

## AIM+ Lender Connect Collaboration - Agents

### Overview

When working in files that were originated via RealEC/Closing Insight, the Lender will send over a Closing product with Event Code 431 - Closing Instructions. Below provides the steps involved when receiving an Event 431 from the Lender

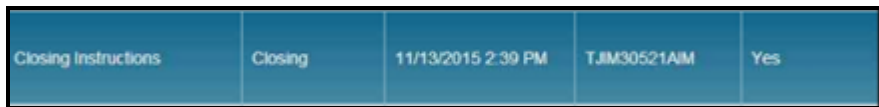
**NOTE:** Refer to the *Using AIM+ > Lender Connect* section of the AIM+ Online Help file for more information.

### Steps

1. Open the referenced file in AIM+.
2. Select the **Lender Connect** Data Entry Group.



3. Select the **Closing Instructions** event.



4. Click on **Download Document** to download the Closing Instructions received from the Lender.



**NOTE:** The documents should be in PDF format.

5. View the document once the download is complete.
6. Once document is open, click the **Save** icon to save this .PDF document.



7. Once the document has been saved, click the "X" to close.



8. Once you have previewed and saved the Lenders Closing Instructions, perform a **Compare and Update**.



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- Compare the data from the Lenders Closing Instructions and what is reflected in the AIM+ file (file information, property address parties, and closing figures).

Name	AIM Value	Lender Value	Import
Date Issued			<input type="checkbox"/>
Closing Date		8/17/2015	<input type="checkbox"/>
Disbursement Date		8/21/2015	<input type="checkbox"/>
Settlement Agent		Zeta Title	<input type="checkbox"/>
File Number	1115-305	13-3456	<input type="checkbox"/>
Property	90210 Walker Blvd Houston, TX 77008	123 Anywhere Street Fort Gaines, GA 30801	<input type="checkbox"/>
Sale Price			<input type="checkbox"/>
Borrower	TESTPOSD TESTABUD	Michael Jones and Mary Stone 123 Anywhere StreetFort Gaines, GA 30801	<input type="checkbox"/>
Order			<input type="checkbox"/>

### Importing Fees

Below provides the steps involved when importing the Lender's information in AIM+ Lender Connect to the Closing Disclosure.

#### Steps

- Select the fees to import individually.

Fee Name	Borrower At Closing	Borrower Before Closing	Seller At Closing	Seller Before Closing	Paid By Other
AIM Value	AIM Value	AIM Value	AIM Value	AIM Value	AIM Value
Lender Value	Lender Value	Lender Value	Lender Value	Lender Value	Lender Value
Application Fee	350.00				
Import	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AIM Value	AIM Value	AIM Value	AIM Value	AIM Value	AIM Value
Lender Value	Lender Value	Lender Value	Lender Value	Lender Value	Lender Value
Origination Fee	400.00				
Import	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AIM Value	AIM Value	AIM Value	AIM Value	AIM Value	AIM Value
Lender Value	Lender Value	Lender Value	Lender Value	Lender Value	Lender Value
Underwriting Fee	500.00				
Import	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Or you can Select All fees to import.



- Click **Save**.

**NOTE:** The **Save** button will remain pressed down until saving is complete. If the **Save** button is clicked more than once the fees will import each time.

- Select the fees to import individually.

Fee Name	Borrower At Closing	Borrower Before Closing	Seller At Closing	Seller Before Closing	Paid By Other
AIM Value	AIM Value	AIM Value	AIM Value	AIM Value	AIM Value
Lender Value	Lender Value	Lender Value	Lender Value	Lender Value	Lender Value
Application Fee	350.00				
Import	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AIM Value	AIM Value	AIM Value	AIM Value	AIM Value	AIM Value
Lender Value	Lender Value	Lender Value	Lender Value	Lender Value	Lender Value
Origination Fee	400.00				
Import	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AIM Value	AIM Value	AIM Value	AIM Value	AIM Value	AIM Value
Lender Value	Lender Value	Lender Value	Lender Value	Lender Value	Lender Value
Underwriting Fee	500.00				
Import	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Click **OK** when update is completed.

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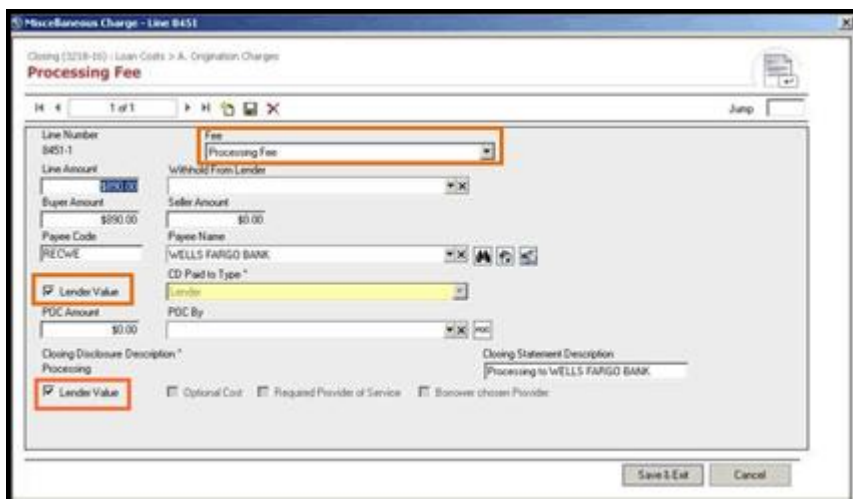
- Review the imported fees to verify all charges were imported. If charges are missing they will need to be manually added in the Closing Disclosure data entry screen.

A. Origination Charges		Add
\$250.00	Application Fee to Wells Fargo	
\$450.00	Origination Fee to Wells Fargo	
\$500.00	Underwriting Fee to Wells Fargo	
B. Did Not Shop For - Loan Charges		Add
	Credit Report Fee to Wells Fargo	POCB \$30.00
\$20.00	Flood Certification Fee to Wells Fargo	
\$45.00	Property Tax Status Research Fee to Wells Fargo	

**NOTE:** In order to see the fees that were just imported, exit the file then open and navigate back to the Closing Disclosure data entry screen.

### Reviewing Imported Fee Details Data

If the fee was sent from the lender via Closing Insight and selected to be imported, the following will default in the Fee Details window:



- The **Fee Name** selection will populate with the lender designated fee type.
- The **CD Paid to Type** selection will populate with the lender designated party type. If you need to change the selection, deselect the **Lender Value** checkbox to the left of the field.

**NOTE:** If the fee is manually added, by default, Third Party Provider will be selected if not provided by the lender via Closing Insight. Make the appropriate selection and if unsure, contact your lender.

- The **Optional Fee Type** selections will populate based off the lender data sent via Closing Insight. If you need to change the selection, deselect the **Lender Value** checkbox to the left of the field.

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## Reviewing Imported Closing Disclosure: Loan Terms Data

When working in the Loan Terms tab, the Period field in the Principal & Interest section will populate with the lender information and cannot be edited.

## Reviewing Imported Closing Disclosure: Cash to Close Data

When working in the **Calculating Cash to Close** tab of the *Closing Disclosure Details* window, if the file was sent from the lender via Closing Insight, you can select the **Lender Value** check box to populate the Final Closing Costs Financed field with the imported lender data.

### Purchase Close Disclosure

Item	Loan Estimate	Final	Did this change?
Total Closing Costs (L)	\$1,700.00	\$1,700.00	# Yes # No
Closing Costs Paid Before Closing	\$0.00	\$0.00	# Yes # No
Unkempt Costs Financed (Paid from your Loan Amount)	\$0.00	\$0.00	# Yes # No
Down Payment / Funds from Borrower	\$4,000.00	\$4,000.00	# Yes # No
Deposit	\$0.00	\$0.00	# Yes # No
Funds for Borrower	\$0.00	\$0.00	# Yes # No
Seller Credits	\$0.00	\$0.00	# Yes # No
Adjustments and Other Credits	\$0.00	\$0.00	# Yes # No
<b>Cash to Close</b>	<b>\$16,102.00</b>	<b>\$16,636.74</b>	

### Refinance Closing Disclosure

Item	Loan Estimate	Final	Did this change?
Loan Amount	\$15,000.00	\$15,000.00	# Yes # No
Total Closing Costs (L)	\$1,000.00	\$1,000.00	# Yes # No
Closing Costs Paid Before Closing	\$0.00	\$0.00	# Yes # No
Total Points and Payments (P)	\$0.00	\$0.00	# Yes # No
<b>Cash to Close</b>	<b>\$12,400.00</b>	<b>\$8.00</b>	

## Steps

4. Preview the Closing Disclosure.

Document Name	Submission
Closing Disclosure	No Submission
Seller's Closing Disclosure	No Submission
ALTA Borrower/Buyer's Settlement Statement	No Submission
ALTA Seller's Settlement Statement	No Submission
ALTA Combined Settlement Statement	No Submission
TERRIS Worksheet	No Submission
Policy Premium Report	No Submission
Disclosures Worksheet	No Submission

**NOTE:** In order to complete the Import process, the Closing Disclosure must be previewed.

## Send the Closing Disclosure to Lender

Once the fees have been imported and the Closing Disclosure has been previewed, follow the steps below to send the Closing Disclosure to the Lender via Closing Insight.

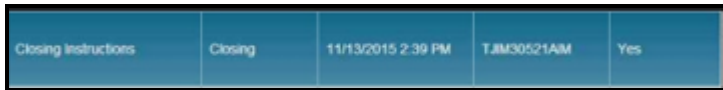
## Steps

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1. Select the **Lender Connect Data Entry Group** within the file.



2. Select **Closing Instructions** and then select **Send Initial Closing Statement Draft (406)**.



3. The **CI – Send Initial Closing Statement Draft (406)** window will display. Initiate the delivery of the draft closing statement to Lender by clicking **Validate**.



File Number: 3243-18 Transaction ID: 1347929-0724377  
 Company: AIM Company  
 Address: 1500 Smith Street City: State Zip Houston TX  
 Loan Number: LMT\_044\_02  
 Date Created: 2/10/2016

Agency: 1234567

ProductList

Product

Event

EventCode	EventDate	DocuDate
406	22/10/2015 22:41:27	

DocumentList

Document

Description	DocDate	DocVersion
CLSTMT		

Doc Status:  Filename:

4. Review items listed in the **Hard Stops** and **Flags** sections (if any).

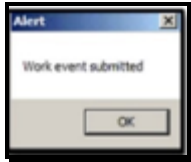
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- a. If corrections are needed, click **Close**; make the noted changes in the **Closing Data Entry Group**, and then repeat **Compare and Update** function.
- b. If no corrections are needed, verify the **Agent ID** and click **Submit**.

NOTE: The **Submit** button is located at the bottom of the screen. If **Submit** is not selected, the Closing Disclosure will **not** be delivered to the Lender.

5. When the **Event Code 406** is submitted, click **OK**.



## Submit Closing Statement in Closing insight

### Steps

1. Click on the **Lender Connect** icon from the toolbar.



2. Enter the file number in the **Search By File Number** field.
3. Select the **431 – Closing Instructions** event.

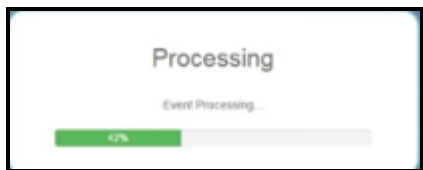
1...	1115-305	431	Closing Instructions	11/13/2015 2:39 PM	9... W... B...	TJM30521AJM	Yes
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4. Launch Closing Insight Portal.

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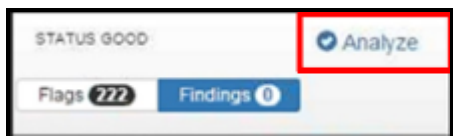
5. Enter your username and password to log into to the Closing Insight portal.
6. Once logged in, the event will be processed.



7. File information is shown in the *Closing Disclosure* screen.



8. Click **Analyze** to review Flags and Findings.



9. **Flags** and **Findings** buttons display the amount that need to be corrected.



**NOTE:** Findings are a higher priority than Flags.

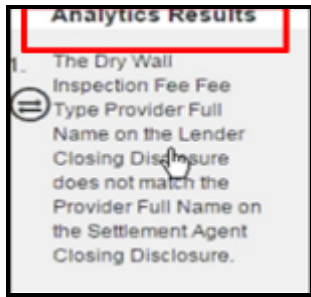
10. Click on **Flags**.



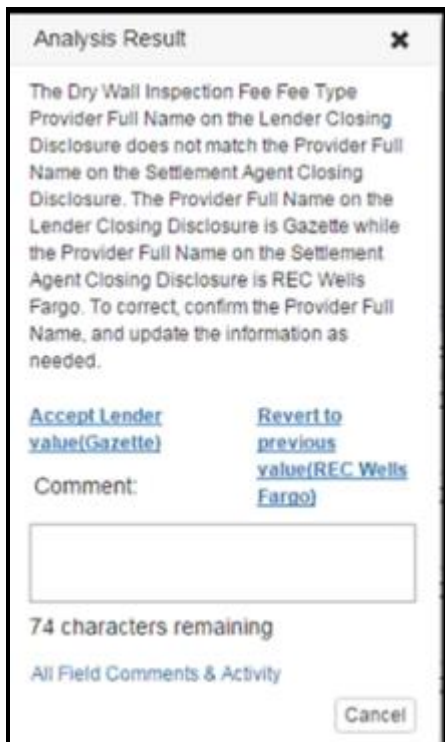
**NOTE:** There should be some flags if the Lender values are *wrong*.

11. Once the results display issues to be resolved, click on **Analytics Result**.

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12. The **Analysis Result** displays after you click on **Analytics Result**.



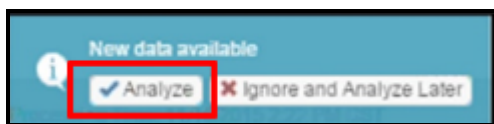
**NOTE:** When importing fees from the Lender it will override any data that may have been entered in AIM+. If **Revert to previous value** is selected, this will reverse what was previously was imported.

13. Go through all Flags and accept **or** revert accordingly. The Flag count will decrease once Flags are addressed.



**NOTE:** By accepting or reverting, this action is changing the fee descriptions and payees. If there are fees and/or amounts that need to be changed, go back to the Closing Disclosure data entry screen in AIM+ and update the fees accordingly.

14. Once accepted or reverted, Click **Analyze**.



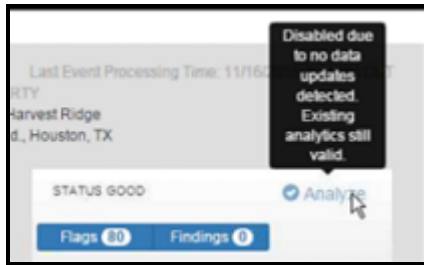


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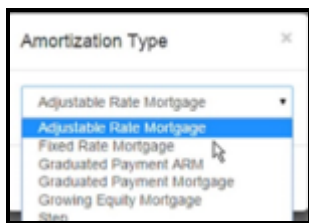
15. A message will display once the analysis is complete.



16. Once the analysis is complete, the **Analyze** button is disabled.



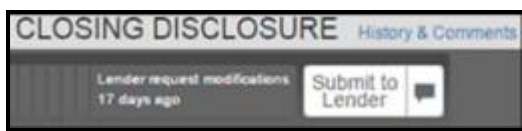
17. Select the icon to the right of the item title, this will provide variables to select.



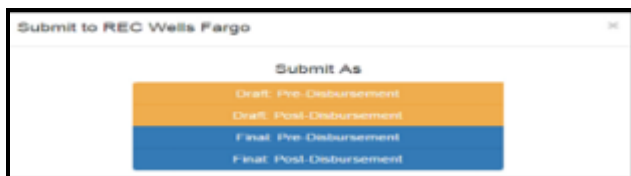
18. Select **Analyze**.



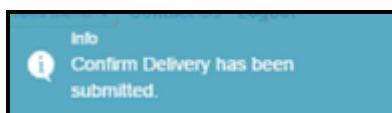
19. Once complete, click **Submit to Lender**.



20. Select **Submit As a Draft: Pre-Disbursement**.



21. Once submitted, a confirmation message displays.



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**NOTE:** If the Lender has modifications, an Event 432 will be received from the Lender.

22. Select **Event 432** in the **Lender Connect** Data Entry Group.

1917	432	Closing Statement Modifications Requested	10/27/2015 1:17 PM	R	DEPSUB	Yes
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23. Click **View** to review modifications received from the Lender.



24. Follow the same steps as referenced above for an Event 432 (Modified Closing Statement Requested).

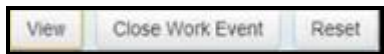
### When Event 435 is Received

#### Steps

1. Select Event 435 (Final Closing Disclosure from the Lender).

1115-257	435	Closing Statement Delivered by Provider v2	Closing	11/12/2015 4:06 PM	R	996545466	Yes
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2. Click **View**



3. Download or Send the final to SureClose.

Description	DocDate	DocVersion
Closing Disclosure	2015/06/15 09:29:06	1.0
DocStatus	FileName	DocType
FINAL	rad7FC78.pdf	ClosingDisclosure

### When Event 760 is Received

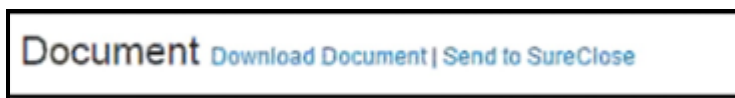
#### Steps

1. Select Event 760.

1785	760	Document Package Delivered by Lender	Closing	09/11/2015 3:28 PM	436	123456	Yes
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2. Select **View**.

3. Click **Download Document** or **Send to SureClose**.



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**NOTE:** The file will need to be already created in SureClose for the “Send to SureClose” function to be effective.

### Sample Notification of an email

**From:** [CFPBExceptionNotificationService@stewart.com](mailto:CFPBExceptionNotificationService@stewart.com)  
[\[mailto:CFPBExceptionNotificationService@stewart.com\]](mailto:CFPBExceptionNotificationService@stewart.com)  
**Sent:** Tuesday, November 10, 2015 12:30 PM  
**To:** [AGENT DEFAULT EMAIL]  
**Subject:** Alert: Event Closing 100 has been received for loan 0425260791

AIM+ Lender Connect has been updated with a new event from your Lender on the above referenced order. Please access Lender Connect to view the event details.

For each event that comes in from the lender there will be an automated email sent from the system to notify the user to check the file for changes. The subject line include the type of event and product - example above – CLOSING is the product and 100 is the event received.

You can now search for the lender loan number in AIM+

Find the order and go to the Lender Connect screen to view the updates.