

**NOCB not on title:**

- For a non-occupying co-borrower that will not be going on title, you will need to select “Co-signer” in the Vesting Information screen to ensure the closing documents print correctly.

A screenshot of a software window titled "Vesting Information". It contains a table with columns: Name, SSN, DOB, AKA, Type, POA, and Vesting. The "Type" column has two rows: "Individual" and "Co-signer". The "Co-signer" row is highlighted in blue, and a red rectangular box is drawn around the text "Co-signer". A yellow arrow points from the "Co-signer" text to the right.

- To enter you will go to the **Borrower Information – Vesting** form and double click on the borrower to select the appropriate “vesting type”

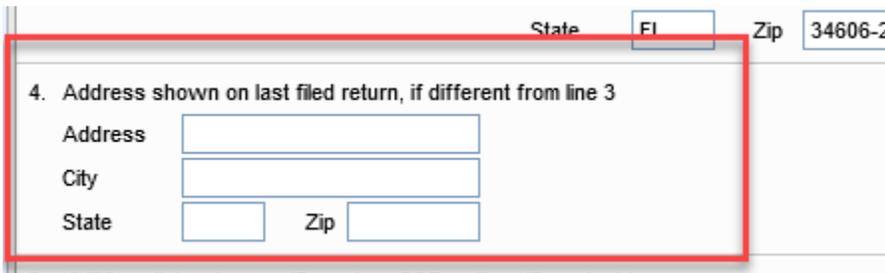
A screenshot of a software window titled "Borrower Vesting". It contains several input fields: Name, Also Known As, Social Security No., Vesting Type, DOB, Occupancy Status, Occupancy Intent, Connected to Borrower Pair, Trustee Of, POA Borrower, POA Signature Text, and Vesting. The "Vesting Type" dropdown menu is open, showing a list of options: Individual (selected), Co-signer, Title only, Non Title Spouse, Trustee, Title Only Trustee, Settlor Trustee, Settlor, Title Only Settlor Trustee, and Officer. At the bottom, there is a checkbox labeled "Authorized to Sign for Non-Intervivos Trusts" which is unchecked. There are also "Learn more...", "OK", and "Cancel" buttons.

**Late CIC's:**

- Late changes to loans should be disclosed via LE CIC if there is sufficient time prior to closing (4 or more days PTC). It is imperative that we **properly disclose changes in a timely manner** and **only** use the CD CICs to redisclose when necessary.
- *Please reference the compliance FAQs for more detailed information on wait periods or contact MIF Compliance with loan specific scenarios.*

**4506c Previous Addresses:**

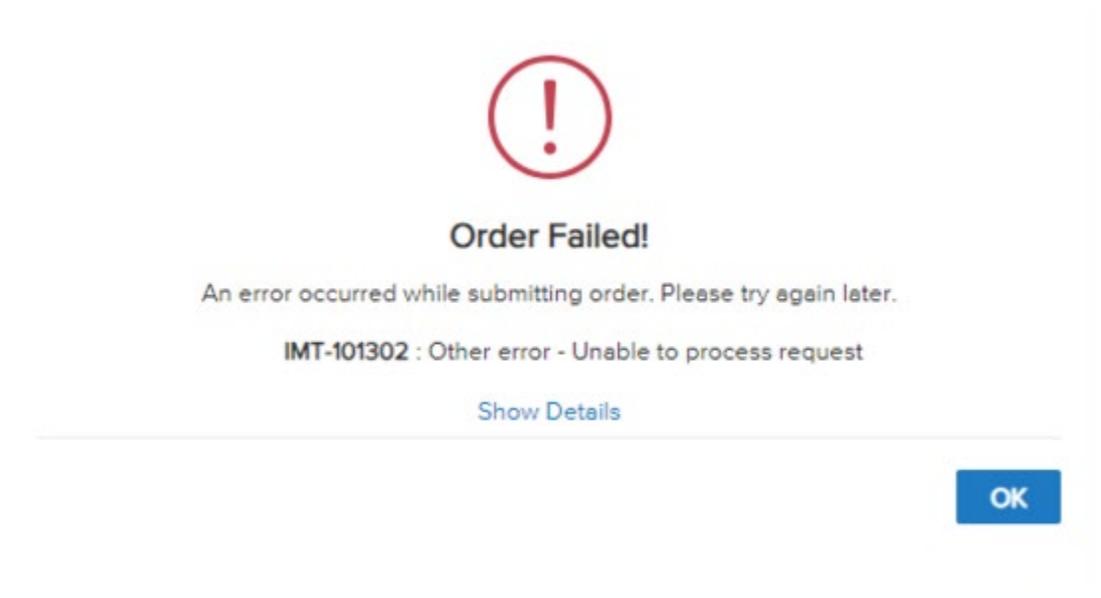
- Prior address will require manual entry in Encompass as there is no automation in this field. To enter go to **“Request for Transcript of Tax”** form and fill out #4.



The screenshot shows a form with a red border around a specific section. At the top, there are fields for 'State' (containing 'FL') and 'Zip' (containing '34606-2'). Below this, the section is titled '4. Address shown on last filed return, if different from line 3'. It contains four input fields: 'Address', 'City', 'State', and 'Zip'.

**Foreign Previous Address:**

- We have received tickets referencing Factual Data errors. When foreign addresses are entered for current or prior addresses on application you will need to call Factual Data for assistance as there is no option for foreign addresses on their website.



## Home Counseling Providers:

- We have received tickets referencing Home Counseling errors – in most cases the error occurs after a loan product is changed. To correct the error, go to the **Home Counseling Providers** form and select “Get Agencies”

**Get Home Counseling Agencies**

**Borrower's Address**

Borrower's Present Address: 25758 South Village Dr Longitude: -77.5129  
City: South Riding Latitude: 38.9085  
State: VA Zipcode: 20152 Distance: 500

**Multiple Services**

Service Name	Service Key
<input type="checkbox"/> Fair Housing Pre-Purchase Educat	FHW
<input type="checkbox"/> Financial Management/Budget Co	FBC
<input type="checkbox"/> Financial, Budgeting and Credit Re	FBW
<input type="checkbox"/> Home Improvement and Rehabilita	HIC
<input type="checkbox"/> Loss Mitigation	LM
<input type="checkbox"/> Marketing and Outreach Initiatives	MDI

**Multiple Languages**

Language	Language Key
<input checked="" type="checkbox"/> English	ENG
<input type="checkbox"/> Arabic	ARA
<input type="checkbox"/> ASL	ASL
<input type="checkbox"/> Cambodian	CAM
<input type="checkbox"/> Chinese	CAN

**Home Counselor list (615)**

Agency ID	Address	City	State	Zip	Distance (Miles)	Phone	Fax
<input checked="" type="checkbox"/> 80351	8033 Ashton Ave	Manassas	VA	20109-2895	8.48	703-792-6287	
<input checked="" type="checkbox"/> 84562	11150 Sunset Hill	Reston	VA	20190-5334	10.18	571-323-9555	
<input checked="" type="checkbox"/> 80370	7700 Little River	Annandale	VA	22003-2406	17.07	703-354-6345	
<input checked="" type="checkbox"/> 80604	13923 Minnieville	Woodbridge	VA	22193-2326	20.47	703-372-5440	
<input checked="" type="checkbox"/> 84016	3138 Golansky Bl	Woodbridge	VA	22192-4260	20.96	703-580-8838	
<input checked="" type="checkbox"/> 90013	12900 Middlebro	Germanatown	MD	20874-2672	22.88	301-916-5946	
<input checked="" type="checkbox"/> 90469	2300 Wilson Blvd	Arlington	VA	22201-5424	22.97	703-527-3854	
<input checked="" type="checkbox"/> 90014	620 East Diamon	Gaithersburg	MD	20877-5320	23.88	301-916-5946	
<input checked="" type="checkbox"/> 90316	15941 Donald Cu	Woodbridge	VA	22191-4256	23.93	703-792-4713	

Save Cancel

## New & Updated Reference Materials:

- ARM Tips & Tricks
- Prequal Notes
- Cursory Review