

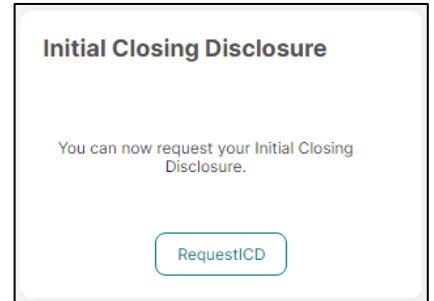


Quick Step Guide

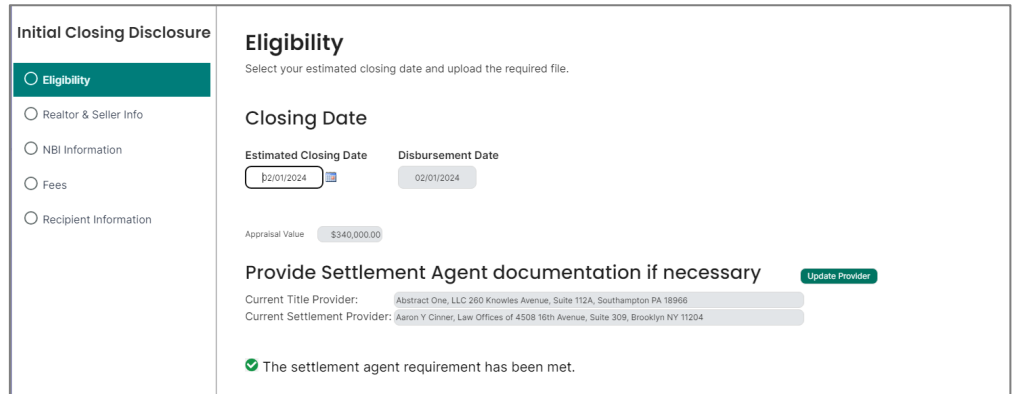
Request an Initial Closing Disclosure

This Quick Step Guide provides instructions on how to request an Initial Closing Disclosure through the Plaza Home Mortgage® BREEZE system, as well as how to upload settlement fees, confirm closing costs, identify nonborrowing individuals and more.

Once the loan is moved to Underwriting Approved (UWApproved) status and the loan is Locked, click on the **RequestICD** button inside the Initial Closing Disclosure tile on the Loan Home screen. **Note:** This option will also be displayed at Underwriting Requested (UWRequested) status if the transaction is a Streamline Refinance, and the loan is Locked.

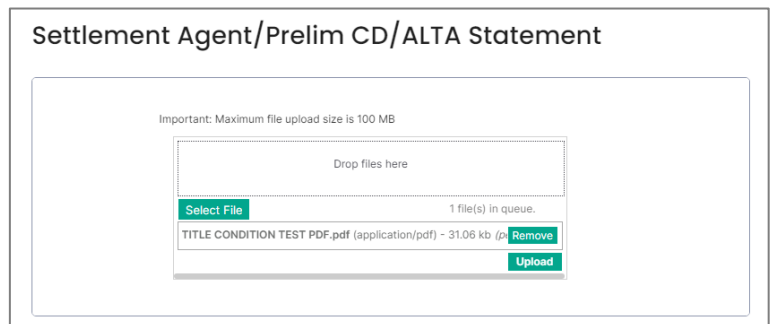


Eligibility:
When requesting the Initial Closing Disclosure, the first screen you will be taken to is the Eligibility screen.



Provider Settlement Agent Documentation if Necessary - If the BREEZE system already reflects a Settlement Agent and Title Company, those names will appear on the screen. You will not need to upload any documentation to Plaza to request the ICD and can click the **Next** button.

Update Provider: If you would like to change the providers, click on the **Update Provider** button. This is also your opportunity to upload preliminary closing cost fees by clicking on the **Upload Title Docs** button.



When you are ready to move to the next screen, click **Next**.

Realtor & Seller Info: (Purchase Only)

In order for the Closing Disclosure to be sent to the borrower, on purchase transactions, the Realtor & Seller Information is required.

The screenshot shows the 'Initial Closing Disclosure' form. On the left, there is a navigation menu with 'Realtor & Seller Info' selected. The main form is divided into two columns. The left column contains 'Buyer Realtor Information' and 'Seller Information'. The right column contains 'Seller Realtor Information'. Both the 'Buyer Realtor Information' and 'Seller Realtor Information' sections are highlighted with a yellow box. An orange arrow points to the 'Add' button in the 'Seller Information' section.

If the **Realtor** and/or **Seller** information is already in the BREEZE system, that information will display on the screen. If that information is not complete, enter the required missing data.

If there is no realtor for the buyer, click on the **No Buyer Real Estate Agent** check box and if there is no seller realtor, click on the **No Seller Real Estate Agent** check box. For loans that are For Sale By Owner FISBO, both boxes would be checked.

Seller information can be added by clicking the **Add** button and completing the basic information for the Seller; Name, Address, and Contact information. Multiple sellers can be added if needed by clicking the **ADD** button again after entering the first seller’s details. If the seller is a Company, the First, Middle and Last Name is not required.

NBI Information:

This section is only required if there will be a **Non-Purchasing Individual** that has rescindable rights to the transaction and will be required to receive the Initial Closing Disclosure. Select the **Add Non-Borrowing Individual** link and the non-borrowing individual form will appear on the screen. Complete all required fields and click Continue. If there are no **Non-Borrowing Individual’s** you can select **Next**.

The screenshot shows the 'Initial Closing Disclosure' form with the 'NBI Information' section selected. The 'Non-Borrowing Individual Information' section is displayed, including a description of the information required and an optional section to add additional NBIs. The 'Add a Non-Borrower' button is highlighted.

Fees:

On the Fees screen you will have the opportunity to review all the fees that will be on the Closing Disclosure. Here you will be able to make fee adjustments as necessary, including adjusting escrow collections. When done, the screen will reflect the total cash to close.

The screenshot shows the 'Initial Closing Disclosure' form with the 'Fees' section selected. The 'Fees' section is displayed, including a table of fees. The table has columns for Description, APR, Paid By, POC, Last Disclosed, Total, and Tolerance Check.

Description	APR	Paid By	POC	Last Disclosed	Total	Tolerance Check
Loan Administration Fee	<input checked="" type="checkbox"/>	Borrower	\$0.00	\$1,175.00	\$1,175.00	
Mortgage Broker Fee	<input checked="" type="checkbox"/>	Borrower	\$0.00	\$6,946.20	\$5,000.00	

Tips for Completing the Fees Screen:

- **Editing Fees** – Fees that can be updated will be reflected with an edit box around the fee.
- **Adding Fees** – Click on the **Add a Fee to this Section** and enter the dollar amount associated with the additional fee to be added.
- **Tolerance Check** – After entering the accurate fee, if the fee entered is outside the allowable Tolerance Check an exceeded in red will appear. This will indicate that a tolerance cure will be required. Loans can still be submitted for the Closing Disclosure to be sent, even if there is a tolerance breach. At the bottom of the screen there will be a summary of the any tolerance violations.

Section B - Services Borrower Cannot Shop For

Description	APR	Paid By	POC	Last Disclosed	Total	Move Fee	Tolerance Check
Appraisal Fee	<input type="checkbox"/>	Borrower	\$500.00	\$500.00	\$500.00		
Credit Report Fee	<input type="checkbox"/>	Borrower	\$23.00	\$23.00	\$23.00		

[+ Add a fee to this section](#)

Section B - Services Borrower Cannot Shop For

Description	APR	Paid By	POC	Last Disclosed	Total	Move Fee	Tolerance Check
Appraisal Fee	<input type="checkbox"/>	Borrower	\$500.00	\$500.00	\$650.00		Exceeded
Credit Report Fee	<input type="checkbox"/>	Borrower	\$23.00	\$23.00	\$23.00		

[+ Add a fee to this section](#)

TOLERANCE DETAILS: Last Disclosed 10% Fees Amount **\$215.00** Current Disclosure 10% Fees Amount **\$215.00** (**\$0.00** / **0.0000%**)

- **Escrow Months** – The **No. Of Months** for each escrow item can be edited by clicking on the number in the **No. Of Months** column.
- **Comments** – At the bottom of the screen you can provide comments about the loan or any fees that have changed.

Comments
(250 characters max, 250 remaining)
Add your comments here

[Add Comment](#)

Review Cash to Close - Once all the fees have been entered, the **Cash from Borrower** will update reflecting the total closing costs.

Clicking the **Request a COC** button will take you to the COC Request Form where you will be able to make a request for a valid change of circumstance.

[Request a COC](#) Cash From Borrower: **\$96,737.99**

Recipient Information

After confirming all the fees are correct, click on the **Next** button. You will be taken to the **Recipient Information** screen to confirm all email addresses.

<p>Initial Closing Disclosure</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Eligibility <input checked="" type="checkbox"/> NBI Information <input checked="" type="checkbox"/> Fees <input checked="" type="radio"/> Recipient Information 	<p>Confirm Contact Information Please check all fields to ensure they are correct.</p> <p>Recipient Information The Initial Closing Disclosure will be sent to the following emails:</p> <p>Borrower <input type="text" value="Tester@yahoo.com"/></p>
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At any time, you can click on the **Previous** button to go back and review or update a prior screen.

When you are ready to request Plaza sends the Closing Disclosure click on **Request ICD**.

For additional support with requesting an Initial Closing Disclosure, please contact your Plaza Account Executive. For more details on BREEZE, refer to Plaza’s BREEZE Client Submission Guide.

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