

GUARANTEED RATE AFFINITY'S CD XCHANGE

CD Xchange is a proactive collaboration solution for preparing the Closing disclosure.
Get started here: <https://cdxchange.grarate.com>.



REGISTER AND SIGN INTO YOUR ACCOUNT

Sign In Register Why?

Email:

Password:

min. 6 Characters

Re-Enter Password:

Sign Up

Close Lost Password

Register with your email address and select a password

NOTE: The email address you register with will be used to identify loans assigned to you

For optimal performance use Internet Explorer 9+ or Google Chrome

Sign in with your email and password that you registered with

NOTE: Use the Lost Password if you forgot your password



Internet Explorer 9+ Google Chrome

Sign In Register Why?

Username or Email:

Password:

Sign In

Close Lost Password



NAVIGATING THE DASHBOARD

Click the dashboard to view all loans assigned to you

Click Help for FAQs and additional resources

Use the search feature to find loans by GRA loan number



View all loans that are assigned to you, along with additional information:

- ▶ **Loan #:** Guaranteed Rate Affinity Loan number
- ▶ **Borrower(s):** Main borrower's last name
- ▶ **Purpose:** Loan purpose
- ▶ **Est. Closing Date:** Estimated closing/signing date
- ▶ **Status:** Current fee collaboration status
- ▶ **Updated:** Most recent update: Date and time
- ▶ **By:** Who made the last update

Select the blue link to open any loan

Use the sort arrows to arrange loans based on that category

Loan #	Borrower	Purpose	Est. Closing	Status	Updated (local)	By	LO
151395225	Secher	Refinance	2015-12-10	Submit to Agent	2015-12-07 12:25 pm	encompass	Joanne Rogers
151344439	Kirilichin	Purchase	2015-12-10	Submit to Lender - Agent Approved	2015-12-04 10:45 am	encompass	Fred Burt
151381816	PEARSON	Refinance	2015-12-10	Submit to Lender - Agent Approved	2015-12-04 6:17 pm	encompass	Michael Gambatese
151389647	Huff	Refinance	2015-12-10	Submit to Lender - Agent Approved	2015-12-05 7:37 pm	encompass	Andrew Warrick

Color code for rows: Unchanged for 24 hrs Unchanged for 48 hrs Unchanged for 72 hrs



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NAVIGATING THE SETTLEMENT AGENT CHARGES WORKSHEET

View loan details such as:

- ▶ Closing Information
- ▶ Transaction information
- ▶ Loan information

Displays when the loan was last updated in CD Xchange

Closing Information		Transaction Information		Loan Information	
Est. Closing Date	2/20/2017	Borrower	John Homeowner	Loan Term	30
Disbursement Date	2/20/2017	Seller		Purpose	Purchase
Settlement Agent	Title Resource Group	Loan Officer	John Sample	Product	Fixed Rate
File #		Lender	Guaranteed Rate Affinity, LLC	Loan Type	Conventional
Property	4721 N MALDEN ST	GR Loan Number	171799675	Loan Amount	\$273,600.00
Chicago	IL 60640	Property Type	Detached	Govt Case ID	
County	Cook				
Sales Price	\$342,000.00				

Each charges sections

Enter the: ▶ Payee ▶ Amount paid by each party: Borrower, Seller or Other

- ▶ Total will calculate based on the amounts entered for each line

Division of Commissions		Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	To				
Real Estate Commission	ABC Agent	\$2,000.00			\$2,000.00
Real Estate Commission	XYZ Agent		\$5,000.00		\$5,000.00
Real Estate Commission					\$0.00

Title Charges		Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	To				
Settlement Fee	Title Resource Group	\$1,200.00			\$1,200.00

- Abstract or Title Search Fee
- Administration Fee
- Archival Fee
- Assignment Fee
- Attendance/Pickup Fee
- Attorney's Fees
- Bankruptcy Search
- CEMA Fee
- Chain of Title

Add New Fee

Add New Fee button: Click this button to add a fee into each section. A drop down box will provide a list of available fees for that section.

NOTE: If a fee is not in the drop down box use the notes section to communicate to GRA the fee, description, amount, payee, and paid by

Adjustments		Borrower	Seller
Description			
Sale price of any personal property included in Sale			
Adjustments for items Paid by Seller in Advance			
City/Town Taxes	to		
County Taxes	08/12/2015 to 08/14/2015		
Assessments			
L. Paid Already by or on Behalf of			
Deposit			
Existing Loan(s) Assumed or Taken Subject to			
N. Due from Seller at Closing			
Access Deposit			
Existing Loan(s) Assumed or Taken Subject to			
Yoff of First Mortgage			
Yoff of Second Mortgage			
Borrower			Seller



GUARANTEED RATE AFFINITY'S CD XCHANGE

Contact Information Section

This section displays the contact on the loan file as required on the Closing Disclosure:

- ▶ Lender
- ▶ Buyer's Real Estate Broker*
- ▶ Seller's Real Estate Broker*
- ▶ Settlement Agent*

Contact Information				
	Lender	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	<i>Guaranteed Rate Affinity, LLC</i>	Coldwell Banker	Coldwell Banker	Title Resource Group
Address	<i>1880 W. Larchmont Avenue Chicago, IL 60613</i>	1234 Main Street Chicago, IL 60654	1234 Main Street Chicago, IL 60654	2700 S River Rd Des Plaines, IL 60018
NMLS ID	<i>1598647</i>	11111111	11111111	123456
State License ID	<i>MB.0005932</i>	IL2222222	IL2222222	IL987654
Contact	<i>John Sample</i>	Mary Jane Smith	Mary Jane Smith	Brian Smith
Contact NMLS ID	<i>12345</i>	3333333	3333333	7777777
Contact State License ID	<i>123456</i>	IL5555	IL5555	IL7878
Email	<i>apptest@grarate.com</i>	MJS@coldwellbanker.com	MJS@coldwellbanker.com	brian.smith@yop.com
Phone	<i>7735551212</i>	312-555-1212	312-5551212	847-813-4340

*Update/complete information in this section, by typing into the field. Fields in *italics* cannot be updated.

USING THE NOTES AND STATUS SECTION

Use the Notes:

- ▶ To communicate any questions or comments
- ▶ Review all communication during the collaboration process

Update the **Status** to indicate the progress of the loan

Statuses:

- ▶ **Submit to Agent:** Loan is with the Settlement Agent for fee entry
- ▶ **Submit to Lender – Agent Approved:** All fees are approved by the Settlement Agent
- ▶ **Lender Approved:** Loan is locked for fee editing and Closing Disclosure will be issued

Notes
2015-08-07 18:34:30 Just pulled the loan into Trident
daffy.duck v1

Comments/Questions... Add Note

Show differences to previous version with a green background. Hover for previous value.

Status: [Dropdown] Save Undo

Document Version: 3 [Dropdown]

Make Current

View previous versions
Even make an older version the current version if changes were made in error

was: <empty>
\$675.00

Quickly view changes from the previous version by clicking this box
Hovering over any green indicated section will show the previous entry

Before exiting a loan review all changes, update the status and click save to notify all parties that updates have been made



EMAIL NOTIFICATIONS

You will be notified that you have been added to a loan for collaboration



You have been invited to collaborate on the Closing Disclosure for John Homeowner loan for loan #171799675 closing on 12/15/2017. To ensure that Guaranteed Rate Affinity, LLC is able to deliver the Closing Disclosure to you and the borrower(s) in the required timeline, please login as soon as possible to provide the applicable settlement charges associated with this loan. First time CD Xchange users will need to register for an account. Should you have questions, visit our [help center](#) or email us at CDDesk@grarate.com. Thank you and we look forward to working with you.

[Click here to access CD Xchange](#)

You will be notified once fee collaboration is completed



You are involved with the CD collaboration for the John Homeowner loan for loan #171799675 closing on 12/15/2017 within Guaranteed Rate Affinity, LLC's CD Xchange. There has recently been a change by John.Sample@grarate.com to the document. To ensure that Guaranteed Rate Affinity, LLC is able to deliver the Closing Disclosure to you and the borrower(s) in the required timeline, please login as soon as possible to view, or update, any charges associated with this loan. Should you have questions, visit our [help center](#) or email us at CDDesk@grarate.com. Thank you and we look forward to continued collaboration with you.

[Click here to access CD Xchange](#)

Questions? Contact the CDDesk@grarate.com