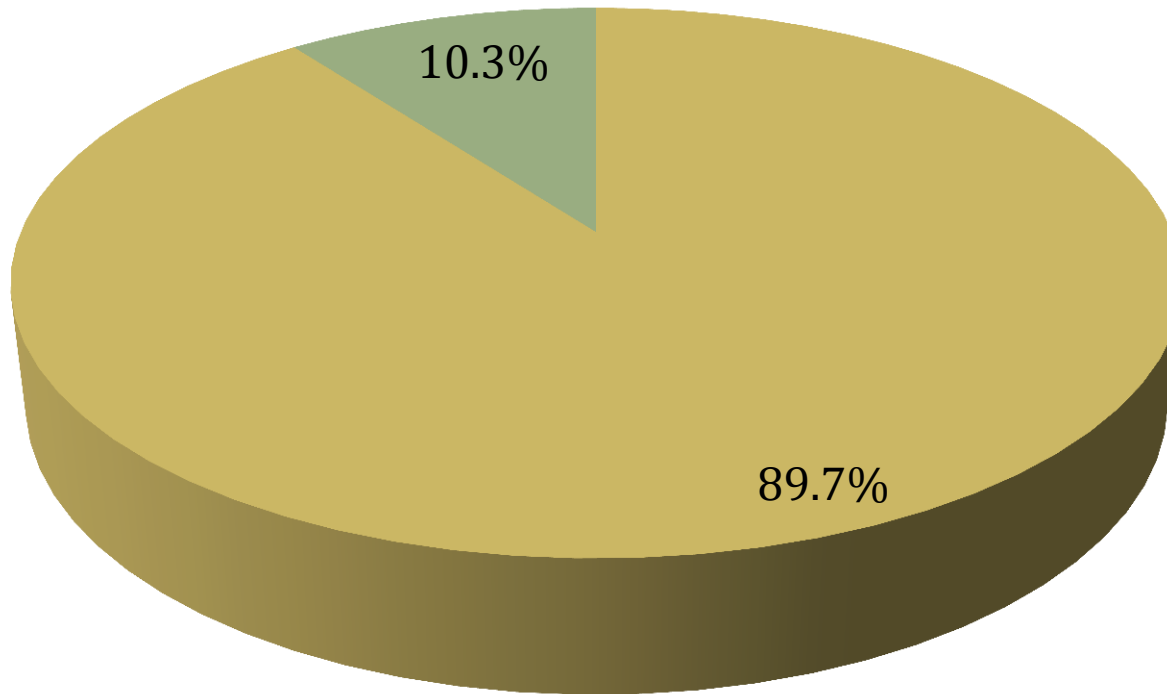


# Lender Plans For Implementation of the New TILA/RESPA Integrated Disclosure

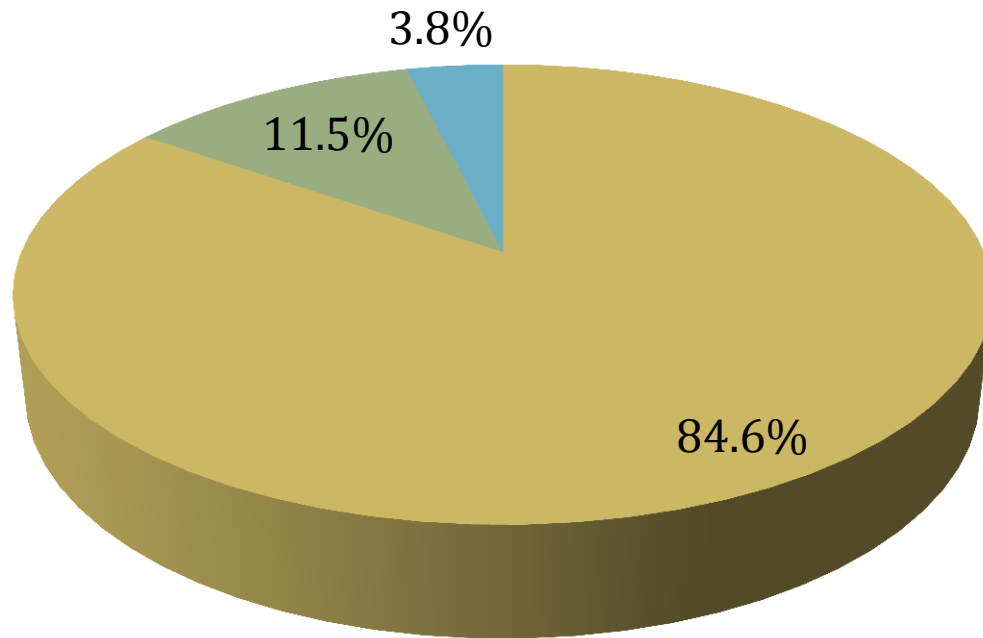
## Survey Results & Analysis

## How do you plan on producing the Closing Disclosure?



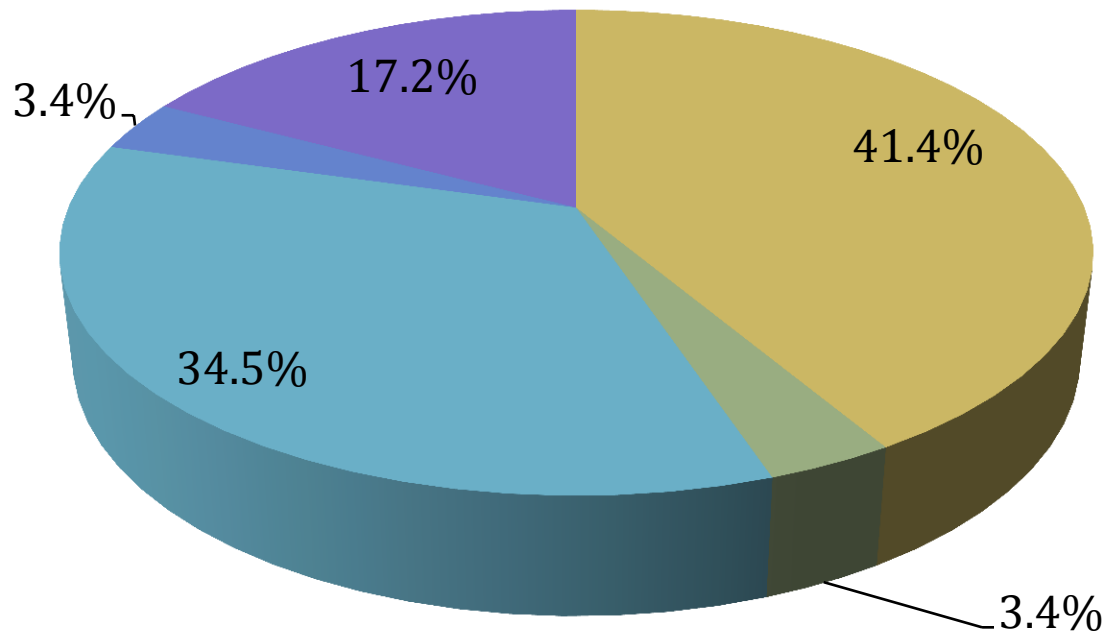
- We plan to use our systems to produce the Closing Disclosure
- We plan to rely on the Settlement Agent to produce the Closing Disclosure

## How will you obtain settlement fees, title charges, etc. in order to prepare the Closing Disclosure?



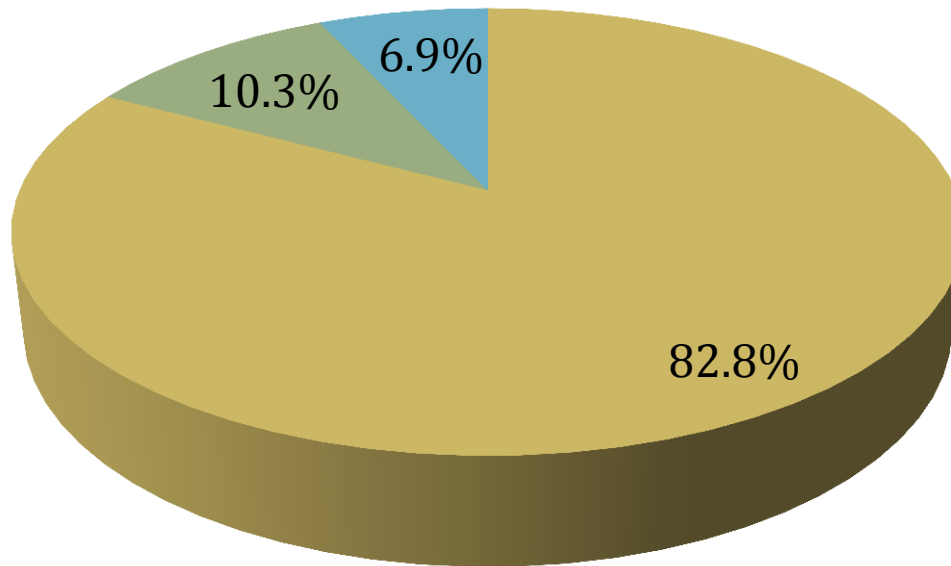
- Provided to us via phone, fax, email and entered by our staff onto the form
- We intend to provide access to an online portal for 3rd parties and Settlement Agents to enter their information
- We expect our LOS system and 3rd party systems and Settlement Agents to automatically share data via data exchange

## How will the Closing Disclosure be delivered to the borrower to meet the required timeframes ahead of closing?



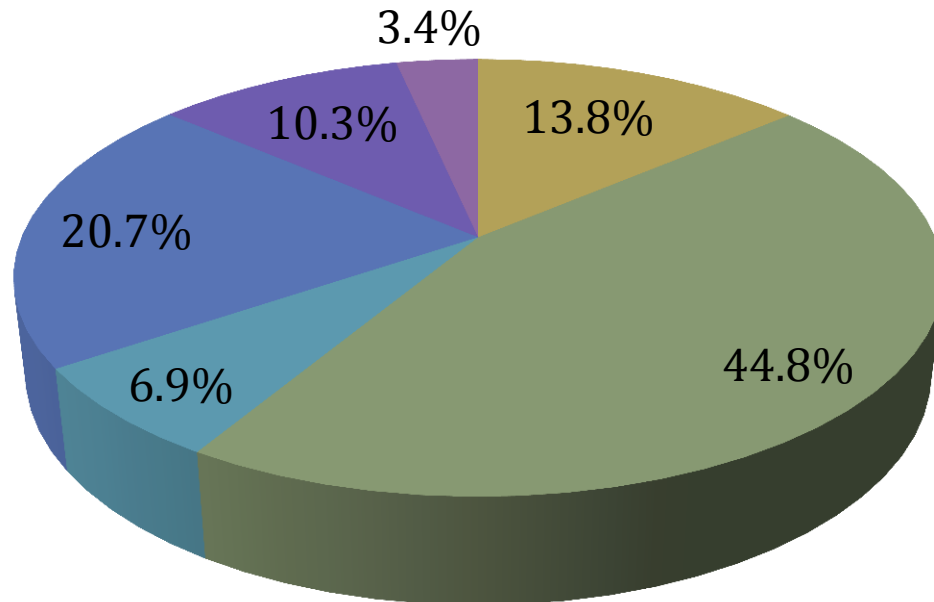
- We will mail to the borrower
- We expect our settlement agents to mail to the borrower
- We will use secure email to the borrower
- We expect our settlement agents to use secure email to the borrower
- Other

# How will you communicate bank fees, charges, loan information to the Settlement Agent for preparation of the Closing Disclosure?



- Provided to them via phone, fax, email and entered by Settlement Agent onto the form
- We expect to have access to an online portal for Settlement Agents' systems to enter our information
- We expect our LOS system and 3rd party systems and Settlement Agents to automatically share data via data exchange

## How will the Closing Disclosure be delivered to the seller to meet the required timeframes ahead of closing?



- We will mail to the seller
- We expect our settlement agents to mail to the seller
- We will use secure email to the seller
- We expect our settlement agents to use secure email to the seller
- We do not plan to provide a closing disclosure to the seller
- Other