



INPUTTING LOAN ESTIMATE FIELDS INTO CALYX POINT

1. LOAN ID#

- Loan Estimate > Enter “Loan ID”

2. RATE LOCK AND CLOSING COST EXPIRATION TIME AND TIME ZONE

- Loan Estimate > Lock Expires > Enter in Date Box, Time Box, Time Zone Box
- Loan Estimate > Cost Expires > Enter in Date Box, Time Box, Time Zone Box

3. HOA DUES IN ESTIMATED TAXES, INSURANCE, & ASSESSMENTS

1. Go to Fees Worksheet > Section 9: Initial Deposit for Your Escrow Account
2. Type “Homeowner’s Association Dues” in one of the blank fields you can type into
3. Leave number of months blank and type in dollar amount
4. Do NOT check mark “Escrowed” column

9 Initial Deposit for Your Escrow Account (G. Initial Escrow Payment at Closing)

Hazard Insurance Reserves	Lender	T.J. FINANCIAL, INC.									Escrowed
<input type="checkbox"/> Do Not Include in TIL Disclosure		2	mths @ \$	45.94		\$	91.88	Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PMI/MIP/VA FF/USDA Reserves			mths @ \$			\$		Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
County Property Tax Reserves	Lender	T.J. FINANCIAL, INC.									
<input type="checkbox"/> Do Not Include in TIL Disclosure		2	mths @ \$	234.38		\$	468.76	Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
School Taxes Reserves			mths @ \$			\$		Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Do Not Include in TIL Disclosure			mths @ \$			\$		Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood Insurance Reserves			mths @ \$			\$		Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Do Not Include in TIL Disclosure			mths @ \$			\$		Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homeowner's Association Dues			mths @ \$	150.00		\$		Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Do Not Include in TIL Disclosure			mths @ \$			\$		Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Aggregate Adjustment						\$		Borrower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. LENDER AND BROKER INFORMATION ON LE PAGE 3

- Locate “Track” in top horizontal Menu Bar
- Select “Agent List” from dropdown menu
- Enter T.J.’s information under “Lender” column

Lender

Contact: TIEN-I LEE

License #: [] State: CA

NMLS: 331077

Cell/Alt: []

E-Mail: trid@tjfinancial.com

Company: T.J. FINANCIAL, INC

Lender Case#: []

License #: [] State: CA

Branch #: []

NMLS: 332026

Address: 101 E. HUNTINGTON DR. #102
MONROVIA, CA 91016

County: []

Phone: 626-599-9700

5. ADDING PAYOFF AMOUNT FOR REFINANCE TRANSACTIONS

- Fees Worksheet > Click on bottom bar “Payoffs & Adjustments”



- Click “Copy From Liabilities” to populate all payoffs from 1003 REO section

B TEST, DUMMY | Loan Estimate - Payoffs and Adjustments

Cash Deposit \$ [0.00]

Lender Credits \$ [0.00] CC paid by Lender [] Total Lender Credits []

Seller Credits \$ [0.00] CC paid by Seller [] Total Seller Credits []

Payoffs and Payments

To	Amount
Wells Fargo	300,000.00

Copy From Liabilities

6. SWITCHING BETWEEN STANDARD FORM & ALTERNATIVE FORM LE

- Loan Estimate > Underneath Section J
- In “Calculating Cash to Close” Box: Checkmark either “Standard Form” or “Alternative Form” box. *(NOTE: Use “Standard Form” for Purchase transactions and “Alternative Form” for Refinance transactions.)*

B TEST, DUMMY | Loan Estimate

J. Total Closing Costs

D + I

Lender Credits

Calculating Cash to Close

Standard Form

Alternative Form

Total Closing Costs (J)

Closing Costs Financed

Down Payment/Funds from Borrower

Deposit

Funds for Borrower

Seller Credits

Adjustments and Other Credits

Estimated Cash to Close

Loan Amount

Total Closing Costs (J)

Estimated Total Payoffs and Payments

Estimated Cash to Close

Estimated Closing Costs Financed

7. INPUTTING LENDER CREDIT

- Fees Worksheet > Click on bottom bar “Payoffs & Adjustments”

Loan Estimate | Written List of Svc Providers | **Payoffs & Adjustments** | GFE | Svc Providers List | Aggr Escrow | Mtg Insurance | QM | Keep open

- Enter amount of lender credit into “Lender Credits” field

B TEST, DUMMY | Loan Estimate - Payoffs and Adjustments

Cash Deposit \$

Lender Credits \$

Seller Credits \$

CC paid by Lender

CC paid by Seller

Total Lender Credits

Total Seller Credits