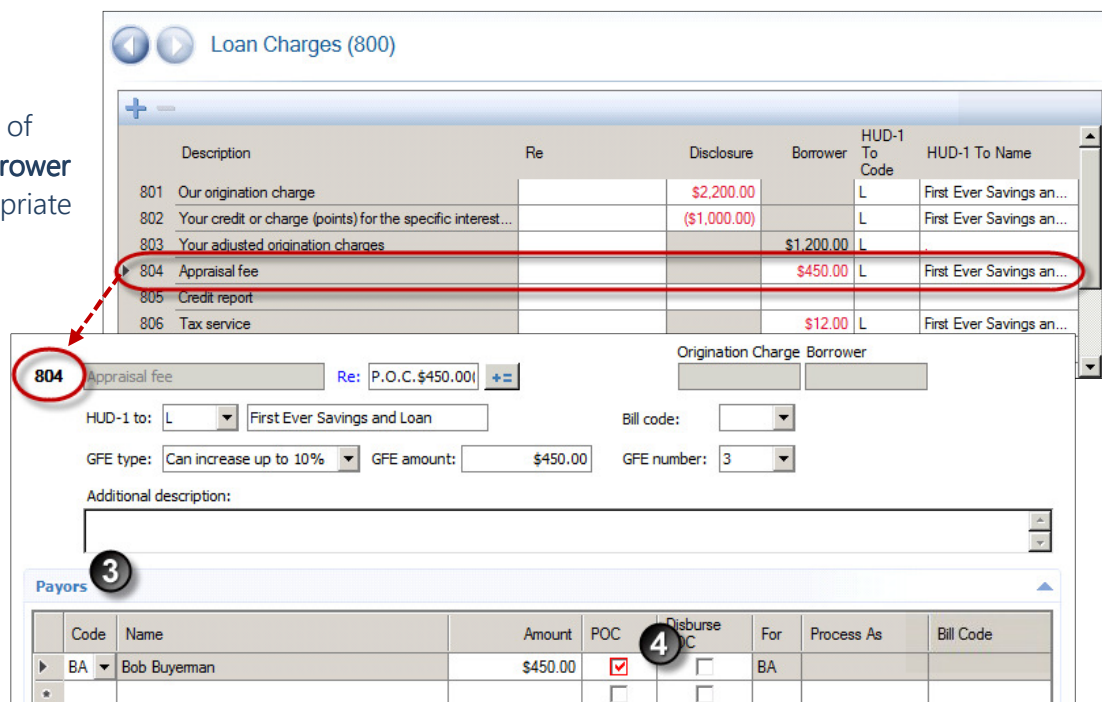


Entering and Splitting POC Charges on the HUD-1

Follow these steps to enter POC and Partial POC items so they appear correctly on the GFE Comparison, (HUD-1 Page 3).

Entering a Full POC

1. Navigate to the **Loan Charges (800)** screen
2. Enter the full amount of the charge in the **Borrower** column on the appropriate line
3. Expand the **Payor** more/less bar for the line you are working on in the grid
4. Check the **POC** check box

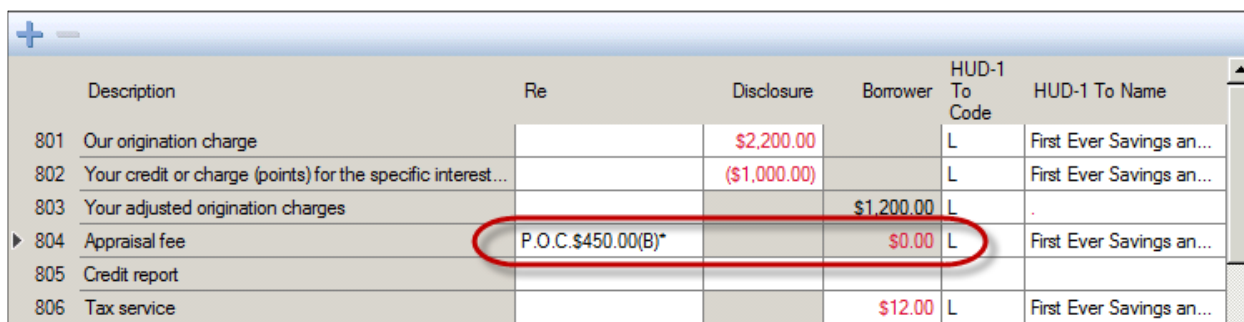


The screenshot shows the 'Loan Charges (800)' screen. A table lists charges with columns: Description, Re, Disclosure, Borrower, HUD-1 To Code, and HUD-1 To Name. Line 804, 'Appraisal fee', has a Borrower amount of \$450.00. Below the table, the 'Payors' section is expanded for line 804. In the 'Payors' table, the 'POC' checkbox is checked, and the 'Re' field is set to 'P.O.C.\$450.00(B)*'.

Description	Re	Disclosure	Borrower	HUD-1 To Code	HUD-1 To Name
801 Our origination charge		\$2,200.00		L	First Ever Savings an...
802 Your credit or charge (points) for the specific interest...		(\$1,000.00)		L	First Ever Savings an...
803 Your adjusted origination charges			\$1,200.00	L	
804 Appraisal fee			\$450.00	L	First Ever Savings an...
805 Credit report					
806 Tax service			\$12.00	L	First Ever Savings an...

Code	Name	Amount	POC	Disburse POC	For	Process As	Bill Code
BA	Bob Buyerman	\$450.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	BA		

This moves the charge out of the **Borrower** column and displays as **P.O.C.\$450.00(B)*** in the **Re** field.

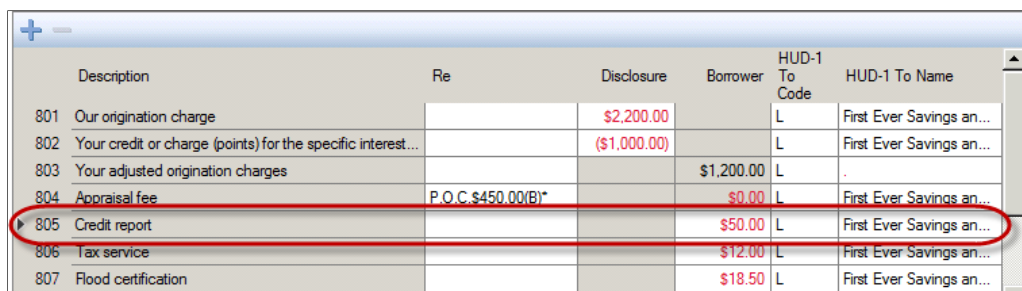


The screenshot shows the 'Loan Charges (800)' screen after the charge has been moved. Line 804, 'Appraisal fee', now has a 'Re' value of 'P.O.C.\$450.00(B)*' and a 'Borrower' amount of \$0.00.

Description	Re	Disclosure	Borrower	HUD-1 To Code	HUD-1 To Name
801 Our origination charge		\$2,200.00		L	First Ever Savings an...
802 Your credit or charge (points) for the specific interest...		(\$1,000.00)		L	First Ever Savings an...
803 Your adjusted origination charges			\$1,200.00	L	
804 Appraisal fee	P.O.C.\$450.00(B)*		\$0.00	L	First Ever Savings an...
805 Credit report					
806 Tax service			\$12.00	L	First Ever Savings an...

Entering a Partial POC

1. In the **Loan Charges (800)** screen, enter the full amount of the charge in the **Borrower** column on the appropriate line



The screenshot shows the 'Loan Charges (800)' screen. Line 805, 'Credit report', has a Borrower amount of \$50.00. Line 804, 'Appraisal fee', has a 'Re' value of 'P.O.C.\$450.00(B)*' and a 'Borrower' amount of \$0.00.

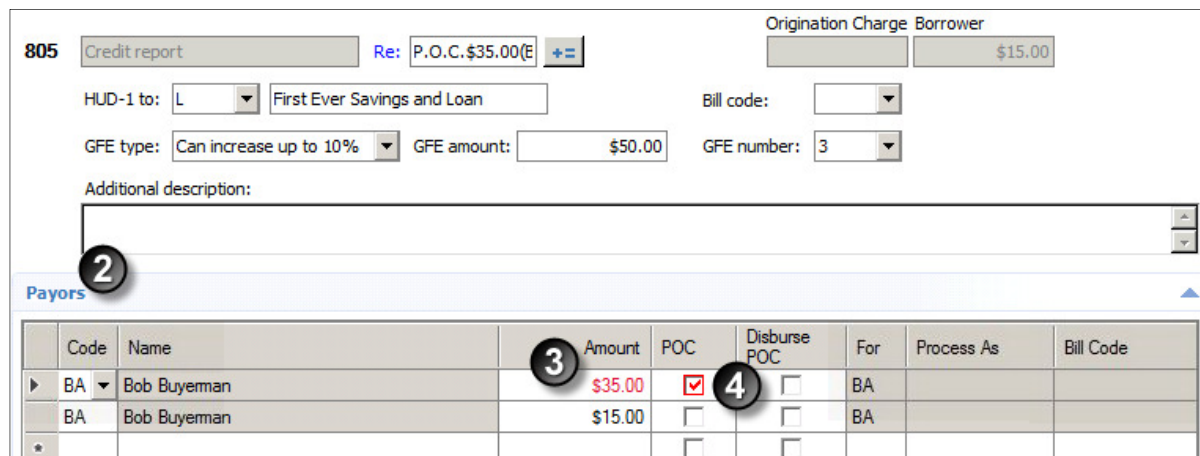
Description	Re	Disclosure	Borrower	HUD-1 To Code	HUD-1 To Name
801 Our origination charge		\$2,200.00		L	First Ever Savings an...
802 Your credit or charge (points) for the specific interest...		(\$1,000.00)		L	First Ever Savings an...
803 Your adjusted origination charges			\$1,200.00	L	
804 Appraisal fee	P.O.C.\$450.00(B)*		\$0.00	L	First Ever Savings an...
805 Credit report			\$50.00	L	First Ever Savings an...
806 Tax service			\$12.00	L	First Ever Savings an...
807 Flood certification			\$18.50	L	First Ever Savings an...

Entering and Splitting POC Charges on the HUD-1

- Expand the **Payors** more/less bar for the line you are working on in the grid
- In the **Amount** field, overwrite the entry with the amount paid outside of closing; press the **Enter** key

This creates a second entry for the balance of the charge.

- Check the **POC** check box next to the amount paid outside of closing



805 Credit report Re: P.O.C.\$35.00(B)*

HUD-1 to: L First Ever Savings and Loan Bill code:

GFE type: Can increase up to 10% GFE amount: \$50.00 GFE number: 3

Additional description:

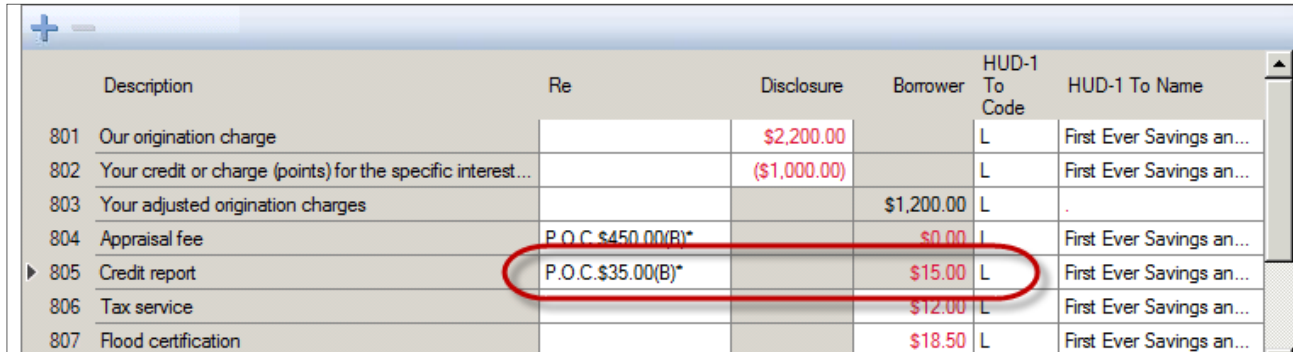
2

Payors

Code	Name	Amount	POC	Disburse POC	For	Process As	Bill Code
BA	Bob Buyerman	\$35.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	BA		
BA	Bob Buyerman	\$15.00	<input type="checkbox"/>	<input type="checkbox"/>	BA		

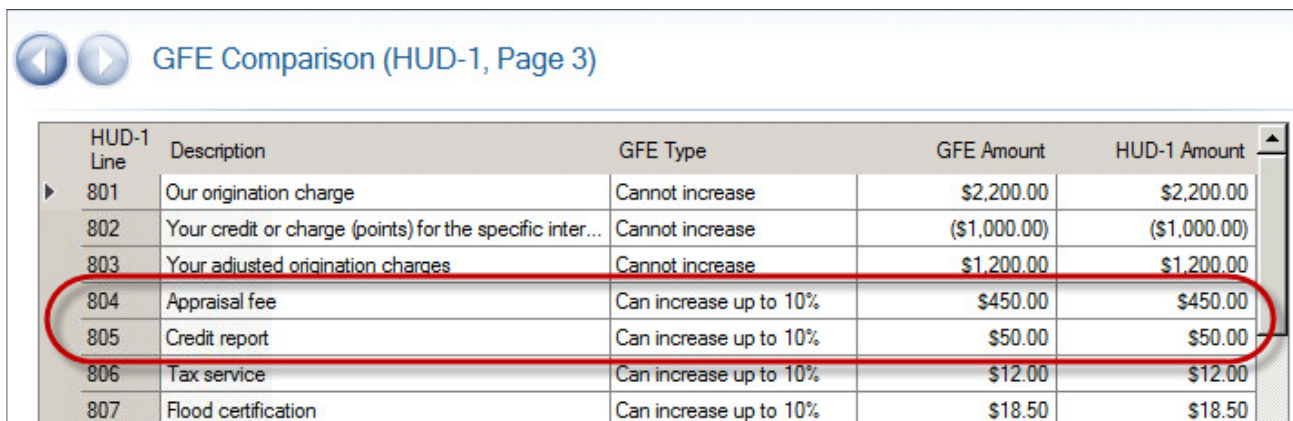
3 **4**

The POC item displays as **P.O.C.\$35.00(B)*** in the **Re** field and the balance to be paid at closing remains in the **Borrower** column.



Description	Re	Disclosure	Borrower	HUD-1 To Code	HUD-1 To Name
801 Our origination charge		\$2,200.00		L	First Ever Savings an...
802 Your credit or charge (points) for the specific interest...		(\$1,000.00)		L	First Ever Savings an...
803 Your adjusted origination charges			\$1,200.00	L	.
804 Appraisal fee	P.O.C.\$450.00(B)*		\$0.00	L	First Ever Savings an...
805 Credit report	P.O.C.\$35.00(B)*		\$15.00	L	First Ever Savings an...
806 Tax service			\$12.00	L	First Ever Savings an...
807 Flood certification			\$18.50	L	First Ever Savings an...

The POC items properly display on the **GFE Comparison (HUD-1, Page 3)**:



GFE Comparison (HUD-1, Page 3)

HUD-1 Line	Description	GFE Type	GFE Amount	HUD-1 Amount
801	Our origination charge	Cannot increase	\$2,200.00	\$2,200.00
802	Your credit or charge (points) for the specific inter...	Cannot increase	(\$1,000.00)	(\$1,000.00)
803	Your adjusted origination charges	Cannot increase	\$1,200.00	\$1,200.00
804	Appraisal fee	Can increase up to 10%	\$450.00	\$450.00
805	Credit report	Can increase up to 10%	\$50.00	\$50.00
806	Tax service	Can increase up to 10%	\$12.00	\$12.00
807	Flood certification	Can increase up to 10%	\$18.50	\$18.50

Entering and Splitting POC Charges on the HUD-1

NOTE: POC item(s) are not properly displayed on the **GFE Comparison (HUD-1, Page 3)** if manually entered in the **Re** field.

Red text indicates manually entered POC information in the **Re**, **Borrower** and **HUD-1 To Name** fields.

Description	Re	Disclosure	Borrower	HUD-1 To Code	HUD-1 To Name
801 Our origination charge		\$2,200.00		L	First Ever Savings an...
802 Your credit or charge (points) for the specific interes...		(\$1,000.00)		L	First Ever Savings an...
803 Your adjusted origination charges			\$1,200.00	L	
804 Appraisal fee	POC \$450 by Borrower				First Ever Savings an...
805 Credit report	POC \$35 by Borrower		\$15.00	L	First Ever Savings an...
806 Tax service			\$12.00	L	First Ever Savings an...
807 Flood certification			\$18.50	L	First Ever Savings an...

These entries appear incorrectly on the **GFE Comparison, (HUD-1, Page 3)**.

◀ ▶ GFE Comparison (HUD-1, Page 3)

HUD-1 Line	Description	GFE Type	GFE Amount	HUD-1 Amount
801	Our origination charge	Cannot increase	\$2,200.00	\$2,200.00
802	Your credit or charge (points) for the specific inter...	Cannot increase	(\$1,000.00)	(\$1,000.00)
803	Your adjusted origination charges	Cannot increase	\$1,200.00	\$1,200.00
805	Credit report	Can increase up to 10%	\$15.00	\$15.00
806	Tax service	Can increase up to 10%	\$12.00	\$12.00
807	Flood certification	Can increase up to 10%	\$18.50	\$18.50
901	Daily interest charges	Can change		
903	Homeowner's insurance	Can change		

NOTE: Appraisal fee is missing.