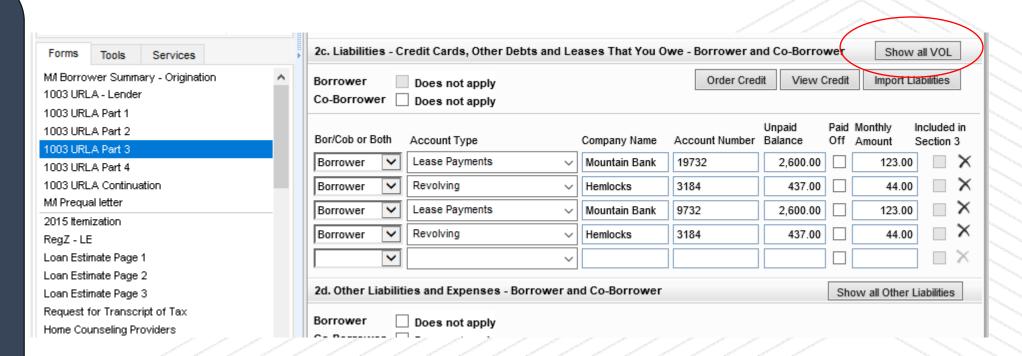
Debts to be Paid at Closing and Prior to Closing

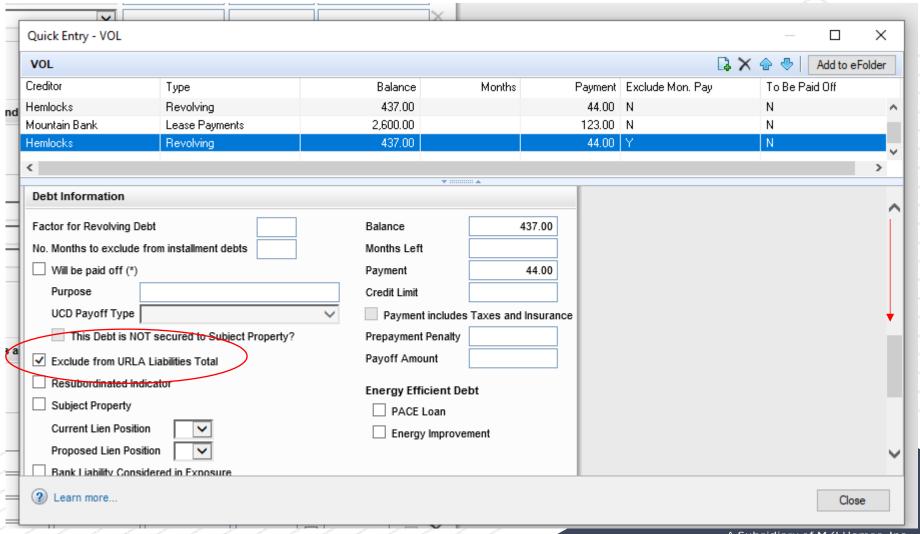


To add debts to be paid at closing, go into your 1003
URLA Part 3, 2c,
Liabilities.
Press Show All
VOL.

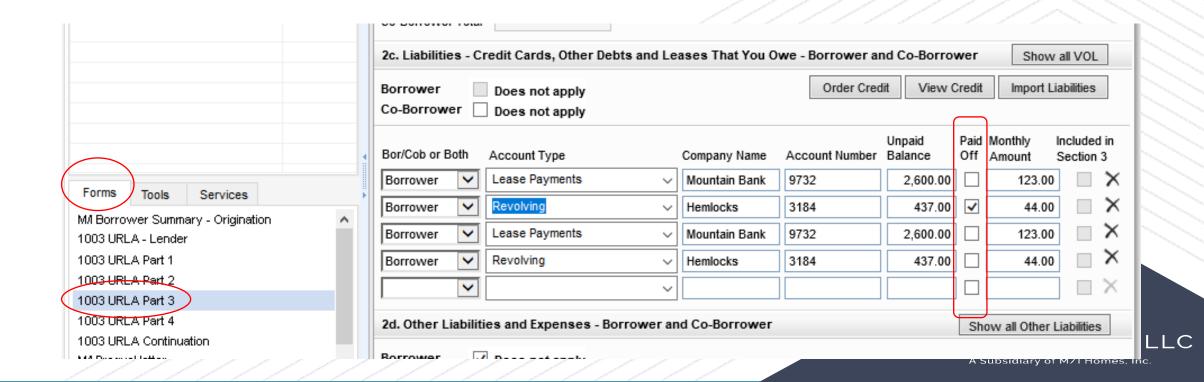




When the Show
All VOL is open,
highlight the debt
to be paid at
closing.
Scroll down to
Debt Information
and mark
Exclude from
URLA Liabilities
Total.



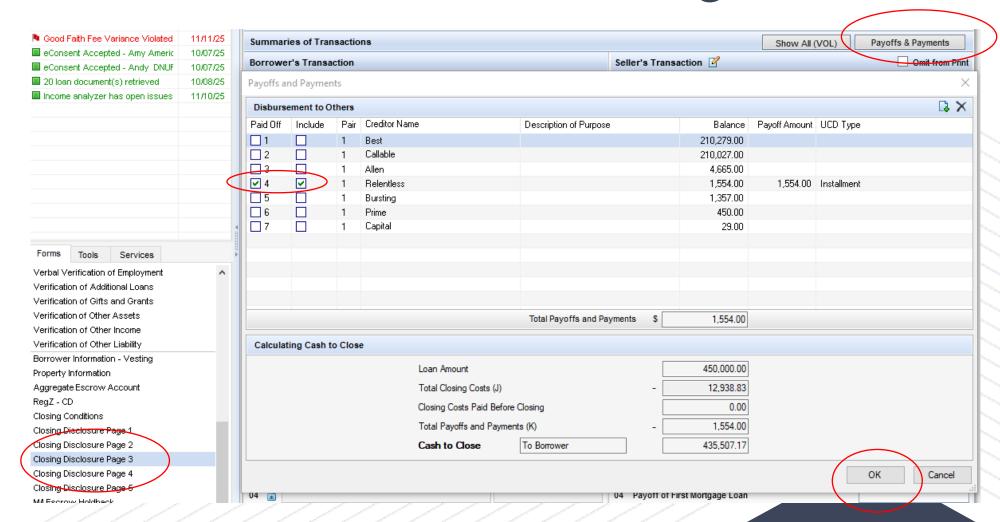
For Debts to be paid off at closing, go into Forms, 1003 URLA Part 3, 2c, Liabilities. Check mark the paid off button.



Open in Forms, Closing Disclosure Page 3, press Payoffs and Payments.

Confirm the debt to be paid at closing is marked paid off and include.

Press OK.

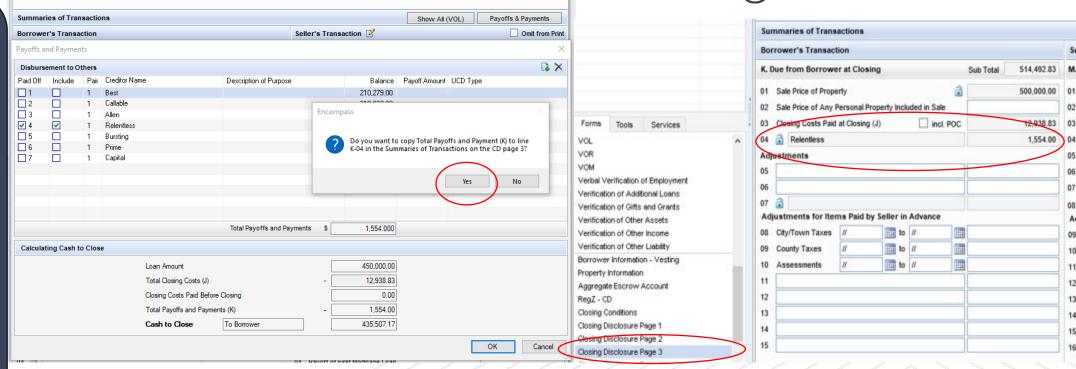




Once you press
Ok, Encompass
will want you to
confirm to add
the payoff, select
yes.

Payoff can be confirmed added, in Forms, Closing Disclosure Page 3.

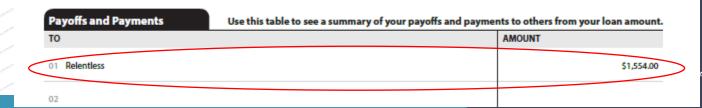
The payoff will also reflect on your AUS findings and on your CD.



FAR0121 Assets and Reserves

The total funds to be verified are no less than \$57,335.79. This amount includes:

- Required borrower funds: \$55,781.79
- Required reserves: \$0.00
- Debts to be paid off at or before closing: \$1,554.00
- Debts to be paid down at or before closing: \$0.00

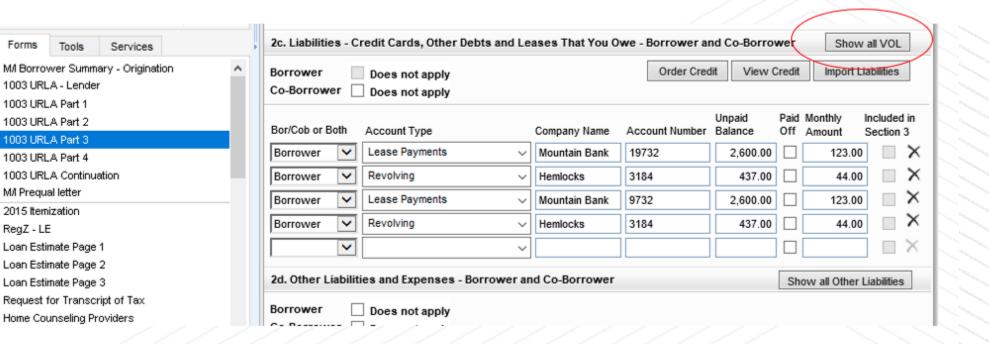






To add debts to be paid prior to closing, go into your 1003 URLA Part 3, 2c, Liabilities. Press Show All VOL.

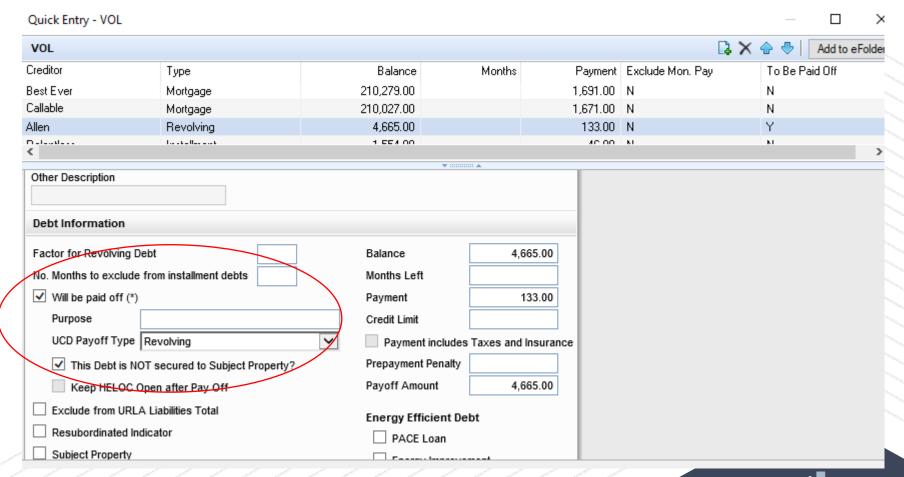
ReaZ - LE





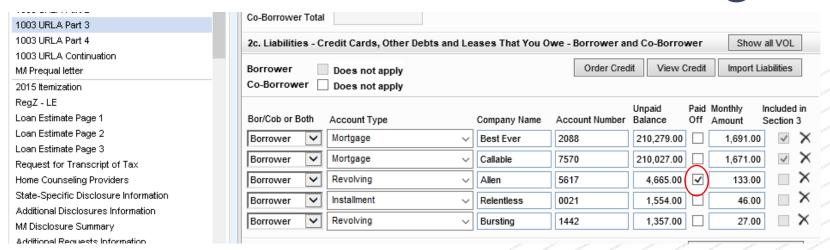
When the Show All VOL is open, highlight the debt to be paid prior to closing.

Scroll down to the Debt Information.
Checkmark:
Will be paid off
And
This Debt is not secured to subject property.





Now that the debt is marked to be paid off (prior to closing) it will reflect in the URLA Part 3, on the AUS, and you can confirm it is not listed on the CD page 3.



Reduce the total asset by any amount that is not verified and resubmit

FAR0121 Assets and Reserves

The total funds to be verified are no less than \$60,446.79. This amount includes:

- Required borrower funds: \$55,781.79
- Required reserves: \$0.00
- Debts to be paid off at or before closing: \$4,665.00
- Debts to be paid down at or before closing: \$0.00

