



Digital Close Enterprise: Early Disclosures – Closer / Broker Guide

Step 1 – Accessing Digital Close Enterprise



You're invited!

You have been invited to Pavaso, your place for everything home. To join, click on the link below to accept your invitation.

Just click on the link below to get started!

[Click here](#) to accept the invitation!

Whether you're buying a home, or have lived in one for 20 years, Pavaso provides custom tailored products and services that revolutionizes the home owning experience for both the consumer and real estate professional. Pavaso is the new way to manage your home before, during, and after the sale.

As a Closer or Broker, you will receive an invitation email that contains a link to join Pavaso.com.

- If you have not signed up for a Pavaso account yet, open the email and click on the link to join. If you have already set up your account, just sign in.

Note: You must use the link in this email to access Pavaso for the first time.

- Once on Pavaso.com, create a password on the **Create your account** pop-up, and click on the "Create Account" button.

Create your account

Your email will be the username of your account. All you need to do now is simply create a password with 6 or more characters. Please click on "i" icon below to show the password tips.

Your email pavasocloser@mailinator.com

Create your password

Confirm your password

Create account

- In the **Setup Your Profile** pop-up, verify your name and use the **Role Type** drop down arrow to select your role if it is not already shown – it should be "Closing Agent" for Closers and "Loan Officer" for Brokers.

Optional - You may choose to add a photo to your profile by clicking on the "Add Photo" button so your clients can have more comfort and recognition.

- On the Dashboard, click on the Digital Close Enterprise application and then create a six-digit numeric PIN in the next pop-up.

Setup Your Profile

Thank you for signing up for Pavaso

Before you start we recommend you set up your profile!

First Name

Last Name

Role Type

Please select the role type that most accurately describes what role you play in the real estate transaction. We will use this to tailor your Pavaso experience.



Digital Close Enterprise

New PIN

Please create a 6-digit PIN. You will use this PIN each time you use this application.

New PIN (*):

Confirm New PIN (*):

Step 2 – Reviewing the Disclosure

- In the Order Lobby, click on the Order to open. Notice the Order's status is "Under Broker/Title Review" until you and the Broker have reviewed.



Digital Close Enterprise Lobby Create Order Notifications Admin

Order Lobby

Select an Order below to view the details

Order Number	Loan Number	Borrower	Seller	Property	Closing Date	Status
10192016_152625	Trainin...	Pavaso Buyer		1234 Guide St, Trainer Town, MD 12345	10/31/2016 6:59:00 PM	Under Review

Display 1 of 1 items

In the Order, you will see the Closing Disclosure with an "Awaiting Approval" status.

- Click on the "Closing Disclosure" link.

Order Number	Document	Reviewed	Completed	Document Status
222056	CLOSING DISCLOSURE	<input type="checkbox"/>	<input type="checkbox"/>	Awaiting Approval

Back

Approve Request Revision Print

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information	Transaction Information	Loan Information
Date Issued: 10/3/2016 Closing Date: 10/6/2016 Disbursement Date: 10/12/2016 Settlement Agent: Nations Lending Services File #: 16NL47107 Property: 969 Main Street, North Potomac, MD 20878 Appraised Prop. Value: \$630,000	Borrower: Aaron Mushro and Amanda Mushro 969 Main Street, North Potomac, MD 20878 Seller: NextBank 558	Loan Term: 30 years Purpose: Refinance Product: Fixed Rate Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> MIC # 1027517
Loan Terms		
Loan Amount	\$504,000	Can this amount increase after closing? NO
Interest Rate	3.625%	NO

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- Scroll or use the thumbnail pages to the right of the document to read through and/or review the document.

Note: You must scroll or click on every page thumbnail so that the "Approve" and "Request Revision" buttons become blue and active.

- If there are any issues, changes, or corrections that need to be made, click on the "Request Revision" button to send a message to the Lender.

(If everything is correct, go to Step 3)

Digital Close Enterprise Lobby View/Edit Notes Notifications Invite Others Edit Signature

Back Approve **Request Revision** Print

Closing Disclosure This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information Transaction Information Loan Information

Add Notes

To add notes for revision needed with this document, please add your notes below. This will be delivered to Lender.

Message

The interest rate should be 3.7%. See attached.

Attachment: Choose Files CLOSING ...SURE.pdf

Submit Cancel

- In the Add Notes pop-up, type the revisions being requested and attach any supporting PDF documents, if needed. **Note:** It is important to be specific and include as much detail as possible to avoid confusions and delays.
- When finished, click on the "Submit" button.



Back on the Order, you will see the Closing Disclosure with a "Revision Requested" status.

	Reviewed	Completed	Document Status
222056 CLOSING DISCLOSURE	<input type="checkbox"/>	<input type="checkbox"/>	Revision Requested

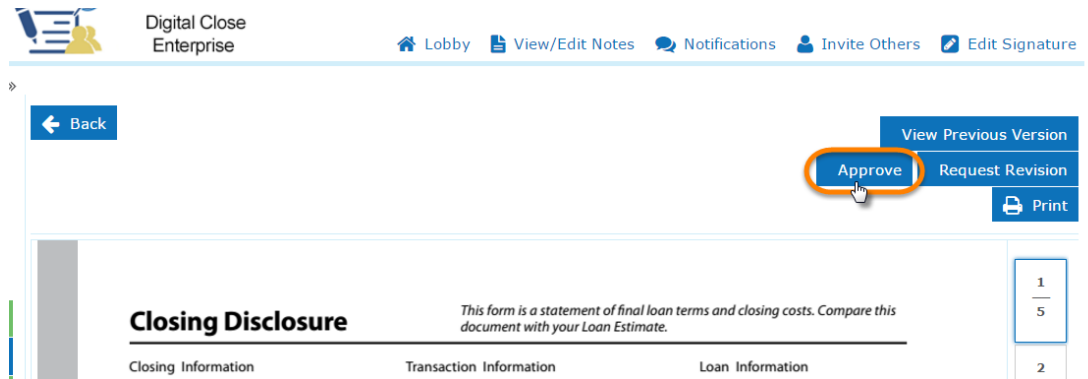
All parties, except Buyer, are now notified by email that there is a pending revision. Once the corrections are made, both Closer and Broker will be notified when the document is ready for review again.

Note: If either the Closer or Broker has requested a revision, he or she will only see the "Revision Requested" button. Approvals cannot be made if a revision has been requested.

Step 3 – Approving the Closing Disclosure

- Whether you are confirming the original Closing Disclosure or a revised one, make sure to scroll through all of the pages or click on every page thumbnail so that the "Approve" button is active and click on it.

Note: If needed, you can use the "View Previous Version" button to see older versions of your document.



Once approved by both the Closer and Broker, the Closing Disclosure and Order will be in the "Pending Review" status, the Buyer will be invited to join Pavaso to review, and all parties will be updated by email.

Buyer Reports an Issue

If the Buyer reports an issue with the Closing Disclosure to the Lender, the Lender will revise and upload a new version of the document. In this case, both the Closer and Broker will need to approve again, before the Buyer can review and approve. If this happens, you will be notified by email and will need to repeat Steps 2 and/or 3.

Bypassing the Closer and Broker Approval

At any point, the Lender can choose to bypass both Closer and Broker approval, if needed. When this happens, both will receive an email notification of it.

You will still be able to sign into your Pavaso account and review; however, you will only have the "Approval" button available.

If a revision is needed, contact the Lender so that they can make the necessary corrections. Once done, the process will start over again beginning with the Closer and Broker review.