

How To Submit A Closing Disclosure Request Form

1. Enter loan and click on "CD request"

The screenshot shows the user interface of the Luxury Mortgage system. On the left is a dark sidebar with various navigation options. The 'CD Request' option is highlighted with an orange circle. The main content area displays loan details for a \$1,420,000.00 loan with a 6.499% locked rate. The 'CD Request' button is visible in the bottom right corner of the main content area.

2. Complete all applicable fields.

The screenshot shows the 'CD Request' form in progress. The form is divided into several sections:

- Transaction Details:** Loan Program (Luxury Wholesale Simple Access Investor Cash Flow DSCR 30), Loan Purpose (NoCash-Out Refin), Occupancy (Investor), Property Type (Detached), No Units (4), Doc Type (Investor - DSCR), Term (360), LTV/CLTV (50.714%/ 50.714%), Credit Score (793), Ratios (0 DSCR, 1.563).
- Important Document Expiration Dates:** Approval Expiration (12/02/2025), Asset Expiration (N/A), Title Expiration (N/A), Appraisal Expiration (03/05/2026), Income Expiration (N/A), Flood Cert Expiration (N/A), Credit Expiration (12/02/2025), Verbal Expiration (N/A).
- Estimated Closing Date:** A calendar for February 2026 is displayed, with the date 20th selected.
- Borrower Information:** First Name (TESTlan), Middle Name (Borrower middle name), Last Name (TEST), Email (jhill@...), and a 'Verify' button.
- Loan Summary:** Loan Amount (\$1,420,000.00), Appraised Value (\$2,800,000.00), Purchase Price (\$0.00), and Est Closing Costs (\$35,191.71).
- Important Notice:** Submission of this form is a request for a CD issuance. The Advertiser must review the request. Required items include: 1. All invoices, 2. Settlement Statement, 3. Title report. Recommended: Has delays.

3. Enter Settlement Agent information

Loan #: 2812EM064723
Total Loan Amt.: \$1,420,000.00
Loan Type: Conventional
Loan Purpose: No Cash-Out Refinance
Interest Rate: 6.499%
Loan To Value: 90.71% / 90.71%

TEST_LMC Mortgage (Wholesale)

Reissue Credit
Product Pricing & Lock
Loan Estimate Fee Management
Loan Action Form
Documents
Conditions
Order Appraisal
eSign
Disclosure Tracking
Re-Submit Loan
CD Request
Withdraw Loan
Dev test

Settlement Agent

Name
Company name
Street address
City, State, Zip
ST Zip
Contact
Contact person name
Email
email@company.com
Phone
(555) 555-5555
St License No
License number

Non-Borrowing Owner 1

First Name
Middle name
Last name
owner@email.com
Vesting
Vesting details

Submit CD Request Form

Important Notice
Submission of this form does not guarantee CD issuance. The Account Manager will review the request. The following items are required:
1. All invoices
2. Settlement Statement/Pre-HUD
3. Title report
Recommended: Hazard insurance to prevent delays.

Form Navigation
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4. Enter Non-Borrowing spouse information, if applicable.

Loan #: 2812EM064723
Total Loan Amt.: \$1,420,000.00
Loan Type: Conventional
Loan Purpose: No Cash-Out Refinance
Interest Rate: 6.499%
Loan To Value: 90.71% / 90.71%

TESTian TEST
4334-40 Udon Street, San Diego, CA, 92104
TEST_LMC Mortgage (Wholesale)

Reissue Credit
Product Pricing & Lock
Loan Estimate Fee Management
Loan Action Form
Documents
Conditions
Order Appraisal
eSign
Disclosure Tracking
Re-Submit Loan
CD Request
Withdraw Loan
Dev test

Address
Street address
City, State, Zip
City ST Zip
Contact
Contact person name
Email
email@company.com
Phone
(555) 555-5555
St License No
License number

Non-Borrowing Owner 1

First Name
Middle name
Last name
owner@email.com
Vesting
Vesting details

Rate and Loan Detail

Loan Program: Luxury Wholesale Simple Access Investor Cash Interest Rate: 6.499 %
Final Price: 100.875 Escrows: Waived

Broker Compensation	%	\$	Total
Lender Paid	0	0.00	0.00
Borrower Paid	1	0.00	14,200.00

Fee Schedule	Total Fee	POC	Balance Due	Paid To	Reimbursed	3rd Party
Application Fee	0.00	0.00	0.00	Company/person	No	

Submit CD Request Form

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5. Confirm pricing information. Let your team know if you need anything updated.

Loan #: 2512EM064723 Total Loan Am... \$1,420,000.00 Loan Type: Conventional Loan Purpose: No Cash-Out Refinance Interest Rate: 6.499% Loan To Value... 80.71% / 80.71%

Phone (555) 555-5555
St License No License number

Non-Borrowing Owner 1

First Name Brian
Middle Name Middle name
Last Name Last name
Email owner@email.com
Vesting Vesting details

[Add Non-Borrowing Owner](#)

Rate and Loan Detail

Loan Program: Luxury Wholesale Simple Access Investor Cash Interest Rate: 6.499 %
Final Price: 100.875 Escrows: Waived

Broker Compensation

	%	\$	Total
Lender Paid	0	0.00	0.00
Borrower Paid	1	0.00	14,200.00

Fee Schedule

	Total Fee	POC	Balance Due	Paid To	Reimbursed	3rd Party
Application Fee	0.00	0.00	0.00	Company/person	No	▼
Appraisal Fee	1,500.00	0.00	1,500.00	Company/person	No	▼
Second Appraisal Fee	0.00	0.00	0.00	Company/person	No	▼
Credit Report Fee	250.00	0.00	250.00	Advantage Credit	No	▼
Processing Fee	0.00	0.00	0.00	Company/person	No	▼ <input type="checkbox"/>

Closing Disclosure Request Form
Loan: 2512EM064723 TESTlan TESTR

[Submit CD Request Form](#)

Important Notice
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- All invoices
- Settlement Statement/Pre-HUD
- Title report

Recommended: Hazard insurance to prevent delays.

Form Navigation < Previous

6. Confirm compensation and fees

LuxuryMortgage

Welcome Pipeline Add New Loan Pricing Engines Pre-Submission Bank... Exceptions Documents Company/BPL Licensing eSign Company Website

Loan #: 2512EM064723 Total Loan Am... \$1,420,000.00 Loan Type: Conventional Loan Purpose: No Cash-Out Refinance Interest Rate: 6.499% Loan To Value... 80.71% / 80.71%

First Name Brian
Middle Name Middle name
Last Name Last name
Email owner@email.com
Vesting Vesting details

[Add Non-Borrowing Owner](#)

Rate and Loan Detail

Loan Program: Luxury Wholesale Simple Access Investor Cash Interest Rate: 6.499 %
Final Price: 100.875 Escrows: Waived

Broker Compensation

	%	\$	Total
Lender Paid	0	0.00	0.00
Borrower Paid	1	0.00	14,200.00

Fee Schedule

	Total Fee	POC	Balance Due	Paid To	Reimbursed	3rd Party
Application Fee	0.00	0.00	0.00	Company/person	No	▼
Appraisal Fee	1,500.00	0.00	1,500.00	Company/person	No	▼
Second Appraisal Fee	0.00	0.00	0.00	Company/person	No	▼
Credit Report Fee	250.00	0.00	250.00	Advantage Credit	No	▼
Processing Fee	0.00	0.00	0.00	Company/person	No	▼ <input type="checkbox"/>
Other	0.00	0.00	0.00	Company/person	No	▼

Closing Disclosure Request Form
Loan: 2512EM064723 TESTlan TESTR

[Submit CD Request Form](#)

Important Notice
Submission of this form does not guarantee CD issuance. The Account Manager will review the request. The following items are required:

- All invoices
- Settlement Statement/Pre-HUD
- Title report

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7. If you would like to be reimbursed for a fee, please toggle to YES on the fee.

Loan #: 2512EM064723 Total Loan Am... \$1,420,000.00 Loan Type: Conventional Loan Purpose: No Cash-Out Refinance Interest Rate: 6.499% Loan To Value... 50.71% / 50.71% Underwriting Di... Wh 1st

Final Price: 100.875 Escrows: Waived

Broker Compensation			
	%	\$	Total
Lender Paid	0	0.00	0.00
Borrower Paid	1	0.00	14,200.00

Fee Schedule						
	Total Fee	POC	Balance Due	Paid To	Reimbursed	3rd Party
Application Fee	0.00	0.00	0.00	Company/person	No	<input type="checkbox"/>
Appraisal Fee	795.00	0.00	1,500.00	Company/person	No	<input type="checkbox"/>
Second Appraisal Fee:	0.00	0.00	0.00	Company/person	No	<input type="checkbox"/>
Credit Report Fee:	250.00	0.00	250.00	Advantage Credit	Yes	<input checked="" type="checkbox"/>
Processing Fee:	0.00	0.00	0.00	Company/person	Yes	<input type="checkbox"/>
Other:	0.00	0.00	0.00	Company/person	No	<input type="checkbox"/>

Seller/Realtor Concession			
	\$	Realtor Credit:	\$
Seller Credit:	0.00	Realtor Credit:	0.00

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Notes/Comments
Additional notes or comments

Closing Disclosure Request Form
Loan: 2512EM064723 TESTlan TESTKindermann

[Submit CD Request Form](#)

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8. If your processing fee is 3rd party please check the 3rd party box. Also, be sure to upload your 3rd party invoice.

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Final Price: 100.875 Escrows: Waived

Broker Compensation			
	%	\$	Total
Lender Paid	0	0.00	0.00
Borrower Paid	1	0.00	14,200.00

Fee Schedule						
	Total Fee	POC	Balance Due	Paid To	Reimbursed	3rd Party
Application Fee	0.00	0.00	0.00	Company/person	No	<input type="checkbox"/>
Appraisal Fee	795.00	0.00	1,500.00	Company/person	Yes	<input type="checkbox"/>
Second Appraisal Fee:	0.00	0.00	0.00	Company/person	No	<input type="checkbox"/>
Credit Report Fee:	250.00	0.00	250.00	Advantage Credit	No	<input type="checkbox"/>
Processing Fee:	250	0.00	0.00	Company/person	No	<input checked="" type="checkbox"/>
Other:	0.00	0.00	0.00	Company/person	No	<input type="checkbox"/>

Seller/Realtor Concession			
	\$	Realtor Credit:	\$
Seller Credit:	0.00	Realtor Credit:	0.00

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Notes/Comments
Additional notes or comments

Closing Disclosure Request Form
Loan: 2512EM064723 TESTlan TESTKindermann

[Submit CD Request Form](#)

Important Notice
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- All invoices
- Settlement Statement/Pre-HUD
- Title report

Recommended: Hazard insurance to prevent delays.

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3:26 PM
2/9/2026

9. If you have any fees that you feel should be on here, you can enter under other.

The screenshot shows the 'Closing Disclosure Request Form' interface. The 'Fee Schedule' table is as follows:

	Total Fee	POC	Balance Due	Paid To	Reimbursed	3rd Party
Application Fee	0.00	0.00	0.00	Company/person	No	▼
Appraisal Fee	795.00	0.00	1,500.00	Company/person	Yes	▼
Second Appraisal Fee	0.00	0.00	0.00	Company/person	No	▼
Credit Report Fee	250.00	0.00	250.00	Advantage Credit	No	▼
Processing Fee	0.00	0.00	0.00	Company/person	No	▼
Other: Admin	0.00	0.00	0.00	Company/person	No	▼
Seller/Realtor Concession						
Seller Credit:	\$ 0.00		Realtor Credit:	\$ 0.00		

The 'Other: Admin' row is circled in orange. The 'Seller/Realtor Concession' section is also highlighted with an orange circle.

10. If there are any Seller or Realtor Credit, please add here.

This screenshot is similar to the previous one but shows the 'Seller/Realtor Concession' section more clearly. The 'Other: Admin' row is circled in orange, and the '\$ 0.00' value in the 'Seller Credit' row is also circled in orange.

11. Any additional notes or comment can be added in this section.

LuxuryMortgage

Welcome Pipeline Add New Loan Pricing Engines Pre-Submission Bank... Exceptions Documents Company/BPL Licensing Esign Company Website

Loan #: 2512EM064723 Total Loan Am... \$1,420,000.00 Loan Type: Conventional Loan Purpose: No Cash-Out Refinance Interest Rate: 6.499% Loan To Value... 50.7% / 50.7%

	Lender Paid	Borrower Paid	Total
Lender Paid	0	0.00	0.00
Borrower Paid	1	0.00	14,200.00

Fee Schedule	Total Fee	POC	Balance Due	Paid To	Reimbursed	3rd Party
Application Fee	0.00	0.00	0.00	Company/person	No	▼
Appraisal Fee	795.00	0.00	1,500.00	Company/person	Yes	▼
Second Appraisal Fee	0.00	0.00	0.00	Company/person	No	▼
Credit Report Fee	250.00	0.00	250.00	Advantage Credit	Yes	▼
Processing Fee	950.00	0.00	0.00	Company/person	No	▼
Other: Admin	1,000.00	0.00	0.00	Company/person	No	▼

Seller/Realtor Concession

Seller Credit:	\$ 1,500	Realtor Credit:	\$ 0.00
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Submit CD Request Form

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1. All invoices
2. Settlement Statement/Pre-HUD
3. Title report
Recommended: Hazard insurance to prevent delays.

12. Once all information is confirmed, click "Submit CD Request Form". This will submit the CD request form to the Account Manager to review. As a reminder, the Account Manager will still need to have all invoices, settlement statement, title report and we recommend having the Hazard insurance.

Pre-Submission Bank... Exceptions Documents Company/BPL Licensing Esign Company Website

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Final Price: 100.875 Escrows: Waived

Broker Compensation	%	\$	Total
Lender Paid	0	0.00	0.00
Borrower Paid	1	0.00	14,200.00

Fee Schedule	Total Fee	POC	Balance Due	Paid To	Reimbursed	3rd Party
Application Fee	0.00	0.00	0.00	Company/person	No	▼
Appraisal Fee	795.00	0.00	1,500.00	Company/person	Yes	▼
Second Appraisal Fee	0.00	0.00	0.00	Company/person	No	▼
Credit Report Fee	250.00	0.00	250.00	Advantage Credit	Yes	▼
Processing Fee	950.00	0.00	0.00	Company/person	No	▼
Other: Admin	1,000.00	0.00	0.00	Company/person	No	▼

Seller/Realtor Concession

Seller Credit:	\$ 1,500.00	Realtor Credit:	\$ 0.00
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Submit CD Request Form

Important Notice
Submission of this form does not guarantee CD issuance. The Account Manager will review the request. The following items are required:
1. All invoices
2. Settlement Statement/Pre-HUD
3. Title report
Recommended: Hazard insurance to prevent delays.

13. After the CD request form is processed you will get a "Success" notification to confirm your CD request has been submitted.

The screenshot displays a web application interface with a blue navigation bar at the top containing links: Pre-Submission Bank..., Exceptions, Documents, Company/BPL Licensing, Esign, and Company Website. Below the navigation bar, loan details are shown: Loan #: 2512EM064723, Total Loan Am...: \$1,420,000.00, Loan Type: Conventional, Loan Purpose: No Cash-Out Refinance, Interest Rate: 6.499%, and Loan To Value...: 50.7% / 50.71%. A 'Submit CD Request Form' button is visible in the top right.

The main content area is divided into two columns. The left column contains a 'Broker Compensation' table and a 'Fee Schedule' table. The right column contains a 'Closing Disclosure Request Form' section with a 'Submit CD Request Form' button and an 'Important Notice' section.

A 'Success!' notification modal is centered on the screen, featuring a green checkmark icon and the text: 'Closing Disclosure Request Submitted! Your request has been successfully uploaded to Encompass and is now pending review.' The modal has a blue header with 'Success!' and a close button (X) in the top right corner.

Broker Compensation			
	%	\$	Total
Lender Paid	0	0.00	0.00
Borrower Paid	1	0.00	14,200.00

Fee Schedule		
	Total Fee	POC
Application Fee	0.00	0.00
Appraisal Fee	795.00	0.00
Second Appraisal Fee	0.00	0.00
Credit Report Fee	250.00	0.00
Processing Fee	950.00	0.00
Other: Admin	1,000.00	0.00

Seller/Realtor Concession	
Seller Credit:	\$ 1,500.00

Important Notice
Submission of this form does not guarantee CD issuance. The Account Manager will review the request. The following items are required:
1. All invoices
2. Settlement Statement/Pre-HUD
3. Title report
Recommended: Hazard insurance to prevent delays.