

## Loan Officer Ap Plus 5 Disclosure Procedure Reminder

1. Reminder to make sure that you have selected your correct Loan Officer Drop Down when starting each Ap Plus 5 Loan.

**New Loan Setup**

In the text box below, enter a few sequential characters contained in any of the following:  
Institution ID, Institution Name, Originator First Name, or Originator Last Name. Then, select an item from the drop down menu, and click Submit.

Originator:

Action:

- 22 > Flanagan State Bank > Joshua William Heinrich
- 9 > FLANAGAN STATE BANK > Joshua William Heinrich
- App+5 MCB 81 > Flanagan State Bank > Joshua William Heinrich

2. Remember at time of application disclosure to always add "Loan Officer Compensation" on the LE Fees Tab. Make sure that the fee is "paid by" Lender, and "paid to" Other.

The Disclose button is disabled. Before you can mark this loan disclosed you must provide the disclosure date and delivery method. For the Loan Estimate, these fields are on the Loan Estimate tab. For the Closing Disclosure these fields are on the Important Dates page.

Origination Charges					\$5,040.62
Fee Name	Current	Paid By	Paid To	Details	
<input type="text" value="Commitment Fee"/>	\$914.00	Borrower	Lender		
<b>Discount Points</b>	\$3,976.62	Borrower	Lender		
<b>Loan Officer Compensation</b>	\$1,363.63	Lender	Other		
<input type="text" value="Processing Fee"/>	\$150.00	Borrower	Lender		
Select a Fee to Add					
Services Borrower Cannot Shop For					\$2,768.46
Fee Name	Current	Paid By	Paid To	Details	
<b>Appraisal Fee</b>	\$400.00	Borrower	Appraiser		
<b>Credit Report</b>	\$73.65	Borrower	Other		

3. Make sure to hit the “pencil” under the other tab as well and enter the name of the Ap Plus 5 Account.

**Loan Estimate** **Fees**

Fee View | Tolerance View | Audit View

Recalculate Fees

The Disclose button is disabled. Before you can mark this loan disclosed you must provide the disclosure date and delivery method. For the Loan Estimate, these fields are on the Loan Estimate tab. For the Closing Disclosure these fields are on the Important Dates page.

**Origination Charges** \$1,820.70

Fee Name	Current	Paid By	Paid To	Details
<input type="text" value="Commitment Fee"/>	\$600.00	Borrower	Lender	
<b>Discount Points</b>	\$1,070.70	Borrower	Lender	
<b>Loan Officer Compensation</b>	\$535.35	Lender	Other	
<input type="text" value="Processing Fee"/>	\$150.00	Borrower	Lender	

Select a Fee to Add

Enter Fee Paid To

Paid To

Cancel Save And Close