

Encompass[®] Quick Reference Guide

Fee Details Window

On the 2015 Itemization input form, click the **Fee Details** icon to the left of a fee to open the Fee Details window. Use the window to enter or edit detailed information about the fee. Data entered in the pop-up window is used to update the fee information on the 2015 Itemization form.

Header
The header section includes fee information as shown on the 2015 Itemization, including the portions paid by the borrower and seller.

Total Fee Amount
The Total Fee Amount fields are calculated and not editable. The dollar amount is the total of the Borrower and Seller fields in the header. The percentage is the dollar amount divided by the loan amount, and then multiplied by 100.

Last Disclosed
The fee listed on the most recently disclosed Loan Estimate or Closing Disclosure that has not been excluded from the Disclosure Tracking timeline.

Amount Paid By
The Amount Paid By section provides a detailed breakdown of the entities paying the fee (Borrower, Seller, Broker, Lender, and Other), the amount paid by each entity, and columns listing the portion of the payment that falls into different payment categories (Financed, PTC, PAC, and POC).

Page 2 of this guide provides detailed descriptions of each field and the way changes to the field amounts flow between the fields.

Paid To
Paid to Name – Name of the entity receiving the fee. Click the **Address Book** icon to select a recipient from your business contacts.
Paid to Type - The category of the entity to whom the fee is paid.

Disclosure Section
The section of the Loan Estimate and Closing Disclosure where the fee is populated. Entries for the Loan Estimate Section and closing Disclosure Section do not display when a fee is not populated to the disclosure.

Check Boxes

The lower-left section displays three basic check boxes:

- **Impacts APR** - The borrower-paid portion of the fee affects the APR.
- **Seller Credit** - All or part of the fee is a seller credit. This check box is not editable and is selected by default when an amount is entered in the Seller PAC or Seller POC field.
- **Seller Obligated** - If this check box is selected, the **Seller Credit** check box is cleared and the Seller Obligated amount field displays the total of the Seller POC and Seller PAC fields. Click the **Lock** icon to edit the amount. If the amount in the Seller Obligated field is less than the total of the Seller PAC plus the Seller POC, both the **Seller Obligated** and **Seller Credit** check boxes are selected. If the **Seller Obligated** check box is then cleared, the amount field clears and the **Seller Credit** check box is selected.

Some fees also have check boxes to indicate whether:

- A borrower can or did shop for a third-party supplier for the service. (1)
- A fee is classified as property taxes, homeowner's insurance, or other. (2)
- A fee is escrowed. (3)
- A fee is collected after consummation. (4)

1 Borrower can shop for
 Borrower did shop for

2 Property Taxes
 Homeowner's Insurance
 Other

3 Escrowed

4 Fee collected post consummation

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The Amount Paid By section provides a detailed breakdown of entities paying the fee (Borrower, Seller, Broker, Lender, and Other), the amount paid by each entity, and columns listing portions of the payment that fall into different payment categories (Financed, PTC, PAC, and POC). The image below shows the Fee Details window when amounts are first entered in Borrower and Seller columns on the 2015 Itemization. Some fields are editable. Others are not editable, but are calculated or populated from other fields. Changes in one field can cause recalculations in other fields.

Amounts Copied from the 2015 Itemization – A value entered in the Borrower column on the 2015 Itemization displays on the Fee Details window in the Borrower field in the header, Borrower PTC, Borrower PAC, Borrower Amount Paid, and Sec 32 Points and Fees (if applicable). Changes in the Borrower column on the 2015 Itemization are also made on the Fee Details window in the Borrower field in the header and the Borrower PTC field. A value entered in the Seller column on the 2015 Itemization displays on the Fee Details window in the Seller field in the header, Seller PAC, and Seller Amount Paid. Changes in the Seller column on the 2015 Itemization are also made on the Fee Details window in the Seller field in the header and the Seller PAC field.

Amount Paid by Borrower

Borrower Financed - Portion paid from the loan funds at closing. Changes to the Borrower Financed field amount result in the Borrower PTC field amount being adjusted by the opposite amount to keep the Total Fee Amount the same.

Borrower PTC - Portion paid from the borrower's own funds as part of the closing process: a non-editable field calculated by taking the Total Fee Amount and subtracting the amounts in the Borrower Financed, Borrower POC, Seller Amount Paid, and Total Paid By B/L/O fields.

Borrower PAC - Portion paid at closing by the borrower: a non-editable field calculated by adding the Borrower Financed and Borrower PTC amounts.

Borrower POC - Portion paid outside closing by the borrower, for example, an appraisal fee. Changes to the Borrower POC field result in the Borrower PTC field amount being adjusted by the opposite amount to keep the Total Fee Amount the same.

Borrower Amount Paid - The total amount paid by the borrower: a non-editable field calculated by adding the Borrower PAC and Borrower POC amounts.

	Financed	PTC	PAC	POC	Amount Paid
Borrower	100.00	100.00			100.00
Seller			50.00		50.00
Broker					
Lender					
Other					
Total Paid By B / L / O					

Amount Paid by Seller

Seller PAC - Portion paid at closing by the seller: a non-editable field calculated by taking the Seller amount in the header section and subtracting the Seller POC amount.

Seller POC - Portion paid outside closing by the seller. If the Seller amount in the header is blank or 0, the Seller POC field is not editable. Changes to the Seller POC field result in the Seller PAC field amount being adjusted by the opposite amount to keep the Total Fee Amount the same.

Seller Amount Paid - Total amount paid by seller: a non-editable field calculated by adding the Seller PAC amount and the Seller POC amount. The Seller Amount Paid and the Seller field in the header always display the same amounts.

Amount Paid by Broker, Lender, Other

The amounts paid by the broker, lender, and other are included in the Borrower amount in the header.

Broker PAC - Portion paid at closing by the broker. Changes to the field result in the Borrower PTC field being adjusted by the opposite amount to keep the Total Fee Amount the same.

Broker POC - Portion paid outside closing by the broker. Changes to the field result in the Borrower PTC field amount being adjusted by the opposite amount to keep the Total Fee Amount the same.

Broker Amount Paid - Total amount paid by the broker: a non-editable field calculated by adding the Broker PAC amount plus the Broker POC amount.

Lender PAC - Portion paid at closing by the lender. Changes to the field result in the Borrower PTC field being adjusted by the opposite amount to keep the Total Fee Amount the same.

Lender POC - Portion paid outside closing by the lender. Changes to the field result in the Borrower PTC field being adjusted by the opposite amount to keep the Total Fee Amount the same.

Lender Amount Paid - Total amount paid by the lender: a non-editable field calculated by adding the Lender PAC amount plus the Lender POC amount.

Other PAC - Portion paid at closing by someone other than the borrower, seller, broker, or lender. Changes to the field result in the Borrower PTC field amount being adjusted by the opposite amount to keep the Total Fee Amount the same.

Other POC - Portion paid outside closing by someone other than the borrower, seller, broker, or lender. Changes to the field result in the Borrower PTC field amount being adjusted by the opposite amount to keep the Total Fee Amount the same.

Other Amount Paid - Total amount paid by someone other than the borrower, seller, broker, or lender: a non-editable field calculated by adding the Other PAC amount plus the Other POC amount.

Total Paid By B/L/O - Total portion paid by the Broker, Lender, and Other: a non-editable field calculated by adding the Broker Amount Paid, the Lender Amount Paid, and the Other Amount Paid.

Sec 32 Points and Fees - The portion of the fee classified as Section 32 points and fees. This is a locked field that includes fees paid by the Lender to the Broker and specific types of fees paid by the Seller to the Lender, Broker, or Affiliate. Click the **Lock** icon to manually edit the amount.

Total Fee Amount - Total of the Amount Paid entries for Borrower, Seller, Broker, Lender, and Other: a non-editable field calculated by adding the Borrower and Seller amount fields from the header section. This field also displays directly below the header section.