

## Ordering Closing Docs in LQB

Once you have your CTC (and you know the date/time of closing)...

Status>General – Fill in “estimate closing” (if you have to lock the field to change the date, then please lock the field). By putting a date in this field the following two fields should show the same date on this screen: “closing date” and “signing date” ---- The closing date has to be the same in all three of these fields on this screen (if you have to lock the field(s) to change the date, then please lock the field(s)) ---- **Doing this step is how Closing knows when this loan is closing and files in the Closing Queue are worked in order of this closing date inputted.**

Status>Customer Fields 21-40>Field Set 40 will say “Submit to Closing” and these words will be grayed out. In the date box next to “Submit to Closing” put today’s date (or put T in the field and tab). In the far right column (the description), please type in the closing date and time the loan is scheduled to close with title (time should be for Central Standard Time zone). This is also where you can put any additional information the closing department should be aware of as well. ---- **Doing this step is what puts your loan in the Closing Queue.**

### **Please be sure you are checking the following when you send a file to Closing:**

- 1) You have uploaded a prelim CD from title
- 2) You have uploaded a RVOE for all brwrs, even if they are retired. If you are using a 3<sup>rd</sup> party company to verify information and the “as of” date is further out than 10 days from note date then that RVOE is NOT acceptable.
- 3) You must have uploaded an invoice for the credit report/TRV/SSA/Flood cert/etc. (one invoice is fine)
- 4) Upload all your PTD conditions, associate them, and resolve them.
- 5) If a purchase – Be sure your seller is the same version/AKA on the following docs: purchase contract, title vesting, tax cert, and appraisal.
- 6) USPS and/or GEOCode – you need to make sure you have GEOCode for all loans locked with Stonegate (investor).
- 7) Flood Cert – If in a flood zone the brwr must have signed page 2 of the flood cert 5 days prior to your note/closing date) check:
  - a. Brwr’s name (can be an AKA, a version of the brwr’s name)
  - b. Property address in box 2
  - c. Loan number in box 4
  - d. Flood zone in Section II, box B.4 (be sure this matches the flood zone on your appraisal)
- 8) Flood insurance – be sure all info is correct on this dec page. For refis you will need an invoice showing premium is paid or what is due yet for the premium for the current policy period. Insurance company’s info must be on the Agent page. Note: Dwelling coverage/amount for flood policy must be the exact same dwelling coverage/amount that shows on the HOI dec page.
- 9) Hazard Insurance – be sure all info is correct on this dec page. For refis you will need an invoice showing premium is paid or what is due yet for the premium for the current policy period. Insurance company’s info must be on the Agent page.
- 10) Appraisal – AMC info must be on the Agent page and the invoice must be uploaded

- 11) Title commitment – be sure all info is correct on Sch A (to include effective date not being older than 60 days)
- 12) Insured Closing Letter/Special Closing Instructions (CPL) – be sure all info is correct on this page. Title company's name from CPL must be on the Agent page (and labeled "escrow"). Be sure you include an email address to send closing docs to. Note: CPL expires in 60 days unless FGMC is the investor, then the CPL expires in 30 days (for FGMC only)
- 13) Wiring Instructions – be sure they are on title company letterhead. FYI – Sometimes there will be an email to send closing docs to on the wiring instructions.
- 14) Survey – be sure survey has been uploaded, to include the invoice (invoice info must be put on the Agent page)
  - a. Texas, New Mexico and Ohio require surveys before sending the file to closing.
  - b. Florida - Closing will accept the comprehensive Form-9 in lieu of the survey.
- 15) Termite – clear inspection has been uploaded, to include the invoice (invoice info must be put on the Agent page)
- 16) Well/Septic inspections - clear inspection has been uploaded, to include the invoice (invoice info must be put on the Agent page)
- 17) Invoices for Closing – all invoices must be uploaded and creditor info from each invoice must be on the Agent page
- 18) Agent list – don't forget about:
  - a. Escrow (title) – to include email address to send docs to
  - b. HOI – make notes at the bottom of the screen, in the note section, if any amount is due on the policy and should be collected on the closing CD
  - c. Flood company (if applicable) – make notes at the bottom of the screen, in the note section, if any amount is due on the policy and should be collected on the closing CD
  - d. AMC – make notes at the bottom of the screen, in the note section, if appraisal is POC or not, and if not who the appraisal should be paid to
  - e. Sellers – list them individually
  - f. Realtors – buyer's and seller's
  - g. Survey (if applicable)
  - h. Misc. Invoices – list companies individually as they appear on the invoice
  - i. Mortgage Insurance for FHA, if a FHA loan (contact type = Mortgage Insurance / "pick from contacts" / "contact entries" / select Department of HUD
  - j. Mortgage Insurance for VA, if a VA loan (contact type = Mortgage Insurance / "pick from contacts" / "contact entries" / select VA
  - k. Mortgage Insurance for USDA, if an USDA loan (contact type = Mortgage Insurance / "pick from contacts" / "contact entries" / select USDA Guarantee Fee

You are now finished ordering your closing docs in LQB. Closing will contact you if they cannot move your file to title, for whatever reason.