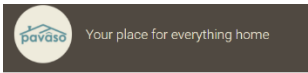




# Digital Close Enterprise: Early Disclosures – Lender Guide

## Accessing Digital Close Enterprise

1. Go to Pavaso.com, enter your credentials (email and password), and click on the “Sign In” button to sign into your account.
2. On the Dashboard, click on the Digital Close Enterprise Application and then enter your PIN in the next pop-up.



### Sign In

Sign in to the Pavaso Platform using your credentials.

\* Email

\* Password

Remember me [Forgot password?](#)



Digital Close Enterprise

Sign in using your 6-digit PIN.

pavasolender@mailinator.com  
[Reset a forgotten PIN...](#)

PIN:

## Adding a Broker



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.

Once the Closing Disclosure has been submitted into Pavaso from your Doc Prep provider, you will be able to add a Broker to the Order.

**Note:** At this time the Closer will receive an email invitation (new user) or notification inviting him or her to review it. Also, the Borrower will receive an invitation email to join Pavaso in the meantime.

1. In the Order Lobby, click on the Order to open.

Notice the Order's status is "New." Once opened the status will change to "Under Broker/Title Review."



Digital Close Enterprise

Lobby Create Order Notifications Admin

### Order Lobby

Select an Order below to view the details

Search Order

Order Number	Loan Number	Borrower	Seller	Property	Closing Date	Status
Training101	101	Pavaso Buyer		1234 Guide St, Trainer Town, UT 12345	6/14/2016 2:21:00 PM	New

The Closing Disclosure will show an "Awaiting Approval" status as it is waiting for the Closer to review and approve.

	Reviewed	Completed	Document Status
221296 <a href="#">CLOSING DISCLOSURE</a>	<input type="checkbox"/>	<input type="checkbox"/>	Awaiting Approval



Digital Close Enterprise

1234 Guide St,  
Trainer Town, MD  
12345

[Edit](#) [Delete](#) [Export](#)

Order Number  
10172016\_215101

Buyer:  
Pavaso Buyer

Early Disclosur  
During this phi  
your upcoming  
question direct

Document List



2. Click on the “Edit” link, under the property address on the left side of the screen.

**Note:** In the Edit Order screen, you can also edit other Order details.

3. Scroll down to the **Additional Party** section, fill out the Broker’s information and role as “Loan Officer,” and click on the “Save” button at the top of the page.

Additional Party		
Email Address (*)	As Role (*)	
<input type="text" value="pavasobroker@mailinator.com"/>	<input type="text" value="LoanOfficer"/>	
First Name (*)	Middle Name	Last Name (*)
<input type="text" value="Pavaso"/>	<input type="text"/>	<input type="text" value="Broker"/>
Cell Phone	Street Address	City
<input type="text"/>	<input type="text"/>	<input type="text"/>
State	Zip Code	
<input type="text" value="(Please select an item)"/>	<input type="text"/>	



We wanted to take this opportunity to personally welcome and introduce you to Pavaso, a new way to manage your home. Pavaso will be your electronic connection to important home closing information through the Digital Close application.

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

Your real estate team will use Digital Close to electronically communicate with you during your home closing process. And, in turn, you will be able to use Digital Close for unprecedented visibility into the status of your home closing at all times.

The Broker will now receive an email invitation (new user) or notification requesting the Order be reviewed.

## Optional: Modifying Other Assigned Users (Lender, Closer)

On the same **Edit Order Details** screen, you are able to change or add other assigned users to an Order.

Just scroll to the corresponding section and make the necessary modifications by using the drop downs or other field, if you cannot find it.

Closer		
<input checked="" type="radio"/> Company	<input type="text" value="(Please select an item)"/>	Closer Email Address (*) <input type="text" value="(Please select an item)"/>
<input checked="" type="radio"/> Other	Closer Email Address (*) <input type="text"/>	
	First Name (*)	Middle Name
	<input type="text"/>	<input type="text"/>
	Last Name (*)	
	<input type="text"/>	
Lender		
<input checked="" type="radio"/> Company	<input type="text" value="(Please select an item)"/>	Lender Email Address (*) <input type="text" value="(Please select an item)"/>
<input checked="" type="radio"/> Other	Lender Email Address (*) <input type="text"/>	
	Lender First Name (*)	Lender Middle Name
	<input type="text"/>	<input type="text"/>
	Lender Last Name (*)	
	<input type="text"/>	



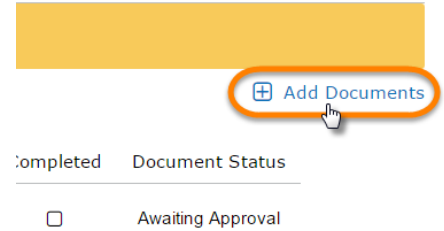
## Closer/Broker Review

If either the Closer or Broker decides to **request a revision**, you will receive an email notification with comments or attachments of the corrections needed and the Order will go into a “Revision Requested” status.

1. Make the necessary corrections to the CD in your Loan Origination System, run it through your Doc Prep, and re-submit it into Pavaso.

**Note:** Any changes will be added or overlapped on to the existing Order, but nothing will be deleted.

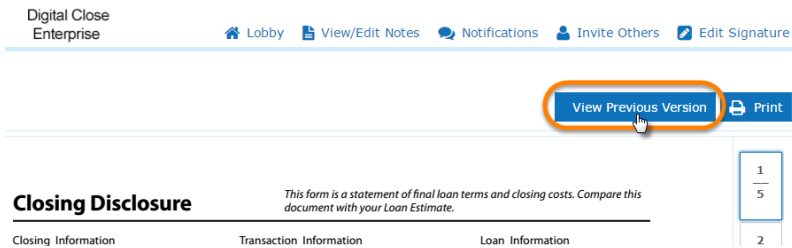
2. You can also choose to use the “Add Documents” link to upload the corrected CD directly into Pavaso (in PDF form).



The updated Closing Disclosure will save over the original and its status will change to “Awaiting Approval” again. The Order/CD’s status will also be “Under Broker/Title Review” again.

Order Number	Loan Number	Borrower	Seller	Property	Closing Date	Status
10172016_215101	Trainin...	Pavaso Buyer		1234 Guide St, Trainer Town, MD 12345	10/31/2016 6:59:00 PM	Under Broker/Title Review

**Note:** All previous versions will be accessible through the “View Previous Versions” button within the document.



Document Version		
Document	Version	Date
<a href="#">CLOSING DISCLOSURE</a>	Version 1	10/19/2016 9:26:30 AM
<a href="#">CLOSING DISCLOSURE</a>	Version 2	10/19/2016 11:38:31 AM

When the Closer and/or the Broker have opened the Closing Disclosure, you will received a Read Receipt notification email.

### Order Lobby

Select an Order below to view the details

Order Number	Loan Number	Borrower	Seller	Property	Closing Date	Status
10172016_215101	Trainin...	Pavaso Buyer		1234 Guide St, Trainer Town, MD 12345	10/31/2016 6:59:00 PM	Pending Review

Once each has, **approved** the Closing Disclosure, you will also be notified by email and the Order and CD will now be in the “Pending Review” status.

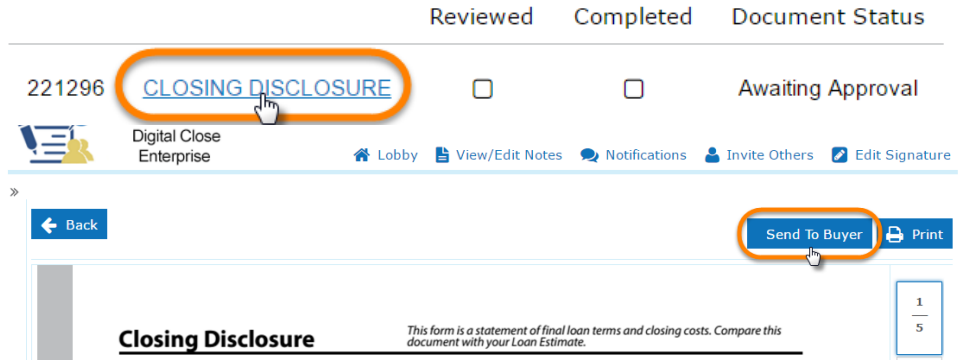
A notification email will go out to the Borrower advising that the document is available for review.



## Bypassing Closer and Broker Approval

If, for any reason, the Closing Disclosure needs to be sent to the Borrower immediately, you can bypass the Closer and Broker Approval and send it directly to the Borrower.

1. In the Order, click on the “Closing Disclosure” link.
2. Scroll through the entire document and click on the “Send to Borrower” button.
3. A notification email of this will go out to all parties as well.



**Note:** After bypassing, the Closer and Broker will still be able to review and approve the Closing Disclosure, as long as the Borrower has not yet approved.

## Borrower Review



Your Document(s) Are Now Available for Your Review

Your closing date may be in jeopardy if this is not acknowledged in a timely manner!

Pavaso Buyer,

Your Closing Disclosure (CD) document is now available for your review.

**Please be advised that this may not be the final Closing Disclosure as all final figures have not been confirmed by all parties. In an effort to make your desired closing date, this Closing Disclosure must be acknowledged.**

To view your order, click on the link below to log into your Pavaso account. If you haven't created your Pavaso account already you will be prompted to create one.

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

1. Whether the Closing Disclosure was approved by both Closer and Broker or sent to the Borrower directly, the Borrower will receive an invitation email with instructions on how to join Pavaso and review the CD.
2. Once the Borrower has opened the Closing Disclosure, you, the Lender, will receive a read receipt email notification.
3. Once he or she **confirms** the Closing Disclosure, all parties involved will receive another email notification.

**Note:** After the Borrower confirms, the Closer and Broker will still be able to review the Closing Disclosure, but not approve

If the Borrower has an issue with the CD, he or she can send an internal email through their Pavaso account to any and all parties involved with the Order.

**Note:** If corrections are made after Borrower approval, resubmit the CD into Pavaso, and the process will start all over again starting from the Closer and Broker review.