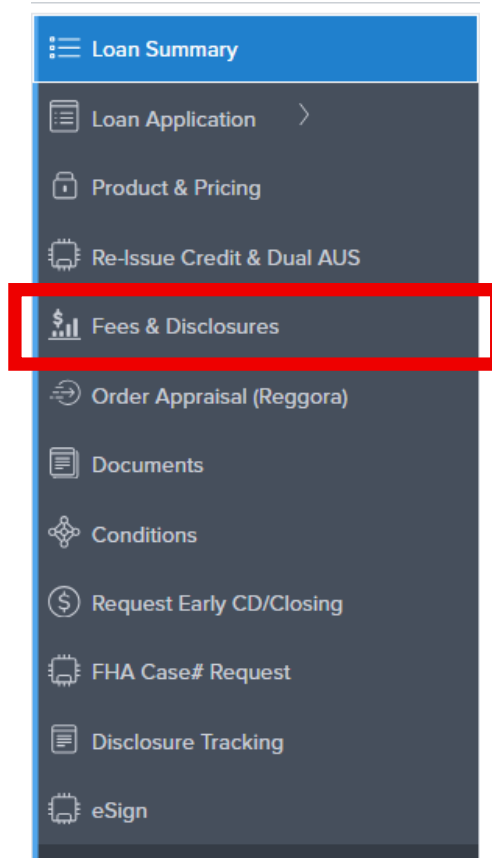


# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

Once you have finished your registration, you have gone into Optimal Blue and selected your program and you have reissued your credit report. The next step is go into the **Fees and Disclosures** section.



Once you click on fees and disclosures, you're going to be met with a screen that is validating your property address. It's going to show you what your USPS recommended address is. ...versus the existing property address that was entered into the system. To keep your existing address, you can click on the existing address button or you can click on the **Orange** use recommended address to get to the next screen. Once you've made your selection, the system's going to process and it's going to pull up the first page for disclosing.

Property Address Validation

Keep Existing Address

Use Recommended Address

Please review the USPS recommended address change.

**USPS RECOMMENDED ADDRESS**  
36333 MAPLE LEAF AVE  
PRAIRIEVILLE, LA 70769

**EXISTING PROPERTY ADDRESS ENTERED IN SYSTEM**  
36333 Maple Leaf Ave  
Prairieville, LA 70769-3241

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

This is going to be your disclosure input screen. The first section where it says **Pricing and Compensation**. Every field that is grayed out is coming over from your selection that you chose in optimal blue. It's going to list your product, whether you marked it as lender paid or borrower paid, and your rate. If you marked the system as lender paid, it will automatically show what your lender paid compensation is for the percentage plus the Total \$ amount. If you have updated your file to be borrower paid, you will either need to enter the BP % or BP Total \$ amount.

## Disclosure Inputs

(I = Unsaved Change)

Clear Unsaved Changes

Fee Itemization

Please complete all required fields before generating a Fee Itemization. Contact your Account Executive for support in generating and delivering disclosures.

### PRICING & COMPENSATION

Product	Fannie 30 Yr	Rate	6.750	%
Compensation Type	Lender Paid	LP %	1.500	%
LP Total \$	\$ 5,040.00	Fees In	No	
Price (Discount / Credit)	100.078	Third-Party Processing Fee	- Select -	

Below that section will display your pricing (Discount/Credit) and off to the right where it says **FEES IN**, this will automatically default to **NO** unless your loan is **locked**. If you have locked your loan as fees in, Yes, this will reflect fees in yes as well. But as long as your loan is floating, this is going to default to no. If your loan is floating and you quoted the rate as **FEES IN YES**, you will need to manually update the fees in drop down as **YES**.

Right below that, we do have the option to select if you are using a third-party processor. This is an actual third-party processor, not your internal processor. So, if you select yes to this, you will need to have a Closing invoice from that third-party processing company to be included on your file when you request your CD.

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

The next section below is your title and appraisal.

## TITLE & APPRAISAL

Choose a Title Provider ⓘ *	Default Title Provider ▼	Property Data Report	No ▼
Rent Schedule	No ▼	Rush	No ▼

## TITLE & APPRAISAL

Choose a Title Provider ⓘ *	Default Title Provider ▼	Property Data Report	No ▼
Rent Schedule			
<b>SUBJECT PROPERTY</b>			
HOI Monthly \$			
Construction Loan			
State	Louisiana ▼	County	Ascension ▼

This will automatically default to a title provider within the area of your subject property address. If you want to drop down this menu, we do have a list of title companies that you can choose from or you can leave it as the default, and it will use that title company's information.

## TITLE & APPRAISAL

Choose a Title Provider ⓘ *	Default Title Provider ▼	Property Data Report	No ▼
Rent Schedule	No ▼	Rush	No ▼

The other three questions ask if this is a property data report, a rush, or a rent schedule. These are additional fees that will be added to the appraisal cost. On your itemization, these are all going to default to no, so if you have a rush file, a rent schedule, or a PDR, please make sure you update this to say yes, so that the fee will be disclosed correctly on your itemization.

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

The next section below is your subject property information. This will display what your HOI monthly is and your tax. If you need to update these figures, what you're going to do is update them in the next screen, which will be shown to you later in the doc.

## SUBJECT PROPERTY

HOI Monthly \$	<input type="text" value="\$ 65"/>	Tax Monthly \$	<input type="text" value="\$ 235"/>
Construction Loan	<input type="text" value="No"/> ▼	Zip Code	<input type="text" value="70769"/>
State	<input type="text" value="Louisiana"/> ▼	County	<input type="text" value="Ascension"/> ▼
City	<input type="text" value="PRAIRIEVILLE"/>	Address	<input type="text" value="36333 MAPLE LEAF AVE"/>
Attachment Type	<input type="text" value="Detached"/> ▼	Property Type	<input type="text" value="Single Family"/> ▼

Next section is your **loan scenario**. You will have what day you registered your loan and then you will need to choose an estimated closing date.






## LOAN SCENARIO



Registration Date	<input type="text" value="08/27/2025"/> 📅	Estimated Closing Date *	<input type="text" value="mm/dd/yyyy"/> 📅
First Payment Date *	<input type="text" value="mm/dd/yyyy"/> 📅	Loan Level Credit Score	<input type="text" value="728"/>
Lien Position	<input type="text" value="First Lien"/> ▼	Loan Purpose	<input type="text" value="Purchase"/> ▼
Home Value	<input type="text" value="\$ 420000"/>	Purchase Price *	<input type="text" value="\$ 420000.00"/>
Down Payment	<input type="text" value="\$ 84000.00"/>	Base Loan Amount	<input type="text" value="\$ 336000"/>
LTV	<input type="text" value="80.00"/> %	Subordinate Financing	<input type="text" value="\$ 0"/>
CLTV	<input type="text" value="80"/> %	Simultaneous HELOC?	<input type="text" value="No"/> ▼
Occupancy	<input type="text" value="Primary Residence"/> ▼	Debt-to-Income Ratio	<input type="text" value="16.447"/> %
Escrows Waived	<input type="text" value="None Waived"/> ▼	Deposit	<input type="text" value="\$ 1000.00"/>
Seller Credit	<input type="text" value="\$ 5000.00"/>		

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

To select your Estimated Closing Date, you will just need to select the little Calendar emblem. Once opened, you can then select your Estimated Closing Date from the calendar view.

## LOAN SCENARIO

Registration Date	08/27/2025 	Estimated Closing Date *	09/26/2025 
First Payment Date *	11/01/2025 	Loan Level Credit Score	
Lien Position	First Lien 	Loan Purpose	
Home Value	\$ 420000	Purchase Price *	
Down Payment	\$ 14700.00	Base Loan Amount	
LTV	96.50 %	Subordinate Financing	
CLTV	96.5 %	Simultaneous HELOC?	No 









September 2025  

Su	Mo	Tu	We	Th	Fr	Sa
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4
5	6	7	8	9	10	11

[Clear](#) [Today](#)

Once your closing date is selected, it will automatically determine your first payment date. The other information that is grayed out, if it is incorrect or needs adjustment, can be revised by returning to your loan application to make those changes.


## LOAN SCENARIO

Registration Date	08/27/2025 	Estimated Closing Date *	09/26/2025 
First Payment Date *	11/01/2025 	Loan Level Credit Score	728
Lien Position	First Lien 	Loan Purpose	Purchase 
Home Value	\$ 420000	Purchase Price *	\$ 420000.00
Down Payment	\$ 84000.00	Base Loan Amount	\$ 336000
LTV	80.00 %	Subordinate Financing	\$ 0
CLTV	80 %	Simultaneous HELOC?	No 
Occupancy	Primary Residence 	Debt-to-Income Ratio	16.447 %
Escrows Waived	None Waived 	Deposit	\$ 1000.00
Seller Credit	\$ 5000.00		

Finally, the last two questions at the bottom provide an option to list whether you have an earnest money deposit or Seller Credit. You can enter the figures in either field to have displayed on your Loan Estimate

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

Once the screen is filled out, you will jump back to the top, where it says [Fee Itemization](#), and click to proceed to the next screen.

( = *Unsaved Change*)

Clear Unsaved Changes

[Fee Itemization](#)

Please complete all required fields before generating a Fee Itemization. Contact your Account Executive for support in generating and delivering disclosures.

**On The Next Page we will go over the Fee Itemization. This will be a breakdown of your fees based on the information entered into your loan.**

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

## Fee Itemization

[Add Fee](#)




Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE	
A. Origination Charges							
UW Fee	\$1,050.00	\$0	\$1,050.00	Lender	Yes		
B. Services You Cannot Shop For							
Appraisal - Final Inspection	\$200.00	\$0	\$200.00	Other	No		
Appraisal Fee	\$712.00	\$0	\$712.00	Other	No		
Credit Report	\$200.00	\$0	\$200.00	Other	No		
Mortgage Insurance	\$5,066.25	\$0	\$5,066.25	Other	Yes		
Verification	\$150.00	\$0	\$150.00	Other	Yes		
C. Services You Can Shop For							
Lender's Title Policy	\$1,191.41	\$0	\$1,191.41	Fleur De Lis Title Company	No		
Title - Closing Fee	\$360.00	\$0	\$360.00	Fleur De Lis Title Company	Yes		
Title - Closing Protection Letter	\$25.00	\$0	\$25.00	Fleur De Lis Title Company	Yes		
Title - Courier Fee	\$25.00	\$0	\$25.00	Fleur De Lis Title Company	Yes		
Title - Endorsement Fees	\$650.00	\$0	\$650.00	Fleur De Lis Title Company	No		
Title - Tax Research Fee	\$75.00	\$0	\$75.00	Fleur De Lis Title Company	No		
Title - Update Fee	\$75.00	\$0	\$75.00	Fleur De Lis Title Company	No		
Title - Wire Fee	\$15.00	\$0	\$15.00	Fleur De Lis Title Company	Yes		
Title - eRecording Fee	\$8.00	\$0	\$8.00	Fleur De Lis Title Company	No		
Title Exam	\$200.00	\$0	\$200.00	Fleur De Lis Title Company	No		
Title Search Fee	\$275.00	\$0	\$275.00	Fleur De Lis Title Company	No		
E. Taxes and Other Government Fees							
Recording Fee Total	\$540.00	\$0	\$540.00	Other	No		
F. Prepays							
Homeowners Insurance Premium (12 mo.)	\$1,800.00	\$0	\$1,800.00	Other	No		
Prepaid Interest	\$296.58	\$0	\$296.58	Lender	Yes		
G. Initial Escrow Payment at Closing							
Homeowners Insurance Escrow (2 mo.)	\$300.00	\$0	\$300.00	Other	No		
Property Tax Escrow (6 mo.)	\$990.00	\$0	\$990.00	Other	No		
H. Other							
Owner's Title Policy	\$498.31	\$0	\$498.31	Fleur De Lis Title Company	No		

MI Quote

FHA - \$131.97 Monthly

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

The above Itemization breakdown will be an example of what you may see listed on your Itemization page, but it can be different based on your loan program and other questions answered throughout the file.

UW Fee	\$1,050.00	\$0	\$1,050.00	Lender	Yes	
<b>B. Services You Cannot Shop For</b>						
Appraisal - Final Inspection	\$200.00	\$0	\$200.00	Other	No	 
Appraisal Fee	\$712.00	\$0	\$712.00	Other	No	
Credit Report	\$200.00	\$0	\$200.00	Other	No	
Verification	\$150.00	\$0	\$150.00	Other	Yes	 

Some fees will have edit or remove capabilities based on the **Pencil** and **X** icons. **Pencil** means the Fee may be edited and the **X** means the fee can be removed.

(I) = Unsaved Change

Edit Inputs

LE Preview

## Edit Fee

Cancel

Save Fee

Verification must be between \$10 and \$1000.

(LE/CD) Fee Name

(B) Verification

Total Amount

\$ 150.00

Paid By

Borrower

Paid To

Other

Paid At

Closing

APR Fee

Yes

QM Fee

No

If you click on the edit button, it's going to go into detail about that Fee. There will be a little box that's in blue that will let you know what is the minimum you can disclose or what is the maximum you can disclose. For example, the verification fee shows a minimum of \$10 and the maximum is \$1,000. So if I need to change the verification to \$200, I'm within those two limits. If I want to reduce it to \$5, the system will not allow me. I would have to do \$10.



# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

If there is a fee that you do not see that is listed that you do want to add, you do have the option to add fee

## Manage Itemization

(I = Unsaved Change)

Edit Inputs

LE Preview

If you would like to change your title provider, use the Edit Inputs button to navigate back to the previous screen, and make a different title provider selection.

## Fee Itemization

Add Fee

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
<b>A. Origination Charges</b>						
UW Fee	\$1,050.00	\$0	\$1,050.00	Lender	Yes	
<b>B. Services You Cannot Shop For</b>						

Once the "Add Fee" option has been selected, you will then have the ability to choose from our list of fee options using the drop-down tab. The total amount for the desired fee can be applied to the Total Amount Field.

## Add Fee

Cancel

Save Fee

(LE/CD) Fee Name

Search or Select -

- (B) Appraisal Conversion Fee
- (B) Attorney Review Fee
- (B) Condo Questionnaire Fee
- (F) Flood Insurance Premium
- (F) Insurance - Builder's Risk
- (F) Property Taxes
- (F) Wind and Hail
- (G) Flood Ins. Reserve

Total Amount

\$

Seller Amount

\$

Number of Months

Paid To












APR Fee

Paid At

QM Fee

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

The next section we have is your services you can shop for which are your title fees. Once again, you do have the edit option. But you cannot **decrease** the fee. You can only **increase** the fee.

C. Services You Can Shop For						
Lender's Title Policy	\$1,191.41	\$0	\$1,191.41	Fleur De Lis Title Company	No	
Title - Closing Fee	\$360.00	\$0	\$360.00	Fleur De Lis Title Company	Yes	
Title - Closing Protection Letter	\$25.00	\$0	\$25.00	Fleur De Lis Title Company	Yes	
Title - Courier Fee	\$25.00	\$0	\$25.00	Fleur De Lis Title Company	Yes	
Title - Endorsement Fees	\$650.00	\$0	\$650.00	Fleur De Lis Title Company	No	
Title - Tax Research Fee	\$75.00	\$0	\$75.00	Fleur De Lis Title Company	No	
Title - Update Fee	\$75.00	\$0	\$75.00	Fleur De Lis Title Company	No	
Title - Wire Fee	\$15.00	\$0	\$15.00	Fleur De Lis Title Company	Yes	
Title - eRecording Fee	\$8.00	\$0	\$8.00	Fleur De Lis Title Company	No	
Title Exam	\$200.00	\$0	\$200.00	Fleur De Lis Title Company	No	
Title Search Fee	\$275.00	\$0	\$275.00	Fleur De Lis Title Company	No	
E. Taxes and Other Government Fees						
Recording Fee Total	\$540.00	\$0	\$540.00	Other	No	

## Edit Fee

Cancel

Save Fee

Title - Closing Fee must be between \$360 and \$2000.

(LE/CD) Fee Name

(C) Title - Closing Fee

Provider Category

Paid By

Borrower

Paid At

Closing

QM Fee

No

Total Amount

\$ 360.00

Service Provider

Fleur De Lis Title Company (41601 Veterans Ave., Ste 200, Ham...

Paid To







Other

APR Fee

Yes

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

Where it says **Prepays (F)** and **Initial Escrow Payment at Closing (G)**, this is where you can edit your insurance and your taxes.

F. Prepays						
Homeowners Insurance Premium (12 mo.)	\$780.00	\$0	\$780.00	Other	No	 
Prepaid Interest	\$310.70	\$0	\$310.70	Lender	Yes	
G. Initial Escrow Payment at Closing						
Homeowners Insurance Escrow (2 mo.)	\$130.00	\$0	\$130.00	Other	No	 
Property Tax Escrow (6 mo.)	\$1,410.00	\$0	\$1,410.00	Other	No	 

If you want to adjust your **Taxes** or **Insurance**, you can do so by selecting the **Pencil** icon. You can adjust the Total Amount for your annual premium. The system will then automatically calculate what the monthly payment will be.

## Edit Fee

Cancel

Save Fee

Homeowners Insurance Premium (Monthly Amount) must be between \$40 and \$1000.

(LE/CD) Fee Name

(F) Homeowners Insurance Premium

Total Amount

\$ 780.00

Monthly Amount

\$ 65.00

Number of Months

12

Paid By

Borrower

Paid To

Other

Paid At

Closing

APR Fee

No

QM Fee

No

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

If your loan has **Mortgage Insurance**, the system will automatically choose the best price that's available and it's going to print a copy of that quote into the Document folder for you.

Title Search Fee	\$275.00	\$0	\$275.00	Fleur De Lis Title Company	No	
<b>E. Taxes and Other Government Fees</b>						
Recording Fee Total	\$540.00	\$0	\$540.00	Other	No	
<b>F. Prepays</b>						
Homeowners Insurance Premium (12 mo.)	\$1,800.00	\$0	\$1,800.00	Other	No	
Prepaid Interest	\$296.58	\$0	\$296.58	Lender	Yes	
<b>G. Initial Escrow Payment at Closing</b>						
Homeowners Insurance Escrow (2 mo.)	\$300.00	\$0	\$300.00	Other	No	
Property Tax Escrow (6 mo.)	\$990.00	\$0	\$990.00	Other	No	
<b>H. Other</b>						
Owner's Title Policy	\$498.31	\$0	\$498.31	Fleur De Lis Title Company	No	

MI Quote

FHA - \$131.97 Monthly

If everything in your Itemization screen looks great, you can scroll back to the top of the page, where you're going to go ahead and hit **LE Preview** to progress you to the next page.

## Manage Itemization

( = Unsaved Change)

Edit Inputs

**LE Preview**

If you would like to change your title provider, use the Edit Inputs button to navigate back to the previous screen, and make a different title provider selection.

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

LE Pg. 1 will give you a breakdown of your loan Data, along with the monthly payment the borrowers will be paying

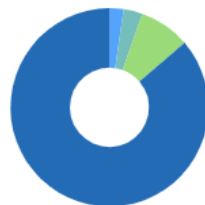
## LE Preview

[Edit Inputs](#)
[Fee Itemization](#)
[Continue](#)

If experiencing a fail on HOEPA or HPML for OTC loans, please continue forward to saving fees. At modification, we will need to ensure the loan is passing.

[LE Page 1](#)
[LE Page 2](#)
[LE Page 3](#)
[Service Providers](#)
[Compliance](#)

Estimated Submission Date	8/27/2025	Sale Price	\$420,000.00
Applicant	Andy America	Total Loan Amount	\$378,000.00
Property	36333 MAPLE LEAF AVE	Loan Product	Fannie 30 Yr
Estimated Closing Costs	\$9,188.38	Interest Rate	6.750 %
Estimated Cash to Close	\$45,188.38	Rate Lock	No



Principal & Interest	\$2,451.70
Property Taxes	\$235.00
Mortgage Insurance	\$88.20
Homeowner's Insurance	\$65.00
<b>Total Monthly Payment</b>	<b>\$2,839.90</b>

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

Le Pg. 2 will be representative of all your fees associated within your loan along with the Calculation to the closing costs.

LE Preview

Edit Inputs

Fee Itemization

Continue

If experiencing a fail on HOEPA or HPML for OTC loans, please continue forward to saving fees. At modification, we will need to ensure the loan is passing.

LE Page 1

LE Page 2

LE Page 3

Service Providers

Compliance

Loan Costs	Fee	Other Costs	Fee
<b>A. Origination Charges</b>	<b>\$1,050.00</b>	<b>E. Taxes and Other Government Fees</b>	<b>\$540.00</b>
UW Fee	\$1,050.00	Recording Fee Total	\$540.00
<b>B. Services You Cannot Shop For</b>	<b>\$6,328.25</b>	<b>F. Prepays</b>	<b>\$2,096.58</b>
Appraisal - Final Inspection	\$200.00	Homeowners Insurance Premium (12 mo.)	\$1,800.00
Appraisal Fee	\$712.00	Prepaid Interest	\$296.58
Credit Report	\$200.00	<b>G. Initial Escrow Payment at Closing</b>	<b>\$1,290.00</b>
Mortgage Insurance	\$5,066.25	Homeowners Insurance Escrow (2 mo.)	\$300.00
Verification	\$150.00	Property Tax Escrow (6 mo.)	\$990.00
<b>C. Services You Can Shop For</b>	<b>\$2,899.41</b>	<b>H. Other</b>	<b>\$498.31</b>
Lender's Title Policy	\$1,191.41	Owner's Title Policy	\$498.31
Title - Closing Fee	\$360.00	<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	<b>\$4,424.89</b>
Title - Closing Protection Letter	\$25.00	<b>J. TOTAL CLOSING COSTS</b>	<b>\$14,620.07</b>
Title - Courier Fee	\$25.00	D + I	\$14,702.55
Title - Endorsement Fees	\$650.00	Lender Credits	(\$82.48)
Title - eRecording Fee	\$8.00	<b>Calculating Cash To Close</b>	<b>Amount</b>
Title - Tax Research Fee	\$75.00	Total Closing Costs (J)	\$14,620.07
Title - Update Fee	\$75.00	Closing Costs Financed	(\$5,066.25)
Title - Wire Fee	\$15.00	Down Payment / Funds from Borrower	\$10,500.00
Title Exam	\$200.00	Deposit	(\$1,000.00)
Title Search Fee	\$275.00	Funds for Borrower	(\$0.00)
<b>D. Total Loan Costs (A+B+C)</b>	<b>\$10,277.66</b>	Seller Credits	(\$5,000.00)
		Adjustments and Other Credits	\$0.00
		<b>Estimated Cash to Close</b>	<b>\$14,053.82</b>

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

LE pg. 3 will be a breakdown of the payment Schedule

## LE Preview

[Edit Inputs](#)
[Fee Itemization](#)
[Continue](#)

If experiencing a fail on HOEPA or HPML for OTC loans, please continue forward to saving fees. At modification, we will need to ensure the loan is passing.

[LE Page 1](#)
[LE Page 2](#)
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[Service Providers](#)
[Compliance](#)

In 5 Years Principal Paid	\$23,149.75
In 5 Years Total Paid	\$158,256.20
APR	<b>6.993 %</b>
Total Interest Percentage (TIP)	133.59 %
Amount Financed	\$376,025.50
Total APR Fees	\$1,974.50

The Service Providers list will show your Title company and any other potential service providers you may have

## LE Preview

[Edit Inputs](#)
[Fee Itemization](#)
[Continue](#)

If experiencing a fail on HOEPA or HPML for OTC loans, please continue forward to saving fees. At modification, we will need to ensure the loan is passing.

[LE Page 1](#)
[LE Page 2](#)
[LE Page 3](#)
[Service Providers](#)
[Compliance](#)

Category	Service / Estimate	Provider	Contact
Title	Lender's Title Policy	Fleur De Lis Title Company	41601 Veterans Ave., Ste 200 Hammond, LA 70403 985-277-5550
	Owner's Title Policy		
	Title - Closing Fee		
	Title - Closing Protection Letter		
	Title - Courier Fee		
	Title - Endorsement Fees		
	Title - eRecording Fee		
	Title - Tax Research Fee		
	Title - Update Fee		
	Title - Wire Fee		
	Title Exam		
	Title Search Fee		

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

The Compliance report section will be a light run that will validate your **QM**, **High Cost**, **Higher Priced**, and **Points and fees** test. If you select the down arrow, it will provide you with a breakdown of how these are calculated.

## LE Preview

[Edit Inputs](#)
[Fee Itemization](#)
[Continue](#)

If experiencing a fail on HOEPA or HPML for OTC loans, please continue forward to saving fees. At modification, we will need to ensure the loan is passing.

[LE Page 1](#)
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Qualified Mortgage (QM)

PASS



Section 32 High Cost (HOEPA)

PASS



Section 35 Higher Priced (HPML)

PASS



Points and Fees



## LE Preview

[Edit Inputs](#)
[Fee Itemization](#)
[Continue](#)

If experiencing a fail on HOEPA or HPML for OTC loans, please continue forward to saving fees. At modification, we will need to ensure the loan is passing.

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[LE Page 2](#)
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[Service Providers](#)
[Compliance](#)

### Qualified Mortgage (QM)

PASS



#### Points and Fees

Pass

Reg Z Total Loan Amount	\$287,578.17
Threshold	x 3%
Fee Limit	\$8,627.35
Total Points and Fees	- \$5,468.49
Variance	\$3,158.86

#### Price-Based Threshold

Pass

Index Date	8/25/2025
Average Prime Offer Rate (APOR)	6.63%
APOR Margin	+ 2.25%
Rate Limit	8.88%
Annual Percentage Rate (APR)	- 6.903%
Variance	1.977%

#### Loan Term and Features

[✓ No Interest Only](#)
[✓ No Balloon Payment](#)
[✓ Loan Term ≤ 30 Years](#)

If you are failing any of these items, please proceed, as this is just the initial report. A main compliance run will occur later, which will direct you to the correct path if you are failing.



# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

When validating **LE pg 1**, **LE pg 2**, **LE pg 3**, **Service Providers**, and **Compliance**, you can progress forward by selecting the **Continue** button.

LE Preview

Edit Inputs

Fee Itemization

Continue

If experiencing a fail on HOEPA or HPML for OTC loans, please continue forward to saving fees. At modification, we will need to ensure the loan is passing.

On the next page, there will be a gray box labeled 'Questions for the Disclosure Desk.' This is a section where you can submit any information you'd like to notify the disclosure desk. If you want to proceed, you'll need to select the **save fees and continue**. The system will push all the fees you entered into the GMFS side, and then the file will be ready for audit.

Save Fees & Continue

(I = Unsaved Change)

Edit Inputs

Fee Itemization

LE Preview

Save Fees & Continue

By clicking 'Save Fees & Continue', the submitter attests the fee amounts and descriptions entered are good faith estimates of all fees that will be imposed based on the best information reasonably available. The submitter agrees to be bound by the applicable tolerance thresholds provided under the Truth-in-Lending Act.

QUESTIONS FOR DISCLOSURE DESK

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

## Saving Progress

Please wait while we save your loan data.

Please wait while we process your request.



Once the fees have been saved, you are going to select Run Audits.

## Start Initial Disclosures

Reset Fees

Run Audits

Welcome! You have completed creating a Loan Estimate and populating the Settlement Service Provider List. If you want to start the process over, click the Reset Fees button.

Next steps include running loan application data audits, previewing the initial disclosure package and delivering disclosures to your customers. When ready, click the Run Audits button.

**The audit will review your loan application to ensure you have all the required information to disclose. The system's going to read through the loan application to see if there are any required fields that need to be completed.**

## Loan Application Audit

Back

Save & Rerun Audit ↺

Generate Disclosures

Complete all required fields before running Mavent compliance and generating disclosures.

ANDY AND AMY AMERICA



# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

## Loan Application Audit

[Back](#)[Save & Rerun Audit ↺](#)[Generate Disclosures](#)

Complete all required fields before running Mavent compliance and generating disclosures.

ANDY AND AMY AMERICA ⚠ INCOMPLETE

Freddie Property Type ⓘ \*

- Select -



Property Type? ⓘ \*

- Select -



Other Escrow Descr ⓘ

If you have required fields that need to be completed, simply answer the questions within the screen. You do not need to return to the loan application to type this in.

## Loan Application Audit

[Back](#)[Save & Rerun Audit ↺](#)[Generate Disclosures](#)

Complete all required fields before running Mavent compliance and generating disclosures.

ANDY AND AMY AMERICA ⚠ INCOMPLETE

Freddie Property Type ⓘ \*

Single Family Detached



Property Type? ⓘ \*

Detached



Other Escrow Descr ⓘ

Borrower paid

Once the audit is completed, you'll have a green circle with a check mark that indicates 'passed'. Then, the option to **generate disclosures** will be available to you.

## Loan Application Audit

[Back](#)[Save & Rerun Audit ↺](#)[Generate Disclosures](#)

Complete all required fields before running Mavent compliance and generating disclosures.

ANDY AND AMY AMERICA ✅ PASS

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

Once you click '**Generate Disclosures**,' this is where the system will run through the main integrated compliance report (**Mavent**). If for some reason you fail the compliance check, please select the **Disclosure Desk Request** and someone at the Disclosure Desk will assist you in clearing the issue.

## Review Initial Disclosures

Audit Results

Disclosure Desk Request

Send to Consumer

State Rules Review - The System could not complete its State Rules Review because of an issue with the Licensing Reviewer (LIC).

License Review - Broker - Broker license types for broker id [] are missing from the SDS.

If you are met with “**This loan is not eligible for consumer disclosure, please make a disclosure desk request**”. This means you have selected a loan program type that is outside the scope of this disclosure tool and you will need to select the **Disclosure Desk Request** so the Disclosure Desk can have your file worked up and disclosures issued.

Audit Results

Disclosure Desk Request

Send to Consumer

This loan is not eligible for consumer disclosure, please make a disclosure desk request.

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

If the loan passes the compliance review, you will see a list of the different disclosures that you can click through and review.

Once you have verified that your disclosure package is complete and accurate, you may proceed by selecting the **'Send to Consumer'** button.

## Review Initial Disclosures

[Audit Results](#)

[Disclosure Desk Request](#)

[Send to Consumer](#)

Andy and Amy America

### Form Name

#### Loan Estimate

2015 Settlement Service Provider List  
 Acknowledgement of Receipt of Loan Estimate  
 Acknowledgement of Intent to Proceed  
 Borrower's Certification & Authorization  
 Borrower's Certification & Authorization, 2  
 Credit Score Disclosure Exception for Loans Secured by One to Four Units of Residential Real Property  
 Credit Score Disclosure Exception for Loans Secured by One to Four Units of Residential Real Property, 2  
 Affiliated Business Disclosure  
 Disclosure Notices  
 Equal Credit Opportunity Act Notice  
 Fair Credit Reporting Act  
 Mortgage Fraud is Investigated by the FBI  
 Notice of Right to Receive Copy of Written Appraisal/Valuation  
 Social Security Administration Authorization  
 USA Patriot Act Information Disclosure  
 Hazard Insurance Authorization, Requirements and Disclosure  
 LA Anti-Coercion Insurance Disclosure  
 Homeownership Counseling Acknowledgement  
 Homeownership Counseling Organization List  
 Your Home Loan Toolkit  
 Borrower Consent to the Use of Tax Return Information  
 Disclosure - Appraisal ROV Disclosure  
 Electronic Delivery Consent  
 Halcyon Consent & Disclosure Form  
 Income - 4506C  
 Income - 4506C, 2  
 LA Mortgage Loan Origination Agreement  
 Privacy Policy - Affiliate No Opt Out  
 Supplemental Consumer Information Form  
 Supplemental Consumer Information Form, 2  
 Uniform Residential Loan Application (2020)

**GMFS LLC**  
 7389 Florida Boulevard Suite 200A Baton Rouge, LA 70806 Save this Loan Estimate to compare with your Closing Disclosure.

**Loan Estimate**

DATE ISSUED: 8/27/2025  
 APPLICANTS: Andy America and Amy America  
 1234 Main St  
 Baton Rouge, LA 70809  
 PROPERTY: 28333 MAPLE LEAF AVE  
 PRAIRIEVILLE, LA 70709  
 SALE PRICE: \$420,000

LOAN TERM: 30 years  
 PURPOSE: Purchase  
 PROGRAM: Fixed Rate  
 LOAN TYPE: 30 conventional ☐ FHA ☐ VA ☐  
 LOAN ID #: 25080277  
 RATE LOCK: 90 DAY ☒ YES, 100%  
Before closing your interest rate, points, and lender credits can change unless you lock the interest rate. All other credit related changes will be made by 11:59PM on 8/27/2025.

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$378,000	NO
Interest Rate	6.75 %	NO
Monthly Principal & Interest	\$2,451.70	NO

See Projected Payments below for your Estimated Total Monthly Payment.

Does the loan have these features?		
Prepayment Penalty	NO	
Ballroom Payment	NO	

Projected Payments		
Payment Calculation	Years 1-10	Years 11-30
Principal & Interest	\$2,451.70	\$2,451.70
Mortgage Insurance	+ 88	+ -
Estimated Escrow	+ 300	+ 300
<small>Amount can increase over time</small>		
<b>Estimated Total Monthly Payment</b>	<b>\$2,840</b>	<b>\$2,752</b>

Estimated Taxes, Insurance & Assessments	This estimate includes	Is escrow?
\$700 Monthly	<input checked="" type="checkbox"/> Property Taxes	YES
<small>Amount can increase over time</small>	<input checked="" type="checkbox"/> Homeowner's Insurance	YES
	<input checked="" type="checkbox"/> Other: Borrower paid	NO

See Section 5 on page 2 for escrowed property costs. You must pay for other property costs separately.

**Costs at Closing**

# ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

Once you hit 'Send to Consumer', the system will update and process the request. And then your borrower or borrowers will receive an email that informs them they have disclosures ready to review and sign.

Submit Initial Disclosures

Thank you for creating this initial disclosure package.

Please wait while we process your request.



Thank you for creating this initial disclosure package.

This initial disclosure package was submitted to the consumer successfully. Thank you!



## Important documents need your review

Dear Amy America,

We're ready for you to access your document package and carefully review all documents.

**Please add your electronic signature where indicated.**

If you have received these documents already, check again for changes or revisions. You'll have access to your documents for 30 days.

[View Your Documents](#)

Return whenever you like to track your progress, check your to-do items, upload documents, and more.

You can also access your documents at <https://tebegmfsmortgage.mymortgage-online.com?authentication&siteId=6815451825&token=9e48e1b8-3ed4-468a-9bb6-4d2ae1fd5996&ecc-userId=a7545539-c2e1-4475-8ea7-a765c950b033&ecc-bpname=Amy&packageId=3a6b5dbb-0beb-4183-9593-b9afce55d4b8>

## ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

Once your borrower and the LO have signed the disclosures, the GMFS disclosure desk will notify you to let you know that the documents have been retrieved and are in the system. You can then log in to the system and submit your file for processing.

If you have any questions, please contact the disclosure desk, and they will be happy to guide you through this process.

You can reach the disclosure desk at:

[TPOdisclosing@gmfslending.com](mailto:TPOdisclosing@gmfslending.com)

For the next steps in the submission process, you can view the How to submit your loan to GMFS. Located in the How to guides section on the GMFS Partners site.