

PRELIMINARY DOCUMENTS INSTRUCTIONS

Technical Requirements for Settlement Agent & Creditor/Loan Originator

- Internet Connectivity
- Internet Browser – Microsoft Internet Explorer (IE10 or greater), Safari, Google Chrome and Firefox. **Using another version of IE or another web browser may impede application functionality and your ability to access your loan documents.**
- Adobe Reader (if using Internet Explorer Browser)
- Technical [Support-esupport@digitaldeliveryinc.com](mailto:support-esupport@digitaldeliveryinc.com) or 877-834-4482

IMPORTANT

The Creditor/Loan Originator cannot prepare the final loan documents without the Settlement Agent's final closing fees for the Borrower & Seller. If the final fee documentation is split i.e. Closing Disclosure for the Borrower and Seller Closing Disclosure for the Seller, then both Borrower and Seller documentation must be uploaded.

Settlement Agent Instructions

These instructions are being provided to you to review watermarked preliminary loan documents from your Creditor/Loan Originator with the creditor final fees.

To Begin:

1. On the email, select "[View Borrower Documents](#)" or "[View Seller Documents](#)" (if applicable)
2. To determine accurate recording cost, review the Preliminary Closing Documents for both borrower and seller loan documents.
3. Review the Supplemental Closing Instructions
4. Prepare final fees for either the Closing Disclosure or HUD-1 Settlement Statement
5. Return final fee documentation to the appropriate party for approval.

Creditor/Loan Originator

The preliminary loan documents and request for final fees have been delivered to the Settlement Agent. The Settlement Agent will review your watermarked preliminary documents including your preliminary closing disclosure with your final fees, supplemental & master closing instructions.

To Begin:

1. An email notification will be sent to all parties (Funder & Settlement Agent) when the final fees on the Closing Disclosure or HUD-1 Settlement Statement have been approved.
2. After Closing Disclosure or HUD-1 Settlement Statement has been approved, then final closing documents will be ready for the borrower/seller to review, agree and execute. The Closing Disclosure will require 7 days to be delivered to the Borrower (including the mail box rule) or 4 days to be delivered if the Borrower econsented to sign the Closing Disclosure electronically.
3. Once closing documents are released, any changes to the Closing Disclosure will cause an additional \$75.00 redraw fee to the Creditor
4. For electronic closings, the Creditor/Loan Originator must confirm approval for final fees
5. The notary for this loan transaction will print the final closing documents.