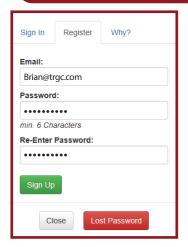


GUARANTEED RATE AFFINITY'S CD XCHANGE

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



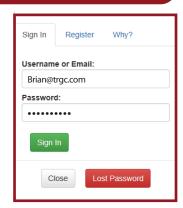
Register with your email address and select a password

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



NAVIGATING THE DASHBOARD



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

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



GUARANTEED RATE AFFINITY'S CD XCHANGE



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	
Disbursment Date	2/20/2017			Purpose	Purchase	
Settlement Agent	Title Resource Group	Seller		Product	Fixed Rate	
File #		Loan Officer	John Sample	Loan Type	Conventional	
Property	4721 N MALDEN ST		Lender	GR Loan Number	171799675	
Chicago	IL 60640	Guaranteed Rate Affinity, LLC		Loan Amount	\$273,600.	
County	Cook			Property Type	Detached	
Sales Price	\$342,000.0	ס		Govt Case ID		

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

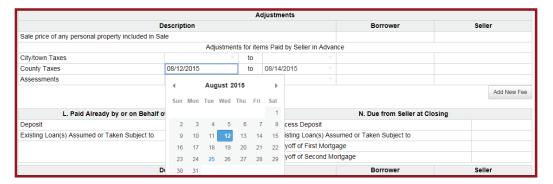
Divisi	on of Commissions	Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	То				
Real Estate Commission	ABC Agent	\$2,000.00			\$2,000.00
Real Estate Commission	XYZ Agent		\$5,000.00)	\$5,000.00
Real Estate Commission					\$0.00
3	Title Charges	Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	То				
Settlement Fee	Title Resource Group	\$1,200.00			\$1,200.00

Abstract or Title Search Fee
Administration Fee
Archival Fee
Arssignment 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





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	Guaranteed Rate Affinity, LLC	Coldwell Banker	Coldwell Banker	Title Resource Group		
Address	1880 W. Larchmont Avenue	1234 Main Street	1234 Main Street	2700 S River Rd		
	Chicago, IL 60613	Chicago, IL 60654	Chicago, IL 60654	Des Plaines, IL 60018		
NMLS ID	1598647	1111111	111111111	123456		
State License ID	MB.0005932	IL2222222	IL2222222	IL987654		
Contact	John Sample	Mary Jane Smith	Mary Jane Smith	Brian Smith		
Contact NMLS ID	12345	3333333	33333333	7777777		
Contact State License ID	123456	IL5555	IL5555	IL7878		
Email	apptest@grarate.com	MJS@coldwellbanker.com	MJS@coldwellbanker.com	brian.smith@yop.com		
Phone	7735551212	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

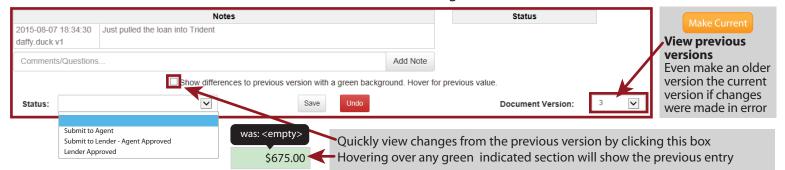
Use the Notes:

- ▶ 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



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

guaranteedRate



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