

**Presumed Received** – This date auto-populates when the CD is sent to the borrower and defaults to three (3) days after the CD is delivered. This is **not** the date the borrower signs the CD. It represents the date we can presume the borrower received the CD and is the date the three-day waiting period begins.

The screenshot shows the Disclosure Tracking Tool interface. The main window displays a loan application with various details like LTV, Rate, and Estimated Closing Date. The 'CD Tracking' section is open, showing the timeline for the CD. The 'Disclosure Details' sub-panel is expanded, showing the 'Initial' disclosure was sent on 12/19/2025 to Katherine Britts. The 'CD Received' field in the main panel is populated with the same date, 12/19/2025.

The **Presumed Received** date flows to the **CD Tracking** section in Disclosure Tracking Tool. If the borrower never reviews or signs the CD, this presumed received date is the date the three-day waiting period begins. This is based on the **mailbox rule**, which allows us to presume receipt three days after the CD is sent.

This screenshot shows the Disclosure Tracking Tool with the 'CD Tracking' section highlighted. The main panel shows the CD was sent on 12/19/2025 and received on 12/23/2025. The sub-panel shows the 'Post Consumption Disclosure Received' field is also populated with 12/23/2025, indicating the presumed received date triggered the waiting period.

When one borrower signs the CD, the **CD Received Date** will automatically update to reflect the **actual date** the borrower received the CD. **Please note: The received date populates when ONLY one borrower signs and MIF requires all borrower signatures on the CD within 3 days prior to closing.**

In this example, the borrower has **not** signed the CD. If the borrower never signs it, the **earliest this loan could close is 12/30/25**, as we must follow the **mailbox rule** due to the lack of acknowledgment of receipt of the CD.

To view both the presumed and actual received dates, go to **Disclosure Tracking** and double-click on the Closing Disclosure (CD). The **Actual Received Date** reflects the date the borrower signed the CD and populates when the signed CD is returned to the file. Once this occurs, the Closing Disclosure Received Date will automatically update

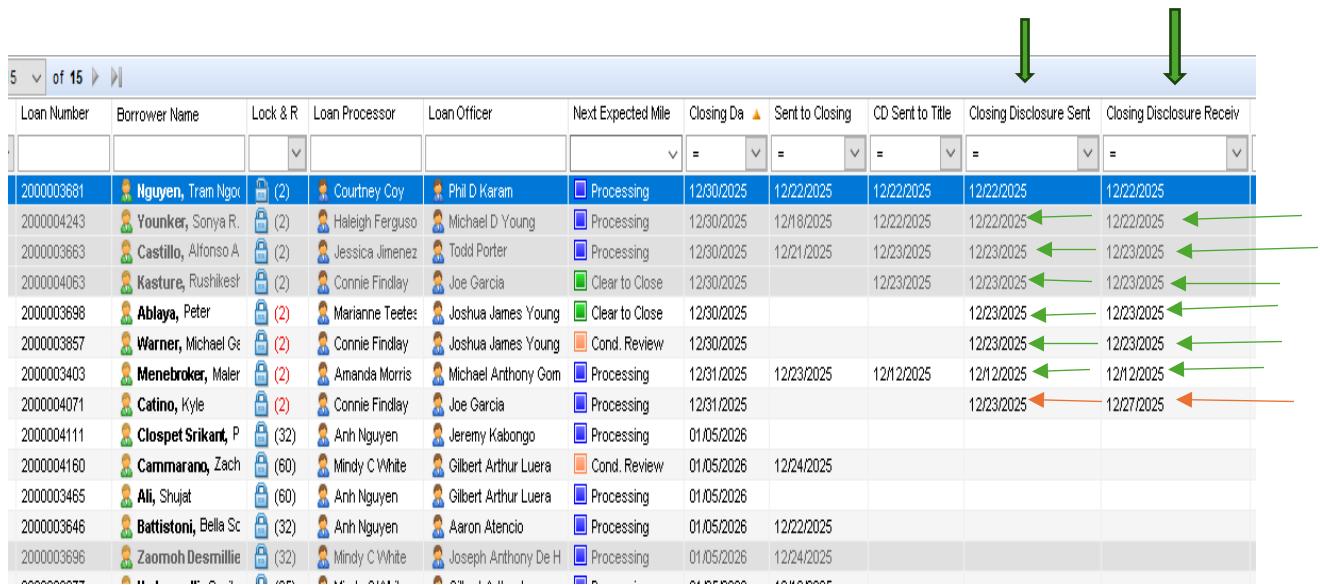
The screenshot shows the eMIF software interface with the following details:

- Header:** 31.547/52.995, 12 days remaining, AU: Justin Schaefer, Archived.
- LE Tracking:**
  - LE Sent: 12/01/2025
  - LE Received: 12/01/2025
  - Revised LE Sent: (empty)
  - Revised LE Received: (empty)
  - SSPL Sent: 12/01/2025
  - Safe Harbor Sent: (empty)
- CD Tracking:**
  - CD Sent: 12/19/2025
  - CD Received: 12/23/2025
  - Revised CD Sent: (empty)
  - Revised CD Received: (empty)
  - Post Consummation Disclosure Sent: (empty)
  - Post Consummation Disclosure Received: (empty)
- Table:**

By	# of Disclos	LE Sent?	CD Sent?	Safe Harbor Sent?	Provider List Sent?	Borrower Pair	Included in Timeline	Disclosure Type	Intent	Br
clos Katherine Britts(kbritts)	1	No	Yes	No	No	Kyle Christopher	Yes	Initial		
clos Chris Lenguyen(clenguyen)	2	No	No	No	No	Kyle Danchak	Yes	None		
- Disclosure Details Window:**
  - Disclosure Details:**
    - Disclosure Type: Initial
    - Sent Date: 12/19/2025
    - By: Katherine Britts(kbritts)
    - Sent Method: eFolder eDisclosures
    - Use for UCD Export:
  - Borrower:**
    - Received Method: eFolder eDisclosures
    - Presumed Received Date: 12/23/2025
    - Actual Received Date: (empty)
    - Borrower Type: Individual
    - Co-Borrower: (empty)
    - Received Method: (empty)

We currently do not have a simple or reliable way to track the CD, and the process is **manual**. However, you can create a pipeline view to help identify which CDs require your immediate attention and which do not.

In the pipeline view below, you can monitor the CD Sent Date and compare it to the CD Received Date. When these dates match, it indicates the CD has been signed and returned. In this example, there is only one loan that requires attention, as the CD Sent Date and CD Received Date do not match.



The screenshot shows a pipeline view with 15 loans. The columns include: Loan Number, Borrower Name, Lock & R, Loan Processor, Loan Officer, Next Expected Mile, Closing Da, Sent to Closing, CD Sent to Title, Closing Disclosure Sent, and Closing Disclosure Receiv. A green arrow points from the 'CD Sent to Title' column to the 'Closing Disclosure Receiv' column, indicating a match. A red arrow points from the 'CD Sent to Title' column to the 'Closing Disclosure Receiv' column, indicating a mismatch. The loans listed are:

Loan Number	Borrower Name	Lock & R	Loan Processor	Loan Officer	Next Expected Mile	Closing Da	Sent to Closing	CD Sent to Title	Closing Disclosure Sent	Closing Disclosure Receiv
2000003681	Nguyen, Tram Ngoc	(2)	Courtney Coy	Phil D Karam	Processing	12/30/2025	12/22/2025	12/22/2025	12/22/2025	12/22/2025
2000004243	Younker, Sonya R.	(2)	Haleigh Ferguso	Michael D Young	Processing	12/30/2025	12/18/2025	12/22/2025	12/22/2025	12/22/2025
2000003663	Castillo, Alfonso A	(2)	Jessica Jimenez	Todd Porter	Processing	12/30/2025	12/21/2025	12/23/2025	12/23/2025	12/23/2025
2000004063	Kasture, Rushikesh	(2)	Connie Findlay	Joe Garcia	Clear to Close	12/30/2025		12/23/2025	12/23/2025	12/23/2025
2000003698	Ablaya, Peter	(2)	Marianne Teete	Joshua James Young	Clear to Close	12/30/2025		12/23/2025	12/23/2025	12/23/2025
2000003857	Warner, Michael G	(2)	Connie Findlay	Joshua James Young	Cond. Review	12/30/2025		12/23/2025	12/23/2025	12/23/2025
2000003403	Menebroker, Maler	(2)	Amanda Morris	Michael Anthony Gom	Processing	12/31/2025	12/23/2025	12/12/2025	12/12/2025	12/12/2025
2000004071	Catino, Kyle	(2)	Connie Findlay	Joe Garcia	Processing	12/31/2025		12/23/2025	12/27/2025	12/27/2025
2000004111	Clospet Srikant, P	(32)	Anh Nguyen	Jeremy Kabongo	Processing	01/05/2026				
2000004160	Cammarano, Zach	(60)	Mindy C White	Gilbert Arthur Luera	Cond. Review	01/05/2026	12/24/2025			
2000003465	Ali, Shujat	(60)	Anh Nguyen	Gilbert Arthur Luera	Processing	01/05/2026				
2000003646	Battistoni, Bella Sc	(32)	Anh Nguyen	Aaron Atencio	Processing	01/05/2026	12/22/2025			
2000003696	Zaomoh Desmillie	(32)	Mindy C White	Joseph Anthony De H	Processing	01/05/2026	12/24/2025			