

How to Create a Correct 2010 GFE in Calyx Point

Congress and HUD have changed the process flow in the way you do business to protect the consumer. As of today your compensation has not been affected, you can still make what you want. You just need to know what that is upfront and know that it can't change once you decide. Following are the instructions on how to complete a HUD compliant GFE in Calyx that your customers and lenders will accept. Included are actual screen shots of both the Initial Fees Worksheet and the GFE. They both have balloons that give instructions on how to complete the important sections so they translate to the appropriate boxes on the printed GFE and Initial Fees Worksheet. Directions on setting up Closing Cost scenarios are also included.

Remember some key facts

- YSP is now called Lender Credit. HUD DOES NOT USE THAT PHRASE ANY LONGER.
 - Lender Credit goes to the customer not the broker any longer.
 - Brokers should now quote loans based on what they want to make.
 - The Lender credit is already factored in to the APR due to a higher rate. This is the reason a lender needs it separated from the Origination charge on the initial fees worksheet so that your loan stays APR compliant with state and federal laws.
 - Brokers will earn what they quote in Block 1 of Page 2 of the GFE, regardless of the adjusted origination charge. The adjusted Origination charge is for consumers to use to compare rates and fees.
 - FAMC will not accept a Pre 2010 signed GFE along with a new 2010 GFE
 - **BONUS - A banks Retail par rate is generally higher than a Wholesale par rate. Therefore, you will generally have a Lender Credit when comparing the same wholesale rate to a bank retail rate. This can be used to offset higher Origination charges in Block 1 and your adjusted Origination Charge can be compared.**
1. Before beginning you must have the most updated version of Point, currently 7.2 with the new patch for the "Initial Fees worksheet.
 2. Once you have opened Calyx you will need to create a new loan and complete the borrower information screen.
 3. If you do not have a template currently set up for FAMC there are instructions on how to do that after you have completed the GFE and the initial Fees Worksheet. Ideally there should be one set up for each lender that you do business with.

Completing the Initial Fees Worksheet

3 Doe, Jim | Initial Fees Worksheet

Date Prepared Loan Program CC Scenario

Loan Amt Interest Rate % 1st Pmt Date
w/ MIP, FF Term/Due In / mths Est Close Date

Company Names

Use for "Paid To" Broker Company Name
 Use for "Paid To" Lender Company Name
 Use for "Paid To" Investor Company Name

PFC - Prepaid Finance Charge (APR Items) F - FHA Allowable POC - Paid Outside of Closing

800: ITEMS PAYABLE IN CONNECTION WITH LOAN:

Line #	Description	Paid To: Company Name	Amount	Paid By	PFC/F/POC
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You can choose the Closing Cost Scenario here as well as in the Borrower Information screen.

Remember to check who is paying the fees in the PAID BY drop downs.

Type in the name of the broker and lender and check that you want to use them.

800: ITEMS PAYABLE IN CONNECTION WITH LOAN:

Line #	Description	Paid To: Company Name	Amount	Paid By	PFC/F/POC
801:	Loan Origination Fee	Br Andys Mortgage 1.000 % + \$ 1,500.00 = \$ 3,440.00		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
802:	Loan Discount	Le FAMC % + \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
803:	Appraisal Fee	Ot \$ (385.00)		Bc	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>
804:	Credit Report	Ot DataFacts \$ 18.00		Bc	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>
805:	Lender's Inspection Fee	Le FAMC \$		Bc	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
808:	Mortgage Broker Fee	 % + \$			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
809:	Tax Service Fee	Le FAMC \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
810:	Processing Fee	Le FAMC \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
811:	Underwriting Fee	Le FAMC \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
812:	Wire Transfer	Le FAMC \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	Flood Certification	Ot \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
813	Administration Fee	Le FAMC \$ 640.00		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
814		Le FAMC \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
815		Le FAMC \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
816		Le FAMC \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
817		Ot \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
818		Ot \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
819		Ot \$		Bc	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
820	Retained Lender Cre	Br Andys Mortgage \$ 2,960.92		Le	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Compensation to Broker from Lender (Not paid out of Applicant's Loan Proceeds)					
821	Andys Mortgage	1.500 % = \$ 2,960.92			<input type="checkbox"/>
822		% = \$			<input type="checkbox"/>

These items can be created as Closing Cost Template Fees:

- Appraisal (Can be POC after MDIA time expires)
- Credit Report (Can be POC regardless of MDIA)
- Administration Fee

If the broker is keeping ANY of the Lender Credit they must create a line item in 813-820 that states Retained Lender Credit ___% then the \$___ in the next box.

Make sure Paid By shows lender.
Make sure PFC is NOT checked.

If this is selected correctly it will transfer over to the Closing Cost and Prepaid Summary in the Details of Transaction.

Line 821 MUST show ALL Credit/YSF from the lender. This box must ALWAYS be completed if there is a credit, regardless if the broker is retaining all or a portion of the Lender Credit in the section above. This box translates to Block 2 Section 2 on the GFE.

900: ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:

Line #	Description	Paid To: Company Name	Amount	Paid By	PFC/F/POC
901:	Interest	Le FAMC	15 days @ \$ 27,4160 \$ 411.24	Bc	<input checked="" type="checkbox"/>
902:	Mtg Insurance Premium	Ot FHA	\$ 3,395.00	Bc	<input checked="" type="checkbox"/>
903:	Hazard Insurance	Ot Home Owners I	12 mths @ \$ 250.00 \$ 3,000.00	Bc	<input type="checkbox"/>
904:		Ot	\$	Bc	<input type="checkbox"/>
905:	VA Funding Fee	Ot VA	\$	Bc	<input checked="" type="checkbox"/>
906		Ot	\$	Bc	<input type="checkbox"/>

All FHA loans will require at least 15 days of prepaid interest. This can be set in the CC Scenario as well as the MIP calculation. The Estimated Closing Date up top must be filled in to populate.

Do not enter the initial Flood Insurance premium on the Initial Fees Worksheet. It must be entered on the GFE page line 11.

1000: RESERVES DEPOSITED WITH LENDER:

Line #	Description	Paid To: Company Name	Amount	Paid By	PFC/F/POC
1001:	Hazard Ins. Reserves	Le FAMC	2 mths @ \$ 250.00 \$ 500.00	Bc	<input type="checkbox"/>
1002:	Mtg Insurance Reserves	Ot	Table 0 mths @ \$	Bc	<input type="checkbox"/>
1003:	School Taxes	Ot County	6 mths @ \$ 200.00 \$ 1,200.00	Bc	<input type="checkbox"/>
1004:	Taxes Reserves	Ot City/County	Table 6 mths @ \$ 333.33 \$ 1,999.98	Bc	<input type="checkbox"/>
1005:	Flood Ins. Reserves	Ot	3 mths @ \$ 83.34 \$ 250.02	Bc	<input type="checkbox"/>
1006		Ot	mths @ \$	Bc	<input type="checkbox"/>
1008		Ot	mths @ \$	Bc	<input type="checkbox"/>

Adjust reserves as required by the lender and customary in your market area..

1100: TITLE CHARGES:

Line #	Description	Paid To: Company Name	Amount	Paid By	PFC/F/POC
1101:	Closing/Escrow Fee	Ot Closing Agent	Table \$ 800.00	Bc	<input checked="" type="checkbox"/>
1105:	Doc Prep Fees	Ot	\$	Bc	<input checked="" type="checkbox"/>
1106:	Notary Fees	Ot	\$	Bc	<input checked="" type="checkbox"/>
1107:	Attorney Fees	Ot	\$	Bc	<input checked="" type="checkbox"/>
1108:	Title Insurance (Lender's)	Ot First American	Table Reissue Fee \$ 25.00	Bc	<input type="checkbox"/>
1109	Copy or Fax Fee	Ot	\$	Bc	<input checked="" type="checkbox"/>
1110	Courier Fee	Ot	\$	Bc	<input checked="" type="checkbox"/>
1111		Ot	\$	Bc	<input checked="" type="checkbox"/>
1112		Ot	\$	Bc	<input checked="" type="checkbox"/>

Lines 1101-1112 will show up in Block 4 on the GFE.

The Owners Policy is not on the Initial Fees Worksheet. It must be completed on the GFE form. See line 5 on the GFE in Calyx.

1200: GOVERNMENT RECORDING & TRANSFER CHARGES						
Line #	Description	Paid To: Company Name	Amount	Paid By	PFC/F/POC	
1201:	Recording Fees	Qt County	\$ 30.00	Bc		
1202:	City/County Tax/Stamps	Qt City/County Table intangible	\$ 394.79	Bc		
1203:	State Tax/Stamps	Qt State Table DDC STAMPS	\$ 690.88	Bc		
1204	User Defined	Qt		Bc		
1205	User Defined	Qt		Bc		
1206	User Defined	Qt		Bc		
1300: ADDITIONAL SETTLEMENT CHARGES:						
Line #	Description	Paid To: Company Name	Amount	Paid By	PFC/F/POC	
1302:	Pest Inspection	Qt	\$ 103.00	Bc		
1301		Qt	\$	Bc		
1303		Qt	\$	Bc		
1304		Qt	\$	Bc		
1305		Qt	\$	Bc		
1306	Total from GFE 2010	Qt	\$ 2,325.00	Bc		
TOTAL ESTIMATED SETTLEMENT CHARGES			22,183.83			

Line 1201 transfers to Block 7 on the GFE.

Lines 1202 and 1203 transfer to Block 8 on the GFE. Unless the state or county mandates that the seller pays all, or a portion of these taxes they should be included on the GFE. They should not be excluded based solely on customary practices. This is a Zero Tolerance Fee.

Section 1300 is tricky. Line 1302 will transfer to Block 6 of the GFE. Lines 1301-1305 will not. Completing those boxes on the Initial Fees Worksheet will not transfer to the GFE and result in inaccurate calculations. **This section must be completed on the GFE in Calyx line 6.**

Line 1306 is a total of all user input fees on line 3 (Required Services Selected By Mortgage Company), Line 5 (Owners Title policy), Line 6 (Required Services That The Borrower Can Shop For) and Line 11 (Flood Insurance) of the GFE.

IF YOU NEED TO ADD ADDITIONAL 3RD PARTY COMPANIES THEY MUST BE DONE ON THE GFE IN THE APPROPRIATE SECTION. Example: FLOOD, SURVEY, HO-6 INSURANCE, INSPECTIONS,

Completing the GFE in Calyx

Important Dates

Date Prepared

Interest Rate Available Through Time

Estimate Available Through Time

Rate Lock Period days

Days Before Settlement

Interest Rate Must Be Locked

Summary of Loan

Base Loan Amount	\$ <input type="text" value="194,000"/>	Monthly Payment	\$ <input type="text" value="1,059.66"/>
Total Loan Amount	\$ <input type="text" value="197,395.00"/>	Monthly MI Payment	\$ <input type="text"/>
Term/Due In	<input type="text" value="360"/> / <input type="text" value="360"/> months	Principal, Interest, & MI	\$ <input type="text" value="1,059.66"/>
Interest Rate	<input type="text" value="5.000"/> %		

Can the interest rate rise?
 It can rise to a maximum of %
 First change will occur in months

Even if payments are made on time, can the Loan Balance rise?
 It can rise to a maximum of \$

Even if payments are made on time, can the Monthly Principal, Interest, and any MI rise?
 First Increase Can Be In months
 Monthly Amount Owed Can Rise To \$
 Maximum Amount Can Ever Rise To \$

Loan has a Prepayment Penalty
 Maximum Penalty \$

Loan has a Balloon Payment
 Balloon Payment of \$
 Due In years

The important date's section is where most mistakes are made.

Interest Rate Available Through should be as long as you can guarantee the rate. It could be 1 min or 1 day. In volatile markets lenders can change rate hourly. Once locked it will be the lock expiration date.

Estimate Available Through must be at least 10 business days excluding the current day, Sundays and federal holidays. Saturdays can be included. If the borrower has not accepted the GFE after this time frame the GFE is considered expired.

Rate Lock Period is the time frame the rate is locked for. If not locked it's the recommended time frame. This is a No Tolerance field.

Days Before Settlement is a time frame that would allow the lender to get docs to the closing table after locking. This is a No Tolerance field.

This section should be checked as applicable. If they do not apply leave unchecked and the GFE will print with NO checked.

Escrow Account Information
 In addition to the monthly payment of \$ 1,059.66, does this loan have an Escrow Account with the Lender?
 The loan does not have an Escrow Account.

Summary of Settlement Charges
 A. Adjusted Origination Charges \$ 4,080.00
 B. All Other Settlement Services Charges \$ 14,270.26
 A + B: Total Estimated Settlement Charges = \$ 18,350.26

Adjusted Origination Charges
 This Good Faith Estimate is being provided by Broker.
 1. Origination Charge \$ 7,040.92
 2. Credit or charge (points) for the specific interest rate chosen
 The credit or charge for the interest rate on this loan is included in the Origination Charge.
 Borrower receives a credit of \$ 2,960.92 for this interest rate of 5.000 %
 Borrower pays a charge of \$ for this interest rate of 5.000 %
 A. Adjusted Origination Charges = \$ 4,080.00

Check this box if there is not an escrow.

If this box is checked it will gray out the first box on line 2. This will mean that there is a Lender Credit or Charge to the Borrower.

If you are a lender DO NOT check this box and you will choose either box 1 or box 3 on line 2.

This line is transferred from line 821 on the Initial Fees Worksheet and will show on Block 2 of the printed GFE. If #'s are here, then you need to check the box in front of it.

Charges For All Other Settlement Services
 3. Required Services Selected by Mortgage Company
 Appraisal \$ (385.00)
 Credit Report \$ 18.00
 Flood Certification \$
 Up-Front Mortgage Insurance \$ 3,395.00
 VA Funding Fee \$
 Tax Service Fee \$
 TOTAL = \$ 3,803.00

4. Title Services and Lender's Title Insurance \$ 825.00
 5. Owner's Title Insurance \$ 1,075.00
 6. Required Services That Borrower Can Shop For
 Pest Inspection Fee \$ 103.00
 Survey \$ 250.00
 TOTAL = \$ 353.00

These charges will transfer to Block 3 on the printed GFE. You have the ability to change some of them here as well as the Initial Fees Worksheet.

This is a total of lines 1101-1112 on the Initial Fees Worksheet and user inputs on the GFE. This will show in Block 4 of the printed GFE.

This is where you will complete the Owners Title Insurance. It will transfer to Block 5 on the printed GFE. It will also be included in the total on line 1306 of the Initial Fees Worksheet.

This is where you will complete all items to appear in Block 6 of the printed GFE. If it's not completed here it will not show up. This is also included in the total on line 1306 of the Initial Fees Worksheet.

Line #	Description	Paid To: Company Name	Amount	Paid By: PFC/F/POC
1302	Pest Inspection	Or Truly Nolan	\$ 101.00	Bc
1301			\$	Bc
1303			\$	Bc
1304			\$	Bc
1305			\$	Bc
1306	Total from GFE 2010		\$ 1,325.00	Bc

If Section 6 items are POC then you should put them in parentheses to ensure they show accurately on the printed GFE and will be excluded from the cash to close.

7. Government Recording Charges \$ 30.00

8. [Transfer Taxes](#) \$ 1,085.67

9. [Initial Deposit in Escrow Account](#) \$ 3,950.00

Includes all property taxes

[Includes all insurance](#)

Other

10. Daily Interest Charges

\$ 27.4160 per day for 15 days \$ 411.24

If Settlement is 02/15/2010

11. Homeowner's Insurance

Hazard Insurance \$ 3,000.00

Flood Insurance \$ 1,000.00

TOTAL = \$ 4,000.00

B. Charges for All Other Settlement Services \$ 15,527.91

A + B: Total Estimated Settlement Charges \$ 19,607.91

[Tradeoff Table](#)

Display Tradeoff Scenarios

	Loan in this GFE	Same loan with lower settlement charges	Same loan with a lower interest rate
Initial Loan Amount	\$ 197,395	\$ 197,395	\$ 197,395
Initial Interest Rate	5.000 %	%	%
Initial Monthly Amount Owed	\$ 1,059.66	\$ 548.32	\$ 548.32
Change in Monthly Payment from this GFE		\$ -511.34	\$ 511.34
Change in Amount Paid at Settlement		%	%

Line 7 Recording charges will transfer to Block 7 of the printed GFE. You can change it here and on line 1201 of the Initial Fees Worksheet.

Line 8 will transfer to Block 8 on the printed GFE.

Line 9 will transfer to Block 9 on the GFE. **Remember to check boxes below to designate if they will include taxes, Insurance, and other.** If not those fields will be blank even if there is a figure there.

Line 10 will transfer to block 10 on the printed GFE. **Remember on FHA loans we will need at least 15 days of interest in this box.**

Line 11 pulls from line 903 on the Initial Fees Worksheet. This will print on Block 11 of the printed GFE. You may add additional lines in the section for other policies if necessary.

The TRADE OFF TABLE will automatically populate the first section on the printed GFE. If you select the check box above you must manually calculate the difference in fees and complete the section. **HUD does not require the additional sections to be completed.**

Loan Scenarios and the Details of Transaction

One of the biggest challenges brokers seem to have with the new GFE is balancing the Details of Transaction. Most of the time they are adding and deleting fees to make the GFE balance but by doing it incorrectly they can't seem to balance the cash to close.

Here are a couple rules:

1. Do not select Lender Credit on line L if the customer is not getting the Lender Credit to be used towards non broker closing costs.
2. If there is a Seller Contribution do a lump sum on line K.

A. Below is a breakdown of an example where the broker is retaining all of the Lender Credit.

This is where Retained YSP will show up.

Purchase Price: \$200K
Origination Charge of \$3440
Retained Lender Credit \$2960.92
Lender Credit - \$2960.92
Seller Contribution of \$6000

The broker Origination Charge of \$3440 is included in here.

Enter the lump sum Seller Contribution here.

No Lender Credit because the broker is using all of credit.

Cash Deposits will transfer from the 1003.

Paid by Seller	6,000.00	Other Financing	
Paid by Broker		Hazard Insurance	250.00
Paid by Lender	2,960.92	Taxes	333.33
Paid by Other		Mortgage Insurance	
Total Non-Borrower Paid (b)	8,960.92	HQA Dues	
		Other	283.34
TOTAL CLOSING COSTS & PREPAID ITEMS (a+b)	28,183.83	TOTAL MONTHLY PAYMENT	1,926.33
Closing Costs & Prepaids Allocation			
Paid to Broker	6,400.92		
Paid to Other	15,782.91		
Total Estimated Funds Needed to Close (Details of Transaction)			
a. Purchase Price	200,000.00	j. Subordinate financing	
b. Alterations		k. CC paid by seller	6,000.00
c. Land		l. Lender Credit	
d. Refi (incl. debts to be paid off)		Cash Deposit	1,000.00
e. Est. Prepaid Items	7,361.24		
f. Est. Closing Costs	11,427.59	CC Adjustments for FHA	
g. PMI, MIP, Funding Fee	3,395.00	For Sub Financing Only	
h. Discount (if Borrower will pay)		New First Mortgage	
i. Total Costs	222,183.83	Closing Costs from	
		New Second Mortgage	
		m. Loan Amt (excl. fee financed)	194,000.00
		n. PMI, MIP financed	MIP/FF 3,395.00
		o. Loan Amt (m + n)	197,395.00
		p. Cash from/to Borrower	14,827.91

B. Below is an example where the broker retains part of the Lender Credit and the customer gets the balance credited to non broker closing costs.

Only \$1000 shows as Retained Lender Credit here.

Purchase Price: \$200K
Origination Charge of 1% 1940
Lender Credit 2% 3947.90
Retained Lender Credit \$1000
Excess Lender Credit \$2947.90
Seller Contribution of \$6000

The Origination Charge of \$1940 is included in here.

Total Borrower Paid (a)	17,722.91	First Mortgage	1,059.66
Paid by Seller	6,000.00	Other Financing	
Paid by Broker		Hazard Insurance	250.00
Paid by Lender	1,000.00	Taxes	333.33
Paid by Other		Mortgage Insurance	
Total Non-Borrower Paid (b)	7,000.00	HOA Dues	
		Other	283.34
TOTAL CLOSING COSTS & PREPAID ITEMS (a+b)	24,722.91	TOTAL MONTHLY PAYMENT	1,926.33
Closing Costs & Prepays Allocation			
Paid to Broker	2,940.00		
Paid to Other	15,782.91		
Total Estimated Funds Needed to Close (Details of Transaction)			
a. Purchase Price	200,000.00	j. Subordinate financing	
b. Alterations		k. CC paid by seller	6,000.00
c. Land		l. Lender Credit	2,947.90
d. Refi (incl. debts to be paid off)		Cash Deposit	1,000.00
e. Est. Prepaid Items	7,361.24		
f. Est. Closing Costs	7,966.67		
g. PMI, MIP, Funding Fee	3,395.00	CC Adjustments for FHA	
h. Discount (if Borrower will pay)		For Sub Financing Only	
i. Total Costs	218,722.91	New First Mortgage	
		Closing Costs from New Second Mortgage	
		m. Loan Amt (excl. fee financed)	194,000.00
		n. PMI, MIP financed MIP/FF	3,395.00
		o. Loan Amt (m + n)	197,395.00
		p. Cash from/to Borrower	10,380.01

There are extra funds so they must be accounted for here. Borrower now uses them for non broker closing costs.

Since the broker is charging 1 point and a portion of the Lender Credit, the difference of \$3947.90 in Lender Credit and \$1000 Retained Lender Credit goes here.

Creating the GFE Template

Creating Closing Cost Scenarios to default the Good Faith Estimate

1. In the Navigation Panel, click the **Templates** tab.
2. In the Navigation Panel, select **Closing Cost Scenario**.
3. In the Workspace, click the **New** button. The Closing Cost Scenario screen appears.

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:		PFC	S	F	POC
801	Loan Origination Fee <input type="text"/> % + \$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
802	Loan Discount <input type="text"/> % + \$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
803	Appraisal Fee <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
804	Credit Report <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
805	Lender's Inspection Fee <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
808	Mortgage Broker Fee <input type="text"/> % + \$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
809	Tax Service Fee <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
810	Processing Fee <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
811	Underwriting Fee <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
812	Wire Transfer <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. In the *Closing Cost Scenario Name* field, enter a name for your Closing Cost Scenario.

Remember that this is Good Faith Estimate information and the data in it varies from lender to lender. Make each Closing Cost Scenario lender-specific.

For example: If you name this template **30-Year Fixed Franklin American**, base everything in this Closing Cost Scenario on Franklin American's rates and fees for a 30-Year Fixed loan. You can make multiple Closing Cost Scenarios to reflect all your lenders.

5. Complete each fee amount field and check the appropriate boxes, where applicable:

- **PFC** – Fees that affect the APR
- **S** – Seller Paid
- **F** – FHA Allowable
- **POC** – Items to be Paid Outside of Closing

Complete the Compensation to Broker field, as required