

# INTEREST ONLY TILs INSTRUCTION SHEET

We have had many inquiries into how we calculate or manipulate our TILs on our Capital Products line. Well, the short answer is we out source this to a doc prep company.

So for our broker's who want accurate disclosures for their customers, we have set a similar service with our doc prep company. You can go online to **[www.iccdocs.com](http://www.iccdocs.com)** and input critical data points and get an accurate TIL. There will be a cost of \$7.50 per occurrence for you (billed monthly). The normal cost is \$12 per occurrence, so please make sure you let ICC know you are working with SouthStar.

You will need to complete the Broker TIL Set –Up Form found under Interest Only, Available Downloads at [www.fundnation.com](http://www.fundnation.com) and fax it to Lori Lytle at the fax number on the bottom of the sheet. ICC will then establish an ID and password for you to access their system for respa docs (and walk your broker through the system).

Please note, you will need to understand the basics of the loan programs we have to utilize this system (meaning margin, index, PMI rates). Once you try it, it will be very easy from that point on.