
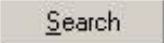




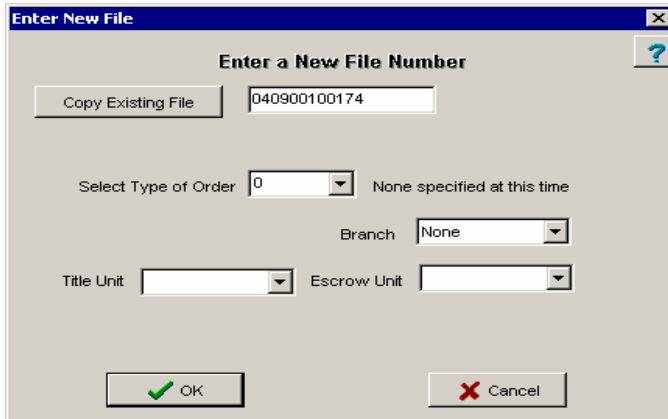
RESOURCE 5.1: OVERVIEW OF ENHANCEMENTS

- I. COPY A FILE**
- II. USE TEMPLATES**
 - A. Order Entry**
 - B. Commitment/Policy**
- III. NEW LAYOUT OF ORDER ENTRY TABS**
 - A. Main tab**
 - B. Loan tab**
 - C. Property tab**
- IV. ATG SERVICE SCREEN**
- V. TAGGING SPECIAL EXCEPTIONS FOR EXCLUSION FROM POLICIES**
 - A. Including/excluding exceptions on policies from the Standard Language Lookup**
 - B. Including/excluding exception on policies from manually typed exceptions**
- VI. PRINTING**
 - A. Document Categories**
 - B. Document Packages**
- VII. HUD**
 - A. HUD change log**
 - B. Mortgage Payoff Calculator**
 - C. Add to draft**
- VIII. CHECK WRITING**
 - A. Change payee**
 - B. Check Writing Voided Checks**
 - C. Recreating Receipts and Disbursements after one or more checks have been printed**
- IX. SUPER SEARCH**
 - A. Search for an order or several orders**
 - B. Print report of search results**
- X. CLOSING STATEMENT**
- XI. AMORTIZATION SCHEDULE**

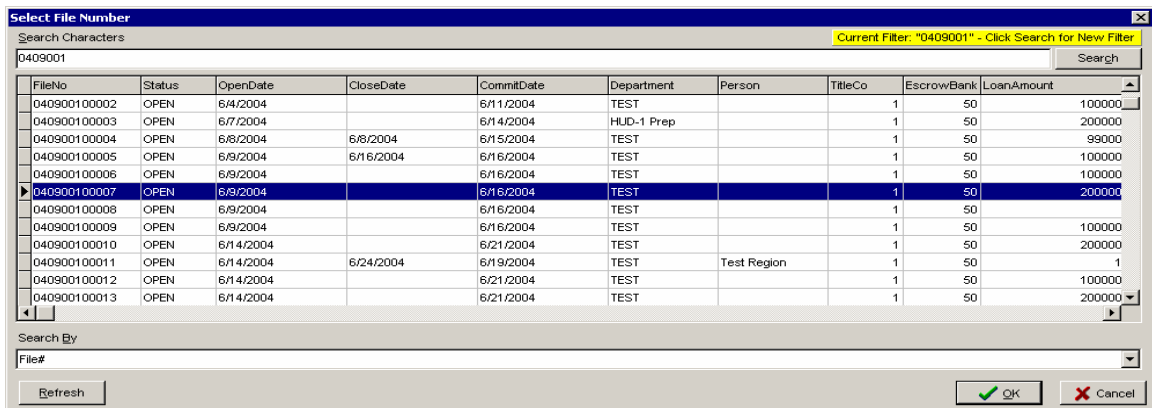
RESOURCE 5.1: INSTRUCTIONS FOR USE

I. TO COPY A FILE

- A. Create a new file, click the **Add File Number** button  or select **New File** from the **File** menu.
- B. Enter all or part of the Tax ID Number (Permanent Index Number or PIN) and click the **Search** button.  Similar Tax ID Numbers, if any, will display.
- C. Click the **Create New** button to create a new file.
- D. Click **Calculate Next Number** button .
- E. Click the **Copy Existing File**  button.



The Select File Number screen appears



FileNo	Status	OpenDate	CloseDate	CommitDate	Department	Person	TitleCo	EscrowBank	LoanAmount
040900100002	OPEN	6/4/2004		6/11/2004	TEST		1	50	100000
040900100003	OPEN	6/7/2004		6/14/2004	HUD-1 Prep		1	50	200000
040900100004	OPEN	6/8/2004	6/8/2004	6/15/2004	TEST		1	50	99000
040900100005	OPEN	6/9/2004	6/16/2004	6/16/2004	TEST		1	50	100000
040900100006	OPEN	6/9/2004		6/16/2004	TEST		1	50	100000
040900100007	OPEN	6/9/2004		6/16/2004	TEST		1	50	200000
040900100008	OPEN	6/9/2004		6/16/2004	TEST		1	50	
040900100009	OPEN	6/9/2004		6/16/2004	TEST		1	50	100000
040900100010	OPEN	6/14/2004		6/21/2004	TEST		1	50	200000
040900100011	OPEN	6/14/2004	6/24/2004	6/19/2004	TEST	Test Region	1	50	1
040900100012	OPEN	6/14/2004		6/21/2004	TEST		1	50	100000
040900100013	OPEN	6/14/2004		6/21/2004	TEST		1	50	200000


- F. Select the file number that you would like to copy by double-clicking or highlighting and click **OK**.
 1. The new file number will display and **Order Entry** will open.
 2. The following data will be copied from the existing file:
 - a. **Order Entry Tab:** Closer, Search Provider, Realtors,
 - b. **Buyer tab:** All fields
 - c. **Seller tab:** All fields
 - d. **Loan/Misc:** Lender
 - e. **HUD:** No fields
 - f. **Commitment/POL:** All tabs
 - g. **ATG Services Screen:** No fields
 - **NOTE:** The sales price, earnest money and loan amount will not be copied from the existing file. Also, you must go to the ATG Services Screen to select services and calculate rates.

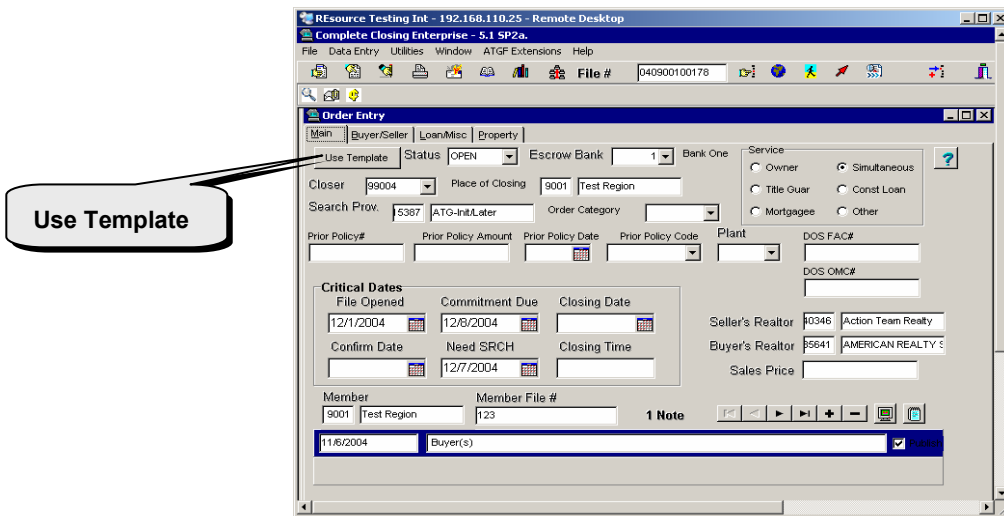
II. USING TEMPLATES


A. Using a Template for Order Entry

The **Use Template** feature will copy all of Order Entry data from an existing file or from a template file. There is also a **Use Template** feature to copy the Commitment and Policy data from an existing file or from a template file.

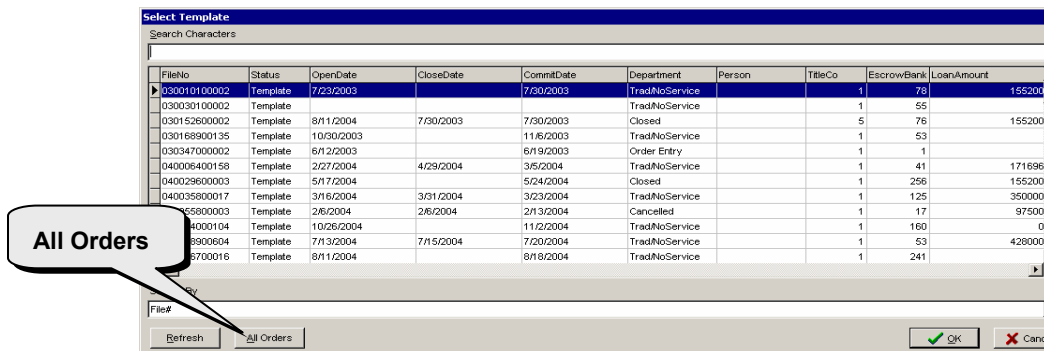
- **NOTE:** It is recommended that you use the **Template** feature prior to adding data to the file. Two confirmation messages will display upon selecting **Use Template**, indicating that any data previously entered in the **Order Entry** tabs will be deleted and replaced with the data from the selected existing file.

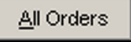
1. Click the **Order Entry** button  or the **Data Entry** menu to access **Order Entry**.





2. From the **Order Entry**> **Main** tab, click the **Use Template**  button.
3. Click **OK** on the confirmation prompts that indicate the selected template will override any data entered in the **Order Entry** tabs.

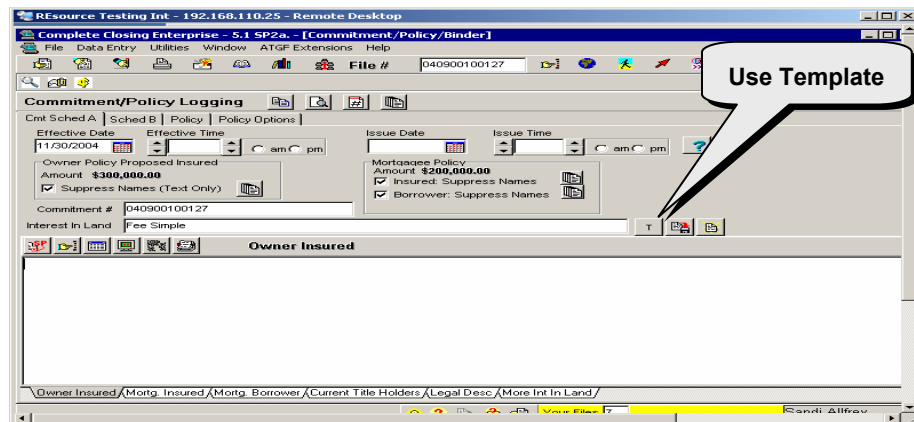
The Select Template window displays.



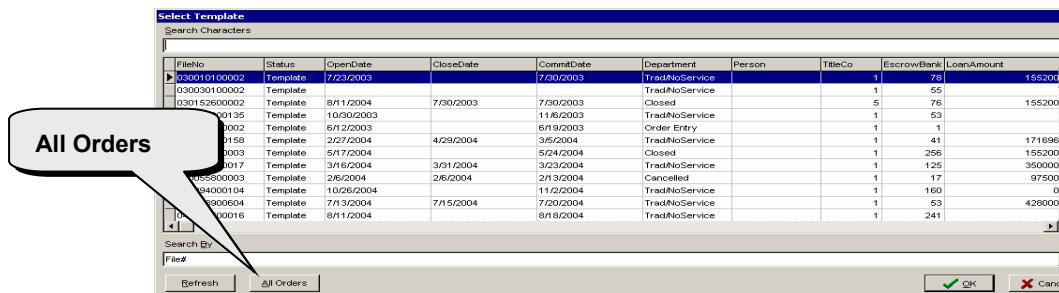
4. You may select a file that is a template; or
5. Click the **All Orders**  button to list all of your files.
6. Select the file that you want by either double-clicking on the file or clicking once on the file to highlight it and click **OK**.
7. The data from the existing file will now appear in the new file.
 - **NOTE:** The sales price, earnest money, and loan amount will not be copied from the existing file. Also, you must go to the **ATG Services** screen to select services and calculate rates.


B. Using a Template for the Commitment/Policy

1. To copy the commitment/policy data from an existing file into a new file, click the **Commitment/Policy** button  or select **Commitment/Policy/Binder** from the **Data Entry** menu.
2. Click the **Use Template**  button.
 - **NOTE:** It is recommended that you use the **Template** feature prior to adding data to the **Commitment/Policy** tabs. Two confirmation messages will display upon selecting **Use Template**, indicating that any data previously entered in the **Commitment/Policy** tabs will be deleted and replaced with the data from the selected existing file.
3. Click **OK** on the confirmation prompts that indicate the selected template will override any data entered in the **Commitment/Policy** tabs.



The Select Template window displays.




4. You may select a file that is a template; or
5. Click the **All Orders** button  to list all your files.
6. Select the file that you want by either double-clicking on the file or clicking once on the file to highlight it and click **OK**.
7. The data from the existing file will now appear in the new file.

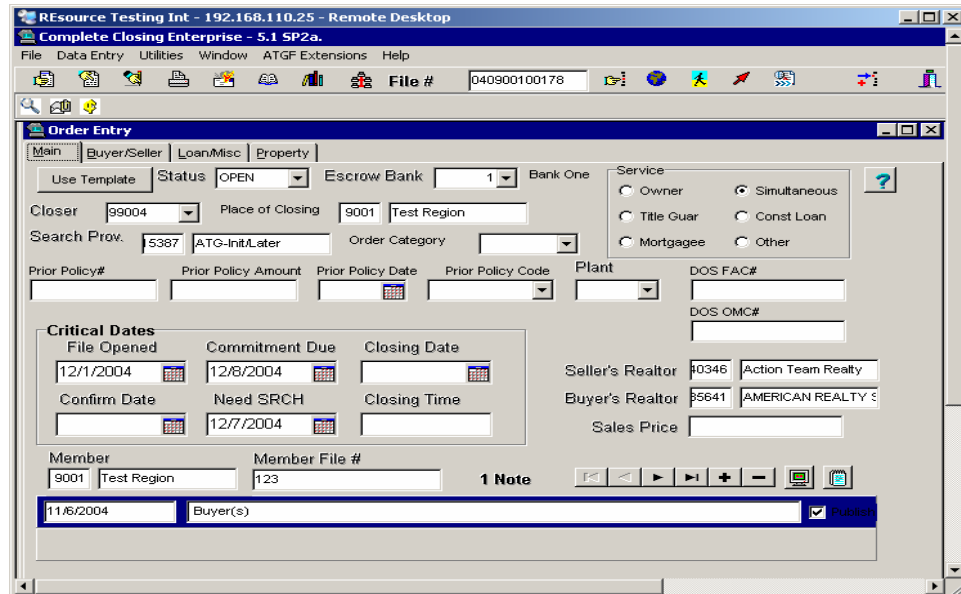
III. ORDER ENTRY NEW SCREEN LAYOUT

The **Order Entry** tabs have been rearranged to allow more efficient data entry. Additionally, unused data fields have been removed and some new data fields have been added. The **Miscellaneous** tab has been eliminated and the **Buyer/Seller** tab is unchanged. The following highlights the changes to the **Main** tab, **Loan/Misc** tab and the **Property** tab.

A. Main Tab


1. Click the **Order Entry** button  or the **Data Entry** menu to access **Order Entry**.

Order Entry > Main Tab



- a. Prior Policy information moved to the **Main** tab from the **Misc.** tab
- b. Place of closing moved to the **Main** tab from the **Misc.** tab
- c. Data fields added for **Search Order Number** and **OMC Number** (not a REsource OMC).
- d. **Use Template** feature added. See this document for more information on using templates.


B. Loan/Misc. Tab

1. Click the **Order Entry** button  or the **Data Entry** menu to access **Order Entry**.
2. Click the **Loan/Misc.** tab

Order Entry > Loan/Misc. Tab

- a. **Mortgage Broker** field added.
- b. Removed unused fields.


C. Property Tab

1. Click the **Order Entry** button  or the **Data Entry** menu to access **Order Entry**.
2. Click the **Property** tab

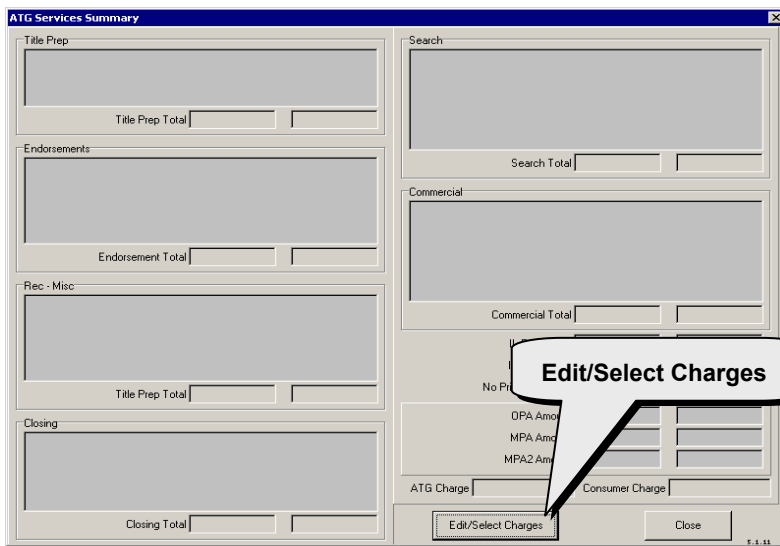
Order Entry > Property tab

- a. **Tax ID** field re-labeled **PIN** (Permanent Index Number/Parcel Index Number) and moved to the top of the window.
- b. **Township** field added. To enter the township, type the first few letters and the name will display.
- c. **Date** fields have been added for Tax Sale.
- d. Unused tax information removed.

IV. ATG SERVICES

- A. To select services from the **ATG Services Screen**, click the **Edit Services** button  or click the **ATGF Extensions** menu and select **Edit Services**. This is a necessary step for the production on an Invoice for Title Charges and the HUD Settlement Statement.

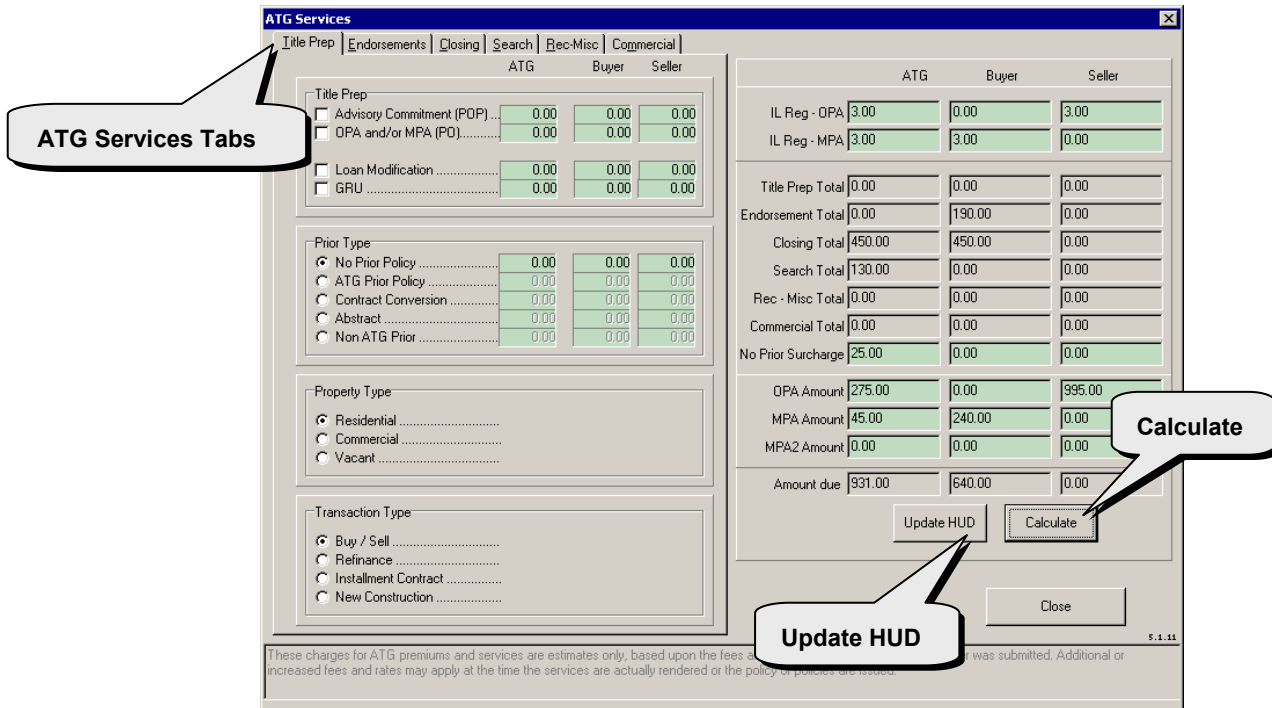
The **ATG Summary** window displays



B. Click the **Edit/Select Charges** button to select services

1. The **ATG Services** window displays tabs for **Title Prep**, **Endorsements**, **Closing**, **Search Services**, **Rec-Misc.**, and **Commercial**. Each tab will have checkboxes for selecting various services.
2. Select title services and transaction information by clicking the appropriate checkbox.

When services are selected, customary fees will automatically populate the **ATG** column, the **Buyer** column, or the **Seller** column.



3. Click the **Endorsement** tab and select the checkboxes for required endorsements.
4. Continue selecting services in each tab.
5. When you are finished selecting services from each tab, click the **Calculate** button.

The **Calculate** button calculates and displays all fees for selected services in the columns on the right.

6. Click **Update HUD** button

The **Update HUD** button pulls all fees from the **ATG Services** screen to the Invoice for Title Charges, the HUD-1 Settlement Statement, and the Accounting Information Schedule (AIS).


7. To override the Standard Consumer Fee or the Party Liable for Payment (Buyer or Seller), double click the Amount. The Consumer Charge Override dialog box displays.
8. Enter the desired amount in the field (do not use a dollar sign) and click **OK**.

9. To override the Standard Underwriting Fee or the Party Liable for Payment (Buyer or Seller), double click the Amount. The Special Rate dialog Box displays.
10. Enter the desired amount in the field (do not use a dollar sign) and click **OK**.
 - **NOTE:** Special Rates for underwriting premiums must be authorized by ATG Staff attorneys.



- a. Always remember to click the **Calculate** button and the **Update HUD** button prior to closing the **ATG Services** window.
- b. Click the **Close** button to return to the **Summary** window and click the **Close** button on the **Summary** window to exit.


V. TAGGING SPECIAL EXCEPTIONS FOR EXCLUSION FROM POLICIES

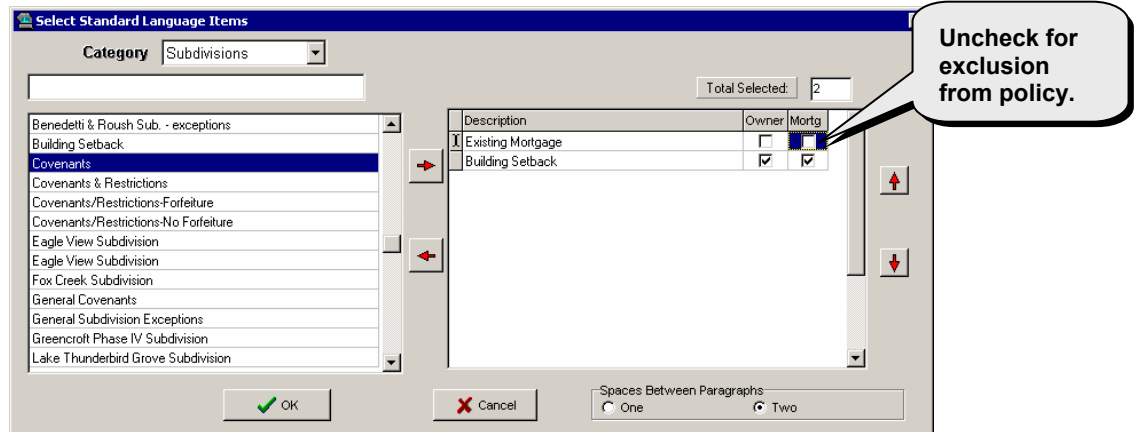
Selecting special exceptions for exclusion from policies has been enhanced. Exceptions found in the **Standard Language Lookup** or manually created exceptions can easily be tagged for exclusion on either the Owners Policy or the Mortgagee Policy.

- To exclude Standard Language from a policy, click the **Commitment/Policy Preparation** button  or select **Commitment/Policy** from the **Data Entry** menu.
- Click the **Schedule B** tab.
- Click the **Exceptions** tab to enter Special Exceptions. The text area for exceptions will display.

A. Excluding exceptions obtained from the Standard Language Lookup.

1. To select standard language, click the **Lookup Standard Language Items** button.  The **Select Standard Language Items** window displays.
2. Begin entering the Category name or click the dropdown arrow  to view and select the desired category.





3. To select exception language, double-click the desired exception or click once on the exception and click the right arrow button  to move the exception to the right side.
4. To exclude an exception, uncheck the **Owner** or **Mortg** checkbox for that exception.



5. To automatically have an exception appear on the final policies, leave the check marks in the boxes Owner and/or Mortg[agee] checked exceptions will appear on the final policies and unchecked exceptions will not appear on the final policies. The exceptions will display in colors to indicate their destinations:
 - a. Black: The exception will print on both policies. This is the default setting.
 - b. Pink: The exception prints on the Mortgagee Policy only
 - c. Blue: The exception prints on the Owner Policy only.
 - d. Olive: The exception does not print on either policy.

B. Excluding manually entered exceptions

To exclude/include manually entered exceptions on the Owner or Mortgagee policies, highlight the text and click one of the **Mark Selected Text** buttons.

1.  Mark Selected Text for Inclusion on all Policies (Black).
2.  Mark Selected Text for Inclusion on Owner Policy Only (Blue).
3.  Mark Selected Text for Inclusion on Loan Policy Exclusion from Owner Policy (Pink).
4.  Mark Selected Text for Exclusion from All Policies (Olive).

REsource Testing Int - 192.168.110.25 - Remote Desktop

Complete Closing Enterprise - 5.1 SP2a. - [Commitment/Policy/Binder]

File Data Entry Utilities Window ATGF Extensions Help

File # 040900100127

Commitment/Policy Logging

mt Sched A Sched B Policy Policy Options

Standby Fees and Taxes Year 2004 ?

Leave Blank

County Code DU PAGE

Property Type
 Residential Commercial Land

Premium Information
Owner Premium **\$995.00**
Mortgagee Premium **\$240.00**
Premiums

Mark Selected Text

Exceptions

To exclude manually entered exceptions from the Owner and/or Mortgagee policy(ies) highlight the exception and click one of the Mark Selected Text buttons

Sched B Sched B Req Exceptions Notes to Closer

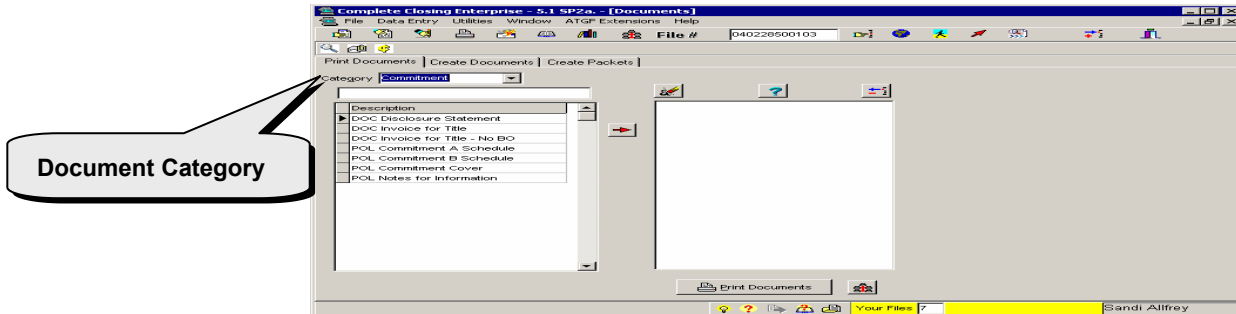
Your Files 7 Sandi Allfrey

VI. PRINTING DOCUMENTS

A. Document Categories

1. To select document for printing, click the **Print/Create Documents**  button.

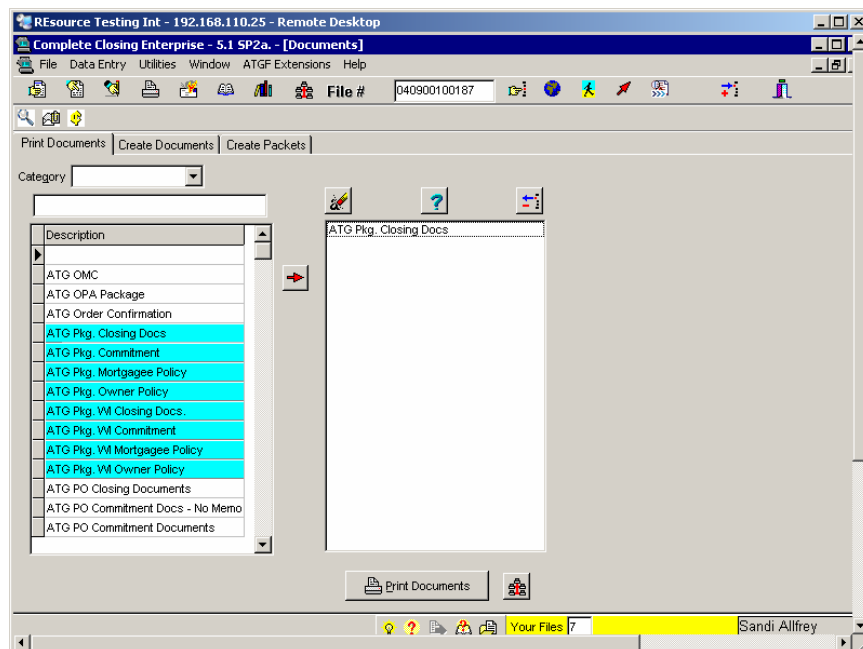
Documents can be selected in the usual manner or by selecting Categories. Several document categories have been created to speed up the selection process. The example below shows the **Commitment** Category and related commitment documents displayed in the description list.



- a. To view all categories, click the drop-down arrow at the end of the **Category** box.
 - b. Double-click the desired documents.
 - c. You may select documents from several categories at once for printing.
2. Other document Categories include: Affidavits, Commitment, Deeds, Standard Closing Documents, Owner Policy, Mortgagee Policy, Wisconsin Documents, Endorsements, and Letters/Fax.

B. Document Packages



1. Document packages are groupings of related documents. When a package of documents is selected to print, all documents in that package will display in the Viewer. Document Packages will appear highlighted in Blue in the document list.

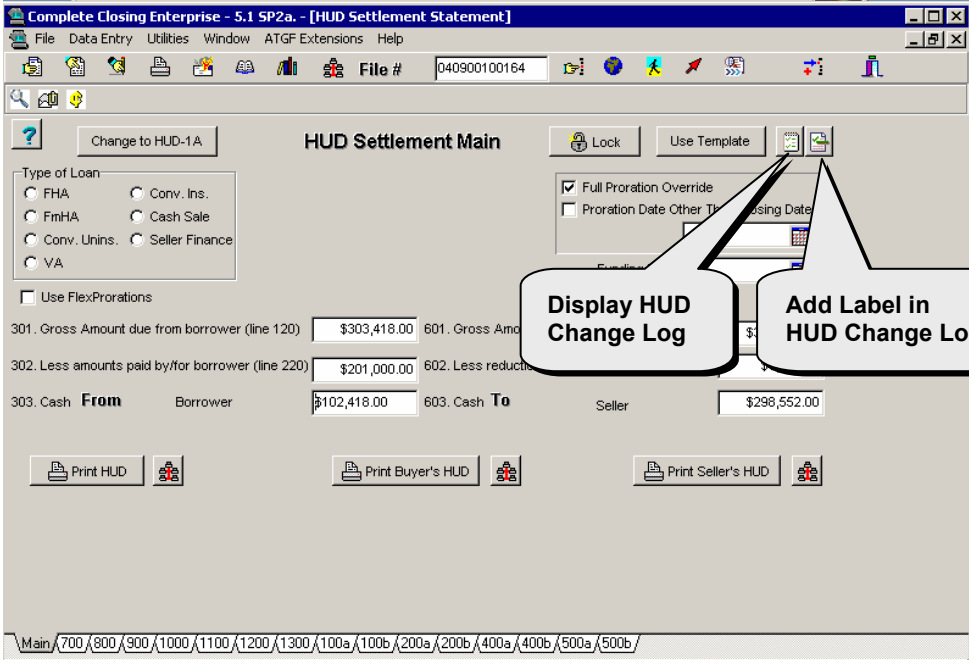


VII. HUD

A. HUD Change Log

1. The **HUD Change Log** feature provides a complete detailed history of the changes made to the HUD. Comments can also be placed here to explain the changes made.

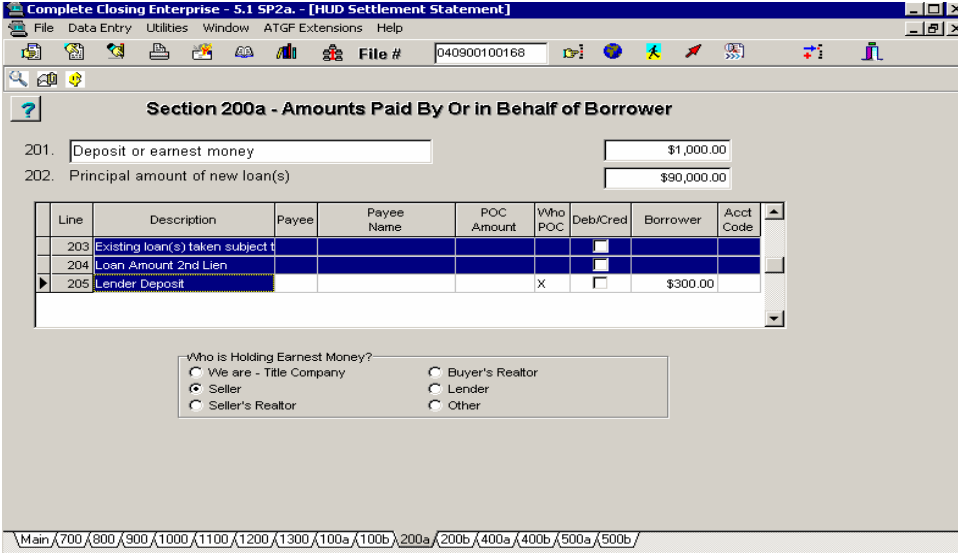
- a. Click the **Display HUD Change Log**  button to view the HUD Change Log.
- b. Click the **Apply Label in HUD Change Log**  button to manually apply a label to the HUD Change Log, such as “complete” or “incomplete.”



The screenshot shows the 'HUD Settlement Main' window in 'Complete Closing Enterprise - 5.1 SP2a'. The window title is 'Complete Closing Enterprise - 5.1 SP2a - [HUD Settlement Statement]'. The menu bar includes 'File', 'Data Entry', 'Utilities', 'Window', 'ATGF Extensions', and 'Help'. The 'File #' field contains '040900100164'. The main area contains various input fields and buttons. Two callout boxes highlight specific buttons: 'Display HUD Change Log' and 'Add Label in HUD Change Log'. The 'Display HUD Change Log' button is located in the top right corner of the main area, and the 'Add Label in HUD Change Log' button is located in the top right corner of the main area, below the 'Display HUD Change Log' button. The main area also contains a 'Type of Loan' section with radio buttons for FHA, Conv. Ins., FmHA, Cash Sale, Conv. Units, Seller Finance, and VA. There are also checkboxes for 'Use FlexProrations', 'Full Proration Override', and 'Proration Date Other Than Closing Date'. The main area contains several input fields for amounts, such as '301. Gross Amount due from borrower (line 120)' with a value of '\$303,418.00', '302. Less amounts paid by/for borrower (line 220)' with a value of '\$201,000.00', '303. Cash From Borrower' with a value of '\$102,418.00', and '603. Cash To Seller' with a value of '\$298,552.00'. There are also buttons for 'Print HUD', 'Print Buyer's HUD', and 'Print Seller's HUD'. The status bar at the bottom shows the navigation path: 'Main/700/800/900/1000/1100/1200/1300/100a/100b/200a/200b/400a/400b/500a/500b/'.

B. Lender Credits

You can now enter an “X” in **Who POC** field of section 200a and 200b. The amount will be applied as a credit to the Loan Amount and the lender’s draft will automatically adjust.



The screenshot shows the 'Section 200a - Amounts Paid By Or in Behalf of Borrower' window in 'Complete Closing Enterprise - 5.1 SP2a'. The window title is 'Complete Closing Enterprise - 5.1 SP2a - [HUD Settlement Statement]'. The menu bar includes 'File', 'Data Entry', 'Utilities', 'Window', 'ATGF Extensions', and 'Help'. The 'File #' field contains '040900100168'. The main area contains input fields for '201. Deposit or earnest money' with a value of '\$1,000.00' and '202. Principal amount of new loan(s)' with a value of '\$90,000.00'. Below these fields is a table with the following columns: Line, Description, Payee, Payee Name, POC Amount, Who POC, Deb/Cred, Borrower, and Acct Code. The table contains the following rows:

Line	Description	Payee	Payee Name	POC Amount	Who POC	Deb/Cred	Borrower	Acct Code
203	Existing loan(s) taken subject to					<input type="checkbox"/>		
204	Loan Amount 2nd Lien					<input type="checkbox"/>		
205	Lender Deposit				X	<input type="checkbox"/>	\$300.00	

Below the table is a section titled 'Who is Holding Earnest Money?' with radio buttons for 'We are - Title Company', 'Seller', 'Seller's Realtor', 'Buyer's Realtor', 'Lender', and 'Other'. The status bar at the bottom shows the navigation path: 'Main/700/800/900/1000/1100/1200/1300/100a/100b/200a/200b/400a/400b/500a/500b/'.

C. Loan Payoff Calculation

The Loan Payoff calculation screen is used to pay off loans that are outstanding for the buyer, seller, or both. This button appears on the Section 500a tab and 100a tab.

1. Click the **Edit Payoffs**  button to enter an unlimited amount of Buyer or Seller payoffs.


2. Payoff information is calculated according to the following:
 - a. Formulas
 - i. Payoff Amount Calculation (Formula 1):
Principle Balance + Interest Amount + Sum of Additional Charges
 - ii. Payoff Amount Calculation (Formula 2):
Principle Balance + Sum of Additional Charges
 - iii. Payoff Amount Calculation (Formula 3):
Principle Balance + (Per Diem x Interest Period) + Sum of Additional Charges

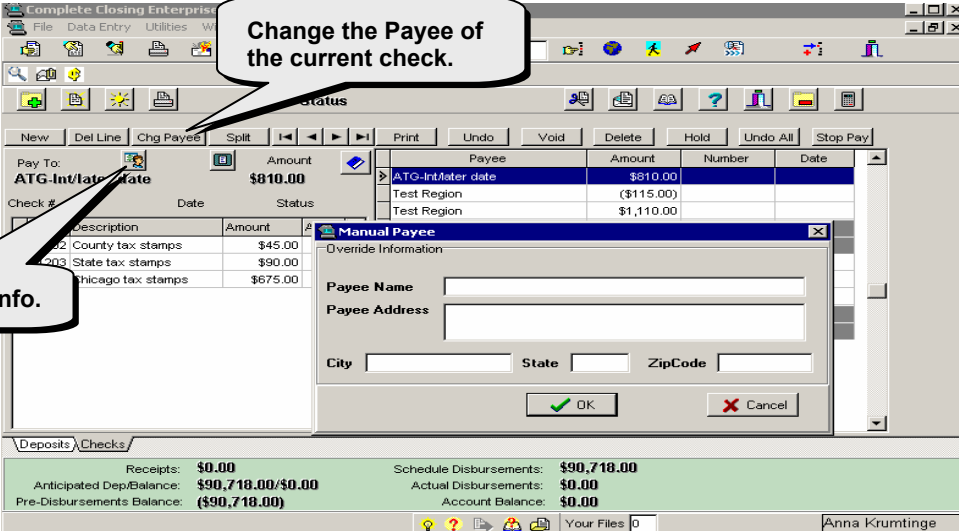
- iv. Payoff Amount Calculation (Formula 4): $\text{Principle Balance} + [(\text{Interest Rate} \times \text{Principle Balance}) \div \text{Annual Days}] + \text{Sum of Additional Charges}$
- b. Exceptions
 - i. If the interest amount is overridden, Formula 1 is used.
 - ii. If only the principle balance and/or additional charges are entered, Formula 2 is used.
 - iii. If there are no **Interest From** and **Interest Thru** dates, but the **Interest Rate** or **Per Diem** fields are filled in, Formula 2 is used.
 - iv. If none of the above is true, and you check the **Override** check box next to the **Per Diem** field, then Formula 3 is used. If the **Override** check box next to the **Per Diem** field is not checked, then Formula 4 is used.

VIII. CHECK WRITING > CHECKS TAB

A. Change Payee Information

The **Change Payee Information** feature allows you to manually change the payee name and/or address for a specific check, without having to utilize the **Agent** or **Buyer/Seller** lists. A copy feature is also included to copy existing information and to make minor changes from this screen.

1. Click the **Checks** tab and select the desired check.
2. Click the **Change Payee Information**  button to display the **Manual Payee** screen.
3. Enter the **Payee Name** and the **Payee Address** (optional). Click **OK**.



Change the Payee of the current check.

Change Payee info.

Pay To	Amount	Payee	Amount	Number	Date
ATG-Int/late	\$810.00	ATG-Int/late date	\$810.00		
		Test Region	(\$115.00)		
		Test Region	\$1,110.00		

Manual Payee

Override Information

Payee Name:

Payee Address:

City: State: ZipCode:


OK Cancel

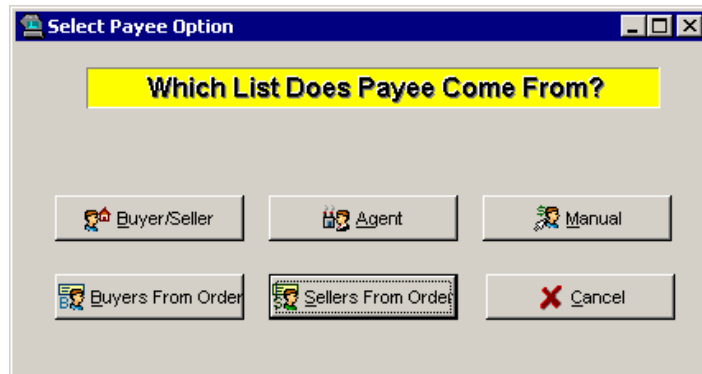
Deposits Checks

Receipts:	\$0.00	Schedule Disbursements:	\$90,718.00
Anticipated Dep./Balance:	\$90,718.00/\$0.00	Actual Disbursements:	\$0.00
Pre-Disbursements Balance:	(\$90,718.00)	Account Balance:	\$0.00

Your Files 0 Anna Krumtinge

B. Change Payee

Use the **Change Payee** button  to change the name of the payee. When you select this option, the **Select Payee Option** screen displays. Choose the payee from the Buyer/Seller list, the Agent list, or create a Manual payee. The Select Payee Option window also displays when a new check is selected.

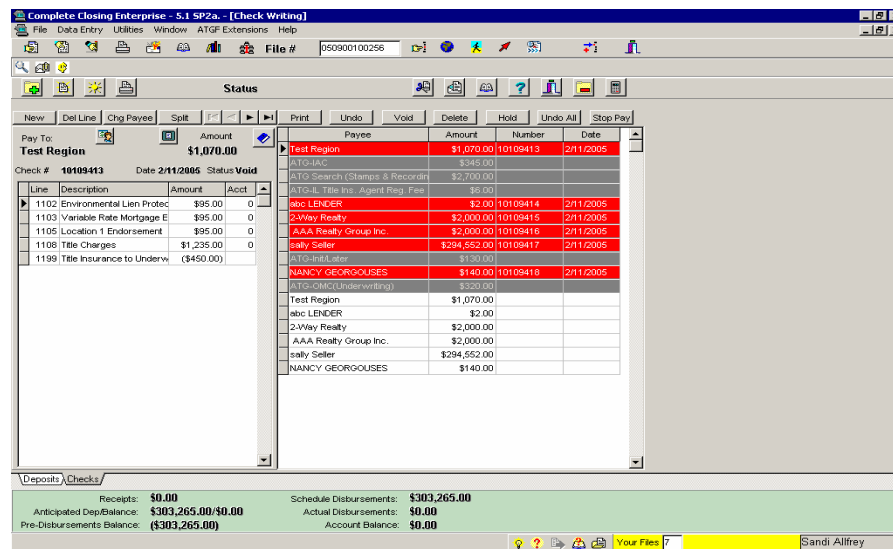


1. **Buyer/Seller:** Displays the Buyer/Seller Agent List.
2. **Agent:** Displays the Agent/ List.
3. **Manual:** Same as Manual Change Payee (above).
4. **Buyer From Order:** Automatically inserts the Buyer name from the file as the payee.
5. **Seller From Order:** Automatically inserts the Seller name from the file as the payee.

C. Voided Checks



Voided checks automatically create a new check line with the same payee in the same amount as the voided check(s). This feature is especially helpful if, for some reason, the checks did not print properly.

1. Select all checks to void.
2. Click the **Void** button.
3. New check lines with payees and amounts will be created automatically and the voided checks will be highlighted in red.




D. Recreating Receipts and Disbursements after one or more checks have been printed

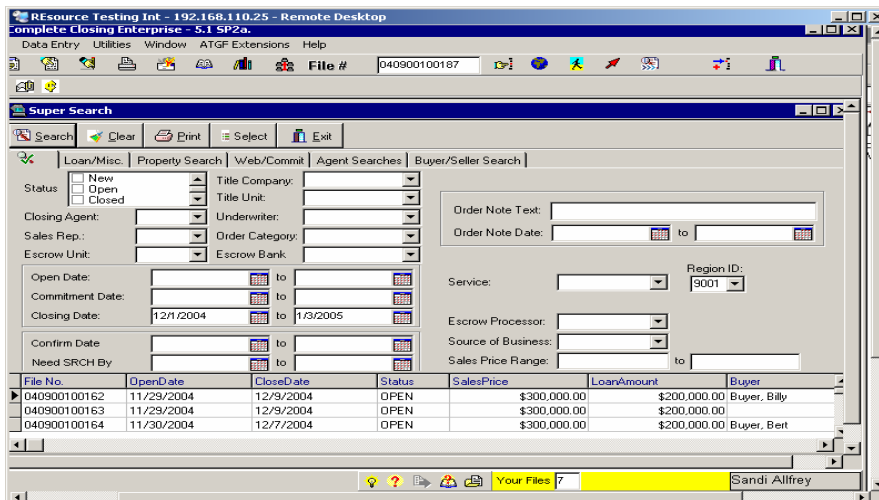
If one or more check(s) have been printed, Check Writing will not automatically re-create Receipts and Disbursements if a HUD change is made. To simplify the process of recreating Receipts and Disbursements based upon HUD changes after checks have been printed, follow these steps:

1. Make necessary changes to the HUD.
2. Click the Check Writing button .
3. A message will display indicating that Receipts and Disbursement have not re-created.
4. Click the **Checks** tab.
5. Highlight any checks that will be affected by the HUD change.
6. Click **Void**.
7. New check lines will re-create.
8. Click the **Create Receipts and Disbursements** icon . Receipts (deposits) and Disbursements (checks) will recalculate.

IX. SUPER SEARCH

This feature allows for customizable searches to be done for orders. A report of all search results can be run and then printed or saved in many formats.

- A. To access, click the **Super Search** button  or select **Super Search** from the **File** menu.
- B. Enter desired search criteria and click the **Search** button.



File No.	OpenDate	CloseDate	Status	SalesPrice	LoanAmount	Buyer
040900100162	11/29/2004	12/9/2004	OPEN	\$300,000.00	\$200,000.00	Buyer, Billy
040900100163	11/29/2004	12/9/2004	OPEN	\$300,000.00	\$200,000.00	
040900100164	11/30/2004	12/7/2004	OPEN	\$300,000.00	\$200,000.00	Buyer, Bert

1. **Main** tab: General information about the order
 2. **Loan/Misc.** tab: Loan and Misc. information about an order or range of orders.
 3. **Property** tab: Allows you to enter Property information.
 4. **Web/Commit** tab: Allows you to enter Commitment/Policy and Paperless Closer information.
 5. **Agent Searches** tab: Allows you to search for Agents.
 6. **Buyer/Seller** tab: Allows you to search for Buyers and Sellers.
- C. Printing Reports

To print a report of the search results, select the **Print** tab.

- **EXAMPLE:** To print a list of closings during a specific period of time:
 - a. Click on **Closing Date** and enter the **Beginning Date**.
 - b. Click on **Closing Date** and enter the **End Date**.

- c. Click the **Search** tab.
- d. Click the **Print** tab to display the document.
- e. Click the **Print** button to print on paper.

Complete Closing Search Results										
File Number	040900100162	Desc.	asd alkjd kla jdklaj dikas jd							
Open Date	11/29/2004	Status:	OPEN	Buyer	Buyer, Billy					
Close Date	12/09/2004	UnderWriter	ATG	Seller	Seller, sally					
Sales Price	\$300,000.00	Close Agent		Lender	abc LENDER					
Loan Amount	\$200,000.00	Escrow Bank	1	Sales Rep.						
File Number	040900100163	Desc.								
Open Date	11/29/2004	Status:	OPEN	Buyer						
Close Date	12/09/2004	UnderWriter	ATG	Seller	Seller, Sally S					
Sales Price	\$300,000.00	Close Agent		Lender						
Loan Amount	\$200,000.00	Escrow Bank	1	Sales Rep.						
File Number	040900100164	Desc.								
Open Date	11/30/2004	Status:	OPEN	Buyer	Buyer, Bert					
Close Date	12/07/2004	UnderWriter	ATG	Seller	Seller, Sally					
Sales Price	\$300,000.00	Close Agent		Lender	abc LENDER					
Loan Amount	\$200,000.00	Escrow Bank	1	Sales Rep.						
File Number	040900100165	Desc.								

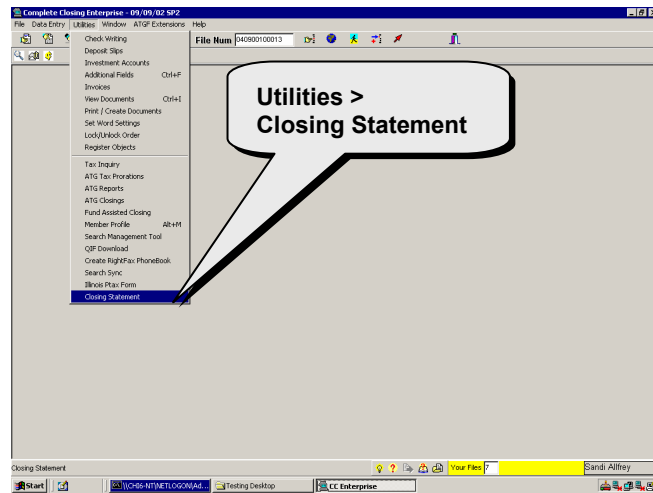
X. CLOSING STATEMENT

A. Instructions for Preparing a Seller's Closing Statement

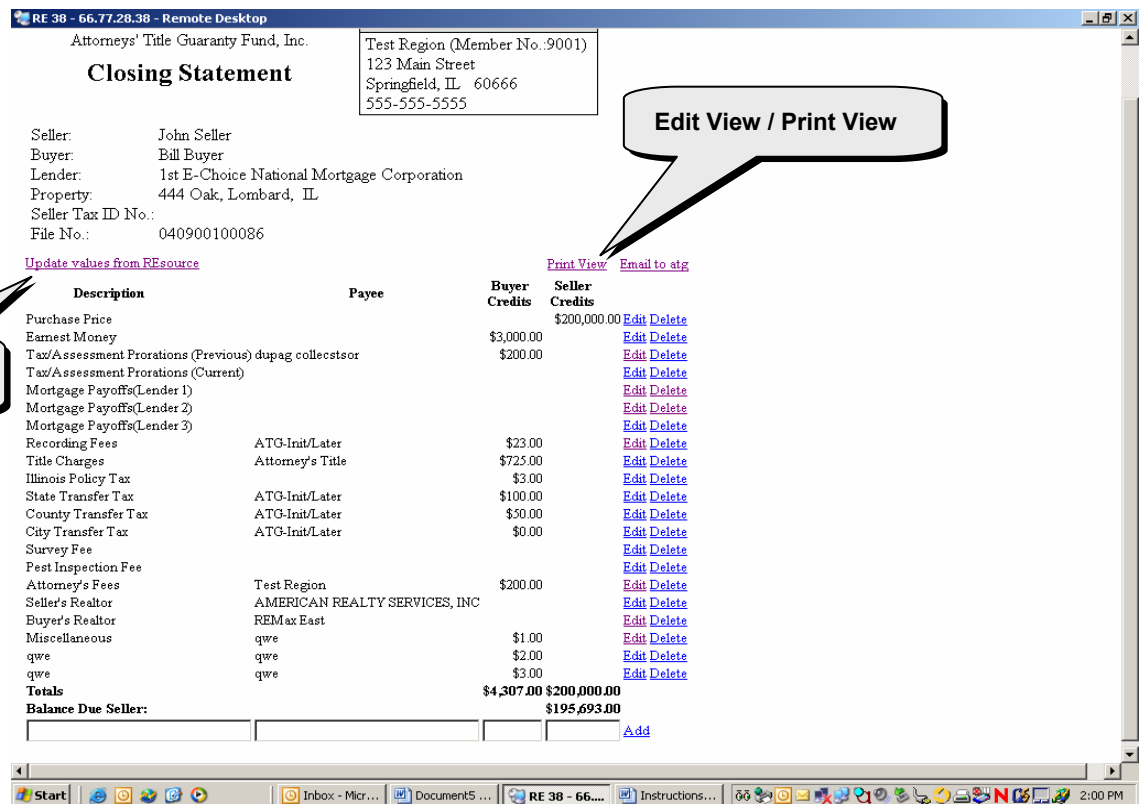
Prior to preparing the closing statement, you must view the ATG Services Screen to select all services and complete the Invoice for Title Charges. (See detailed instructions for completing the ATG service Screen and the Invoice for Title Charges in the REsource manual.)

1. Much of the data needed for the closing statement auto-fills from the **Invoice** and from the **Order Entry** tab. Following is a list of REsource data that will auto-fill the Closing Statement:
 - a. From the Invoice
 - i. Seller's title charges
 - ii. Recording fee for release deed(s)
 - iii. State, County, and, if applicable, Municipality Transfer Tax.
 - b. From Order Entry
 - i. Member name and address
 - ii. Names of the buyer and seller
 - iii. Property address
 - iv. File number
 - v. Purchase price
 - vi. Earnest Money
 - vii. Names of the Buyer's Realtor and Seller's Realtor
 - viii. Name of the Seller's Attorney

2. To access the closing statement in REsource click the **Utilities** menu and select **Closing Statement**



3. There are two views of the Closing Statement: Edit View and Print View.
 - a. To change from **Edit View** to **Print View**, click **Edit/Print View**.
 - b. To add items to the Closing Statement, the Edit View should be displayed.
 - c. To print or e-mail, the Print View should be displayed.



4. Click **Update values from REsource** if changes have been made to REsource data that affects the Closing Statement. (See above list of data that auto-fills the Closing Statement.)
 - a. To add/edit an amount to an existing line click **Edit** at the end of the line.
 - b. Enter the payee's name in the **Payee** field.
 - c. Enter the Amount in the **Buyer Credits** field (Seller charge) or **Seller Credits** field (Buyer Charge) (do not use a dollar sign).
 - d. Click **Update** at the end of the line to save.
 - e. Continue to Add/Edit Buyer/Seller Credits.

- f. To delete an amount and payee from an existing line, click on **Delete** at the end of the line.
 - i. To add more than one miscellaneous buyer or seller credit:
 - ii. Type the first Miscellaneous item in the **Miscellaneous** line.
 - iii. Click on the blank line under **Balance Due Seller**.
 - iv. Type a **Description**, **Payee**, and the **Amount** (do not use a dollar sign).
 - v. Click **Add**.
 - vi. The second miscellaneous item will appear beneath the first.
 - vii. Continue adding miscellaneous items as needed.

B. To print the Closing Statement:

1. Click **Edit View** to change the View to the Print View.
2. Click the **Printer** icon located in the browser tool bar.

C. To e-mail the Closing Statement (Chicago Area Only):

1. Click **E-mail to ATG**.
2. The Closing Statement will be e-mailed automatically to the ATG Closing Services Department at figures@atgf.com

The screenshot shows a web browser window titled "RE 38 - 66.77.28.38 - Remote Desktop". The main content is a "Closing Statement" for "Attorneys' Title Guaranty Fund, Inc." with the following details:

- Member Offices Of:** West Region (Member No.:9001), 133 Main Street, Springfield, IL 60666, 555-5555
- Seller:** John Seller
- Buyer:** Bill Buyer
- Lender:** 1st E-Choice Corporation
- Property:** 444 Oak, Lombard, IL
- Seller Tax ID No.:** 040900100086
- File No.:** 040900100086

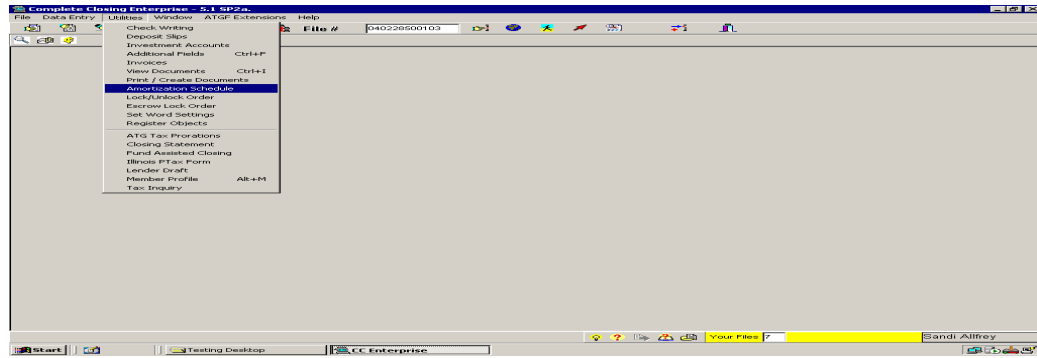
Below the details is a table with columns: Description, Payee, Buyer Credits, and Seller Credits. The table lists various fees and credits, including Purchase Price, Earnest Money, Tax/Assessment Prorations, Mortgage Payoffs, Recording Fees, Title Charges, Illinois Policy Tax, State Transfer Tax, County Transfer Tax, City Transfer Tax, Survey Fee, Pest Inspection Fee, Attorney's Fees, Seller's Realtor, Buyer's Realtor, and Miscellaneous items. The total amounts are \$4,307.00 for Buyer Credits and \$200,000.00 for Seller Credits.

Callouts in the image point to specific features:

- Update values:** Points to the "Update values from REsource" link.
- Print:** Points to the "Print" button.
- Edit View / Print View:** Points to the "Edit View" link.
- Email to ATG Closing Services:** Points to the "Email to atg" link.

XI. AMORTIZATION SCHEDULE

- A. To run an Amortization Schedule, select **Amortization Schedule** from the **Utilities** menu or press **<Ctrl + A>**.



- B. Enter the Loan Amount, Interest Rate, Length of Loan, and Calculated Payment.
 C. Click the printer button to print the report.

Amortization Report

Amount Beginning of Loan	\$300,000.00	Annual Interest Rate	5.00%
Payment Information		Length of Loan, Years	30
Total Payments	360	Payments Per Year	12
Summary Information		Calculated Payment	\$1,500.00
Total Paid		Entered Payment	
		Interest Paid	

Start of Period	Annual Interest Rate	Scheduled Balance	Actual Balance	Scheduled Payment	Interest Portion	Principal Portion	Additional Principal
12/03/04	5.00%	\$300,000.00	\$300,000.00	\$1,500.00	\$1,250.00	\$250.00	\$0.00
01/03/05	5.00%	\$299,750.00	\$299,750.00	\$1,500.00	\$1,248.96	\$251.04	\$0.00
02/03/05	5.00%	\$299,498.96	\$299,498.96	\$1,500.00	\$1,247.91	\$252.09	\$0.00
03/03/05	5.00%	\$299,246.87	\$299,246.87	\$1,500.00	\$1,246.86	\$253.14	\$0.00
04/03/05	5.00%	\$298,993.73	\$298,993.73	\$1,500.00	\$1,245.81	\$254.19	\$0.00
05/03/05	5.00%	\$298,739.54	\$298,739.54	\$1,500.00	\$1,244.75	\$255.25	\$0.00
06/03/05	5.00%	\$298,484.29	\$298,484.29	\$1,500.00	\$1,243.68	\$256.32	\$0.00
07/03/05	5.00%	\$298,227.97	\$298,227.97	\$1,500.00	\$1,242.62	\$257.38	\$0.00
08/03/05	5.00%	\$297,970.59	\$297,970.59	\$1,500.00	\$1,241.54	\$258.45	\$0.00
09/03/05	5.00%	\$297,712.13	\$297,712.13	\$1,500.00	\$1,240.47	\$259.53	\$0.00
10/03/05	5.00%	\$297,452.60	\$297,452.60	\$1,500.00	\$1,239.39	\$260.61	\$0.00
11/03/05	5.00%	\$297,191.99	\$297,191.99	\$1,500.00	\$1,238.30	\$261.70	\$0.00
12/03/05	5.00%	\$296,930.29	\$296,930.29	\$1,500.00	\$1,237.21	\$262.79	\$0.00
01/03/06	5.00%	\$296,667.50	\$296,667.50	\$1,500.00	\$1,236.11	\$263.89	\$0.00
02/03/06	5.00%	\$296,403.61	\$296,403.61	\$1,500.00	\$1,235.02	\$264.98	\$0.00
03/03/06	5.00%	\$296,138.63	\$296,138.63	\$1,500.00	\$1,233.91	\$266.09	\$0.00
04/03/06	5.00%	\$295,872.54	\$295,872.54	\$1,500.00	\$1,232.80	\$267.20	\$0.00
05/03/06	5.00%	\$295,605.34	\$295,605.34	\$1,500.00	\$1,231.69	\$268.31	\$0.00
06/03/06	5.00%	\$295,337.03	\$295,337.03	\$1,500.00	\$1,230.57	\$269.43	\$0.00