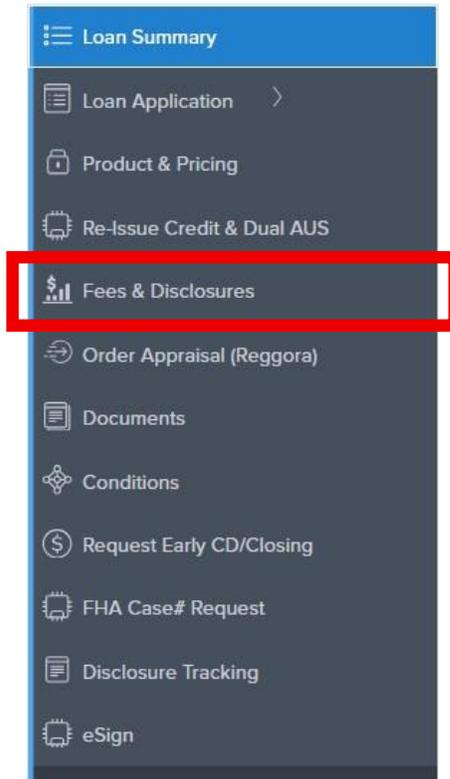


ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

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

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

Once you are inside the first page of your fees and disclosure tab, the first section at the top says Pricing & Compensation. The Pricing & Compensation section will detail your Product, Rate, Discount/Credit, Pricing, and if you will be using a Third-Party Processing Fee. Your Product and Rate will flow directly in once you have pushed your updates through from your Product & Pricing page. The only Section that will need to be completed is your Discount/Credit, and to answer your Third-Party Processing Fee Question.

PRICING & COMPENSATION

Product	<input type="text" value="Conventional Fixed 30 Yr"/>	Rate	<input type="text" value="6.875"/>	<input style="width: 20px;" type="text" value="%"/>
Discount/Credit %  *	<input type="text" value=""/>	Price (Discount / Credit) 	<input type="text" value=""/>	
Third-Party Processing Fee *	<input type="text" value="- Select -"/>			

PRICING & COMPENSATION

Product	<input type="text" value="Conventional Fixed 30 Yr"/>	Rate	<input type="text" value="6.875"/>	<input style="width: 20px;" type="text" value="%"/>
Discount/Credit %  *	<input type="text" value="1.5"/>	Price (Discount / Credit) 	<input type="text" value="98.500"/>	

To complete your Discount/Credit, all you will need to do is enter in the % you would like to charge to have the appropriate price displayed. If you want to charge a discount, you will need to enter in a positive number and if you would like to display a credit, you will need to enter in a negative number.

PRICING & COMPENSATION

Product	<input type="text" value="Conventional Fixed 30 Yr"/>	Rate	<input type="text" value="6.875"/>	<input style="width: 20px;" type="text" value="%"/>
Discount/Credit %  *	<input type="text" value="-1.5"/>	Price (Discount / Credit) 	<input type="text" value="101.500"/>	

ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

The next section below is your title and appraisal.

TITLE & APPRAISAL

Choose a Title Provider ⓘ * Property Data Report

Rent Schedule Rush

TITLE & APPRAISAL

Choose a Title Provider ⓘ * Property Data Report

Rent Schedule

SUBJECT PROPERTY

HDI Monthly \$

Construction Loan

State County

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. You can also add a title company to be saved that will appear in this list as well once created. See page 11 for more information.

TITLE & APPRAISAL

Choose a Title Provider ⓘ * Property Data Report

Rent Schedule Rush

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 property taxes.

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 

09/26/2025 

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

No 

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.

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.

Title Provider

Fleur De Lis Title [Change Provider](#)

Fee Itemization

[Add Fee](#)

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE	
A. Origination Charges							
1st Party Processing Fee	\$500.00	\$0	\$500.00	Broker	Yes		
Underwriting Fee	\$1,199.00	\$0	\$1,199.00	Lender	Yes		
B. Services You Cannot Shop For							
Appraisal - Final Inspection	\$250.00	\$0	\$250.00	Other	No		
Appraisal Fee	\$762.00	\$0	\$762.00	Other	No		
Condo Questionnaire Fee	\$300.00	\$0	\$300.00	Other	Yes		
Credit Report	\$300.00	\$0	\$300.00	Other	No		
Verification	\$150.00	\$0	\$150.00	Other	Yes		
C. Services You Can Shop For							
Lender's Title Policy	\$1,155.11	\$0	\$1,155.11	Fleur De Lis Title	No		
Title - Closing Fee	\$360.00	\$0	\$360.00	Fleur De Lis Title	Yes		
Title - Closing Protection Letter	\$25.00	\$0	\$25.00	Fleur De Lis Title	Yes		
Title - Courier Fee	\$25.00	\$0	\$25.00	Fleur De Lis Title	Yes		
Title - Endorsement Fees	\$650.00	\$0	\$650.00	Fleur De Lis Title	No		
Title - eRecording Fee	\$8.00	\$0	\$8.00	Fleur De Lis Title	No		
Title - Tax Research Fee	\$75.00	\$0	\$75.00	Fleur De Lis Title	No		
Title - Update Fee	\$75.00	\$0	\$75.00	Fleur De Lis Title	No		
Title - Wire Fee	\$15.00	\$0	\$15.00	Fleur De Lis Title	Yes		
Title Exam	\$200.00	\$0	\$200.00	Fleur De Lis Title	No		
Title Search Fee	\$275.00	\$0	\$275.00	Fleur De Lis Title	No		
E. Taxes and Other Government Fees							
Recording Fee Total	\$510.00	\$0	\$510.00	Other	No		
F. Prepays							
Homeowners Insurance Premium (12 mo.)	\$1,200.00	\$0	\$1,200.00	Other	No		
Prepaid Interest	\$322.08	\$0	\$322.08	Lender	Yes		
Property Taxes (2 mo.)	\$200.00	\$0	\$200.00	Other	No		
H. Other							
Owner's Title Policy	\$534.61	\$0	\$534.61	Fleur De Lis Title	No		

MI BestEx Quote

Essent - \$109.25 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. 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	
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.

Edit Fee

[Cancel](#) [Save Fee](#)

Verification must be between \$1 and \$20000.

(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 the edit button, it will show details about that Fee. There will be a small blue box that will let you know the minimum you can disclose or the maximum you can disclose.

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 a 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
A. Origination Charges						
UW Fee	\$1,050.00	\$0	\$1,050.00	Lender	Yes	
B. Services You Cannot Shop For						

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

Paid At

APR Fee

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.

C. Services You Can Shop For							
Lender's Title Policy	\$1,155.11	\$0	\$1,155.11	Fleur De Lis Title	No		
Title - Closing Fee	\$360.00	\$0	\$360.00	Fleur De Lis Title	Yes		
Title - Closing Protection Letter	\$25.00	\$0	\$25.00	Fleur De Lis Title	Yes		
Title - Courier Fee	\$25.00	\$0	\$25.00	Fleur De Lis Title	Yes		
Title - Endorsement Fees	\$650.00	\$0	\$650.00	Fleur De Lis Title	No		
Title - eRecording Fee	\$8.00	\$0	\$8.00	Fleur De Lis Title	No		
Title - Tax Research Fee	\$75.00	\$0	\$75.00	Fleur De Lis Title	No		
Title - Update Fee	\$75.00	\$0	\$75.00	Fleur De Lis Title	No		
Title - Wire Fee	\$15.00	\$0	\$15.00	Fleur De Lis Title	Yes		
Title Exam	\$200.00	\$0	\$200.00	Fleur De Lis Title	No		
Title Search Fee	\$275.00	\$0	\$275.00	Fleur De Lis Title	No		

The Title fees will be pulled in based on your selection from the first screen of your fees and disclosure tab. If you would like to update one of your title fees, you can simply select the Pencil icon to Edit or you can select the X icon to delete the fee.

To update the amount, you will to head to your total amount section and update the fee accordingly

Edit Fee

Title - Endorsement Fees must be between \$1 and \$20000.

<p>(LE/CD) Fee Name</p> <input type="text" value="(C) Title - Endorsement Fees"/>	<p>Total Amount</p> <input style="width: 100%;" type="text" value="\$ 650.00"/>
<p>Provider Category</p> <input type="text" value="Title / Escrow / Attorney"/>	<p>Service Provider</p> <input type="text" value="Fleur De Lis Title (41601 Veterans Ave., Ste 200, Hammond)"/>
<p>Paid By</p> <input type="text" value="Borrower"/>	<p>Paid To</p> <input type="text" value="Other"/>
<p>Paid At</p> <input type="text" value="Closing"/>	<p>APR Fee</p> <input type="text" value="No"/>
<p>QM Fee</p> <input type="text" value="No"/>	

ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

How to Create a Title Company

To create your Title Company, you will need to select your Manage Providers tab located at the top of your window

Manage Itemization

(| = Unsaved Change)

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.

Title Provider

Fleur De Lis Title

Fee Itemization

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
A. Origination Charges						
1st Party Processing Fee	\$500.00	\$0	\$500.00	Broker	Yes	
Underwriting Fee	\$1,199.00	\$0	\$1,199.00	Lender	Yes	
B. Services You Cannot Shop For						
Appraisal - Final Inspection	\$250.00	\$0	\$250.00	Other	No	

followed by Add New

Manage Itemization

(| = Unsaved Change)

Manage Providers

Filter by Provider Category:

Select Provider to Edit:

ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

From here you can then begin to enter the information to all of your * fields below for your desired Title Company. When complete, you can select Save Providers.

Manage Itemization

(1 = Unsaved Change)

Edit Inputs Manage Providers LE Preview

Manage Providers

Close **Save Provider** Cancel Add

Provider Category *	Provider Name *
- Select -	
Affiliate ⓘ *	Address *
- Select -	
City *	State *
Zip Code *	Phone *
Email	Contact Name

Once Added you will have a couple of options. First, you could use your new provider's name to be pulled into the fee set that we populated for you based on the default title provider fees, and then adjust your fees from the Itemization page. Second, you could create a fee template associated with your created title provider to be available for you to select at the top of your Itemization page under the label Change Provider. Below will be the steps for these two options.

ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

Option 1 : Using your provider's name only and adjusting fees from your Itemization page.

If you have created your Title company with no fee template, you can select the Change Provider tab at the top of your fee list.

Title Provider

Fleur De Lis Title

Change Provider

Fee Itemization

Add Fee

Select the drop-down tab, then select your designated title provider, and finally hit Update.

Title Provider

- Search or Select -

Update

Cancel

apple (415 street)
blue (10824 Field Pointe Dr)
greystone (2452 field point dr.)

Add Fee

Borrower Seller Total Paid To / Provider APR EDIT / DELETE

Once Update has been selected, you will see your provider's name next to all listed title fees. From there, you can adjust your fees by selecting the Pencil icon to update the fee amount or the X icon to delete the fee.

C. Services You Can Shop For						
	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
Lender's Title Policy	\$1,155.11	\$0	\$1,155.11	greystone	No	 
Title - Closing Fee	\$360.00	\$0	\$360.00	greystone	Yes	 
Title - Closing Protection Letter	\$25.00	\$0	\$25.00	greystone	Yes	 
Title - Courier Fee	\$25.00	\$0	\$25.00	greystone	Yes	 
Title - Endorsement Fees	\$650.00	\$0	\$650.00	greystone	No	 
Title - eRecording Fee	\$8.00	\$0	\$8.00	greystone	No	 
Title - Tax Research Fee	\$75.00	\$0	\$75.00	greystone	No	 
Title - Update Fee	\$75.00	\$0	\$75.00	greystone	No	 
Title - Wire Fee	\$15.00	\$0	\$15.00	greystone	Yes	 
Title Exam	\$200.00	\$0	\$200.00	greystone	No	 
Title Search Fee	\$275.00	\$0	\$275.00	greystone	No	 

ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

Option 2: Creating a fee template associated with your newly added title Provider

To create a fee template associated with your title provider, you will need to select your Manage Providers tab at the top of your Itemization page

Manage Itemization

(I = Unsaved Change) Edit Inputs Manage Providers 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.

Title Provider
Fleur De Lis Title Change Provider

Fee Itemization Add Fee

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
-----	----------	--------	-------	--------------------	-----	---------------

From here, select your new provider from the Select Provider to Edit drop down.

(I = Unsaved Change) Edit Inputs Manage Providers LE Preview

Manage Providers Close Save Provider Add New

Filter by Provider Category

Title

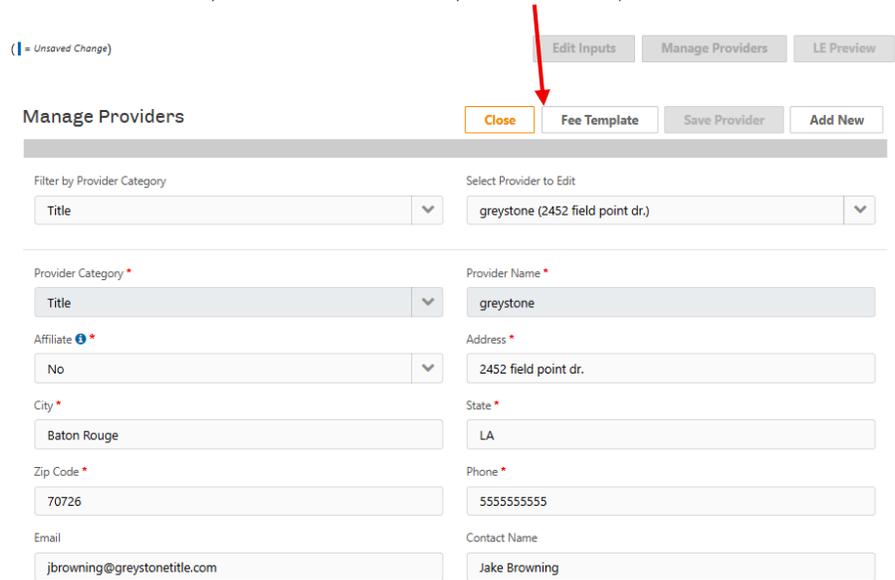
Select Provider to Edit

- Search or Select -

- apple (415 street)
- blue (10824 Field Pointe Dr)
- greystone (2452 field point dr.)

ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

Once your provider has been selected, you can then select your Fee Template tab.



(I = Unsaved Change) Edit Inputs Manage Providers LE Preview

Manage Providers Close Fee Template Save Provider Add New

Filter by Provider Category: Title (dropdown)

Select Provider to Edit: greystone (2452 field point dr.) (dropdown)

Provider Category: Title (dropdown)

Provider Name: greystone

Affiliate: No (dropdown)

Address: 2452 field point dr.

City: Baton Rouge

State: LA

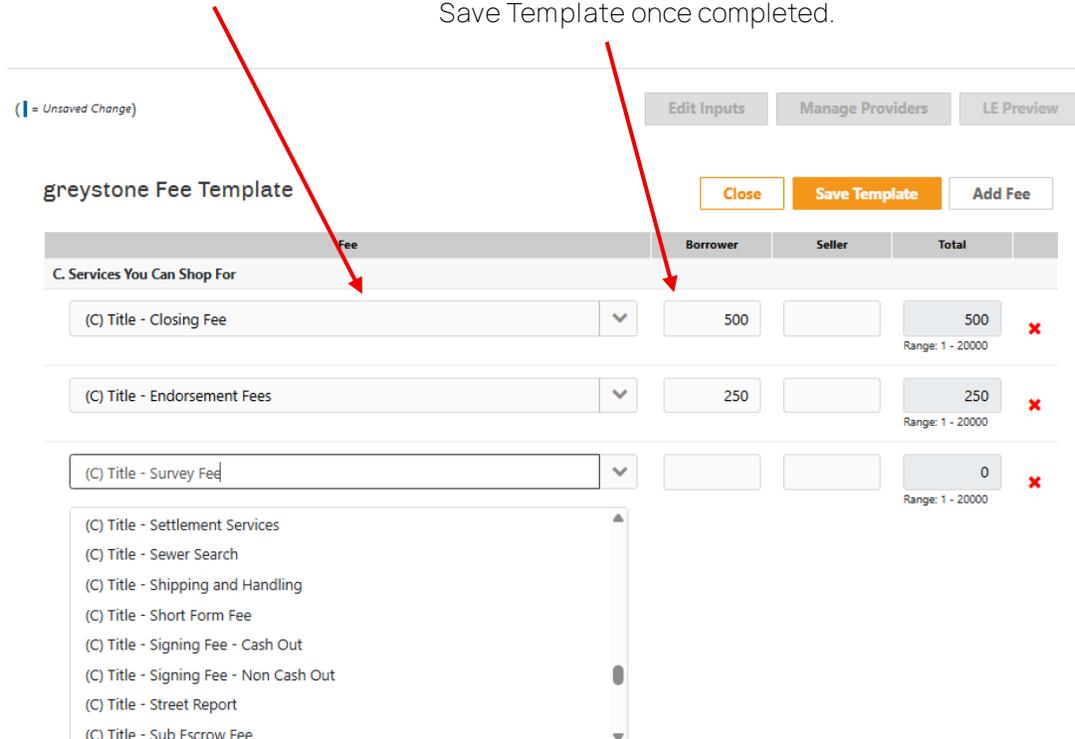
Zip Code: 70726

Phone: 5555555555

Email: jbrowning@greystonetitle.com

Contact Name: Jake Browning

From here you can then begin selecting Add Fee to start producing lines below to create your fees associated with your title provider. You will select the drop-down tab for the fee label, then enter your dollar amount in the borrower column. We do not allow for the dollar amount to be apportioned to the seller side. If you would like to show seller credits, travel back to your first screen of fees and disclosure and enter the total at the bottom. You can then hit Save Template once completed.



(I = Unsaved Change) Edit Inputs Manage Providers LE Preview

greystone Fee Template Close Save Template Add Fee

Fee	Borrower	Seller	Total
C. Services You Can Shop For			
(C) Title - Closing Fee	500		500
(C) Title - Endorsement Fees	250		250
(C) Title - Survey Fee			0

Range: 1 - 20000

- (C) Title - Settlement Services
- (C) Title - Sewer Search
- (C) Title - Shipping and Handling
- (C) Title - Short Form Fee
- (C) Title - Signing Fee - Cash Out
- (C) Title - Signing Fee - Non Cash Out
- (C) Title - Street Report
- (C) Title - Sub Escrow Fee

ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

When your new provider's fee template has been created, you can then find your newly created provider listed in the Change Provider drop down List at the top of your Itemization page to be selected.

Title Provider

Fleur De Lis Title

Fee Itemization

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
A. Origination Charges						
1st Party Processing Fee	\$500.00	\$0	\$500.00	Lender	Yes	
Underwriting Fee	\$1,199.00	\$0	\$1,199.00	Lender	Yes	
Wire Fee	\$500.00	\$0	\$500.00	Lender	Yes	
B. Services You Cannot Shop For						
Appraisal - Final Inspection	\$250.00	\$0	\$250.00	Other	No	
Appraisal Fee	\$762.00	\$0	\$762.00	Other	No	
Condo Questionnaire Fee	\$300.00	\$0	\$300.00	Other	Yes	
Credit Report	\$300.00	\$0	\$300.00	Other	No	
Verification	\$150.00	\$0	\$150.00	Other	Yes	
C. Services You Can Shop For						
Lender's Title Policy	\$1,155.11	\$0	\$1,155.11	Fleur De Lis Title	No	
Title - Closing Fee	\$360.00	\$0	\$360.00	Fleur De Lis Title	Yes	
Title - Closing Protection Letter	\$25.00	\$0	\$25.00	Fleur De Lis Title	Yes	
Title - Courier Fee	\$25.00	\$0	\$25.00	Fleur De Lis Title	Yes	

Title Provider

	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
A. Origination Charges						
1st Party Processing Fee	\$500.00	\$0	\$500.00	Lender	Yes	
Underwriting Fee	\$1,199.00	\$0	\$1,199.00	Lender	Yes	
Wire Fee	\$500.00	\$0	\$500.00	Lender	Yes	
B. Services You Cannot Shop For						
Appraisal - Final Inspection	\$250.00	\$0	\$250.00	Other	No	
Appraisal Fee	\$762.00	\$0	\$762.00	Other	No	
Condo Questionnaire Fee	\$300.00	\$0	\$300.00	Other	Yes	
Credit Report	\$300.00	\$0	\$300.00	Other	No	
Verification	\$150.00	\$0	\$150.00	Other	Yes	
C. Services You Can Shop For						
Lender's Title Policy	\$1,155.11	\$0	\$1,155.11	Fleur De Lis Title	No	
Title - Closing Fee	\$360.00	\$0	\$360.00	Fleur De Lis Title	Yes	
Title - Closing Protection Letter	\$25.00	\$0	\$25.00	Fleur De Lis Title	Yes	
Title - Courier Fee	\$25.00	\$0	\$25.00	Fleur De Lis Title	Yes	
Title - Endorsement Fees	\$650.00	\$0	\$650.00	Fleur De Lis Title	No	
Title - eRecording Fee	\$8.00	\$0	\$8.00	Fleur De Lis Title	No	

Fee Itemization

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
A. Origination Charges						
1st Party Processing Fee	\$500.00	\$0	\$500.00	Lender	Yes	
Underwriting Fee	\$1,199.00	\$0	\$1,199.00	Lender	Yes	
Wire Fee	\$500.00	\$0	\$500.00	Lender	Yes	
B. Services You Cannot Shop For						
Appraisal - Final Inspection	\$250.00	\$0	\$250.00	Other	No	
Appraisal Fee	\$762.00	\$0	\$762.00	Other	No	
Condo Questionnaire Fee	\$300.00	\$0	\$300.00	Other	Yes	
Credit Report	\$300.00	\$0	\$300.00	Other	No	
Verification	\$150.00	\$0	\$150.00	Other	Yes	
C. Services You Can Shop For						
Lender's Title Policy	\$1,155.11	\$0	\$1,155.11	greystone	No	
Title - Closing Fee	\$500.00	\$0	\$500.00	greystone	Yes	
Title - Endorsement Fees	\$250.00	\$0	\$250.00	greystone	No	
Title - Survey Fee	\$500.00	\$0	\$500.00	greystone	No	

Once pulled in, you will notice that your title provider will now show your created title provider's name and associated fees.

ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

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

F. Prepaids						
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

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

<p>(LE/CD) Fee Name <input type="text" value="(F) Homeowners Insurance Premium"/></p> <p>Monthly Amount <input type="text" value="\$ 65.00"/></p> <p>Paid By <input type="text" value="Borrower"/></p> <p>Paid At <input type="text" value="Closing"/></p> <p>QM Fee <input type="text" value="No"/></p>	<p>Total Amount <input type="text" value="\$ 780.00"/></p> <p>Number of Months <input type="text" value="12"/></p> <p>Paid To <input type="text" value="Other"/></p> <p>APR Fee <input type="text" value="No"/></p>
--	---

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	
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

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

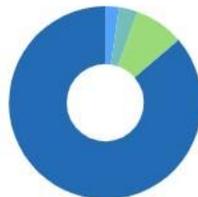
LE Page 2

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
Total Monthly Payment	\$2,839.90

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
A. Origination Charges	\$1,050.00	E. Taxes and Other Government Fees	\$540.00
UW Fee	\$1,050.00	Recording Fee Total	\$540.00
B. Services You Cannot Shop For	\$6,328.25	F. Prepays	\$2,096.58
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	G. Initial Escrow Payment at Closing	\$1,290.00
Mortgage Insurance	\$5,066.25	Homeowners Insurance Escrow (2 mo.)	\$300.00
Verification	\$150.00	Property Tax Escrow (6 mo.)	\$990.00
C. Services You Can Shop For	\$2,899.41	H. Other	\$498.31
Lender's Title Policy	\$1,191.41	Owner's Title Policy	\$498.31
Title - Closing Fee	\$360.00	I. TOTAL OTHER COSTS (E + F + G + H)	\$4,424.89
Title - Closing Protection Letter	\$25.00	J. TOTAL CLOSING COSTS	\$14,620.07
Title - Courier Fee	\$25.00	D + I	\$14,702.55
Title - Endorsement Fees	\$650.00	Lender Credits	(\$82.48)
Title - eRecording Fee	\$8.00	Calculating Cash To Close	Amount
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)
D. Total Loan Costs (A+B+C)	\$10,277.66	Seller Credits	(\$5,000.00)
		Adjustments and Other Credits	\$0.00
		Estimated Cash to Close	\$14,053.82

ENCOMPASS – HOW TO GENERATE GMFS DISCLOSURES

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

LE Preview

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.

In 5 Years Principal Paid	\$23,149.75
In 5 Years Total Paid	\$158,256.20
APR	6.993 %
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

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.

Category	Service / Estimate	Estimate	Provider	Contact
Title	Lender's Title Policy	\$1,492.70	Fleur De Lis Title Company	41601 Veterans Ave., Ste 200 Hammond, LA 70403 985-277-5550
	Owner's Title Policy	\$791.02		
	Title - Closing Fee	\$360.00		
	Title - Closing Protection Letter	\$25.00		
	Title - Courier Fee	\$25.00		
	Title - Endorsement Fees	\$650.00		
	Title - eRecording Fee	\$8.00		
	Title - Tax Research Fee	\$75.00		
	Title - Update Fee	\$75.00		
	Title - Wire Fee	\$15.00		
	Title Exam	\$200.00		
	Title Search Fee	\$275.00		

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 LE Page 2 LE Page 3 Service Providers Compliance

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.

LE Page 1 LE Page 2 LE Page 3 Service Providers Compliance

Qualified Mortgage (QM)		PASS ▲	
Points and Fees Pass		Higher Priced Safe Harbor	
Reg Z Total Loan Amount	\$287,578.17	Index Date	8/25/2025
Threshold	x 3%	Average Prime Offer Rate (APOR)	6.63%
Fee Limit	\$8,627.35	APOR Margin	+ 1.5%
Total Points and Fees	- \$5,468.49	Rate Limit	8.13%
Variance	\$3,158.86	Annual Percentage Rate (APR)	- 6.903%
		Variance	1.227%
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 **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

(1 = 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 ⓘ * ▼ Property Type? ⓘ * ▼

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 ⓘ * ▼ Property Type? ⓘ * ▼

Other Escrow Descr ⓘ

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 (LC).

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
7388 Florida Boulevard Suite 200A Baton Rouge, LA 70806 Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

APPLICANTS	8/27/2020 Andy America and Amy America 1234 Main St Baton Rouge, LA 70803	LOAN TERM	30 years
PROPERTY	28333 MAPLE LEAF AVE PSARVILLE LA 70799	PURPOSE	Purchase
VAL PRIC	\$420,000	PRORATE	Fixed Rate
		LOAN TYPE	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
		LOAN #	25393277
		ANNEALOCK	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES, WITH _____

Before closing, your interest rate, points, and lender credits can change and you will be informed. All other information is subject to change.

Loan Terms		Can this amount increase after closing?
Loan Amount	\$378,000	NO
Interest Rate	6.75 %	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$2,451.70	NO

Does the loan have these features?

Prepayment Penalty	NO
Subsidized Payments	NO

Projected Payments		
Payment Calculation	Years 1-10	Years 11-30
Principal & Interest	\$2,451.70	\$2,451.70
Mortgage Insurance	+ \$8	+ -
Estimated Escrow <small>(Amount will increase over time)</small>	+ \$80	+ \$80
Estimated Total Monthly Payment	\$2,840	\$2,752

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

See Section 6 on page 2 for estimated property costs. You must pay for other amounts made available.

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

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.