Adding At Closing Conditions

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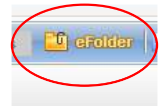
Adding at Closing Conditions – Condition Set

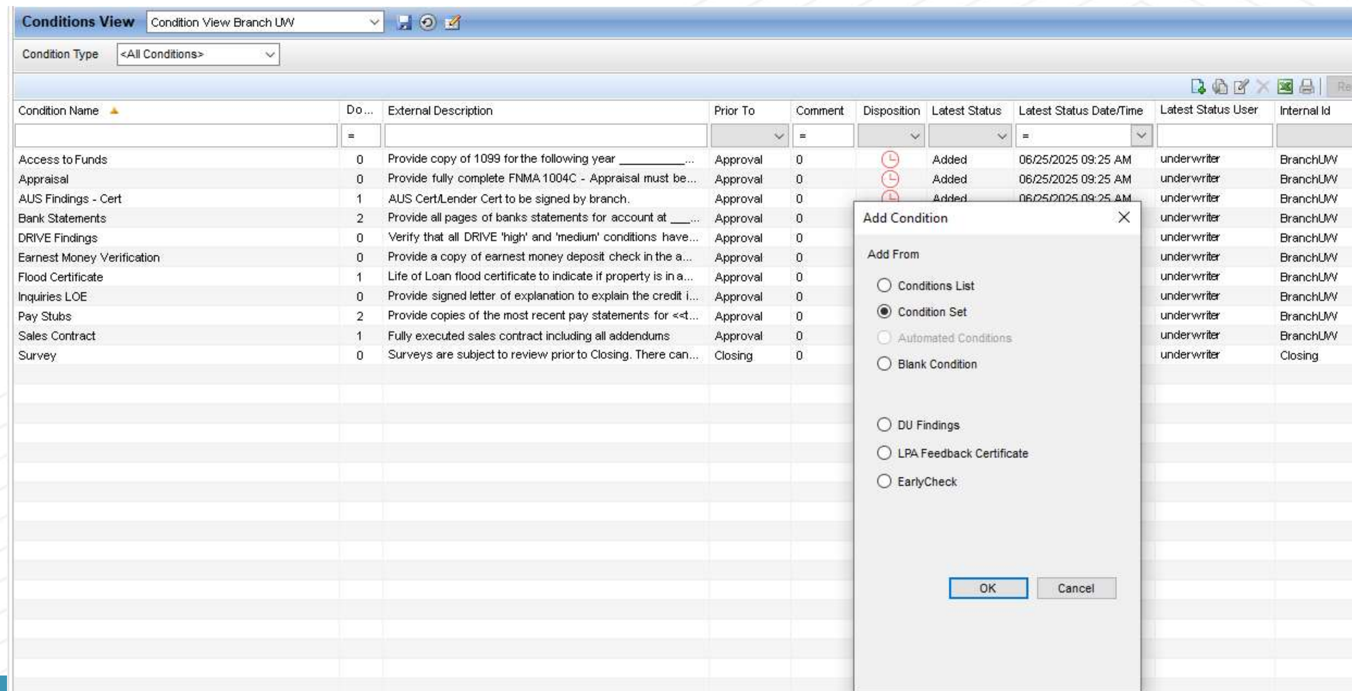


Corporate underwriting will have an at closing condition set added to the standard conditions for each loan.

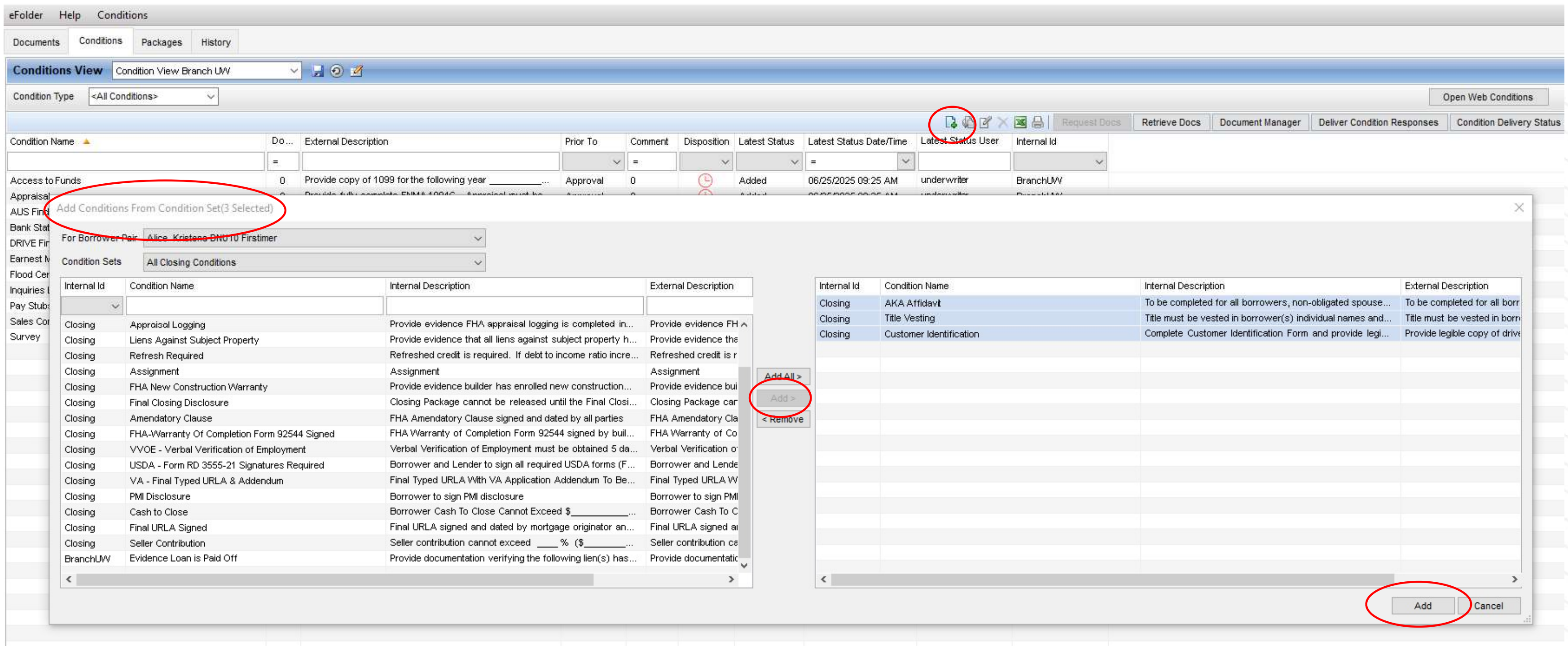
If an additional at closing conditions are needed to be added, you will start by going into the eFolder, Conditions, Add conditions.

You can add whether from condition set or by adding a blank condition.

In this example you are adding a condition from condition set.



Adding at Closing Conditions – Condition Set



You will choose your closing conditions and press the middle add button to move it over to the right side. When your selections are complete, you will press the bottom add button.

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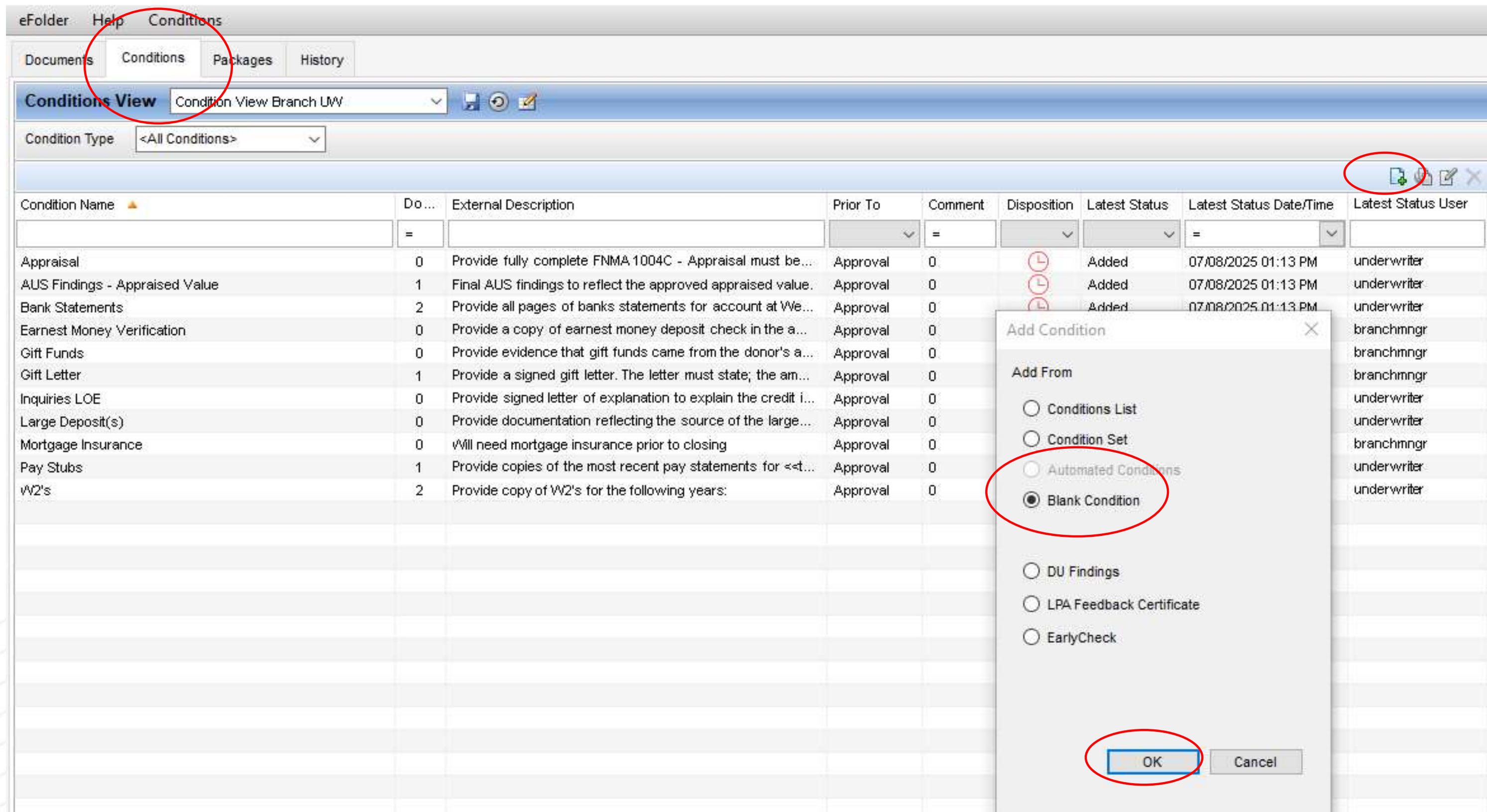
Adding at Closing Conditions – Blank Condition

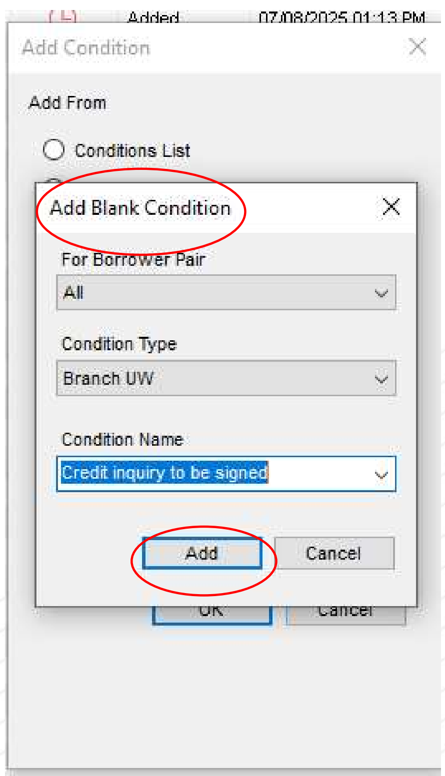
To add a blank closing condition, you will start by going into the eFolder, Conditions, Add Conditions, Add conditions, blank conditions, and press ok.

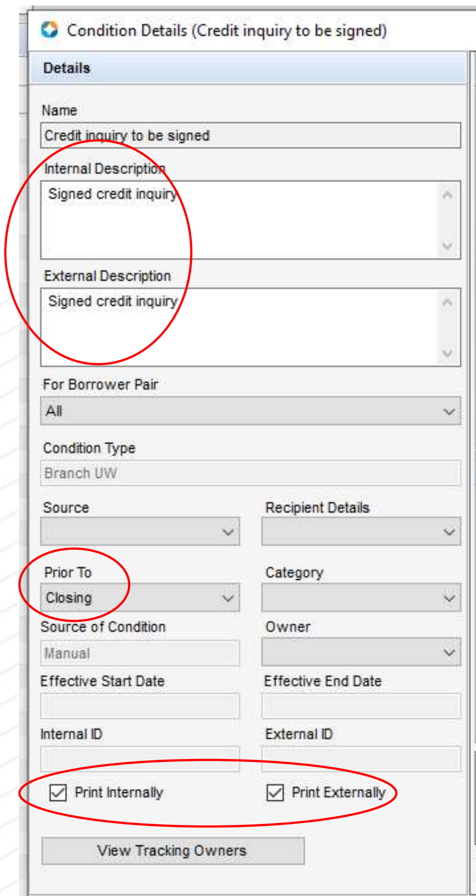


Adding at Closing Conditions – Blank Condition

Once you press ok, the Add Blank Condition box will open, you will need to designate the condition to be for which borrower, condition type will be Branch UW, and complete a condition name, then press Add.

The Conditions Detail box will open you will need to add a Description, designate Prior To, mark print internally/externally, and close.





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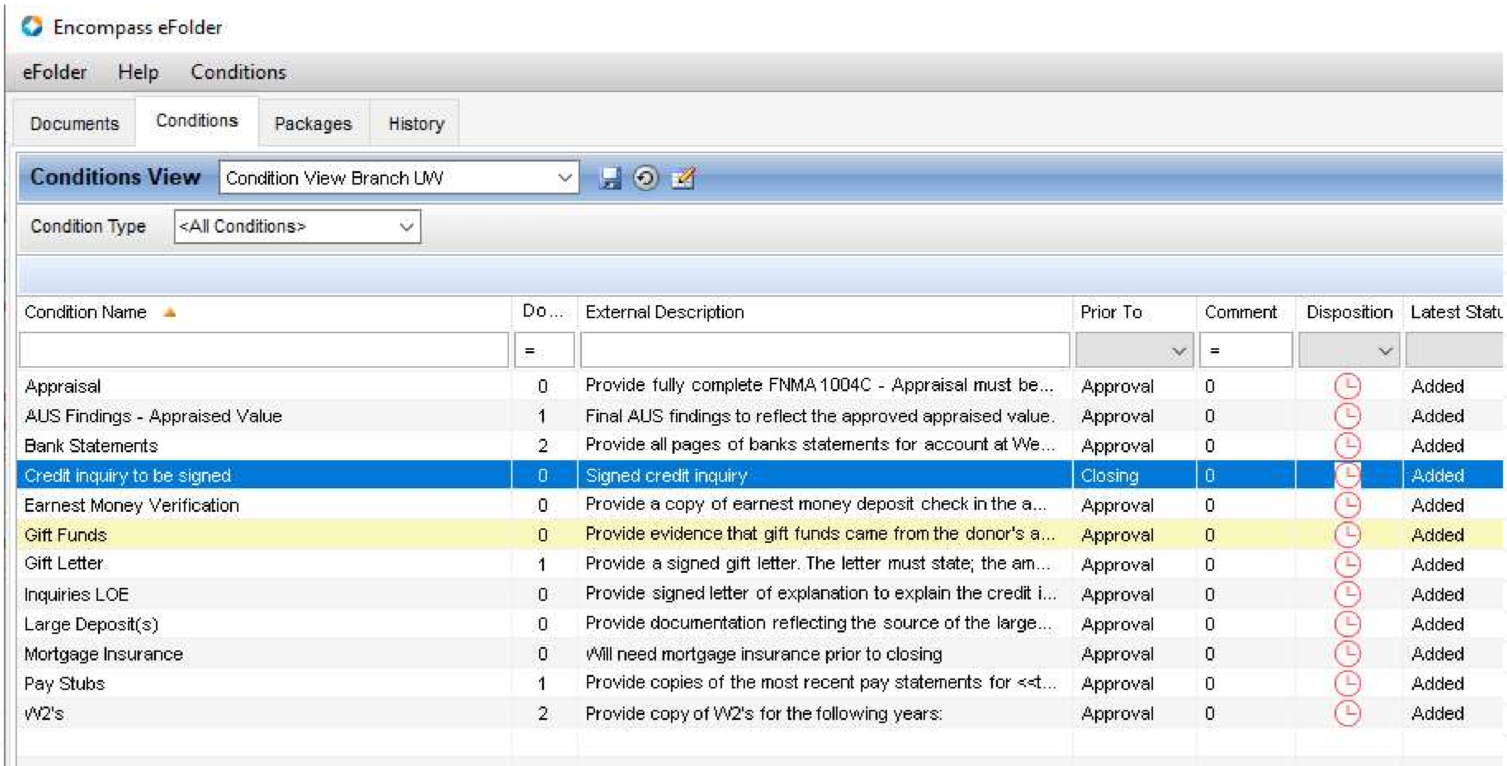
Adding at Closing Conditions

The new, at closing conditions, will appear in your conditions tab within the eFolder.



Condition Name	Do...	External Description	Prior To	Comment	Disposition	Latest Statu
Appraisal	0	Provide fully complete FNMA 1004C - Appraisal must be...	Approval	0		Added
AUS Findings - Appraised Value	1	Final AUS findings to reflect the approved appraised value.	Approval	0		Added
Bank Statements	2	Provide all pages of banks statements for account at We...	Approval	0		Added
Credit inquiry to be signed	0	Signed credit inquiry	Closing	0		Added
Earnest Money Verification	0	Provide a copy of earnest money deposit check in the a...	Approval	0		Added
Gift Funds	0	Provide evidence that gift funds came from the donor's a...	Approval	0		Added
Gift Letter	1	Provide a signed gift letter. The letter must state; the am...	Approval	0		Added
Inquiries LOE	0	Provide signed letter of explanation to explain the credit i...	Approval	0		Added
Large Deposit(s)	0	Provide documentation reflecting the source of the large...	Approval	0		Added
Mortgage Insurance	0	Will need mortgage insurance prior to closing	Approval	0		Added
Pay Stubs	1	Provide copies of the most recent pay statements for <<t...	Approval	0		Added
W2's	2	Provide copy of W2's for the following years:	Approval	0		Added

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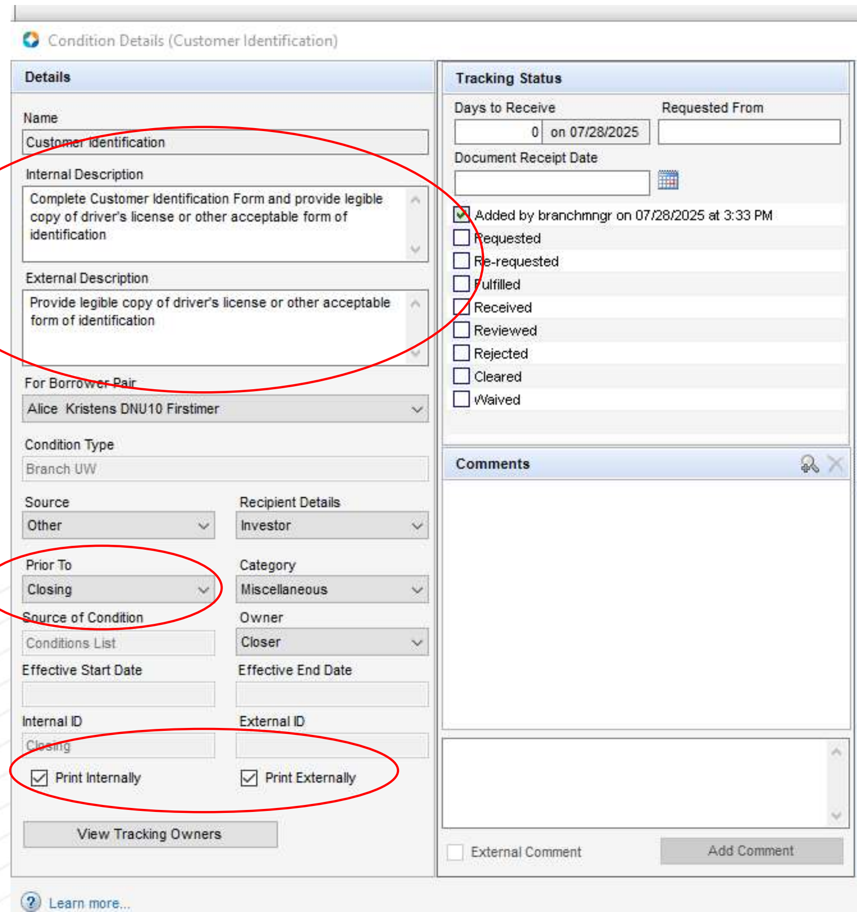
Adding at Closing Conditions

Once the conditions are added, you will want to open up your at closing conditions.

You will want to confirm you have a description, the Prior to Closing is chosen, as well as print internally and externally are chosen.



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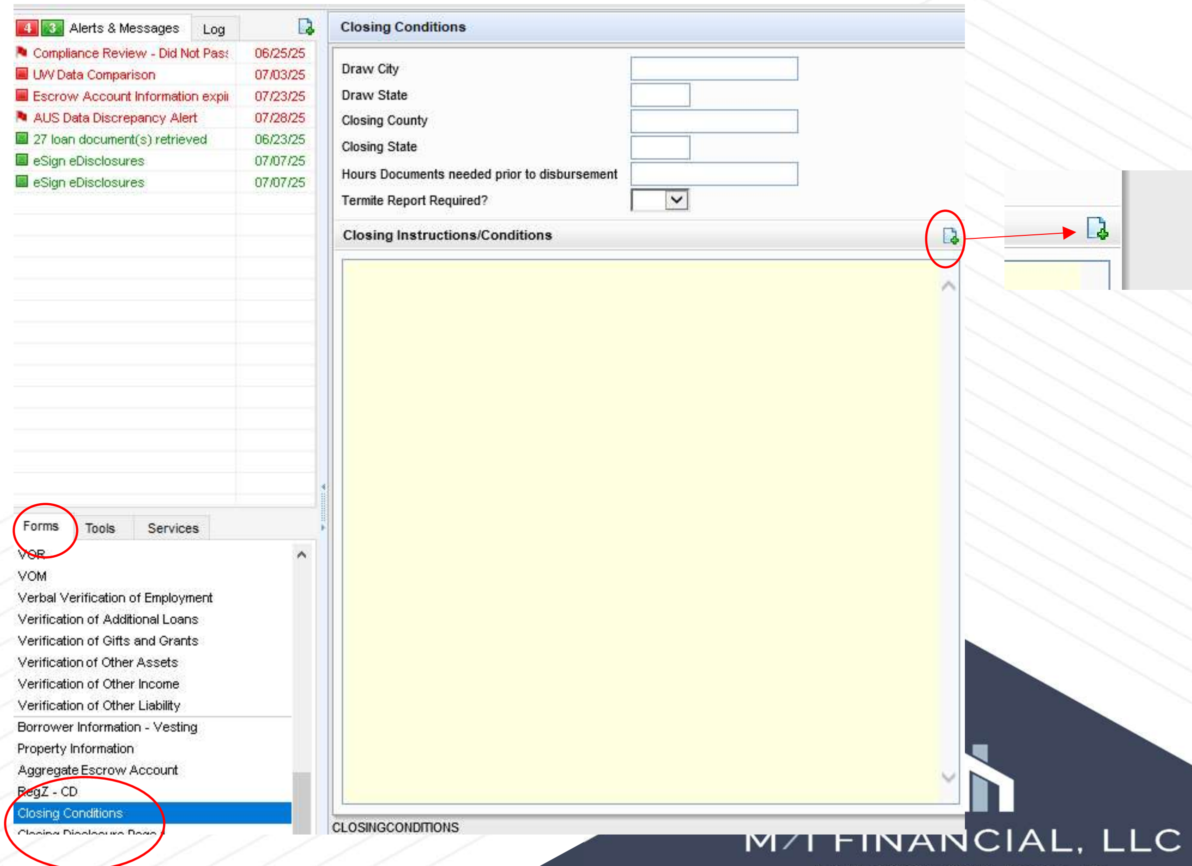
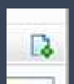
Adding at Closing Conditions

To add the at closing conditions to the closing instructions, go into, Forms, Closing Conditions, and press the add button.



Adding at Closing Conditions

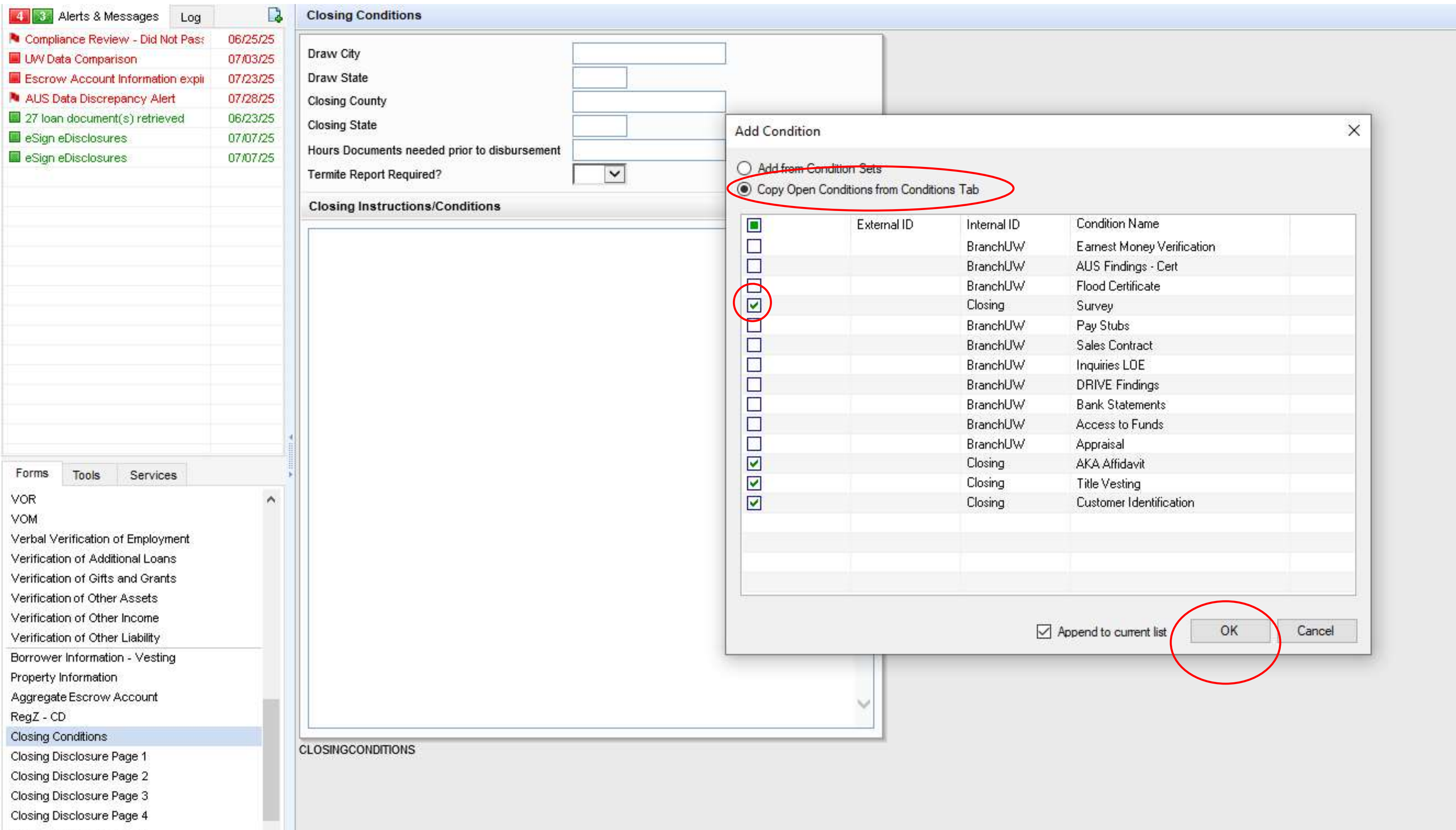
Once you press the add button,



The add condition box will open up to select the conditions you want on the instructions.

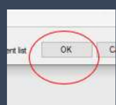
Select the Copy Open Conditions from Condition Tab.

Checkmark the conditions you want and press the okay button.

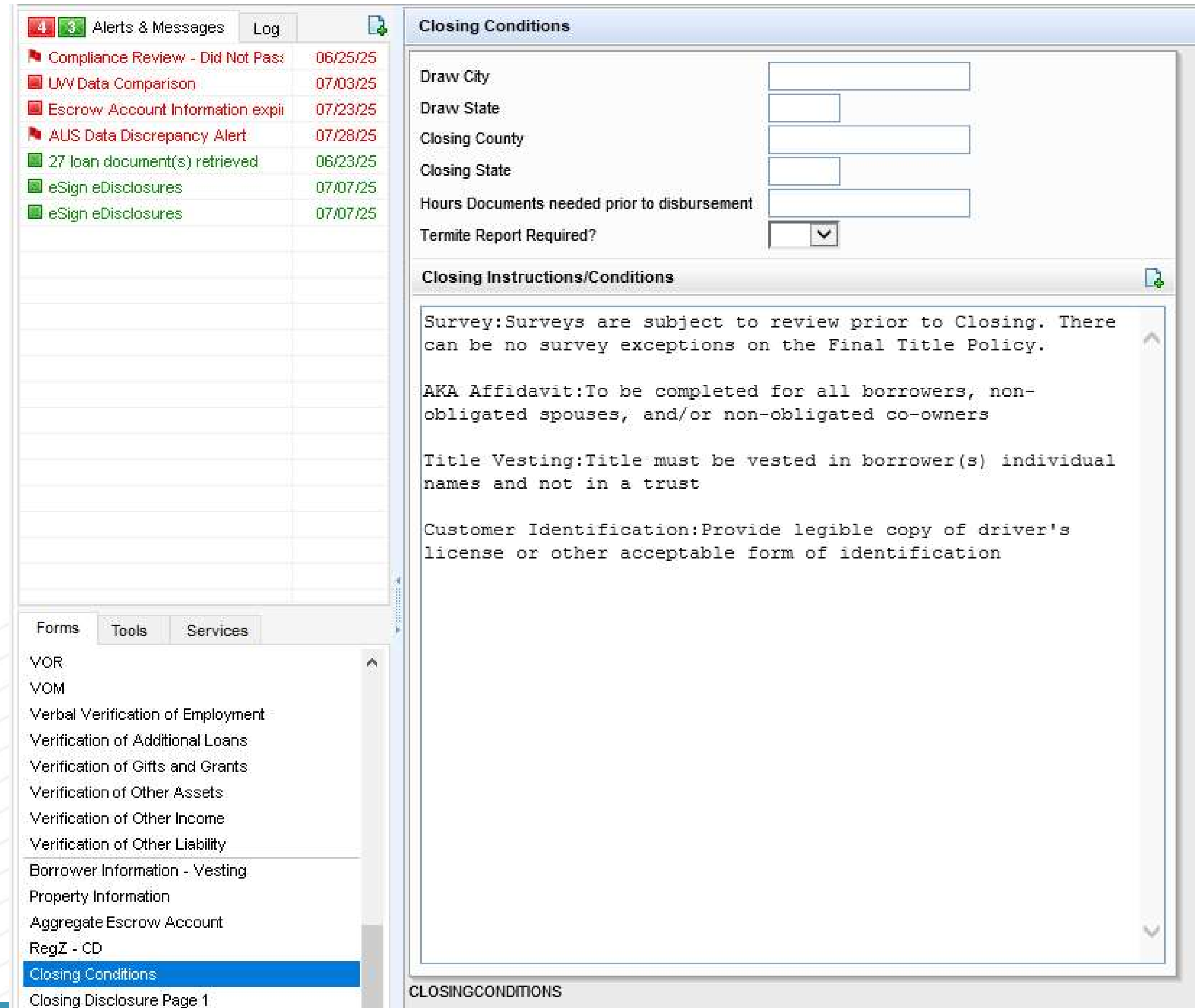


Adding at Closing Conditions

Once you have pressed the OK button,



The closing conditions now will appear in the closing conditions instructions.



M/I TITLE AGENCY

M/I TITLE, LLC

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TransOhio Residential Title

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