<b>Contact</b>	<i>Test Loan-Officer</i>	Kim Broker	Walt Agent	Jeff Closer
<b>Contact NMLS ID</b>	111111111	33333	44444	77777
<b>Contact State License ID</b>	<i>TEST-NJ</i>	NJ12345	NJ6789	IL1234
<b>Email</b>	<i>testloanofficer@guaranteedrate.co</i>	kbroker@bayshoreagency.com	waltagent@pruzack.com	andrew123456@gmail.com
<b>Phone</b>	<i>7735551212</i>	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

**Notes**

2015-08-07 18:34:30 Just pulled the loan into Trident  
daffy.duck v1

Comments/Questions... Add Note

Show differences to previous version with a green background. Hover for previous value.

**Status:** [Dropdown]

Save Undo

**Document Version:** 3 [Dropdown]

Make Current

View previous versions  
Even make an older version the current version if changes were made in error

was: <empty>  
\$675.00

Quickly view changes from the previous version by clicking this box  
Hovering over any green indicated section will show the previous entry

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 [help center](#) or email us at [CDXchangesupport@guaranteedrate.com](mailto:CDXchangesupport@guaranteedrate.com).

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](mailto:RavenswoodTitle@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 [help center](#) or email us at [CDXchangesupport@guaranteedrate.com](mailto:CDXchangesupport@guaranteedrate.com).

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

Click here to access CD Xchange

Click here to access CD Xchange

Questions? Contact the [CDXchangesupport@guaranteedrate.com](mailto:CDXchangesupport@guaranteedrate.com)

Updated 1/5/2016 C