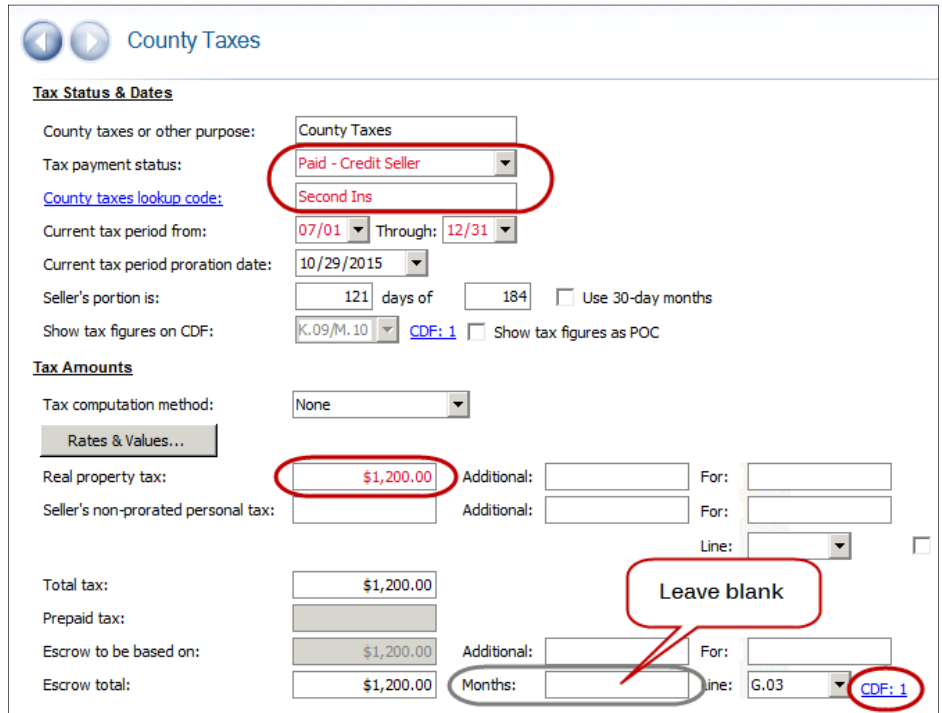


Entering Lender-Provided Impounds/Escrows on the CDF

Follow these steps to overwrite the system-calculated taxes for Impounds/Escrows with the Lender-provided information.

If you do not need to enter a proration for the Property Taxes skip to **Step 3**, otherwise continue with **Step 1**.

1. Navigate to the **County** (or **City/Town**) **Taxes** screen
2. Select/enter the,
 - a. **Tax payment status**
 - b. **County** (or **City/Town**) **taxes lookup code**
 - c. **Real property tax amount**



County Taxes

Tax Status & Dates

County taxes or other purpose: County Taxes

Tax payment status: **Paid - Credit Seller**

County taxes lookup code: **Second Ins**

Current tax period from: **07/01** Through: **12/31**

Current tax period proration date: **10/29/2015**

Seller's portion is: **121** days of **184** ☐ Use 30-day months

Show tax figures on CDF: **K.09/M.10** **CDF: 1** ☐ Show tax figures as POC

Tax Amounts

Tax computation method: **None**

Rates & Values...

Real property tax: **\$1,200.00**

Seller's non-prorated personal tax: Additional: For: Line: ☐

Total tax: **\$1,200.00**

Prepaid tax: Additional: For: Line: ☐

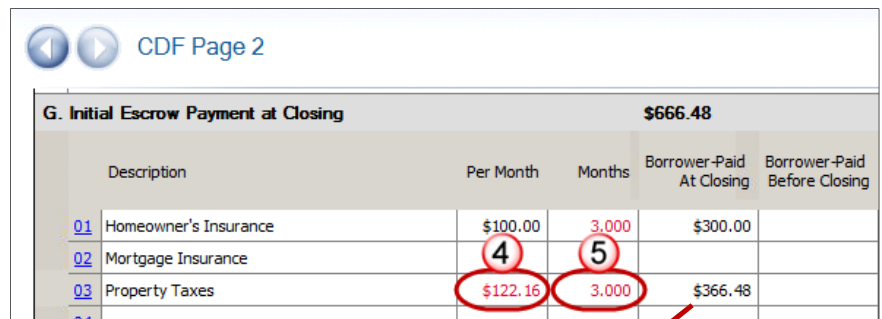
Escrow to be based on: **\$1,200.00** Additional: For: Line: ☐

Escrow total: **\$1,200.00** Months: Line: **G.03** **CDF: 1**

Leave blank

When entering the Impound/Escrow information, leave the **Months** field **blank**.

3. Click the **CDF: 1** link to navigate to Line **G.03**
4. In the **Per Month** field, enter the Lender-provided monthly amount
5. In the **Months** field, enter the number of months to be collected



CDF Page 2

G. Initial Escrow Payment at Closing **\$666.48**

Description	Per Month	Months	Borrower-Paid At Closing	Borrower-Paid Before Closing
01 Homeowner's Insurance	\$100.00	3.000	\$300.00	
02 Mortgage Insurance	4	5		
03 Property Taxes	\$122.16	3.000	\$366.48	
04				

The system calculates the total to be collected and populates the **Borrower-Paid At Closing** field.

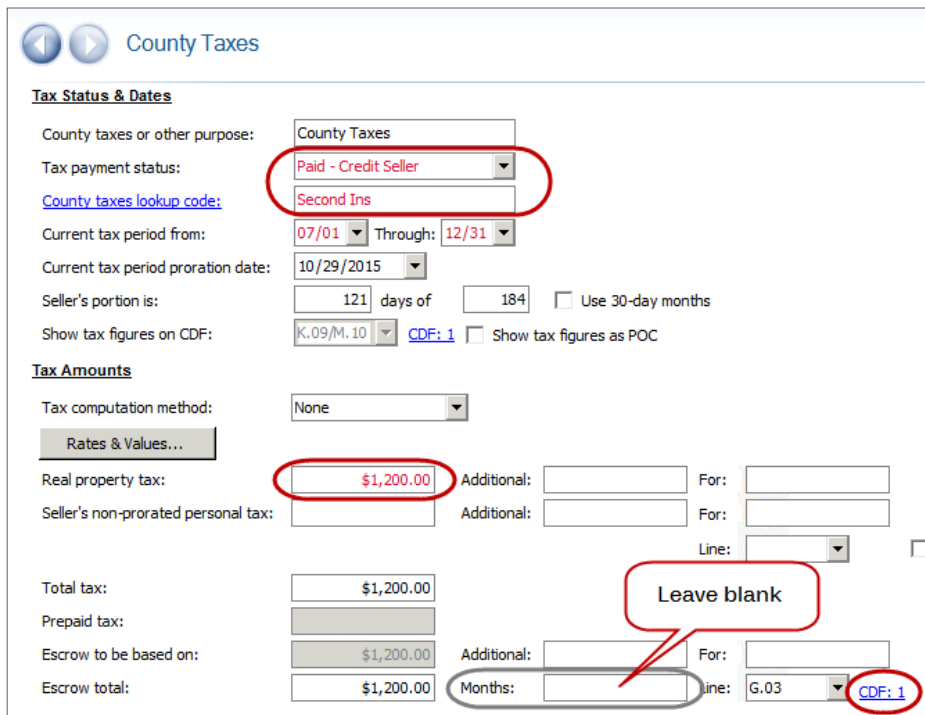
NOTE: The system-calculated amount may also be overwritten if it does not match the Lender-provided amount.

02 Mortgage Insurance				
03 Property Taxes	\$122.16	3.000	\$366.45	

Entering Lender-Provided Impounds/Escrows on the CDF

If both the City/Town and County taxes are to be included in the Impound/Escrow and you are entering prorations for each,

- Follow **Steps 1-2** above to enter your proration information on the corresponding screens; leaving the **Months** field **blank**



County Taxes

Tax Status & Dates

County taxes or other purpose: County Taxes

Tax payment status: Paid - Credit Seller

County taxes lookup code: Second Ins

Current tax period from: 07/01 Through: 12/31

Current tax period proration date: 10/29/2015

Seller's portion is: 121 days of 184 ☐ Use 30-day months

Show tax figures on CDF: K.09/M.10 CDF: 1 ☐ Show tax figures as POC

Tax Amounts

Tax computation method: None

Rates & Values...

Real property tax: \$1,200.00 Additional: For:

Seller's non-prorated personal tax: Additional: For:

Line:

Total tax: \$1,200.00

Prepaid tax:

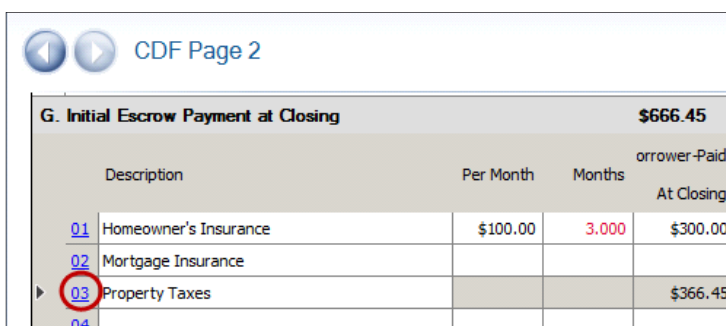
Escrow to be based on: \$1,200.00 Additional: For:

Escrow total: \$1,200.00 Months: Line: G.03 CDF: 1

Leave blank

After entering the proration information for both taxes,

- Navigate to **CDF Pg2-Sections A-J, Line G.03**
- Click the **Line** number link



G. Initial Escrow Payment at Closing				\$666.45
Description	Per Month	Months	Borrower-Paid At Closing	
01 Homeowner's Insurance	\$100.00	3.000	\$300.00	
02 Mortgage Insurance				
03 Property Taxes			\$366.45	
04				

- For each tax, enter

- Per Month** = monthly amount
- Months** = the number of months to be collected
- Borrower-Paid At Closing** = total amount to be collected (the system calculates for you or you may overwrite, if needed)



G. Initial Escrow Payment at Closing				
Charges for Line 03				
Description	Per Month	Months	Borrower-Paid At Closing	Borrower-Paid Before Closing
1 County Taxes	\$122.16	3.000	\$366.45	
2 City/Town Taxes	\$52.08	3.000	\$156.24	

NOTE: The **Description** field is pulled from the **County taxes** and **City/Town taxes** screen because prorations were entered.

- Click the **Close** button