ATG LEGAL EDUCATION

Overview of Lender Web Portals

January 19, 2016

***Presented by*:**

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  Compliance Manager
  Attorneys' Title Guaranty Fund, Inc.

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  Closing Services Manager
  Attorneys' Title Guaranty Fund, Inc.

Lender Website Portals

CD Xchange

simplifile

Exchange™
Powered by RealEC®

Quicken Loans®
powered by nexsys™ Clear Path

LoanPort

SmartCLOSE

Website Portals 101: Who, What, and Why

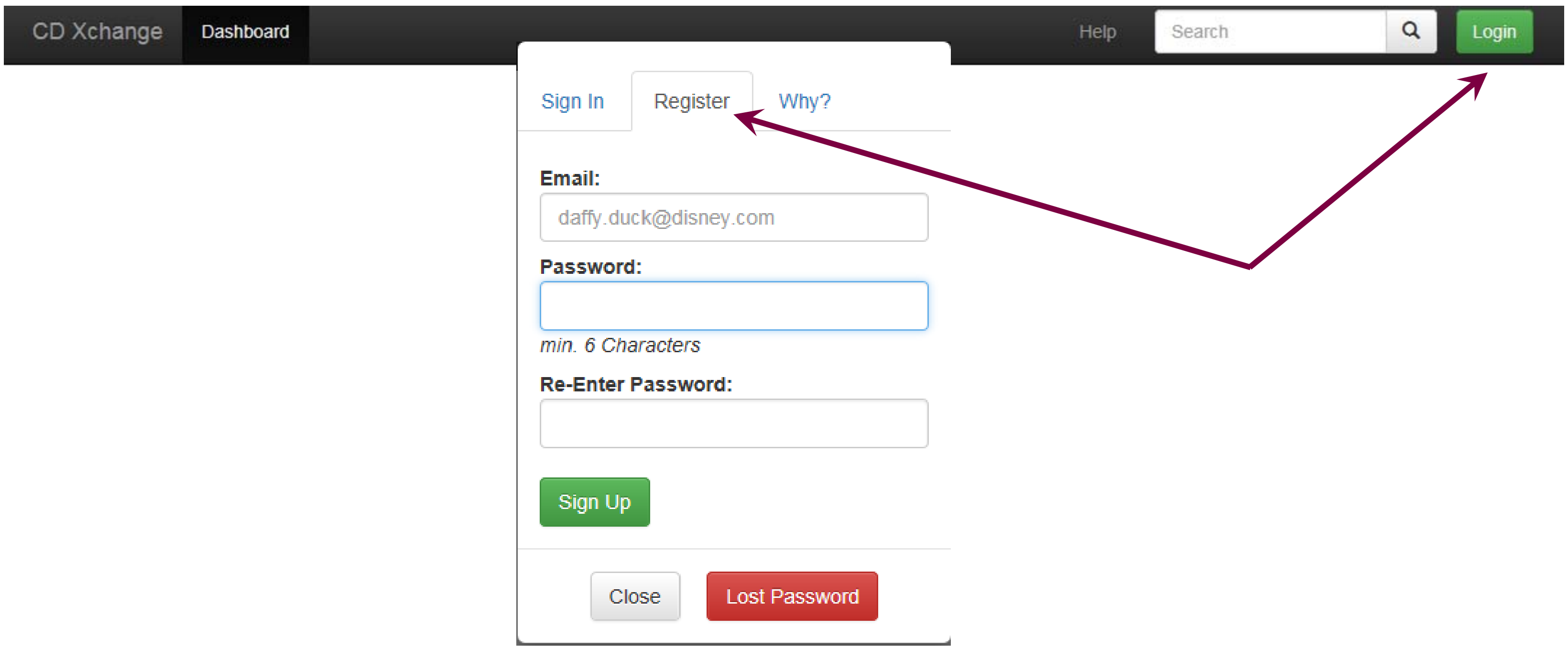
- BMO, Bank of America, Quicken, USAA, Wells Fargo, Guaranteed Rate, etc.
- Websites designed for Lenders by Third Party Technology Companies
- Secure Portals for Transmission of Documents, Figures, and Information
- File Tracking System
- Data Integration

CD Xchange

- Guaranteed Rate
- Preliminary Fee Collaboration
- Referrals are well in advance of the closing.

CD Xchange

- **Registration**
  - https://cdxchange.guaranteedrate.com/index.html



CD Xchange

From: CD Xchange [mailto:do_not_reply@guaranteedrate.com]
Sent: Thursday, January 14, 2016 10:24 AM
To: Packages
Subject: Request for title fees for Joshua [redacted] 1/29/2016

You have been invited to collaborate on the Closing Disclosure for Joshua [redacted] for loan # [redacted] closing on 1/29/2016. To ensure that Guaranteed Rate is able to deliver the Closing Disclosure to you and the borrower(s) in the required timeline, please login as soon as possible to provide the applicable settlement charges associated with this loan.

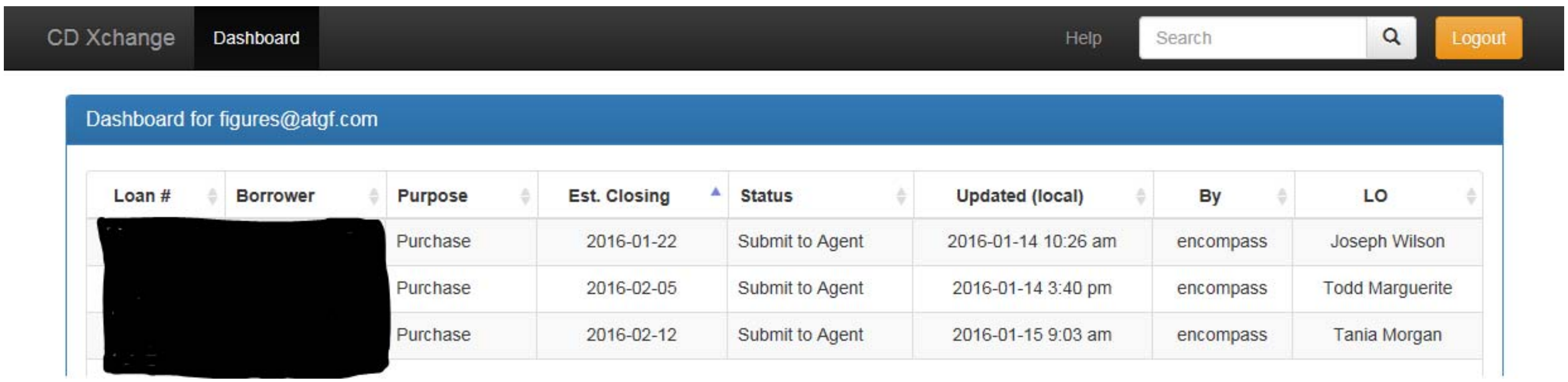
First time CD Xchange users will need to register for an account. Should you have questions, visit our help center or email us at CDXchangesupport@guaranteedrate.com.

Thank you and we look forward to working with you.

Click here to access CD Xchange

Click here to access CD Xchange

CD Xchange



Loan #	Borrower	Purpose	Est. Closing	Status	Updated (local)	By	LO
[redacted]		Purchase	2016-01-22	Submit to Agent	2016-01-14 10:26 am	encompass	Joseph Wilson
		Purchase	2016-02-05	Submit to Agent	2016-01-14 3:40 pm	encompass	Todd Marguerite
		Purchase	2016-02-12	Submit to Agent	2016-01-15 9:03 am	encompass	Tania Morgan

CD Xchange

Settlement Agent Charges Worksheet - Loan [redacted] as of 2016-01-15 7:11 am

Closing Information		Transaction Information		Loan Information	
Est. Closing Date	1/14/2016	**Borrower**	JAMES T [redacted]	**Loan Term**	30
Disbursment Date	1/15/2016			**Purpose**	Purchase
Settlement Agent	Attorney's Title Guaranty Fund	**Seller**	Mohammed [redacted]	**Product**	Fixed Rate
File #		**Loan Officer**	John Berger	**Loan Type**	Conventional
Property	[redacted]	**Lender**		**GR Loan Number**	[redacted]
BOLINGBROOK	IL 60440	Guaranteed Rate, Inc.		**Loan Amount**	$92,925.00
County	Will			**Property Type**	Detached
Sales Price	$123,900.00			**Govt Case ID**	

CD Xchange

Complete each section for all charges. Using the dropdown box for fee descriptions. Use the comment box below for any questions.

Division of Commissions		Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	**To**				
Real Estate Commission					$0.00
Real Estate Commission					$0.00
Real Estate Commission					$0.00

Title Charges		Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	**To**				
Settlement Fee	ATG	$1,150.00			$1,150.00
Closing Fee					$0.00
Escrow Fee					$0.00
Closing Protection Letter	ATG	$50.00	$50.00		$100.00
Abstract or Title Search Fee					$0.00
Chain of Title	ATG	$150.00			$150.00
Stamp Pickup Fee	ATG	$25.00	$25.00		$50.00
Courier Fee	ATG	$25.00			$25.00
Doc Mailback fee	ATG	$10.00			$10.00
Document Preparation Fee	ATG	$50.00			$50.00
State of IL Policy Fee	ATG	$3.00	$3.00		$6.00
Gap Fee	ATG/MEMBER	$75.00	$75.00		$150.00
ILAPLD	ATG	$100.00			$100.00

Add New Fee

CD Xchange

Title Insurance Policy Charges		Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	Policy limit				
Owner's Title Insurance	123,900		$975.00		$975.00
Lender's Title Insurance	92,925	$490.00			$490.00

Government Recording and Transfer Charges		Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	To				
Mortgage Recording					$0.00
Deed Recording					$0.00
Transfer Taxes					$0.00
City/County Stamps					$0.00
State Tax/Stamps					$0.00

Add New Fee

Additional Settlement Charges		Borrower-Paid	Seller-Paid	Paid by-Others	Total
Fee Description	To				

Add New Fee

Adjustments					
Description				Borrower	Seller
Sale price of any personal property included in Sale					
Adjustments for items Paid by Seller in Advance					
City/town Taxes		to			
County Taxes		to			
Assessments		to			

Add New Fee

L. Paid Already by or on Behalf of Borrower at Closing		N. Due from Seller at Closing	
Deposit		Excess Deposit	
Existing Loan(s) Assumed or Taken Subject to		Existing Loan(s) Assumed or Taken Subject to	
		Payoff of First Mortgage	
		Payoff of Second Mortgage	

CD Xchange

Description				Borrower	Seller
Adjustments for items Unpaid by Seller					
City/town Taxes		to			
County Taxes		to			
Assessments		to			

Add New Fee

Contact Information

	Lender	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	*Guaranteed Rate, Inc*			
Address	*600 22nd Street Suite 100*			
	Oak Brook, IL 60523			
NMLS ID	*2611*			
State License ID	*MB.0005932*			
Contact	*John Berger*			
Contact NMLS ID	*755909*			
Contact State License ID	*IL - 031.0033448 - MB.0005932*			
Email	*john.berger@guaranteedrate.com*			*packages@atgf.com*
Phone	*6308690002*			

Notes	
2016-01-12 7:45 am trident v2	packages@atgf.com first opened loan

Status	
2016-01-11 5:34 pm encompass v1	Submit to Agent

Comments/Questions... Add Note

☐ Show differences to previous version with a green background. Hover for previous value.

Status: Save Undo **Document Version:** 21

Nexsys

- Quicken Loans
- Preliminary Fee Collaboration
- Document Sharing
- Action Items provide guidance on what needs to be completed.

Nexsys

- https://www.nexsysclearpath.com/QuickenLoans

- **Company information should be your own, not ATG.**
- **REsource users should choose “RamQuest” as the title software provider.**

Nexsys

Orders to Accept

Nothing to see here!

My Orders

In Closing (2)

Property Address:
[redacted]
Winnetka, IL 60093

Action Needed

Borrower Name(s):
Barbara [redacted]
Gary [redacted]

Scheduled Signing Date:
Friday, January 15, 2016

File Number:
150139800731

Property Address:
[redacted]
McHenry, IL 60050

Action Needed

Borrower Name(s):
Matthew [redacted]

Scheduled Signing Date:
Monday, January 25, 2016

File Number:
150283400022

In Process (8)

Property Address:
[redacted]
Joliet, IL 60432

Action Needed

Borrower Name(s):
William [redacted]

Anticipated Signing Date:
Friday, January 15, 2016

File Number:
150113400721

Nexsys

Action Needed	Order Details	Fees	Documents	Contacts

[redacted] Aurora, IL 60506

Borrower Name(s):
Denise [redacted]

Anticipated Signing Date:
February 26, 2016

File Number:
140297346839

Loan Purpose:
Purchase

Loan Amount:
$108,989.00

Loan Number:
[redacted]

Terms:
FHA - 30 yr Fixed

Funding Number:

Action Needed

New

Upload the lender's title commitment documentation, including the 12-month Chain of Title, the most recent warranty deed, and the title invoice.	Upload
Review and update fees.	Update
Complete a final review of fees.	Update
Upload the seller's Closing Disclosure Acknowledgement.	Upload
Upload the seller's Closing Disclosure.	Upload

Nexsys

- **Primary Action Items**
  - Pre-Closing
    - Complete a final review of fees.
    - Provide the closing order details.
    - Provide the finalized general order details.
    - Provide the general order details.
    - Review and update fees.
    - Upload the Closing Protection Letter.
    - Upload the lender's title commitment documentation, including the 12-month Chain of Title, the most recent Warranty Deed, and the Title Invoice.
    - Upload the seller's Closing Disclosure.
    - Upload Wire Instructions.

Nexsys

- **Primary Action Items**
  - Closing
    - Upload the critical funding documents.
    - Upload the seller’s Closing Disclosure Acknowledgement.

Nexsys: Updating Fees

Action Needed	Order Details	Fees	Documents	Contacts

[redacted] Aurora, IL 60506

Borrower Name(s):
Denise [redacted]

Anticipated Signing Date:
February 26, 2016

File Number:
140297346839

Loan Purpose:
Purchase

Loan Amount:
$108,989.00

Loan Number:
[redacted]

Terms:
FHA - 30 yr Fixed

Funding Number:

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New

Upload the lender's title commitment documentation, including the 12-month Chain of Title, the most recent warranty deed, and the title invoice.	Upload
Review and update fees.	Update
Complete a final review of fees.	Update
Upload the seller's Closing Disclosure Acknowledgement.	Upload
Upload the seller's Closing Disclosure.	Upload

Nexsys: Updating Fees

Fees

View Printable Version

The sections you see below will be used to prepare the closing disclosure.
Please review and update these fees as needed.

Submit

- Origination Charges
- Services Borrower Did Not Shop For
- Services Borrower Did Shop For
- Taxes and Other Government Fees
- Prepaids
- Initial Escrow Payment at Closing
- Other
- Total Closing Costs

Broker Fee	$1,874.51	Comment
Underwriting Fee	$765.00	Comment

Nexsys: Updating Fees

Fees

View Printable Version

The sections you see below will be used to prepare the closing disclosure.
Please review and update these fees as needed.

Submit

- Origination Charges
- Services Borrower Did Not Shop For
- Services Borrower Did Shop For
- Taxes and Other Government Fees
- Prepaids
- Initial Escrow Payment at Closing
- Other
- Total Closing Costs

Appraisal Fee	$310.00	Comment
Appraisal Management Services	$150.00	Comment
Credit Report	$18.48	Comment
Express Mail/Courier Fee	$35.00	Comment
Flood Determination Fee	$10.50	Comment
Flood Life of Loan Coverage	$5.00	Comment
Tax Certification Fee	$18.00	Comment
Upfront Mortgage Insurance Premium	$1,874.52	Comment

Nexsys: Updating Fees

Fees

View Printable Version

The sections you see below will be used to prepare the closing disclosure.
Please review and update these fees as needed.

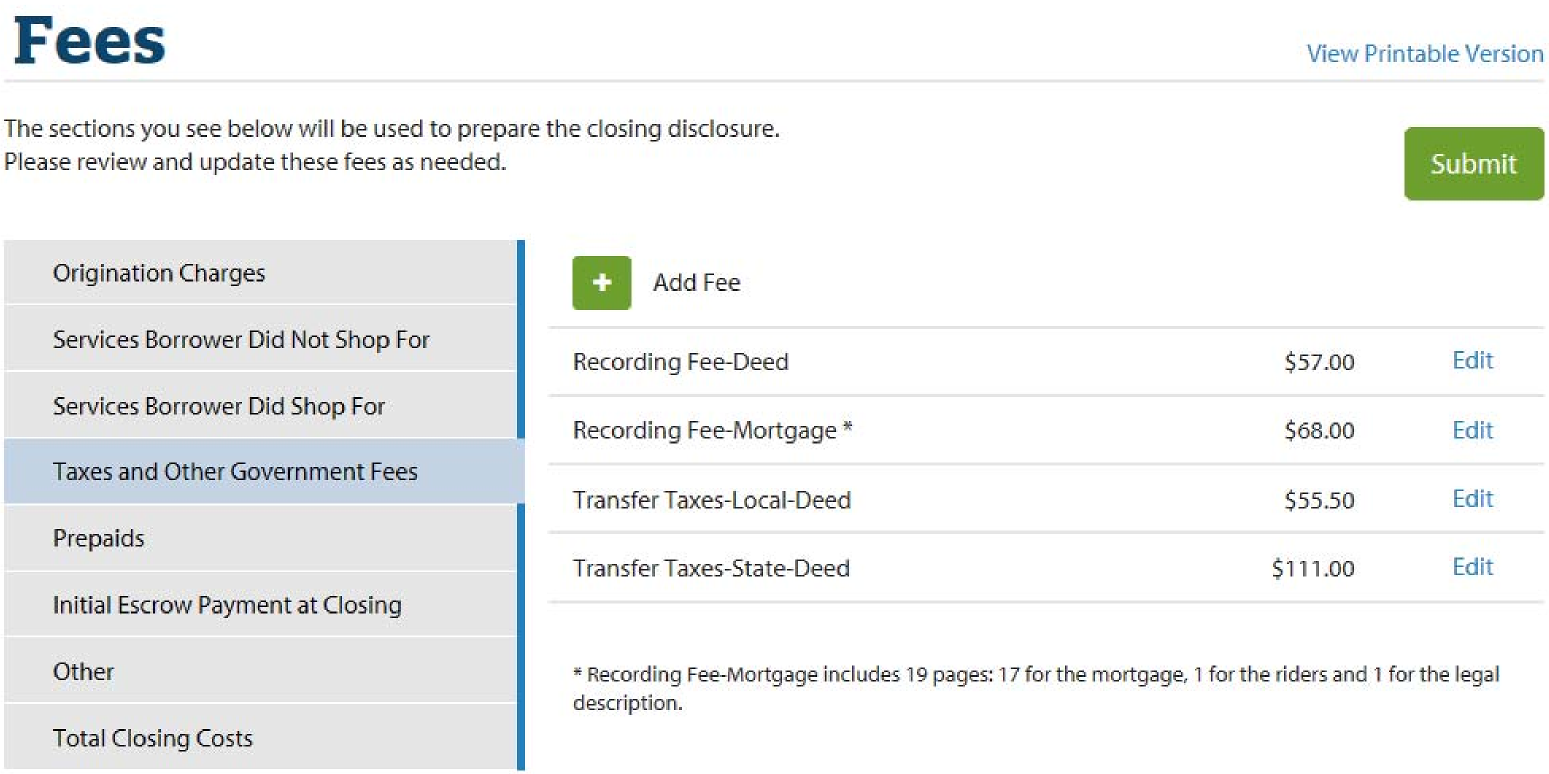
Submit

- Origination Charges
- Services Borrower Did Not Shop For
- Services Borrower Did Shop For
- Taxes and Other Government Fees
- Prepaids
- Initial Escrow Payment at Closing
- Other
- Total Closing Costs

+ Add Fee

Title-Abstract or Title Search	$185.00	Edit
Title-Attorney's Fees	$650.00	Edit
Title-Closing Protection Letter	$50.00	Edit
Title-Document Preparation Fee	$75.00	Edit
Title-IL Title Policy Fee	$3.00	Edit
Title-Lender's Title Policy (TRID Value)	$1,600.00	Edit
Title-Settlement or Closing Fee	$1,150.00	Edit
Title-Tax Service Fee (Closing Agent)	$25.00	Edit

Nexsys: Updating Fees



Nexsys: Updating Fees

Fees

View Printable Version

The sections you see below will be used to prepare the closing disclosure.
Please review and update these fees as needed.

Submit

- Origination Charges
- Services Borrower Did Not Shop For
- Services Borrower Did Shop For
- Taxes and Other Government Fees
- Prepaids
- Initial Escrow Payment at Closing
- Other
- Total Closing Costs

Homeowners Insurance Premium	$600.00	Comment
Prepaid Interest	$44.80	Comment

Nexsys: Updating Fees

Fees

View Printable Version

The sections you see below will be used to prepare the closing disclosure.
Please review and update these fees as needed.

Submit

- Origination Charges
- Services Borrower Did Not Shop For
- Services Borrower Did Shop For
- Taxes and Other Government Fees
- Prepaids
- Initial Escrow Payment at Closing
- Other
- Total Closing Costs

Homeowner's Insurance	$150.00	Comment
County Taxes	$1,438.29	Comment
Aggregate Acct. Adjustment	($299.98)	Comment

Nexsys: Updating Fees

Fees

View Printable Version

The sections you see below will be used to prepare the closing disclosure.
Please review and update these fees as needed.

Submit

- Origination Charges
- Services Borrower Did Not Shop For
- Services Borrower Did Shop For
- Taxes and Other Government Fees
- Prepaids
- Initial Escrow Payment at Closing
- Other
- Total Closing Costs

+ Add Fee

MI Paid in Cash	$0.52	Edit
Title-Owner's Title Policy (TRID Value)	$490.00	Edit

Nexsys: Updating Fees

Fees

View Printable Version

The sections you see below will be used to prepare the closing disclosure.
Please review and update these fees as needed.

Submit

- Origination Charges
- Services Borrower Did Not Shop For
- Services Borrower Did Shop For
- Taxes and Other Government Fees
- Prepaids
- Initial Escrow Payment at Closing
- Other
- Total Closing Costs

Yield Spread Premium Credit	$2,750.88

Nexsys: Updating Fees

Simultaneous Title Breakdown

We heard your feedback, and we're making a few improvements to this section. In the meantime, you can expect a phone call from our team to finalize the Simultaneous Title Breakdown.

Cash-to-Close Breakdown

Total Closing Costs (J)	$8,762.74
Closing Costs Paid Before Closing	$0.00
Closing Costs Financed	$0.00
Down Payment/Funds from Borrower	$2,011.00
Earnest Money Deposit	($1,000.00)
Funds for Borrower	$0.00
Seller Credits	($6,290.00)
Adjustments and Other Credits	($2,212.78)
Cash to Close	$1,270.96

Comprehensive Fee History

☐ By checking this box, I'm confirming that these fees are able to be used as is on the Closing Disclosure.

Submit

Nexsys: Uploading Documents

Action Needed | Order Details | Fees | Documents | Contacts

[redacted] Aurora, IL 60506

Borrower Name(s):
Denise [redacted]

Anticipated Signing Date:
February 26, 2016

File Number:
140297346839

Loan Purpose:
Purchase

Loan Amount:
$108,989.00

Loan Number:
[redacted]

Terms:
FHA - 30 yr Fixed

Funding Number:

Action Needed

New

Upload the lender's title commitment documentation, including the 12-month Chain of Title, the most recent warranty deed, and the title invoice.	Upload
Review and update fees.	Update
Complete a final review of fees.	Update
Upload the seller's Closing Disclosure Acknowledgement.	Upload
Upload the seller's Closing Disclosure.	Upload

Nexsys: Uploading Documents

Documents

Drag and Drop Files to Upload
or
Choose Files

Agent Uploads

WIRING INSTRUCTION.pdf	Wiring instructions	01/14/2016 12:28 p.m. ET	Download
140297346839.....095045_1.pdf	Closing Protection letter	01/14/2016 12:27 p.m. ET	Download

Quicken Loans Uploads

No documents to show here!

Nexsys: Uploading Documents

Please describe your document(s).

Nexsys Document Example.pdf

Title Commitment & Invoice

74 characters left

Next

Nexsys: Uploading Documents

What are you uploading? Select all that apply.

- [x] Upload the lender's title commitment documentation, including the 12-month Chain of Title, the most recent warranty deed, and the title invoice.
- [ ] Upload wire instructions.
- [ ] Upload the Closing Protection Letter.
- [ ] Upload the seller's Closing Disclosure Acknowledgement.
- [ ] Upload the seller's Closing Disclosure.
- [ ] Other

Submit

Nexsys: Contacts

Action Needed | Order Details | Fees | Documents | Contacts

[redacted] Aurora, IL 60506

Borrower Name(s):
Denise [redacted]

Anticipated Signing Date:
February 26, 2016

File Number:
140297346839

Loan Purpose:
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Loan Amount:
$108,989.00

Loan Number:
[redacted]

Terms:
FHA - 30 yr Fixed

Funding Number:

Action Needed

New

Upload the lender's title commitment documentation, including the 12-month Chain of Title, the most recent warranty deed, and the title invoice.	Upload
Review and update fees.	Update
Complete a final review of fees.	Update
Upload the seller's Closing Disclosure Acknowledgement.	Upload
Upload the seller's Closing Disclosure.	Upload

Nexsys: Contacts

Contacts

If any of this information is missing or incorrect, reach out to your primary contact to have it updated.

Quicken Loans Primary Contact

Closing Coordinator:
Jeremy Olsen

Phone:
800-226-6308 Ext. 33012

Email:
JeremyOlsen@quickenloans.com

Funding Analyst:

Phone:

Email:

Hotline Support Number:
800-719-6133 Ext. 12567

Nexsys: Contacts

Contacts

If any of this information is missing or incorrect, reach out to your primary contact to have it updated.

Quicken Loans Primary Contact

Closing Coordinator:
Matthew Cristiano

Phone:
800-226-6308 Ext. 30104

Email:
MatthewCristiano@quickenloans.com

Funding Analyst:
Yolanda Murrie

Phone:
313-373-9049 Ext. 39049

Email:
YolandaMurrie@quickenloans.com

Hotline Support Number:
800-226-6308 Ext. 12567

Honorable Mentions

- **RealEC**
  - Bank of America
  - BMO Harris
  - PNC
  - USAA
  - Wells Fargo
- **Smart Close**
  - MB Financial
- **Simplifile**
  - Country Bank
  - Loan Depot
  - Mortgage Masters
  - Sierra Pacific Mortgage
- **Loan Port**
  - Regions Mortgage

RealEC Exchange User Guide for Lenders

This user guide is intended for clients that will use the RealEC Exchange for product orders.

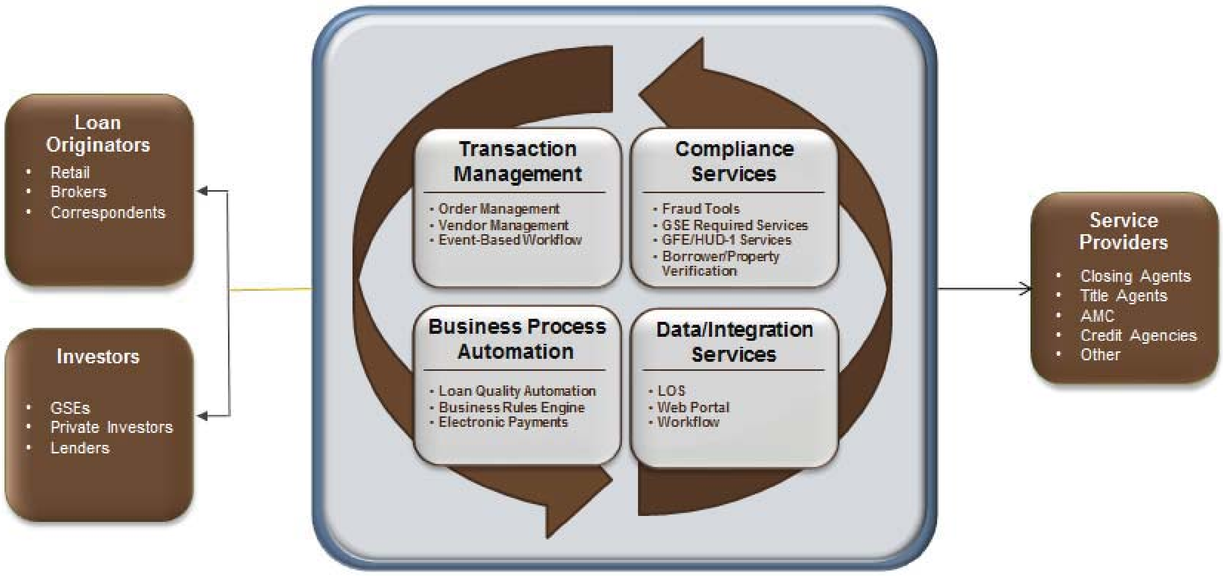
12/14/2015

Exchange™
Powered by RealEC®

Contents

What is the Exchange?

The Exchange is a proven, scalable technology platform that enables both efficiency and compliance with loan quality requirements as well as providing the distinct advantage lenders need to meet today's origination challenges and government mandated regulations.



This comprehensive, Web-based platform supports a lender's established loan quality programs to help minimize loan repurchase and drive efficiencies in the mortgage transaction. As an open platform connecting lenders with their choice of business partners, the Exchange website provides data aggregation, workflow management, centralized product ordering, and tracking for all services that are required during the loan origination process.

Process Efficiencies

You'll notice several process upgrades to the Exchange website. These enhancements will improve your efficiency and equate to time less spent placing orders.

General Features

- Larger text and white space throughout the Exchange website make the site easier to read and navigate.
- More advanced search options allow you to customize your results more efficiently.
- Search result columns may be sorted with one click, allowing you to locate orders faster.
- Search results may be downloaded in an Excel format, making them easily digestible by your systems.

Creating a New Order

- The Exchange allows you to review the order data prior to placing the order so you can catch any data inaccuracies before the order is processed.
- Allows you to review the product code and provider chosen for the order prior to order placement.
- New Order workflow allows you to move backwards to a section to make changes. Moving back in an order doesn't mean you lose information placed on later pages; all information entered is saved so that you may avoid duplicating data entry.

Existing Orders

- The Exchange offers a cleaner, easier Order Dashboard for users to quickly locate an existing order.
- Summary pages for individual orders offer color coded order status and order events to alert you to issues within the order (ex: events that require immediate attention appear in red)
- Tab layouts within the Summary page makes navigation easy, with Events and Documents listed on their own tabs for better organization.

The Meaning of User Configurations

Users within the Exchange website have many product options that are configured for their unique login ID, like having a key crafted to open a particular door. These options range from types of products a user can order, to the service providers the user can choose for a particular product, to performing specific functionality on the Exchange.

If you do not see a particular function, product or provider available to you when navigating the Exchange, contact your company RealEC Administrator for further assistance. Chances are your user configurations will require updates to access the desired results.

The Meaning of Event Color Coding

Color coding is the same for the Event status and Status box; the functionality between the Event status and Status box are mutually exclusive. The status box is color coded to provide a visual cue to users deciphering which statuses require attention.

Valid event status and status box colors are:

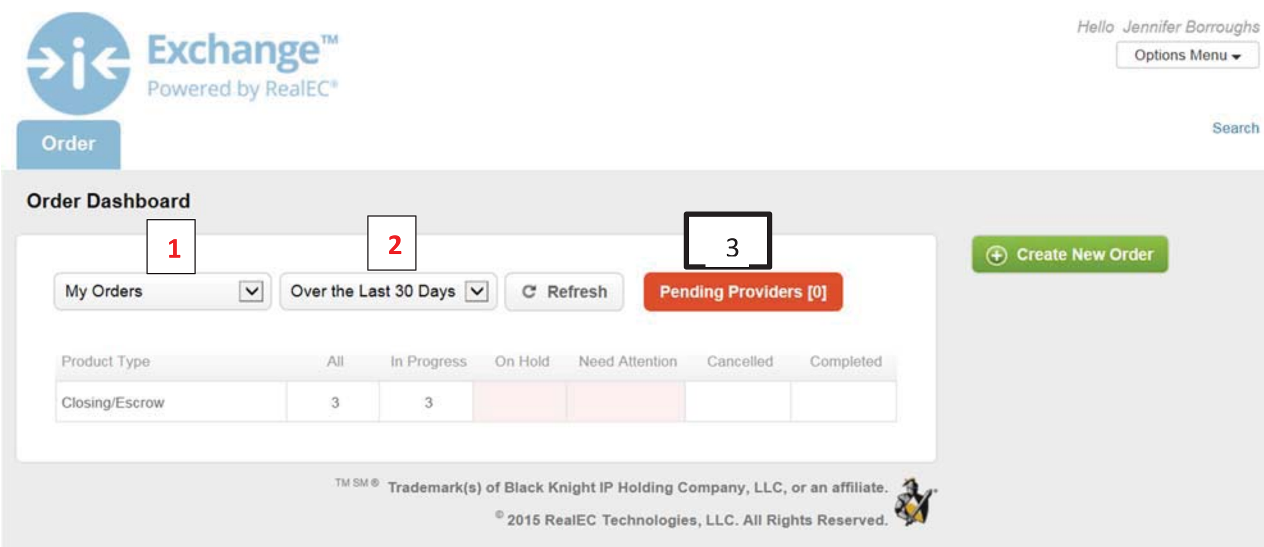
- **Red** Indicates "Reader must act"
- **Yellow** Indicates "Action may be required (present or future)"
- **Blue** Indicates "Informative only"
- **Green** Indicates "Success Process Diagrams

Navigating the Order Dashboard

Existing orders within the Exchange website can be located in two ways: using the robust search functionality (see next section Searching for Existing Orders), or by using the Order Dashboard.

Order Dashboard results can be expanded using the filters above the dashboard:

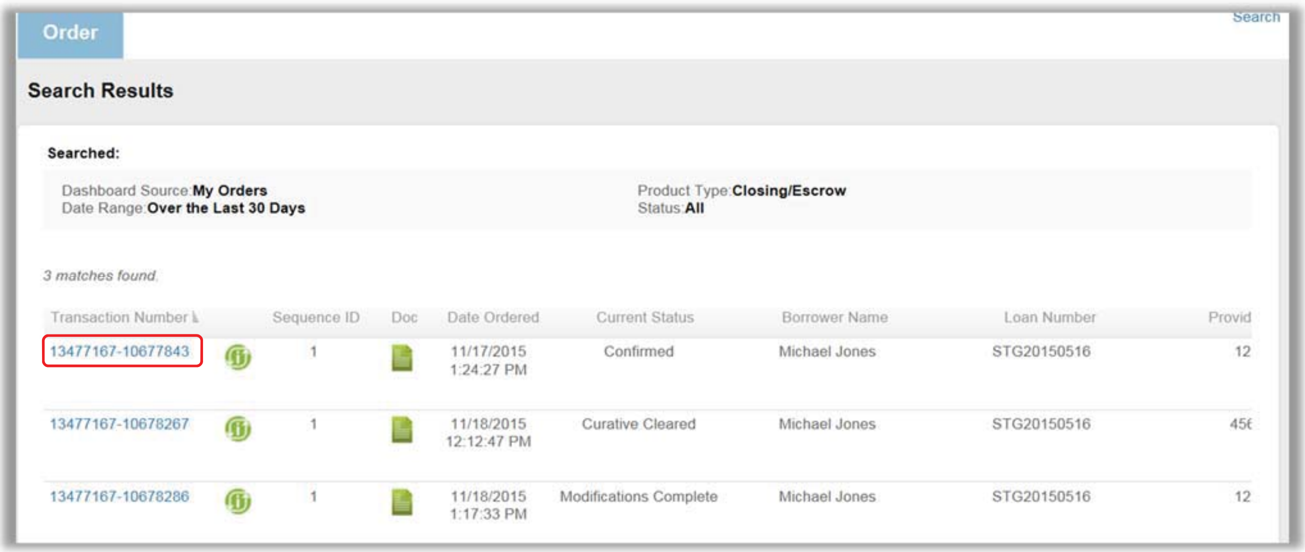
1) Orders Filter – allows the user to expand the dashboard results to all orders within the user's branch (if the user is configured to view all branch orders)
2) Date Range Filter – allows the user to expand the dashboard results with preset 30, 60 or 90 day date ranges
3) Pending Providers Filter - The Pending Providers Dashboard displays all Title, Closing & Doc Signing orders that are pending because the Provider has not yet completed registration. You can send a reminder email to the Provider, change the Provider for an Order, or cancel the Entire Order.



The Order Dashboard provides links to recently placed orders. These links are the number of orders that fit the grid criteria, and are organized by Product Type then further divided by Order Status.

Click the number that appears within the criteria combination to display a list of orders that meet that criteria.

To access the Order Summary page for an order, click the Transaction Number that appears in the first column of the results set:

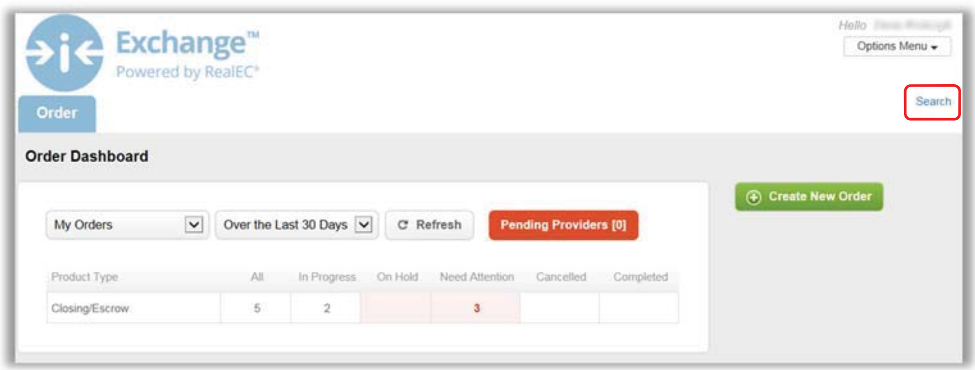


Searching for Existing Orders

In addition to locating existing orders within the Order Dashboard, orders can also be located using the Search feature.

Step 1: Click the Search link at the top right of the page. The Search page will display.

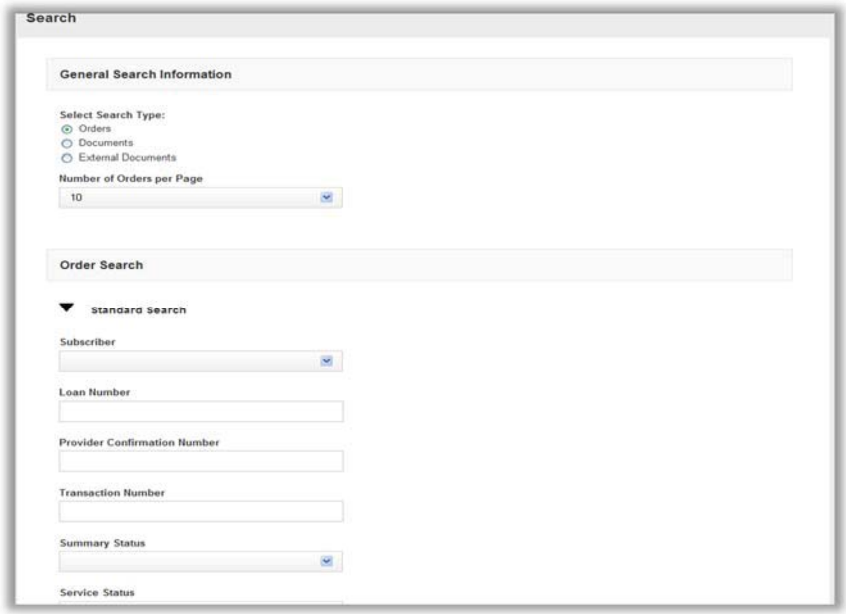
Step 2: Input the applicable search criteria.



You may choose to search for Orders or Documents. You may also select the number of orders that display per page.

Input specific search criteria such as Transaction Number or Loan Number, into the appropriate fields.

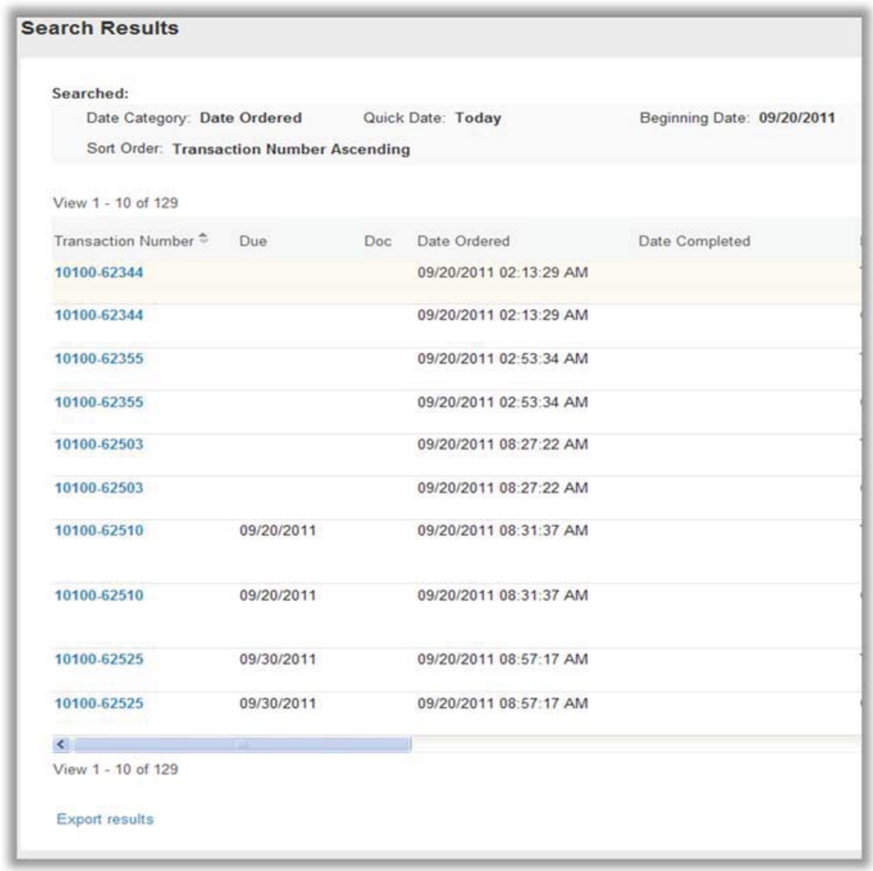
Click Search at bottom of page.



Step 3: The applicable order(s) will be shown on the Search results page.

From the Search results page, you may:

- **Select the Transaction Number** to view the Order Summary page. From this page, the Event History for the order is displayed and the ability to add additional products and events can be accessed.
- **Check the due status of an order.** The due date appears in the Due column.
- **Select the document icon** in the Doc column to view or print the completed report. 
- **Check the progress** of an order using the Current Status column.
- **Download search results** into an Excel or Access spreadsheet by clicking Export Results at the bottom of the page.



Placing a New Order

Depending on how your company is configured, you may or may not place a new order directly from our website. If your company does place a new order directly on our website, then these steps apply to you.

Step 1: Upon initial log-in, from the Order Dashboard page, click the ***Create New Order*** button.

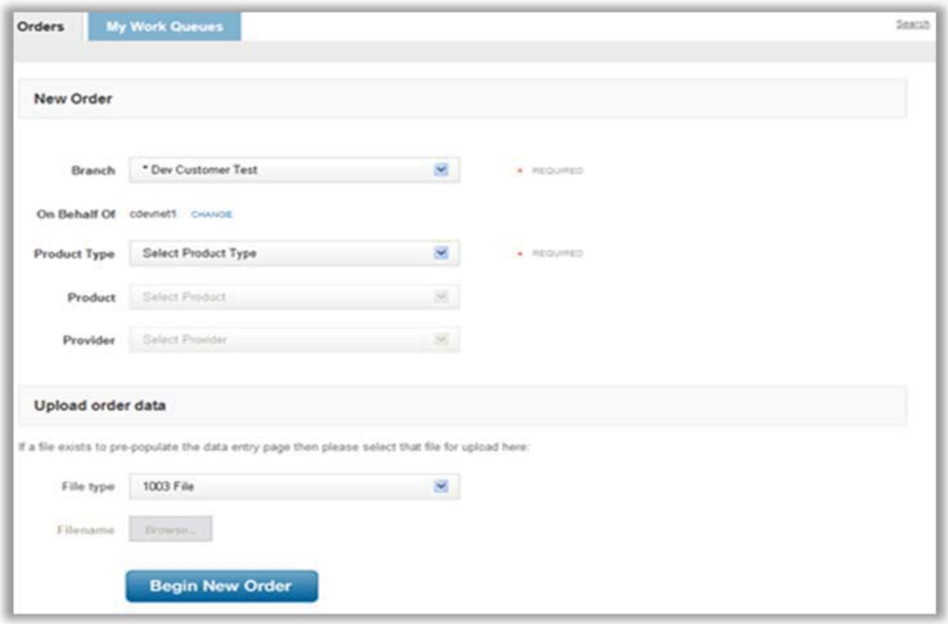
Step 2: New Order Page

- Select the Branch, Product Type, Product and Provider.

Note: Product/Provider will be locked to "iSelect" if configured.

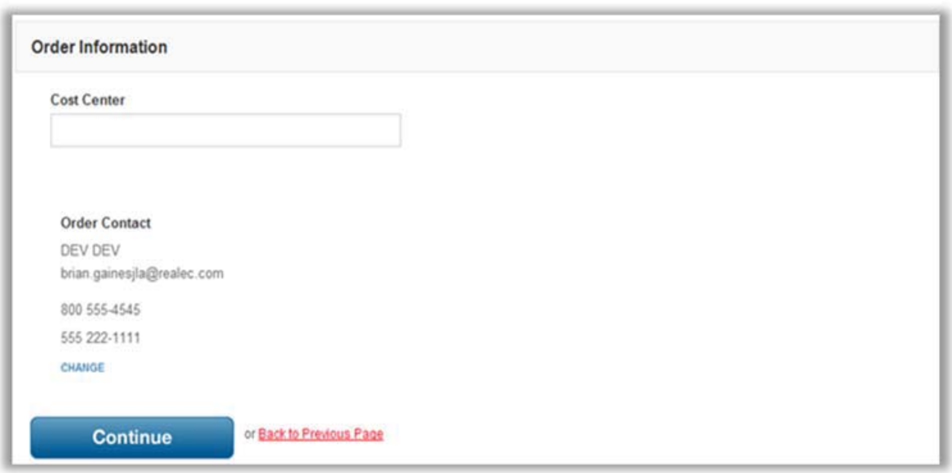
Upload order Data
You can upload a Loan Application/1003 to the order – this will preload a lot of data saving you data entry time!

- To do so, select file type to *1003 File*
- Browse for the 1003 on your computer
- Upon receiving a "*Successful Upload*" pop-up, click on ***Begin New Order.***



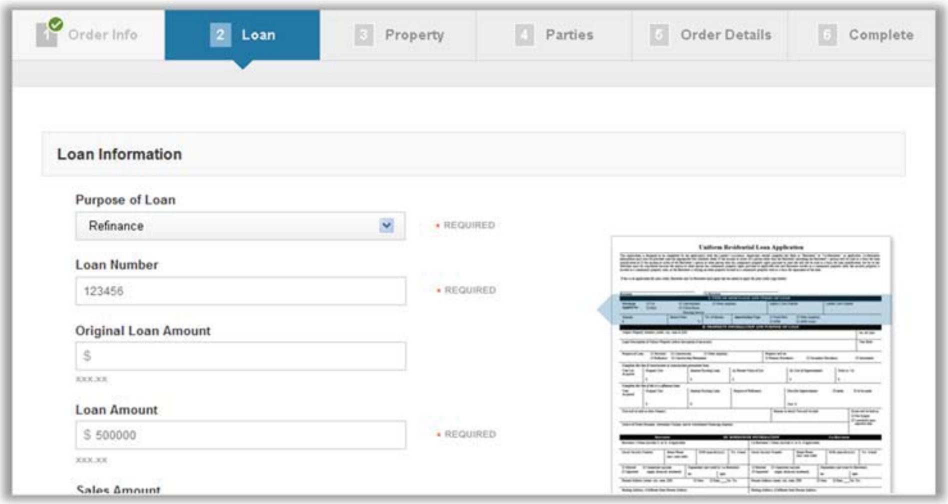
Step 3:

Verify Order Information, then click **Continue**.



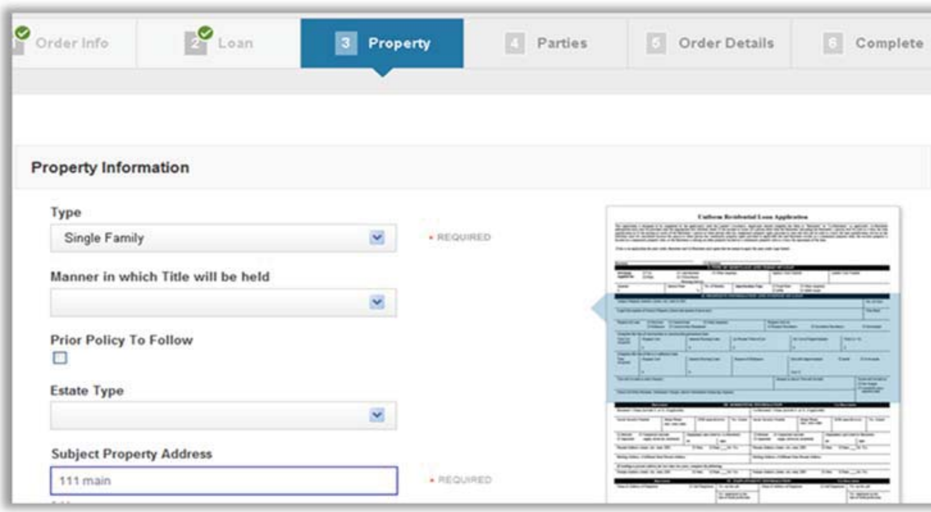
Step 3: Enter Loan Information

Enter the loan information and complete the required fields. Click **Continue** when done.

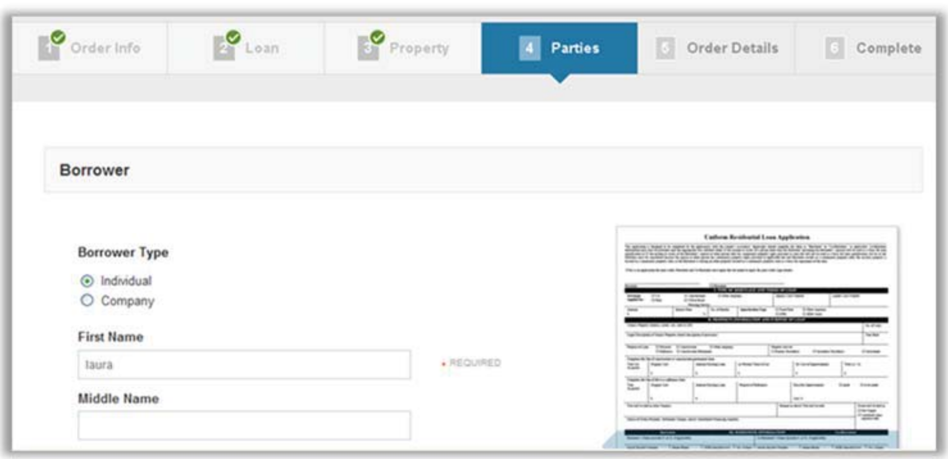


Step 4: Enter Property Information

Enter the subject property information and complete the required fields. Click **Continue.**



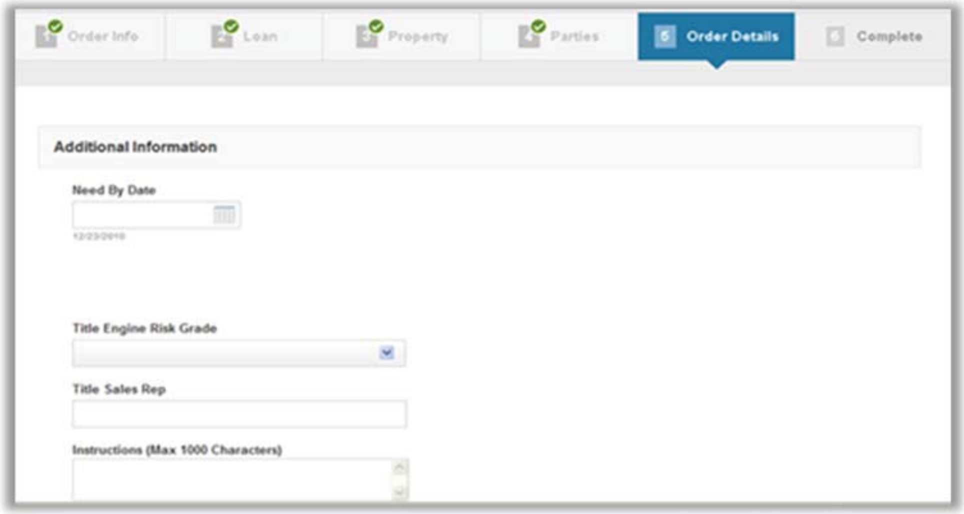
Step 5: Enter Party Information
Enter the party information including Borrower, Co-Borrower, Seller, and Other Contacts. Click **Continue**



Step 6: Enter Order Details

Enter any additional order information. You may **Add Documents** or **Add Notifications** to this order by clicking in those areas on the page (see individual sections denoted in this guide for each process).

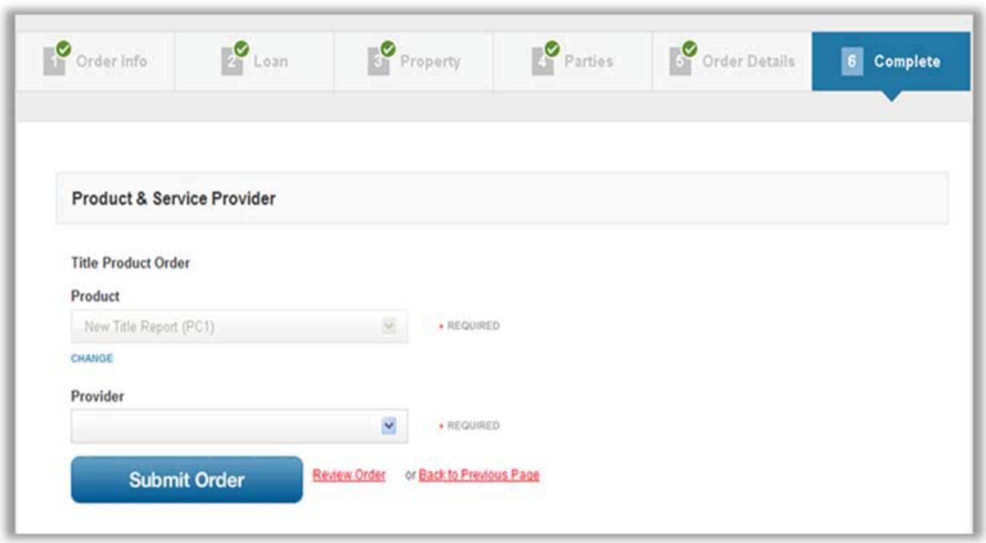
Click **Continue**.



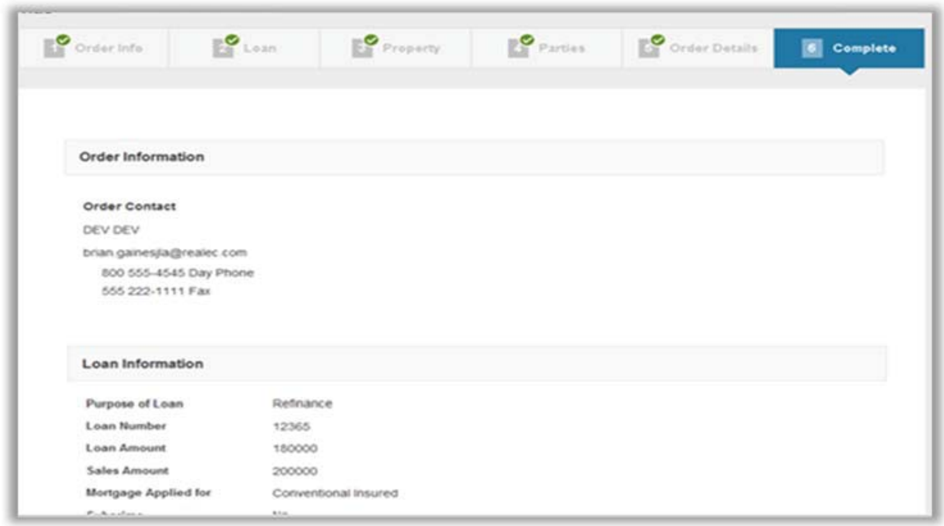
Step 7: Verify Product and Provider

The **Product/Provider** will default to the selection from the **New Order** page OR will be populated with the results from iSelect.

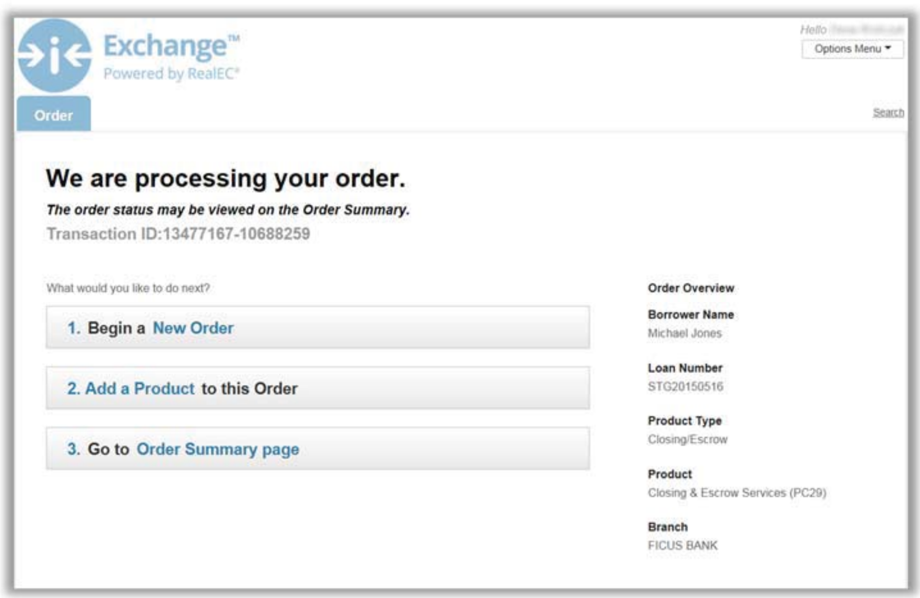
Click **Submit Order** to complete the order. If configured, EPS and/or UCDP sections will be displayed on the page.



NOTE: If you would like to review the order before submitting click the **Review Order** link at the bottom of the page. Once reviewed, click **Submit Order** to complete the order



Once the order is placed an **Order Confirmation** page will appear.



Option 1: The user may begin a new order by clicking the Begin a New Order link.

Option 2: The user may add a product to the existing order by clicking the Add a Product to this Order link.

Option 3: To review the order just placed, click the Go to Order Summary Page link.

From the summary page you may Add Events, Add Products, View Order Sheet or Print the Order Summary Report.

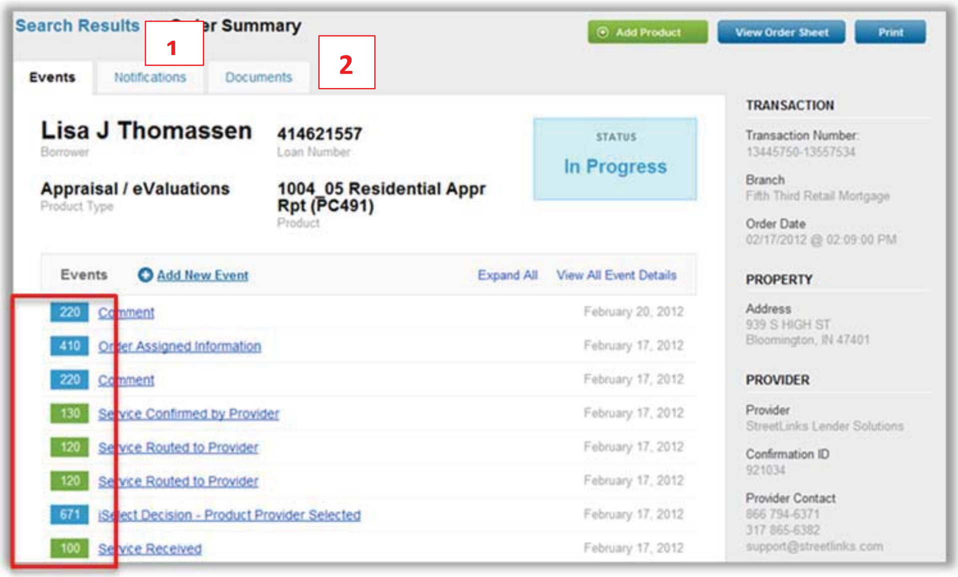
Navigating the Order Summary Page

The Order Summary page is a historical record of all the order events, data and documents. The Order Summary page is also where events, notifications and documents may be added to an order by either lender or provider for communication to the other party:

1) Additional email notifications may be set using the **Add Notifications** tab.
2) Documents may be added to the order using the **Add Documents** tab (see individual user guides denoted for each process)

Valid event colors are:

- **Red** – Indicates "**Reader must act**"
- **Yellow** – Indicates "**Action may be required** (present or future)"
- **Blue** – Indicates "**Informative only**"
- **Green** – Indicates "**Success**"



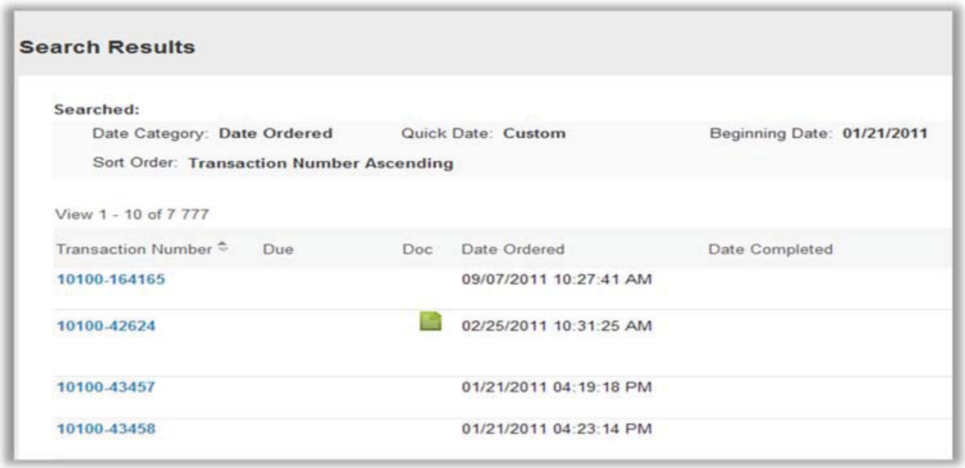
Color coding for the **Status** box is to provide a visual cue to users deciphering which statuses require attention:

Status Description	Color
New	**Blue**
In Progress	**Blue**
Cancelled	**Red**
Delayed	**Yellow**
On Hold	**Red**
Complete	**Green**
In Curative	**Yellow**
Curative Cleared	**Green**
Review Required	**Red**
Upgraded	**Blue**
Not Accepted	**Red**
Invoiced	**Blue**
Pending	**Yellow**
Recorded	**Green**
Closing Documents executed	**Green**
Scheduled	**Blue**
Schedule Declined	**Red**
Funded	**Green**

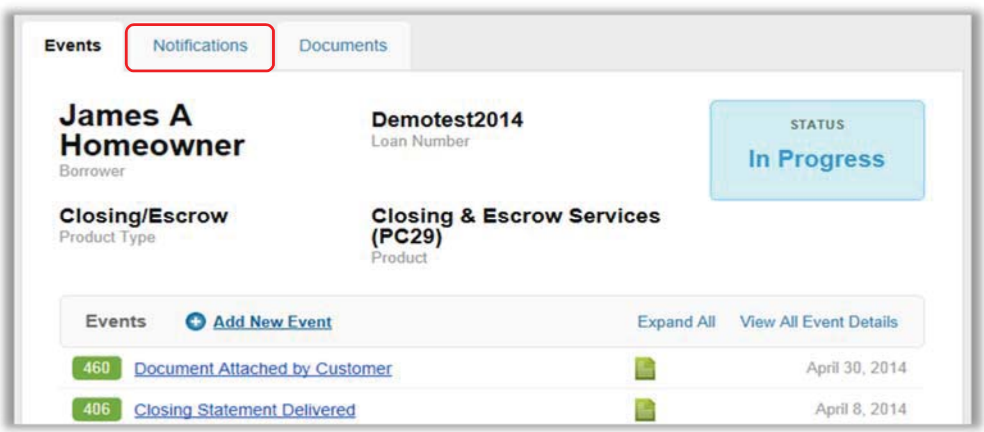
Adding Notifications to an Order

Step 1: Conduct a search for the order you wish to add a notification.

From the Search Results Page, click the **Transaction Number** to display the Order Summary page.

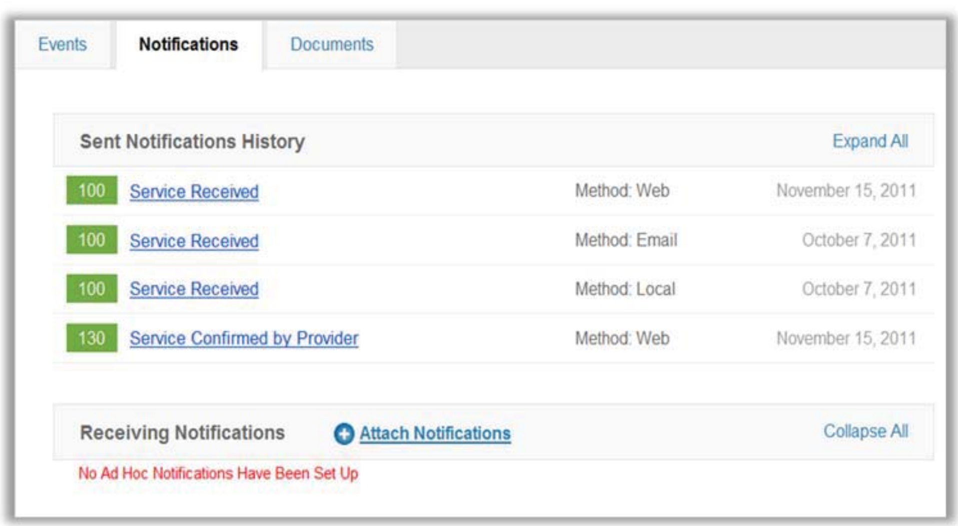


Step 2: Click the **Notifications** tab at the top of the Event History.



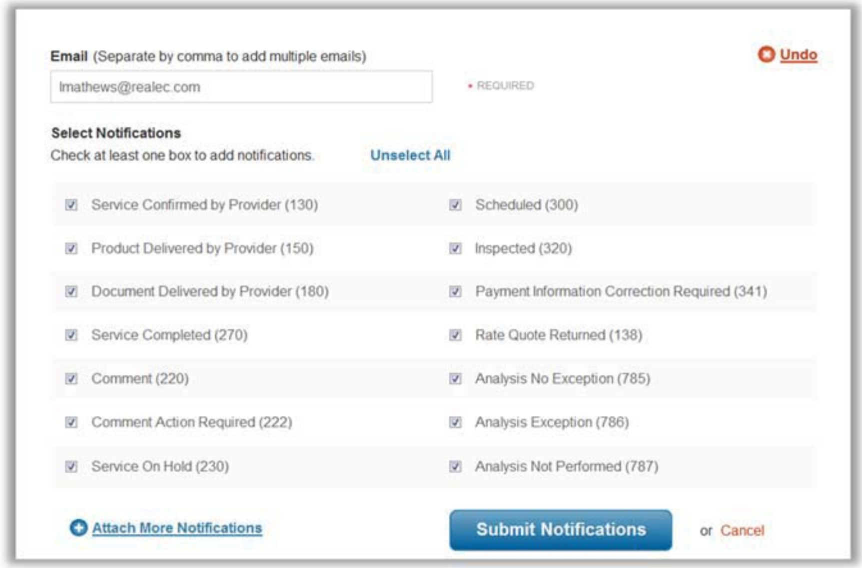
Step 3: Users may add additional parties to certain event communications. Click the **Attach Notifications** link to display current order notifications.

NOTE: Required fields are denoted by an asterisk * and the word "Required"

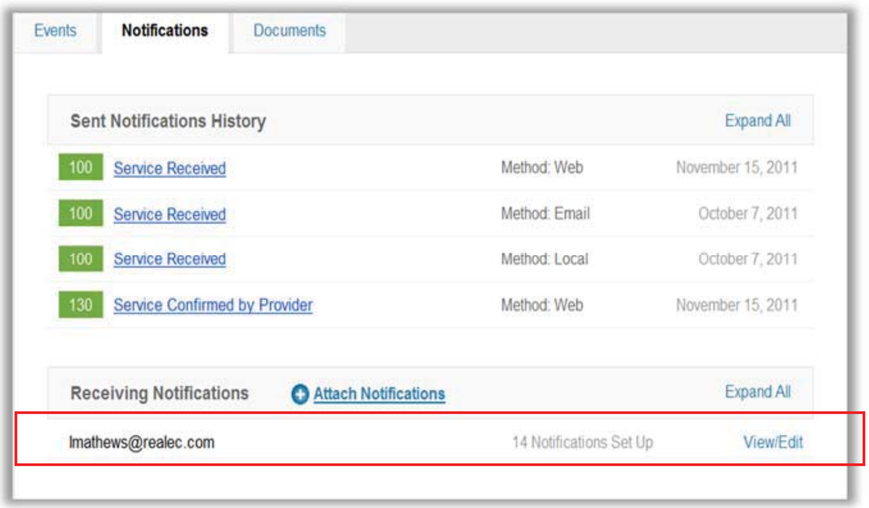


Step 4:

- Enter the email address of the party you wish to receive notification and select the notifications you would like them to receive.
- **NOTE:** Click **Select All** for the user to receive all notifications listed.
- Attach additional notifications for other users by clicking the **Attach More Notifications** link.
- Click **Submit Notifications** to set.

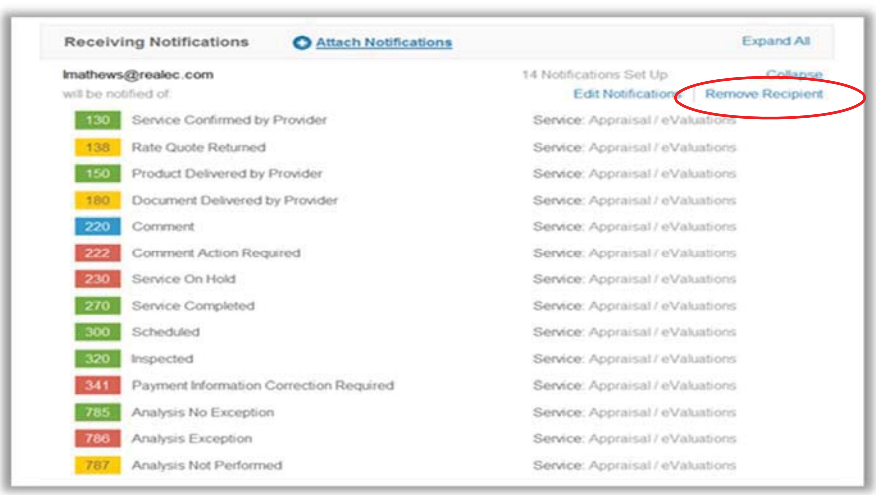


Once notifications are set, the page will refresh and the email setup will display. Click the **View/Edit** link to view or edit notifications that have been set.



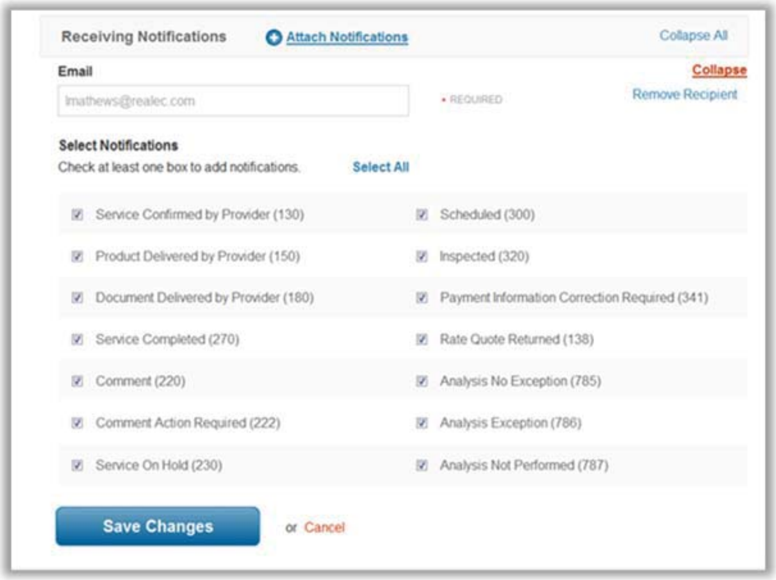
The **View/Edit** page will display the notifications that are set on the order.

The user will have the ability to remove ALL notifications and recipient information by clicking the **Remove Recipient** link.



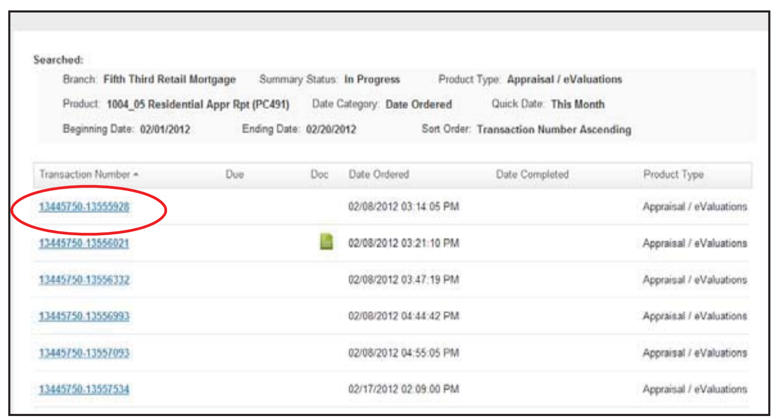
Step 5: Click **Edit Notifications** to edit the user notifications. The page will refresh. De-select the boxes next to the notifications you wish to remove and click **Save Changes**.

The **Remove Recipient** link is also available if you wish to remove all notifications as well as the recipient email.

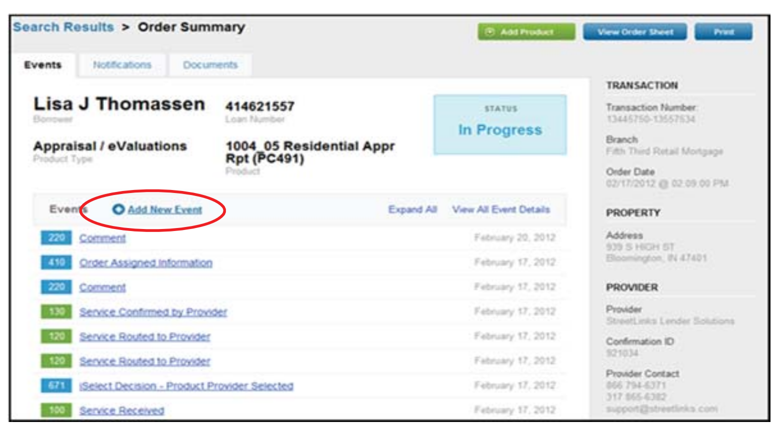


Adding Events to an Order

Step 1: Access the Order Summary page by clicking the **Transaction Number** from the search results page.

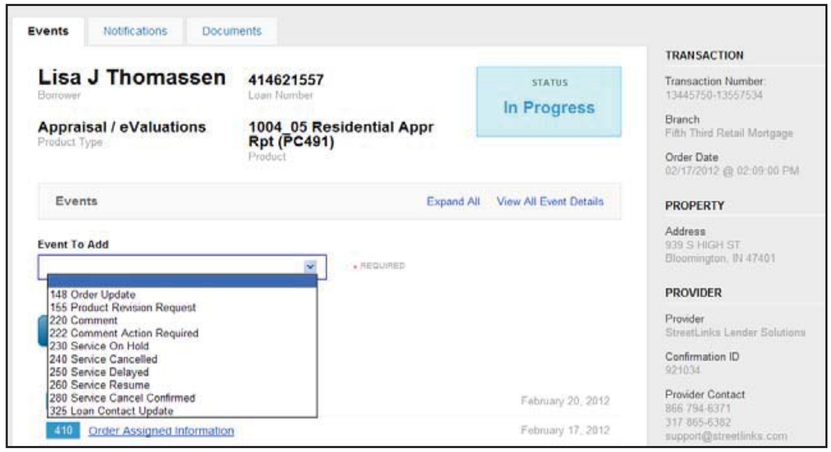


The **Add New Event** link is located at the top left of the event history on the Order Summary page.



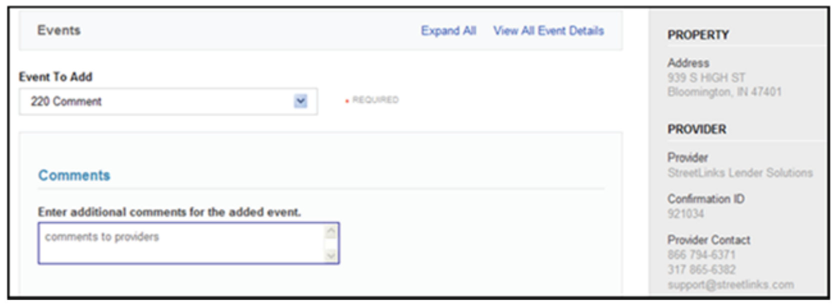
Step 2: Select the event from the event drop down list

NOTE: Events are listed in order by event number



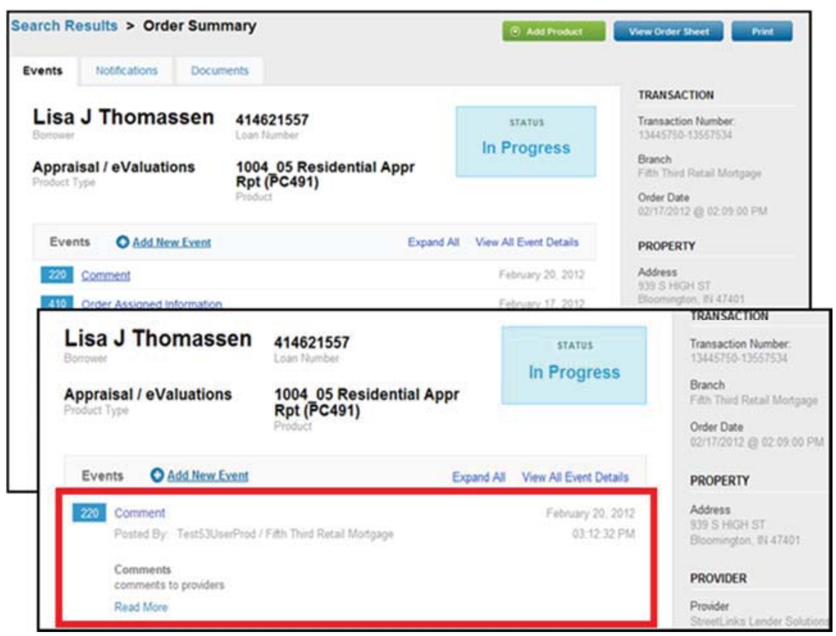
Once the event is selected, fill in additional required fields. Click ***Add Event*** to add the event to the order.

NOTE: Required fields are denoted by an asterisk * and the word "*Required*"

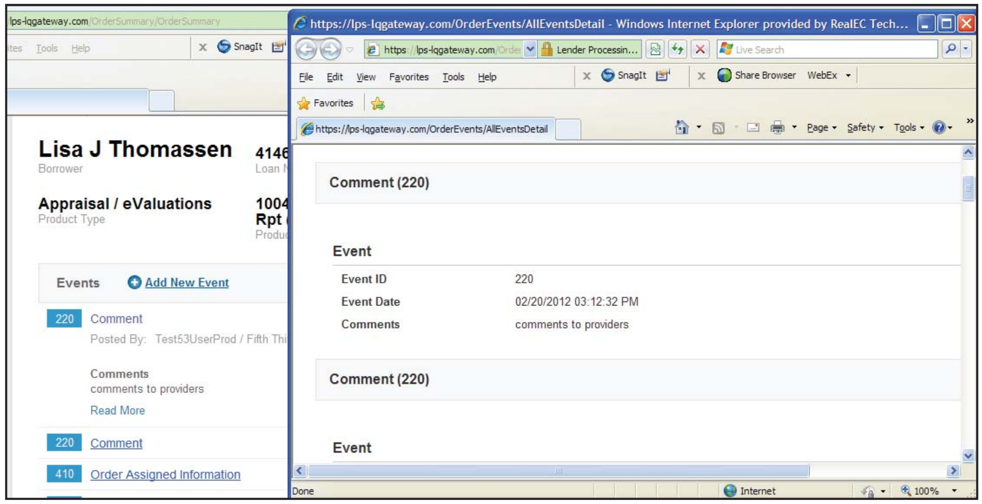


The events will display on the Event History page in chronological order. Click on the Event name to display additional information (event comments, date and time event was sent, and which user posted the event).

Click the ***Read More*** link to view further event details.



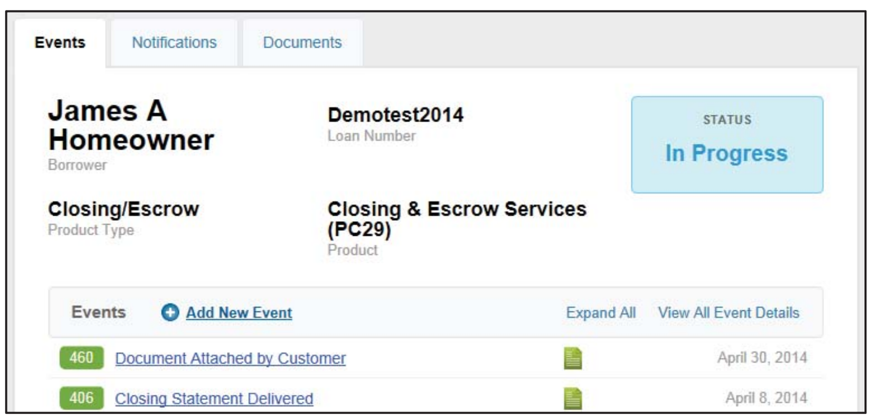
Clicking ***Read More*** will open a new browser page that displays all event details.



Adding Documents to an Order

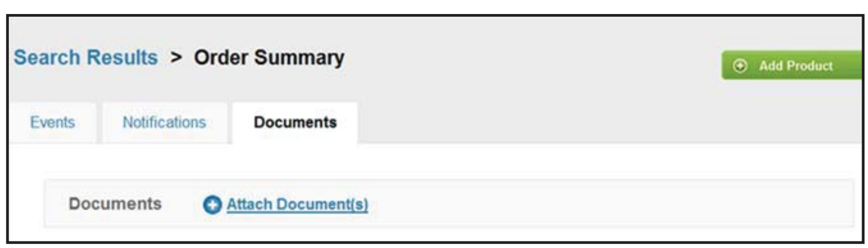
Step 1: Conduct a search for the order you wish to add a document. From the search results page, click the ***Transaction Number*** to display the ***Order Summary*** page.

Step 2: Click the Documents tab at the top of the Event History.

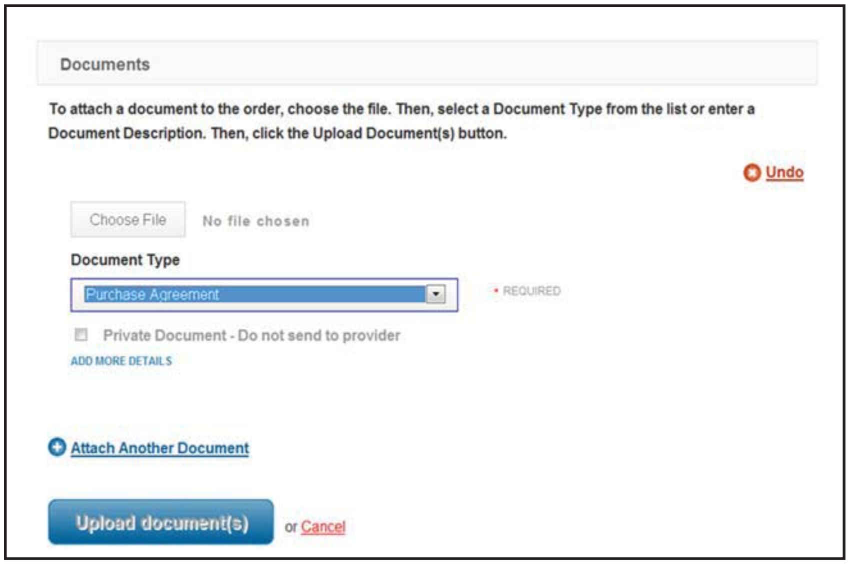


Step 3: Click the ***Attach Documents*** link

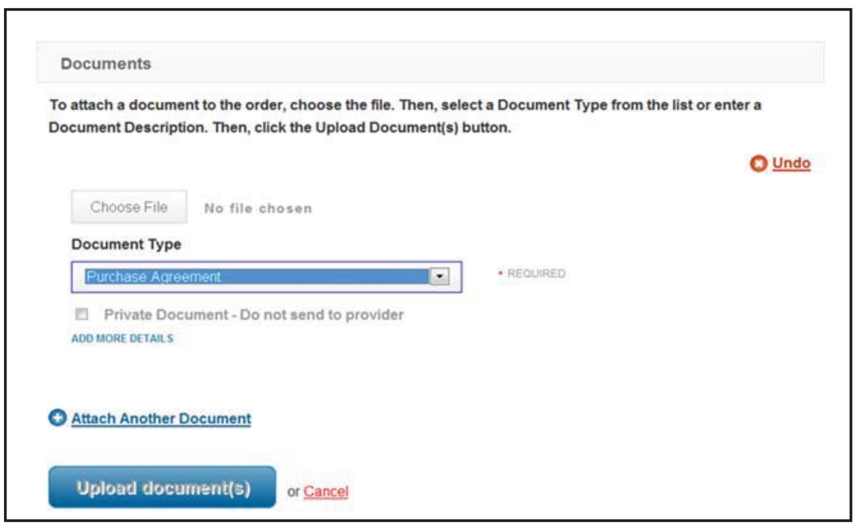
NOTE: Required fields are denoted by an asterisk * and the word "*Required*"



Step 4: Click **Choose File** to browse files on your computer. Select the appropriate document and click **Open** to attach the document.



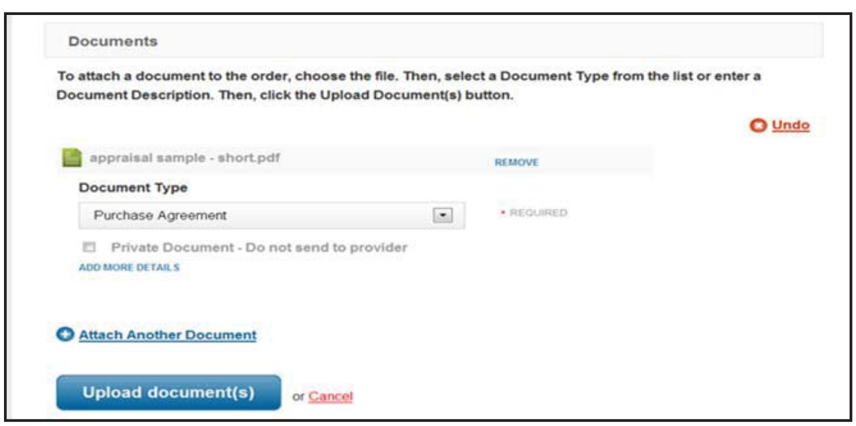
Enter a description of the document, either via the drop-down menu labeled Document Type or type the document name in the Document Description field below it.



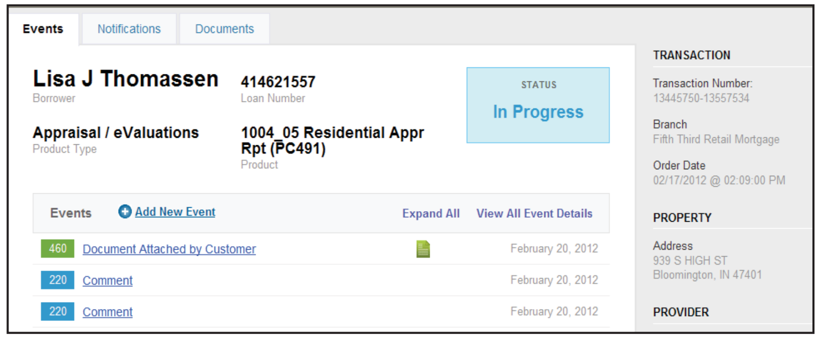
The page will refresh and display the document.

Note: You may remove the document if needed by clicking Undo.

Click *Upload document(s)* to complete the document upload. The page will display the document that has been uploaded.



The document upload will display on the **Events** tab as a **460 event (Document Attached by Customer)**.

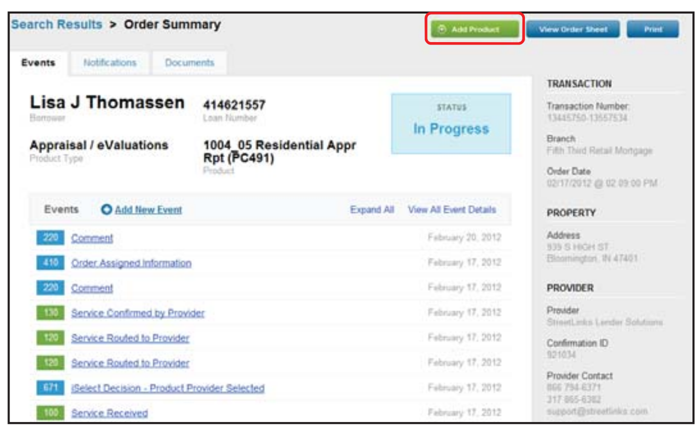


Adding a Product to an Existing Order

Step 1: Search for the existing order via the Order Dashboard or Search functionality (see corresponding sections within this guide). Click the corresponding **Transaction Number** to access the **Order Summary** page.

NOTE: A product can also be added from the Order Confirmation page, which appears immediately after a product order is placed.

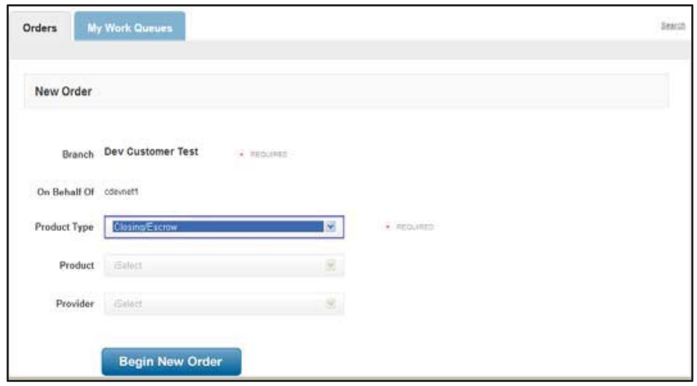
Step 2: Click ***Add Product*** at the top of the page to access the ***New Order*** page.



Step 3: Choose the **Product Type, Product** and **Provider**

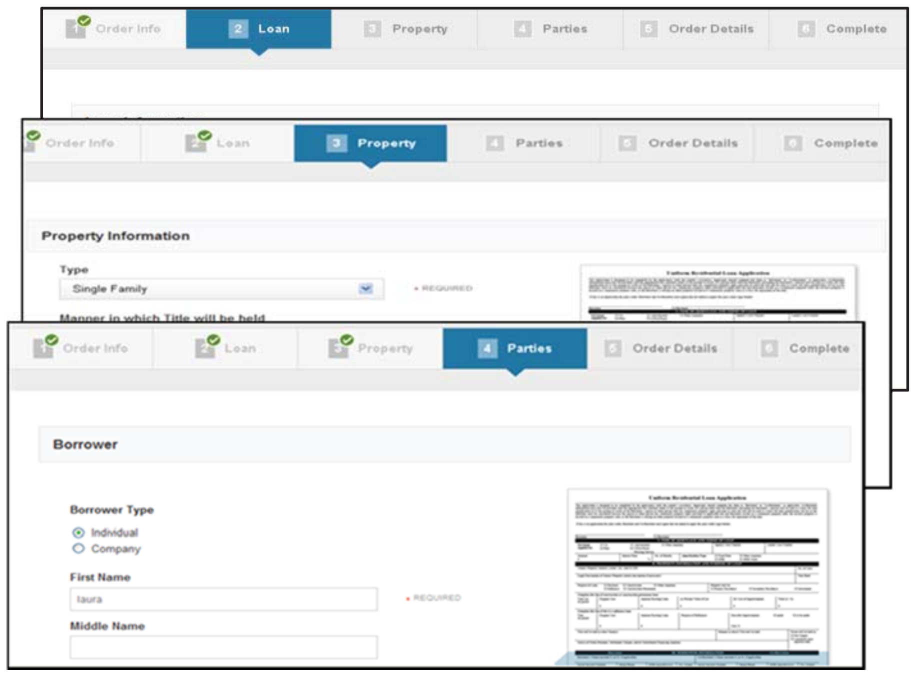
Click **Begin New Order** to begin the product order process

NOTE: Required fields are denoted by an asterisk* and the word "Required"



Step 4: The majority of the information will be pulled from the original order, so you will only be taking a few steps to add an additional products.

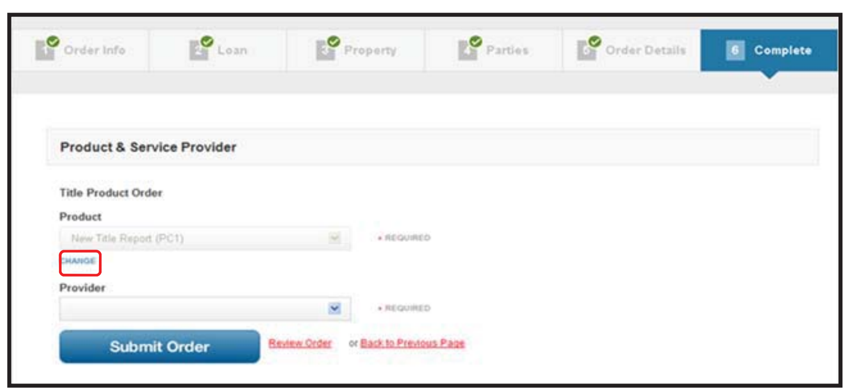
Complete order screens 1-5. ***Verify*** order, Loan, Property, Party and Order Details information.



Step 5: Review the **Product** and **Provider** selections (click the **Change** link if corrections are required).

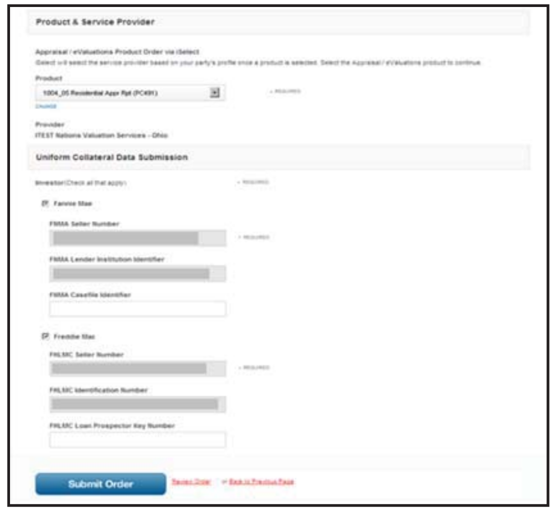
The **Product** and **Provider** will default to what was previously selected on the **New Order** page.

Click ***Submit Order*** to complete.



NOTE: If this is an Appraisal order and the lender is sending completed appraisals to UCDP, the UCDP credentials will display after the **Product/Provider** choices on the **Complete** tab.

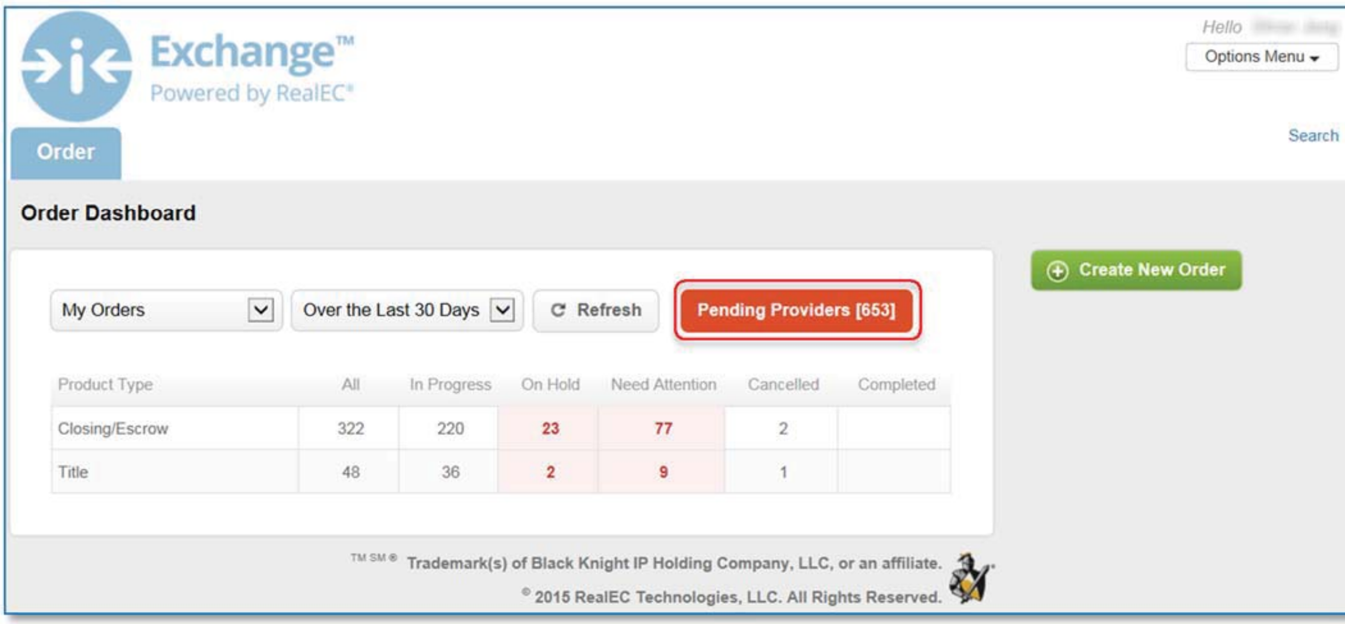
Click ***Submit Order***



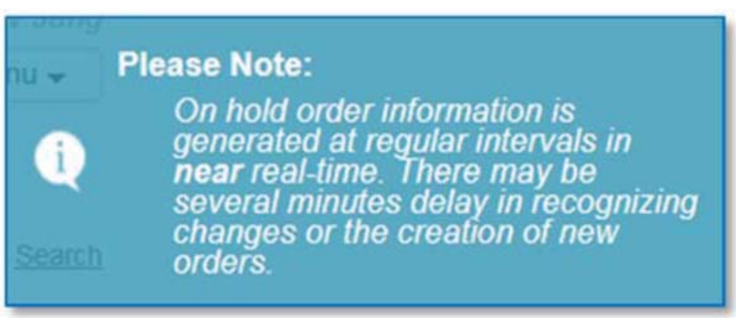
Utilizing the Pending Providers Dashboard

The Pending Providers Dashboard will display all Title, Closing & Doc Signing orders that are pending because the Provider has not yet completed registration. You can send a reminder email to the Provider, change the Provider for an Order, or cancel the Entire Order.

To access, click on the Pending Providers button from the Order Dashboard.



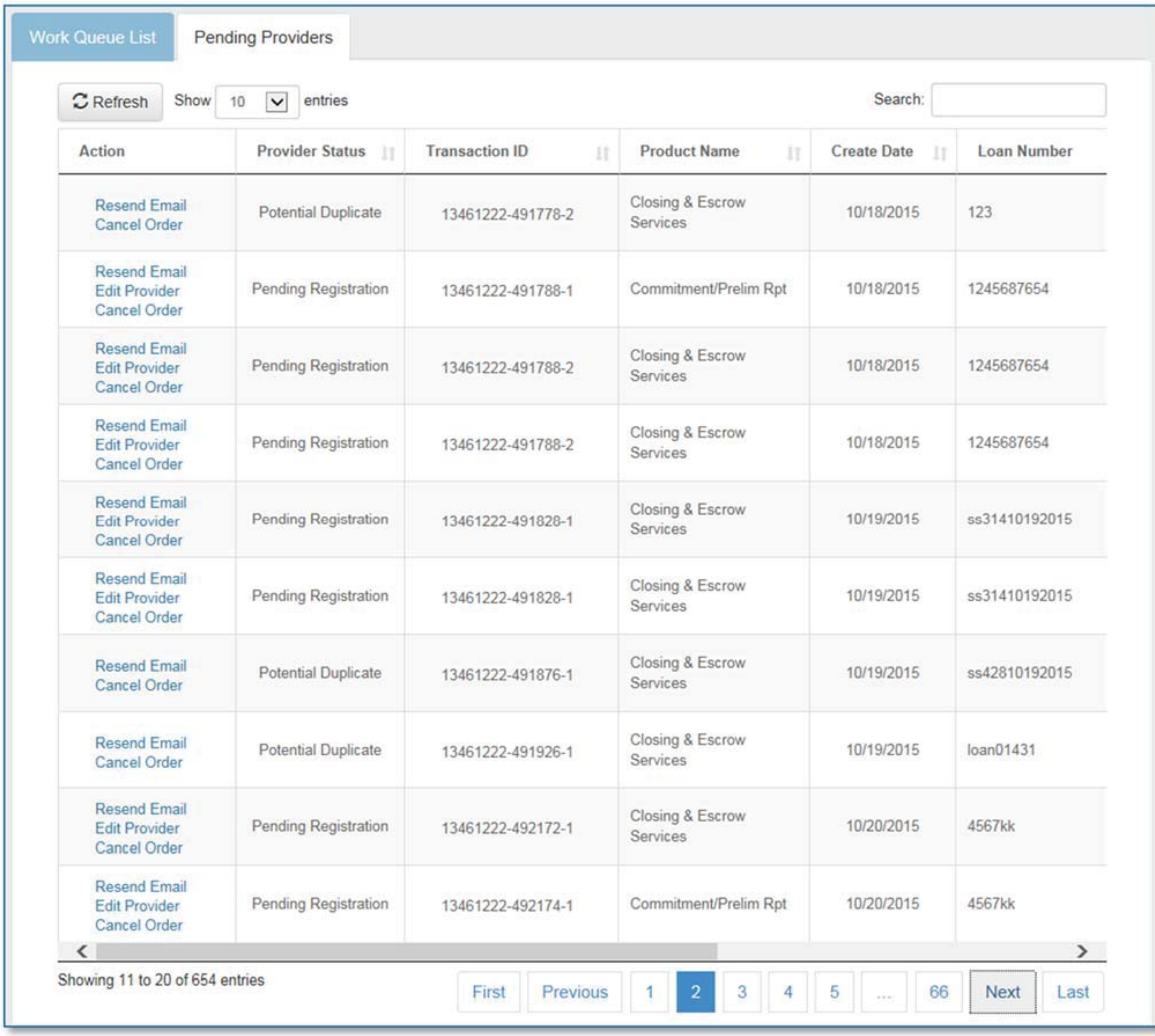
You will receive a toast message in the corner of the screen upon launching the dashboard:



All columns (except Action) are sortable by ascending or descending order.

Search for a Provider by Product Name, Loan Number or Transaction ID. Wildcard searches are accepted.

The Actions available are dependent upon the Provider Status.



Action	Provider Status	Transaction ID	Product Name	Create Date	Loan Number
Resend Email Cancel Order	Potential Duplicate	13461222-491778-2	Closing & Escrow Services	10/18/2015	123
Resend Email Edit Provider Cancel Order	Pending Registration	13461222-491788-1	Commitment/Prelim Rpt	10/18/2015	1245687654
Resend Email Edit Provider Cancel Order	Pending Registration	13461222-491788-2	Closing & Escrow Services	10/18/2015	1245687654
Resend Email Edit Provider Cancel Order	Pending Registration	13461222-491788-2	Closing & Escrow Services	10/18/2015	1245687654
Resend Email Edit Provider Cancel Order	Pending Registration	13461222-491828-1	Closing & Escrow Services	10/19/2015	ss31410192015
Resend Email Edit Provider Cancel Order	Pending Registration	13461222-491828-1	Closing & Escrow Services	10/19/2015	ss31410192015
Resend Email Cancel Order	Potential Duplicate	13461222-491876-1	Closing & Escrow Services	10/19/2015	ss42810192015
Resend Email Cancel Order	Potential Duplicate	13461222-491926-1	Closing & Escrow Services	10/19/2015	loan01431
Resend Email Edit Provider Cancel Order	Pending Registration	13461222-492172-1	Closing & Escrow Services	10/20/2015	4567kk
Resend Email Edit Provider Cancel Order	Pending Registration	13461222-492174-1	Commitment/Prelim Rpt	10/20/2015	4567kk

Showing 11 to 20 of 654 entries

First Previous 1 2 3 4 5 ... 66 Next Last

Provider Status

Pending Registration

Provider has not completed the registration process.

Possible Actions: Resend Email, Edit Provider or Cancel Order

Potential Duplicate

A potential duplicate Provider has been invited and needs confirmation.

Possible Actions: Potential Duplicates should be managed in the Order Summary.

Please see the Duplicate Check Process in this document for instructions on addressing potential duplicates.

Profile Incomplete

Provider has not yet completed the registration process.

Possible Actions: Resend Email, Edit Provider or Cancel Order

Action

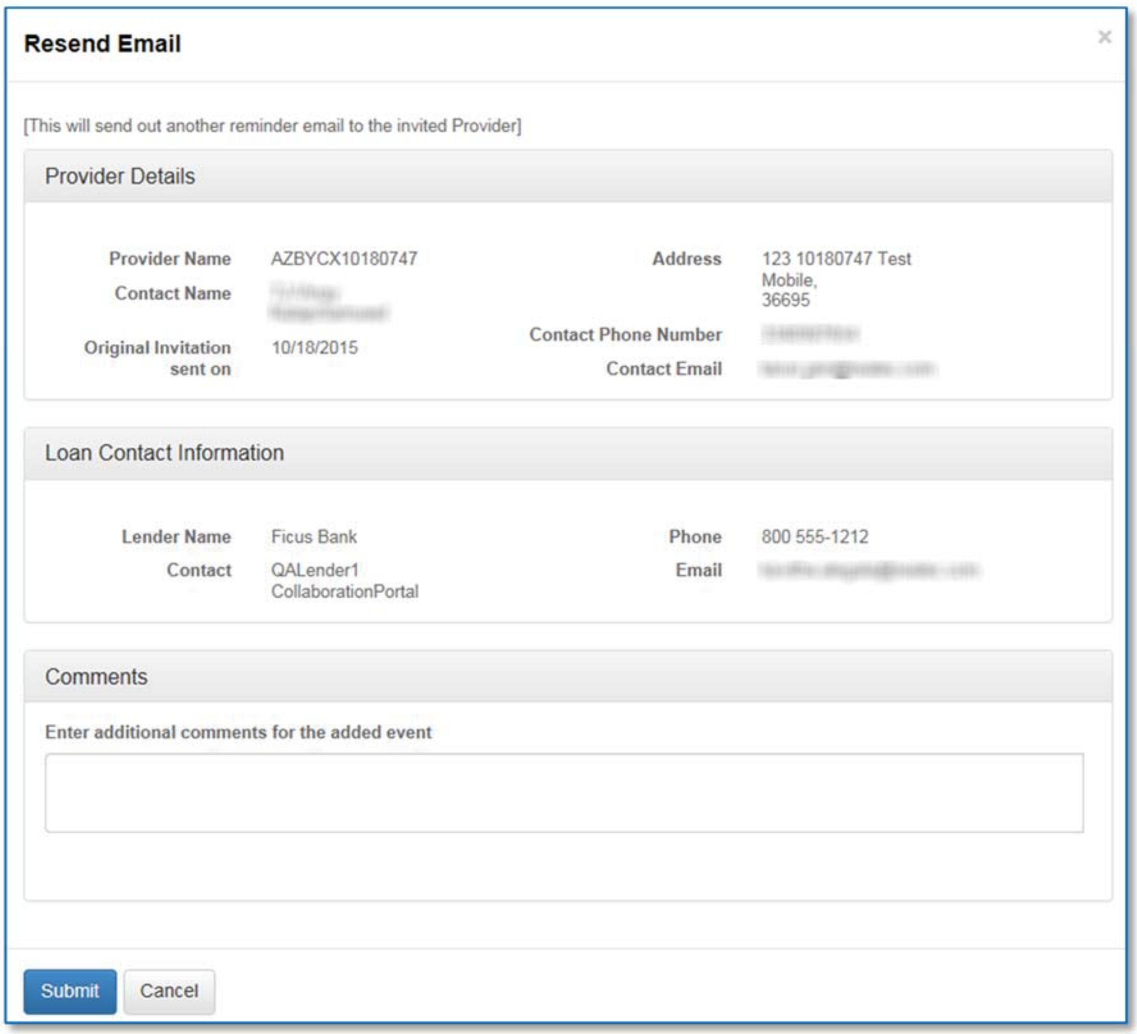
Resend Email

This option will resend the Invitation Email to the Provider, reminding them to register.

Click *Resend Email* link. A pop-up will appear with general Lender and Provider information.

Enter any applicable comments and press *Submit*.

A toast message will appear stating “A reminder email has been sent to the Provider.”

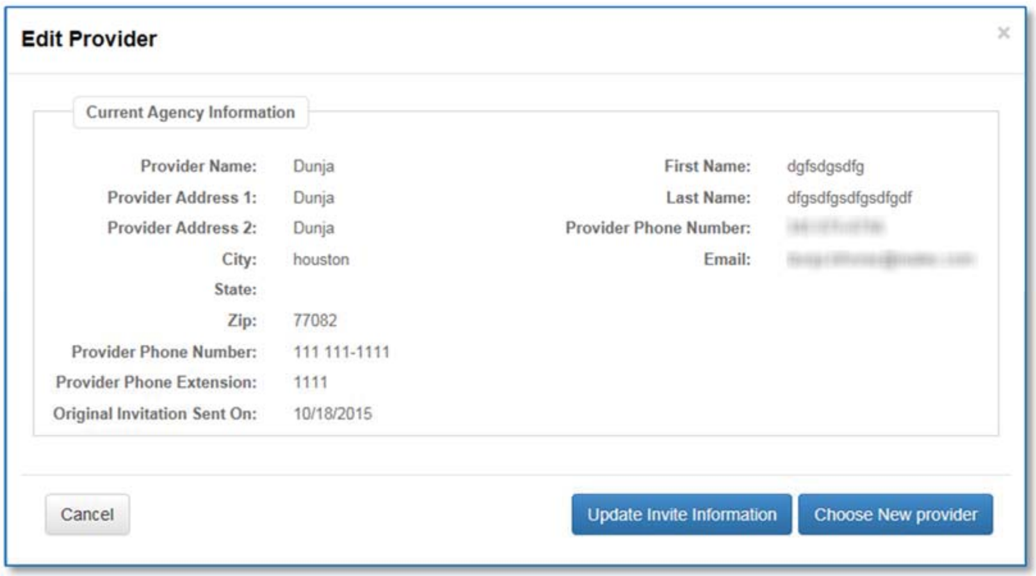


Edit Provider

This option allows you to change the Provider contact information and send an updated Registration email.

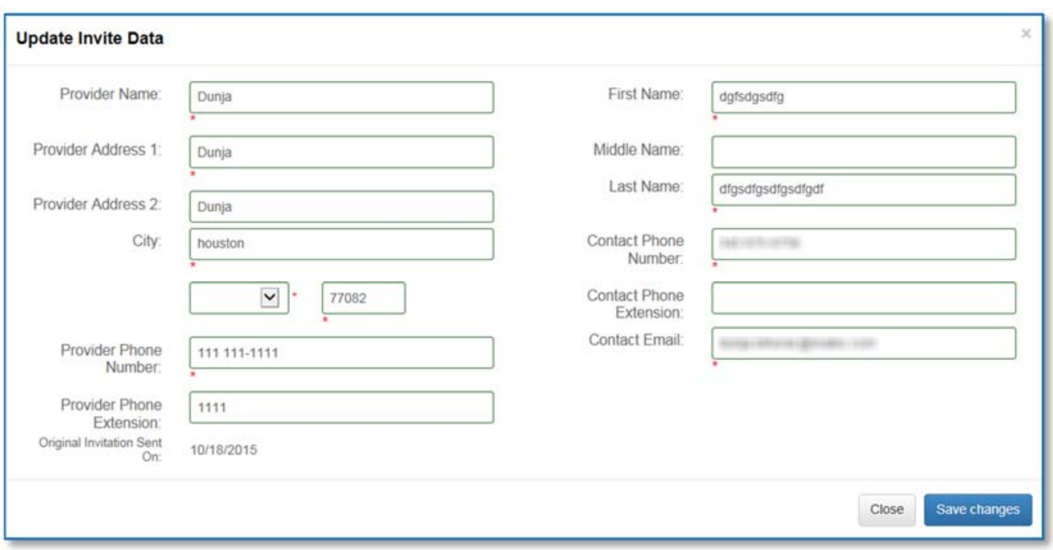
Click on *Edit Provider* link. A pop-up will appear with the current Agency information.

Click *Update Invite Information* button to edit and send a new invitation ***or*** click on *Choose New Provider* button to be directed to the Agency/Agent Search screen.



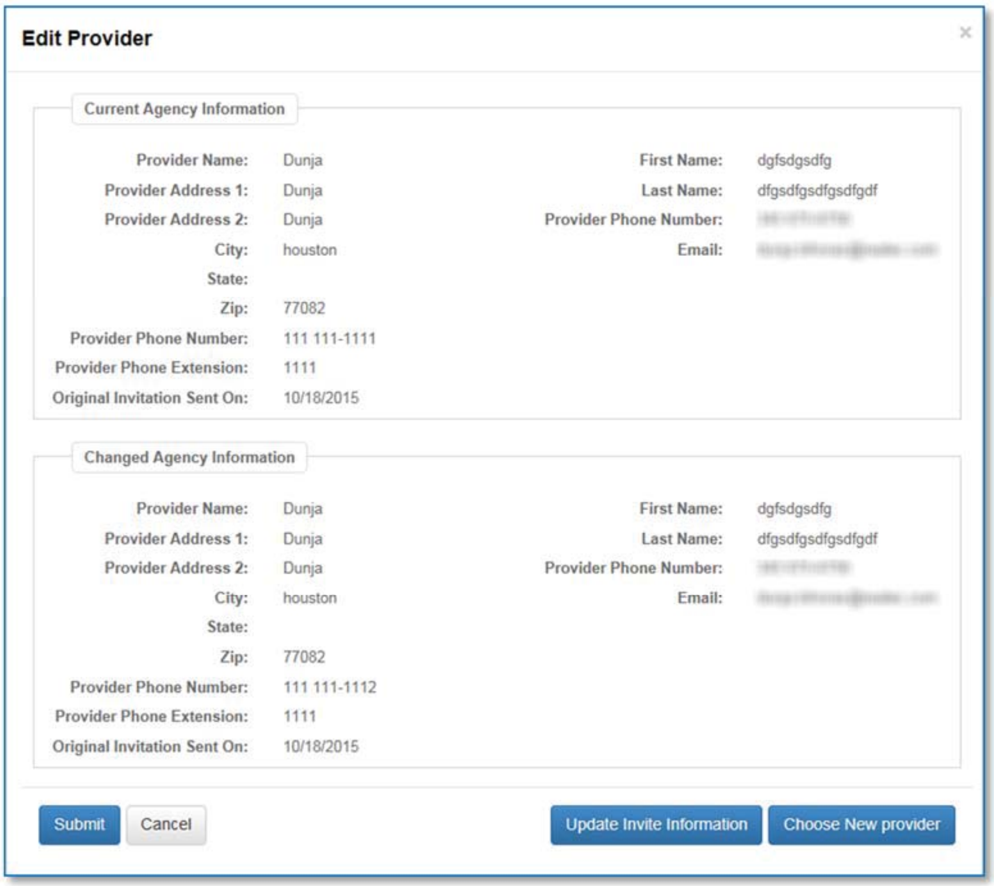
Update Invite Information

Click *Update Invite Information*. Make any necessary changes and click Save Changes.



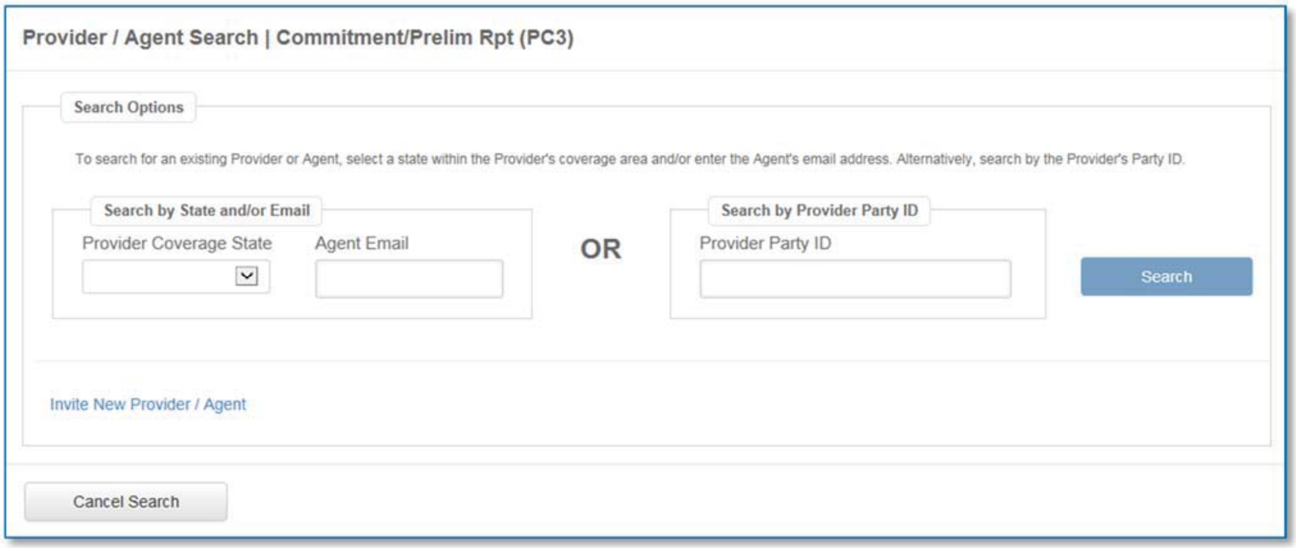
A screen will appear with the Current Agency Information on top of the Changed Agency Information. Once the information is confirmed as correct, click *Submit*. An invitation to register will be sent to the new contact information.

A toast message will appear stating “The newly selected provider has been added to the order.”



Choose New Provider

Click *Choose New Provider* button. The Provider Search pop-up will appear. For more information on Agency Search, see the *Selecting a Settlement Provider and Agent* job aid.

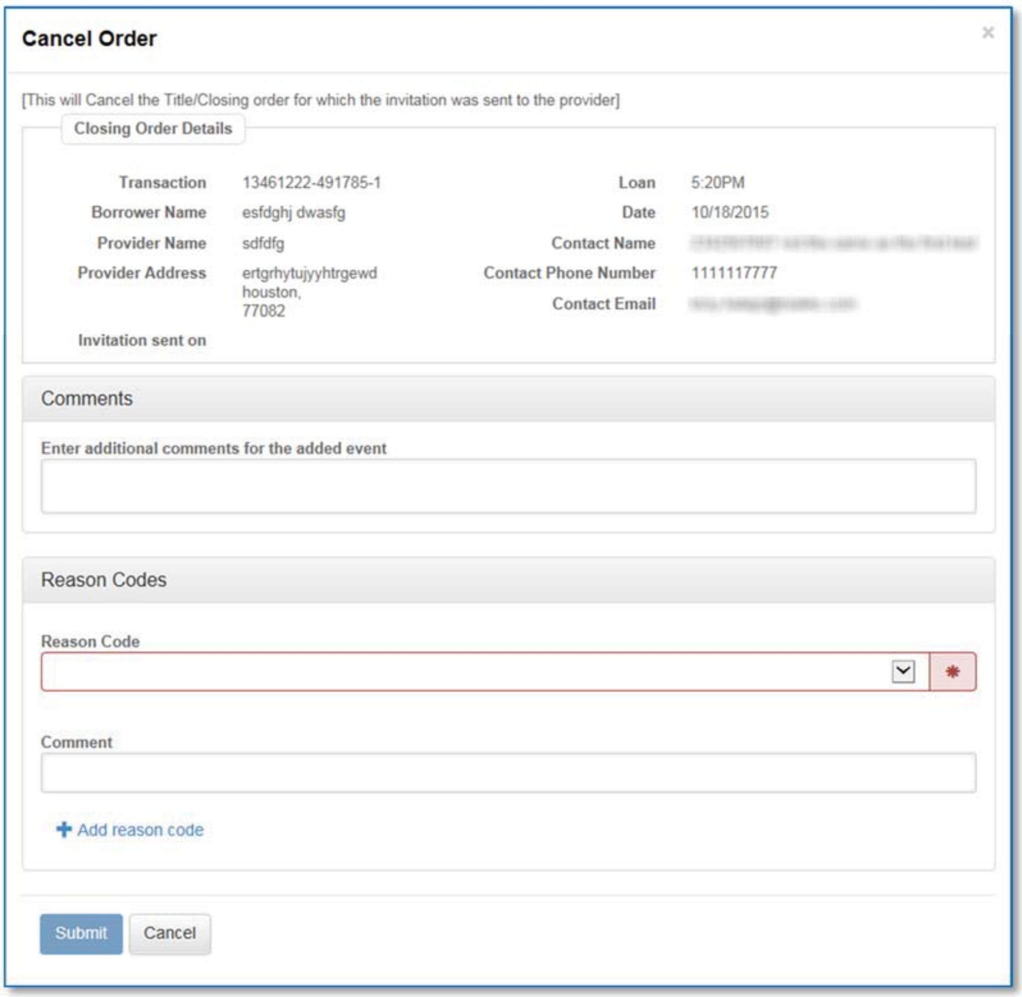


Cancel Order

This option will cancel the order.

Click the *Cancel* link. A pop-up will appear displaying general order information. Choose a Reason Code from the dropdown, enter any applicable comments and click *Submit*.

A toast message will appear stating "The order has been cancelled, it may take up to several minutes for the change to occur."



Duplicate Check Process

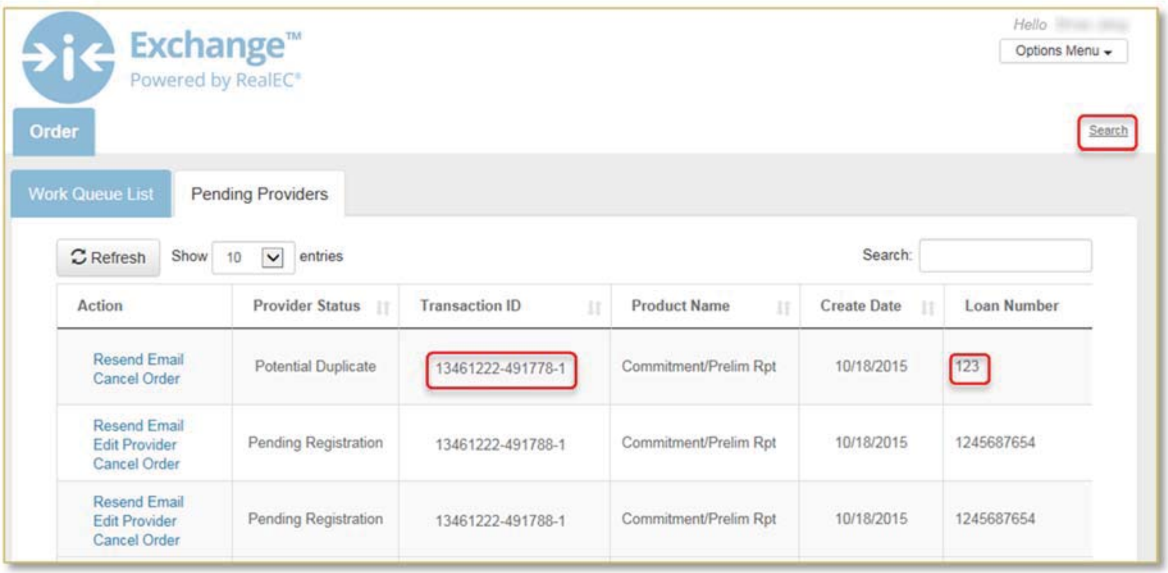
When the Lender submits the registration invitation, RealEC will run checks to ensure neither the Agent nor Provider have already registered with RealEC Technologies in the past.

If the system may have found a potential duplicate, RealEC will auto-generate event code **3315 Potential Duplicate.**

THE LENDER MUST TAKE ACTION BY RESPONDING TO THE EVENT.

If Provider Status is Potential Duplicate or the Lender receives event **3315 Potential Duplicate:**

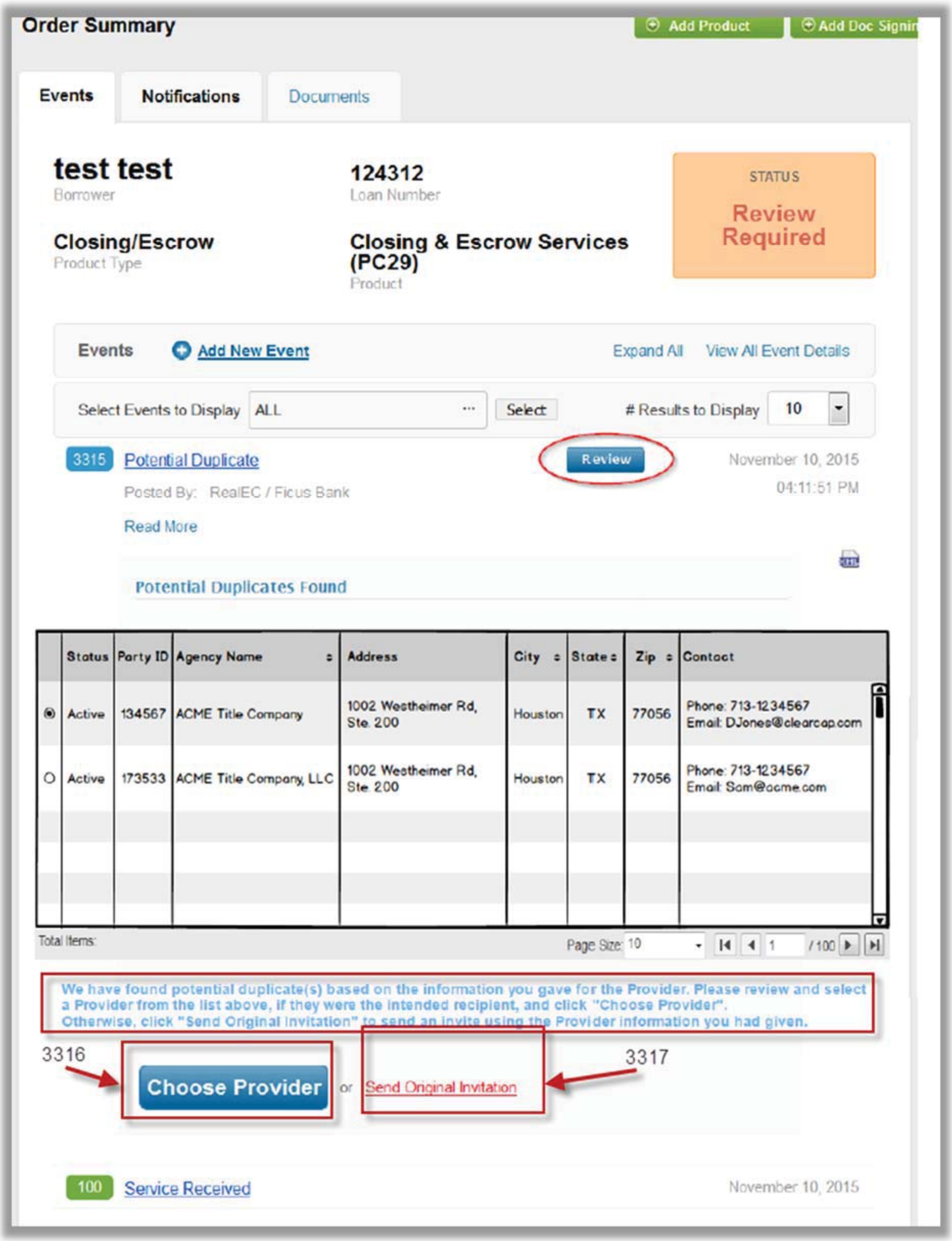
1. Navigate to the Order Summary page for the Potential Duplicate order by using the Search link in the upper right corner to search by Transaction Number or Loan Number.



2. Click on the name of the event **3315 Potential Duplicate (screen shot on the next page)**.

3. Click Review – this will populate a grid to show the potential duplicates. Please thoroughly review and respond accordingly with either:

- **Choose Provider**: This will trigger **3316 Confirm Duplicate**: The Provider is already in the database and may have been missed by the lender user who initiated the registration invite.
  - This event will cancel the registration invitation and automatically assign your orders to the correct Provider. Process continues as normal.
- **Send Original Invite:** This will trigger **3317 Reject Duplicate**: Lender identified this is not a duplicate.
  - Lender identified this is not a duplicate and will route the invitation to the Provider so the Provider may continue with the registration process.


Order Summary
Add Product
Add Doc Signin
Events
Notifications
Documents
test test
Borrower
124312
Loan Number
STATUS
Review Required
Closing/Escrow
Product Type
Closing & Escrow Services (PC29)
Product
Events
Add New Event
Expand All
View All Event Details
Select Events to Display
ALL
Select
Results to Display
10
3315
Potential Duplicate
Review
November 10, 2015
04:11:51 PM
Posted By: RealEC / Ficus Bank
Read More
Potential Duplicates Found
Status
Party ID
Agency Name
Address
City
State
Zip
Contact
Active
134567
ACME Title Company
1002 Westheimer Rd, Ste. 200
Houston
TX
77056
Phone: 713-1234567
Email: DJones@clearcap.com
Active
173533
ACME Title Company, LLC
1002 Westheimer Rd, Ste. 200
Houston
TX
77056
Phone: 713-1234567
Email: Sam@acme.com
Total Items:
Page Size: 10
1
/ 100
We have found potential duplicate(s) based on the information you gave for the Provider. Please review and select a Provider from the list above, if they were the intended recipient, and click "Choose Provider". Otherwise, click "Send Original Invitation" to send an invite using the Provider information you had given.
3316
Choose Provider
or
Send Original Invitation
3317
100
Service Received
November 10, 2015

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Settlement Agent Self Registration User Guide

Settlement Agents step by step action guide for Agency Registration

4/8/2015

Table of Contents

What is Closing Insight™

Closing Insight™, a suite of Web-based technology and workflow solutions was developed by RealEC® Technologies in collaboration with several top lenders, title underwriters and settlement agents to automate the numerous multi-party processes that are required to close a loan.

This Web-based solution delivers a number of process improvements and quality controls to help lenders aggregate fees, generate disclosure documents and reconcile loan estimate data, while helping to ensure process consistency every time. Closing Insight supports the closing process by helping lenders gather loan fee information, collaborate with settlement agents, deliver secure documents within mandated timelines and validate pre-funding and post-closing data.

Closing Insight will help lenders and their business partners satisfy their obligations with CFPB's TILA-RESPA Integrated Disclosure rule.

Agency Registration

Thank you for taking a proactive stand and registering early so that you are prepared to collaborate come August 1, 2015!

The registration process has 2 parts and should not take you longer than **35 minutes**. This User Guide will walk you through every single step to get you registered properly.

Here is an overview of what this process will consist of:

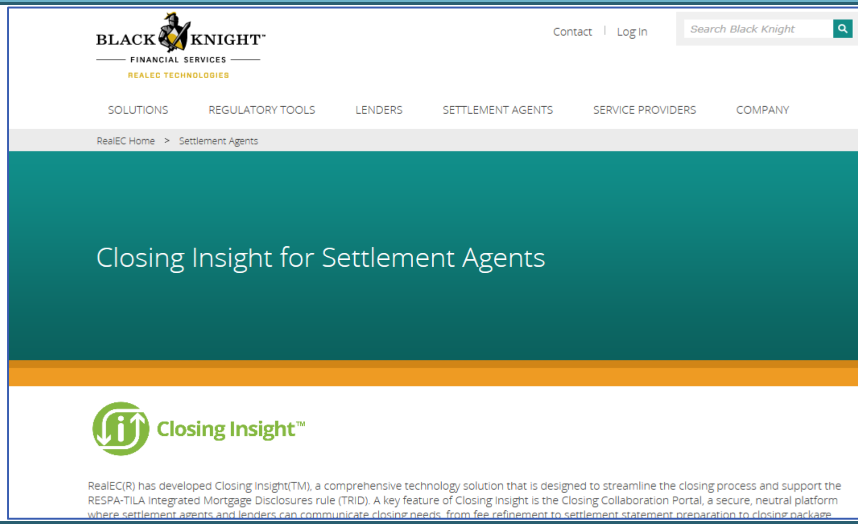
1. **Individual User Registration – 5 minutes**
    a. Confirming your contact information
    b. Obtaining and saving your User ID and Password
    c. Establishing 6 security questions
    d. Acknowledging the RealEC User Access Agreement

2. **Company Registration** – **30 minutes**
    a. Acknowledging the RealEC Network Access Agreement
    b. Entering company information, which includes selecting a Software company preference
    c. Establishing important company contacts
    d. Adding additional users for the website
    e. Selecting RealEC products
    f. Obtaining and saving your PartyID

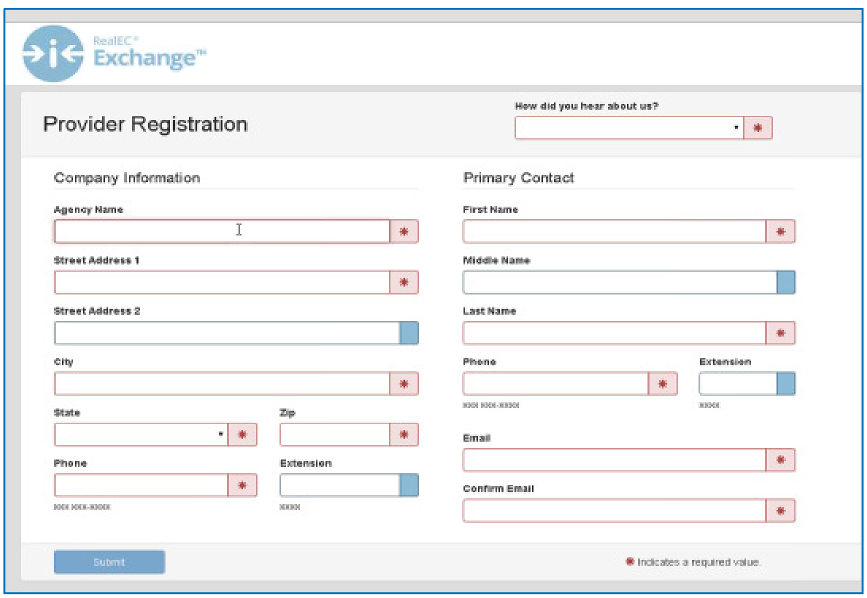
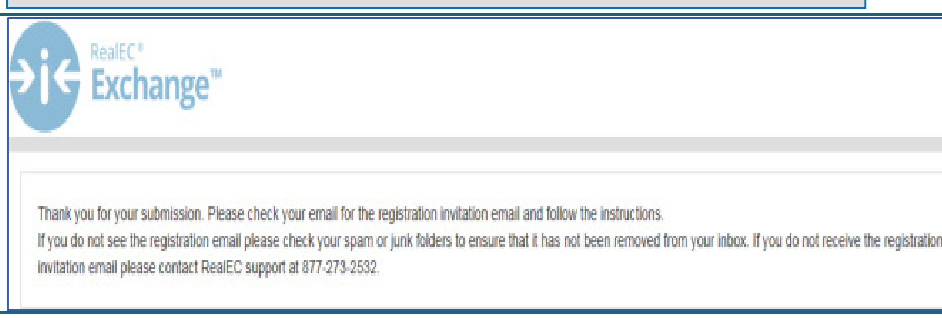
It's highly recommended you review this User Guide prior to proceeding so that you are prepared with the information that you will need.

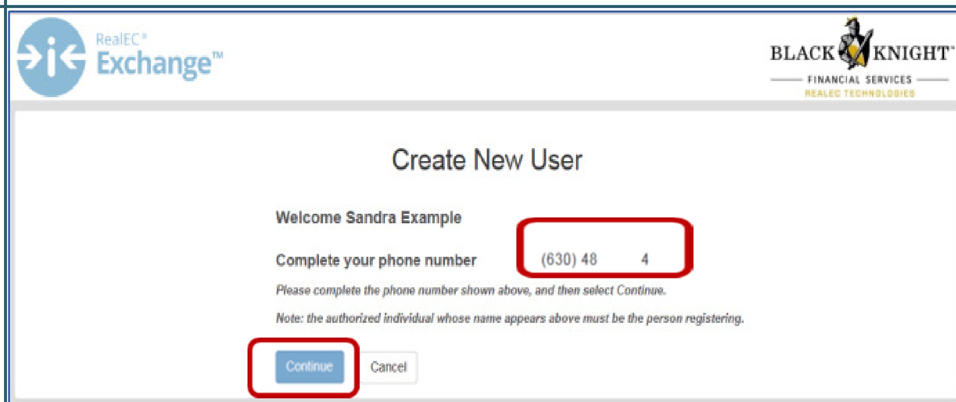
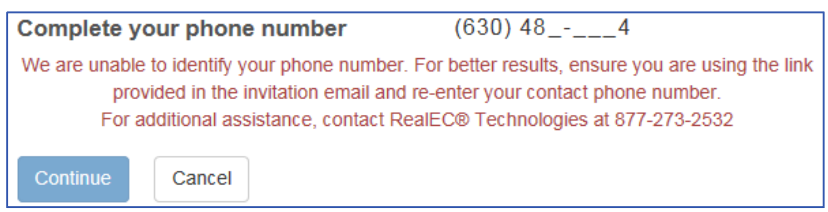
If you still have questions or have any concerns during the registration process, please feel free to contact the **RealEC Closing Insight Support line at: 1-800-893-3241.**

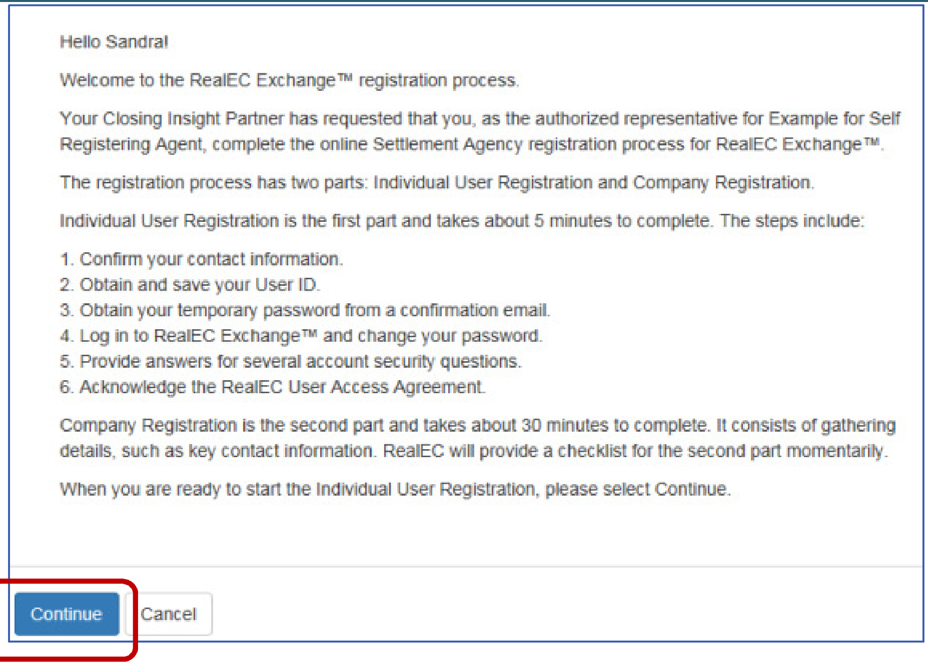
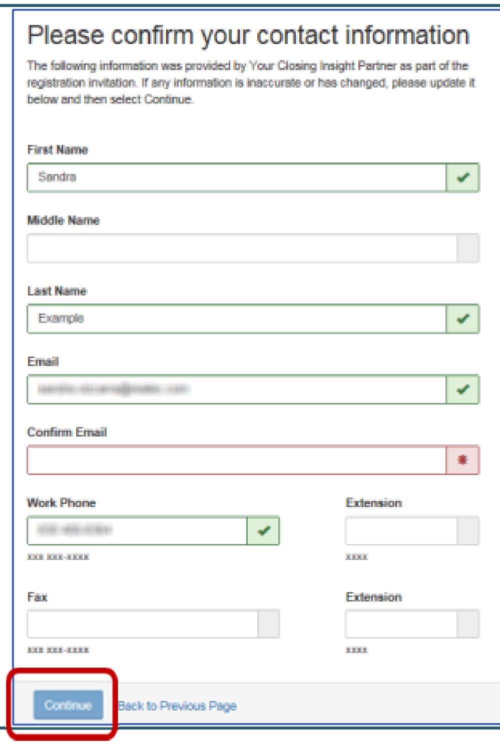
<table>
<tr><th>Step #</th><th>Page you are viewing with some guidance</th><th>Screen Shots with additional guidance</th></tr>
<tr><td>1</td><td>Web Pages

Click on the following link or copy and paste to a web page to begin your registration process.
http://www.bkfs.com/RealEC/DivisionInformation/ClosingInsightSettlementAgents/Pages/default.aspx
• Click Register Here</td><td>
</td></tr>
<tr><td>2</td><td>Provider Registration page.

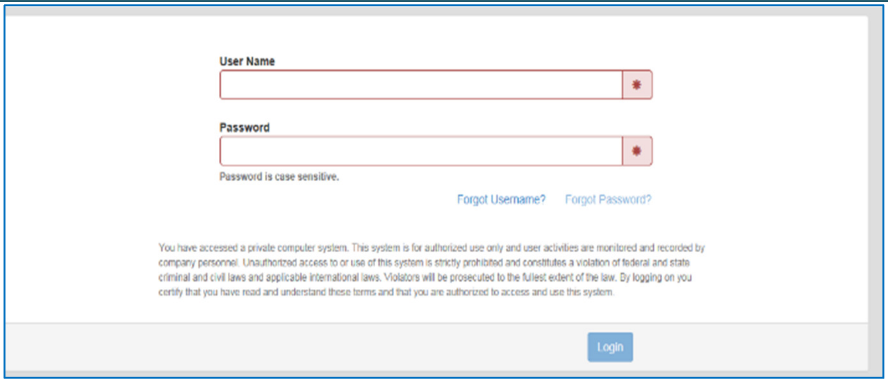
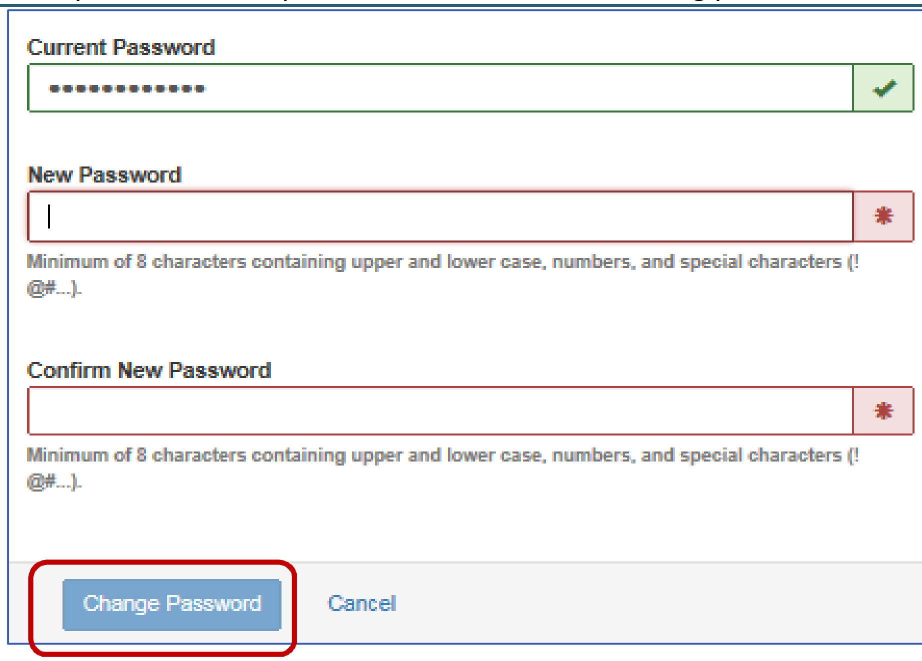
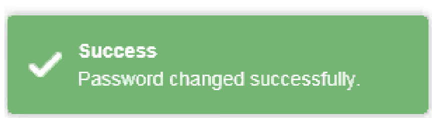
• Complete required information

• Click Submit</td><td>
</td></tr>
<tr><td>3</td><td>You will now receive an Invitation email to begin the registration process.</td><td>
</td></tr>
</table>

4	**Invitation email:** • Click on the "***Begin Registration***" link **Note**: This link is active for 3 days	
5	**Create Your User ID** We need to verify your identity • Type in the missing digits of the phone number that you entered in the Provider Registration page (shown in Step 2) • Click *continue* **Note: You will have 5 attempts to enter the missing digits of the phone number.**	 You will receive this message if the system does not recognize the phone number you provided. 

6	**Next Steps** It's time to complete the Registration Process. ***Note***: You will receive reminder emails at the 24 & 48 hour mark if the entire process has not been completed! In addition, you will have up to 30 days to complete the registration process.	 Hello Sandra! Welcome to the RealEC Exchange™ registration process. Your Closing Insight Partner has requested that you, as the authorized representative for Example for Self Registering Agent, complete the online Settlement Agency registration process for RealEC Exchange™. The registration process has two parts: Individual User Registration and Company Registration. Individual User Registration is the first part and takes about 5 minutes to complete. The steps include: 1. Confirm your contact information. 2. Obtain and save your User ID. 3. Obtain your temporary password from a confirmation email. 4. Log in to RealEC Exchange™ and change your password. 5. Provide answers for several account security questions. 6. Acknowledge the RealEC User Access Agreement. Company Registration is the second part and takes about 30 minutes to complete. It consists of gathering details, such as key contact information. RealEC will provide a checklist for the second part momentarily. When you are ready to start the Individual User Registration, please select Continue. Continue Cancel
7	**Confirm Contact Information** • You will need to re-enter your email to confirm • If no other changes are needed then • Click *Continue*	 Please confirm your contact information The following information was provided by Your Closing Insight Partner as part of the registration invitation. If any information is inaccurate or has changed, please update it below and then select Continue. First Name Sandra Middle Name Last Name Example Email Confirm Email Work Phone xxx xxx-xxxx Extension xxxx Fax xxx xxx-xxxx Extension xxxx Continue Back to Previous Page

8	**Your USER ID** **Make note of it please!** You will receive an automated email message with a temporary password and a link to continue.	Thank you Sandra! We have received confirmation of your contact information and have created a new User ID for you. Your User ID is: SA_208583 **Please take note of your User ID as you will need it to access RealEC Exchange™ and complete the registration process.** RealEC® Technologies also sent an email to you at sandra.vizcarra@realec.com. The email contains a temporary password to use with your User ID and a link to RealEC Exchange™. Please follow the instructions in the message to finish the Individual User Registration process. You may close this page at any time.
9	**Temporary Password email** • Capture your Temporary Password • Click on the ***Launch RealEC Exchange*** link	Mon 4/6/2015 1:46 PM support@realec.com Black Knight Financial Services Password mail To Vizcarra, Sandra April 6, 2015 Dear Sandra Example, Here are the final instructions for completing the Individual User Registration process for RealEC Exchange™. 1. Connect to RealEC Exchange™ by selecting the link below. 2. Log in with your User ID and the following temporary password: Temporary Password: **h$5i9E3Wjdpc** 3. Once logged in, you will need to create a new password and provide answers to several security questions. Launch RealEC Exchange Sincerely, RealEC Technologies

10	**Login Page** • Enter **User Name** and **temporary password** that was provided • Click *Login.*	 **Note**: You can use the ***Forgot Username?*** link if you need to retrieve your Username. You will then be directed to a page to enter your email & last 4 digits of your phone number. Once you click Submit, you will receive an email containing your User Name.
11	**Create your Permanent Password** • Enter Temporary Password • Establish new one • Click *Change Password* **Password Requirements:** • Minimum of 8 characters • Need Upper & Lowercase & • Numbers & • Special Characters If all the criteria has been met you will see this in the upper right hand corner.	 

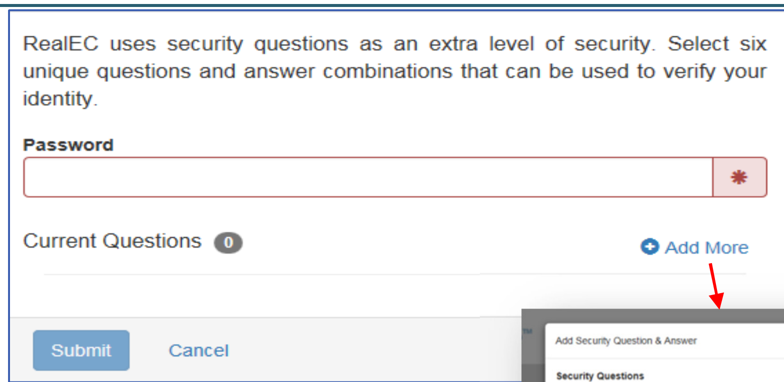
<table>
<tr>
<td>12</td>
<td>

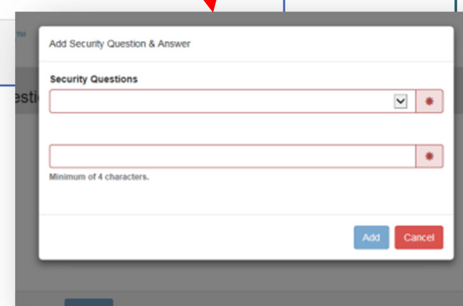
Establish Your Security Questions.

You must establish **<u>6</u>** Security Questions.

This will not only add an extra level of security, but will allow you to reset your own password, should you ever forget it!

</td>
<td>

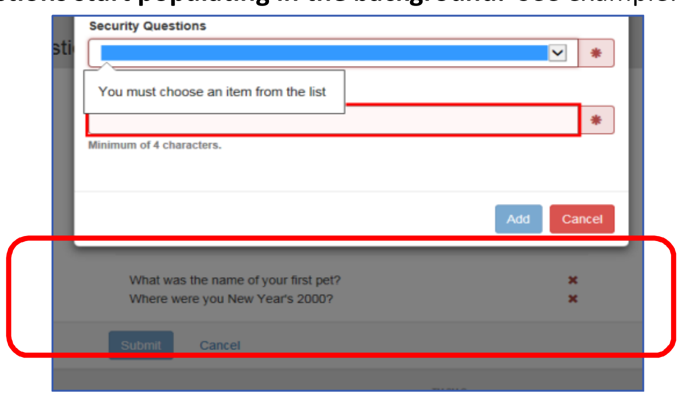




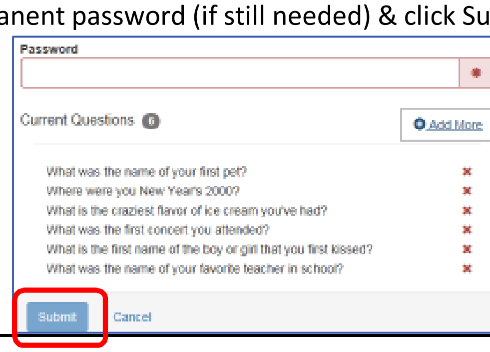
To add a question:

- Enter your NEW permanent password
- Click on the **Add More** link – you will get a pop-up
- Click on the drop down to select a question
- Enter your answer in the 2nd field
- Click *Add*

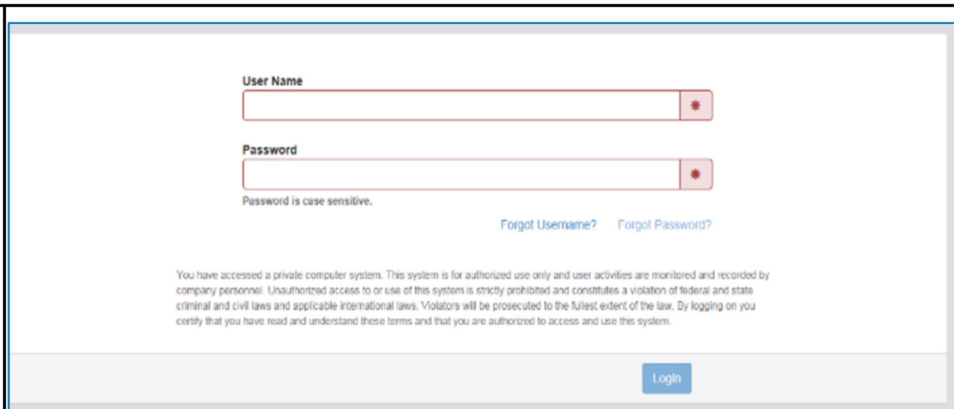
Note: The pop-up will remain on the screen, but after you click *Add* you'll see the questions start populating in the background. See example:



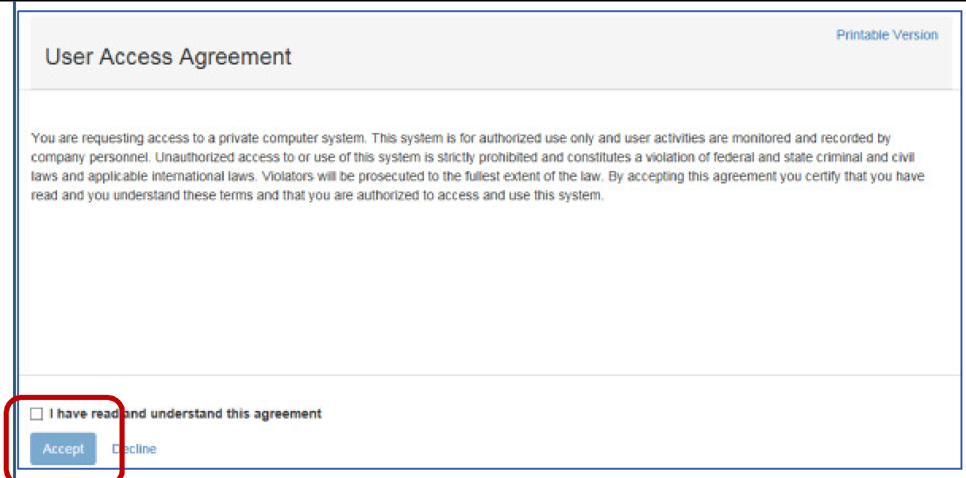
When you see 6 questions listed in the background, click *Cancel*. This will cancel you out of the pop-up & allow you to see the questions listed. Enter your new permanent password (if still needed) & click Submit when you are done.



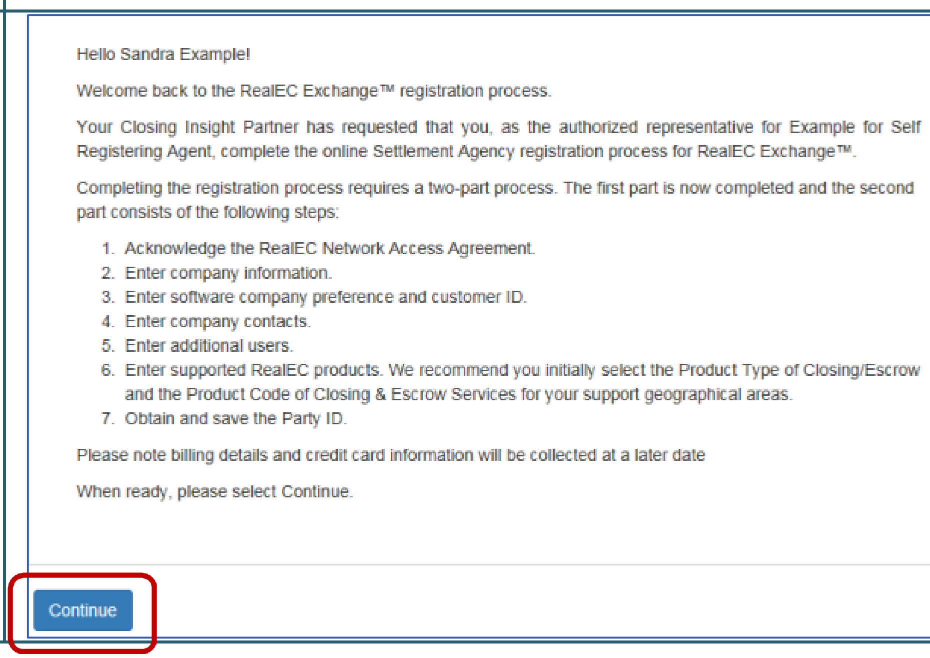
</td>
</tr>
</table>

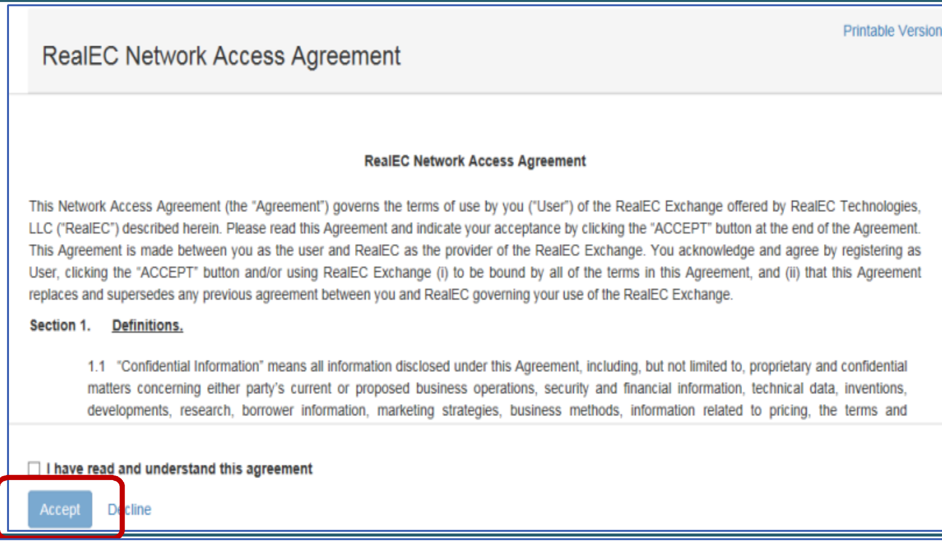
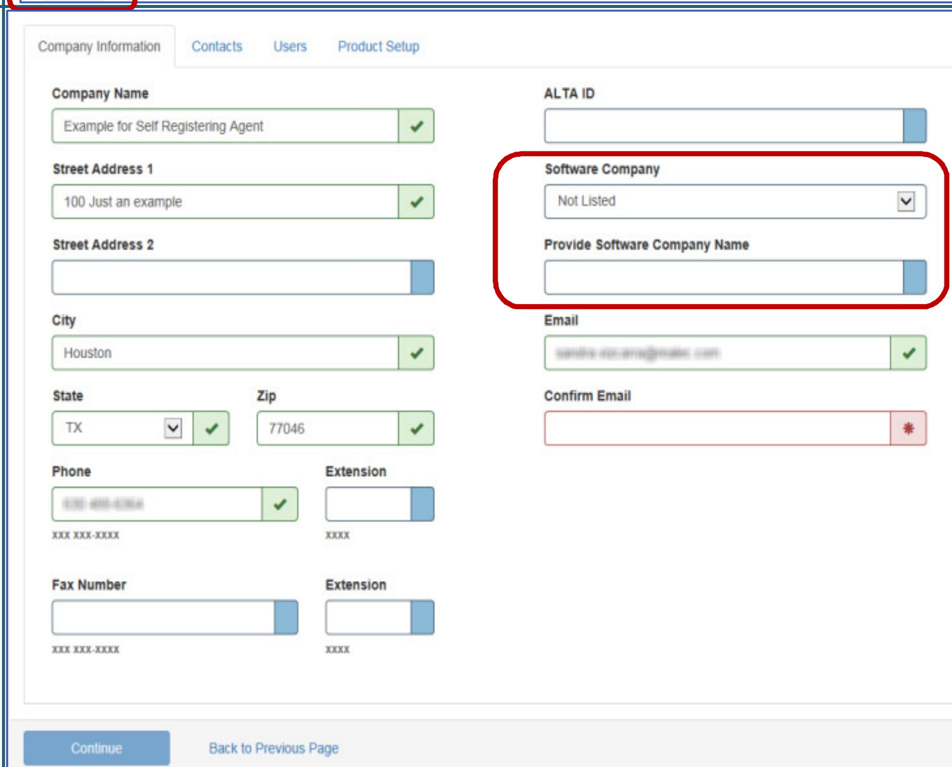
<table>
<tr>
<td>13</td>
<td>Login Screen
When you click Submit in Step 12, you will be redirected to the Login Page.
Enter your User Name and
New permanent password
Click Login</td>
<td>
</td>
</tr>
<tr>
<td>14</td>
<td>User Access Agreement

After reading the User Access Agreement, click in the box to confirm you understand, then click Accept.

You can also click on the Printable Version link to keep a copy for your records.</td>
<td>
</td>
</tr>
<tr>
<td>15</td>
<td>Next Steps

It's time to complete the Company Registration Process

Click Continue when you are ready to proceed</td>
<td>
</td>
</tr>
</table>

16	**RealEC Network Access Agreement** After reading the RealEC Network Access Agreement, click in the box to confirm you understand, then click *Accept*. You can also click on the Printable Version link to keep a copy for your records.	
17	**Company Information** • Complete all the required fields • Click *Continue*	 Please select your **Software Network**. If your Software Network does not appear in the list, choose the *Not Listed* option. This means you will use the RealEC Exchange website to participate in Closing Insight. **Note**: If you choose *Not Listed*, please indicate what software you use. RealEC will consider integration opportunities at a later date

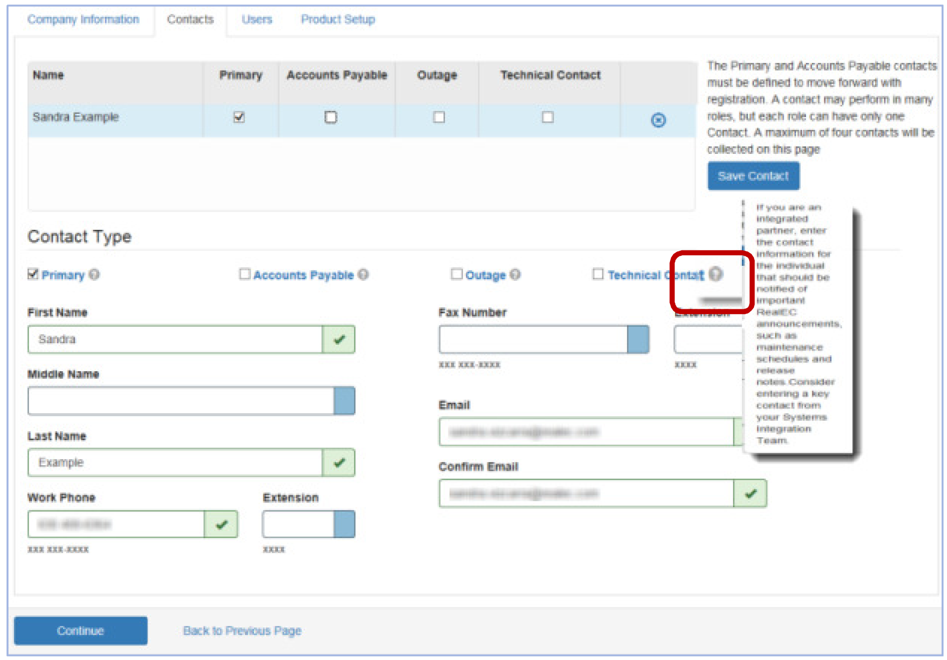
18 **Primary Contacts**

You need to identify the following contacts for this location:

- Primary Contact
- Accounts Payable Contact
- Outage Notifications Contact
- Technical Contact

The **Primary & Accounts Payable** Contact ***must*** be identified.

Outage & Technical Contacts are *optional*.



Note: By default, you will already be listed as the *Primary Contact* within the grid. You can be both the *Primary & Accounts Payable Contact*, if this is your choice. You can simply click on the Accounts Payable box and then click *Save Contact*.

You can only have 1 Person listed per ***Contact Type*** of:

- *Primary,*
- *Accounts Payable, Outage* or
- *Technical Contact*

However, you ***cannot*** have more than 1 Person listed per Contact Type. For example, you cannot have 2 people listed as the Primary Contacts or 2 people listed as the Accounts Payable contact etc.

To add additional Contacts:

- Enter all required data for the contact, including the Contact Type. (You may hover over the question mark for a description. See example above)
- Click ***Add New Contact*** (This button will appear where the **Save Contact** button is on this screen shot)
- When you have completed entering all the appropriate Contacts, click *Continue*.

19

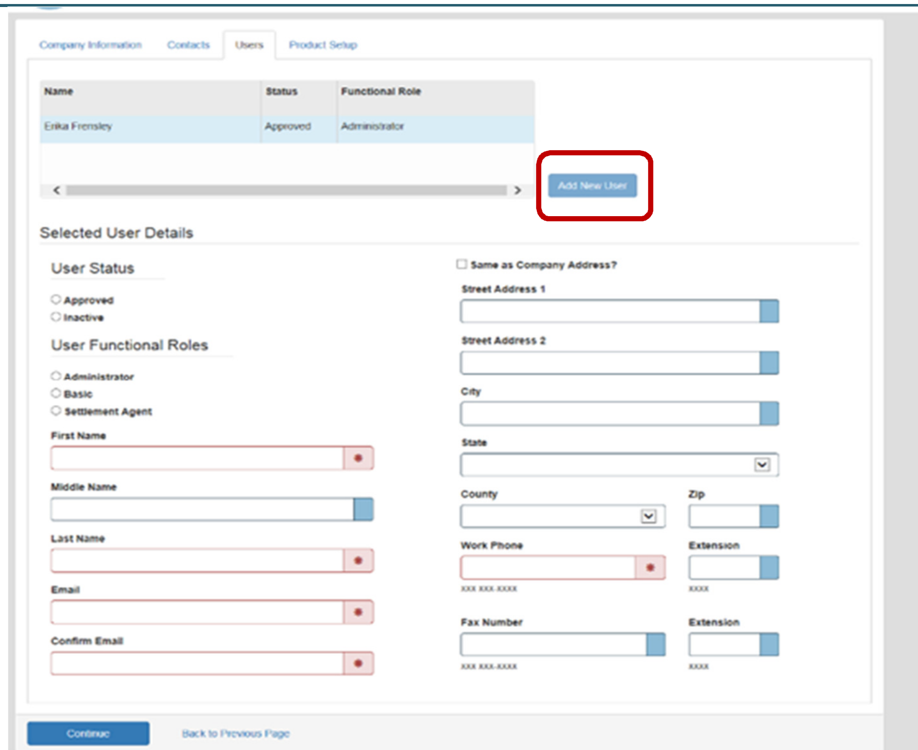
Adding Users

Here, you may add Users from your company location that will need access to the RealEC Exchange website.

Once a User is added, they cannot be removed. However, a User can be made ***Inactive*** by whoever is designated as the ***Administrator*** through the Functional Role feature.

Note: The ***Primary Contact*** identified in the previous page, is automatically an ***Administrator Role***, so you do not need to add yourself as a User.

These roles can be revised or Users can be added on the Exchange Administrative website. You will receive information in the coming months.



To add Users:

- Complete all the required fields for each user, including User Status & User Functional Roles. See note below for definition of these selections.
- Click *Add New User*
- You should see their name populate into the grid
- Continue this process until all users have been added
- Click *Continue*

User Status:

- **Approved** – Active and can perform functions related to Functional Role
- **Inactive** – Not active, cannot perform any function

User Functional Roles: Establishes security & privileges for each role.

- **Administrator** – This role has full access to the users for the PartyID. Administrators can add users and change user roles and status.
- **Basic** – This role has basic access to the Exchange website. Basic users can only ***view*** orders and documents.
- **Settlement Agent** – This role has access to the entire Closing process which includes viewing, uploading docs, sending Event messages and the Closing Insight Collaboration.

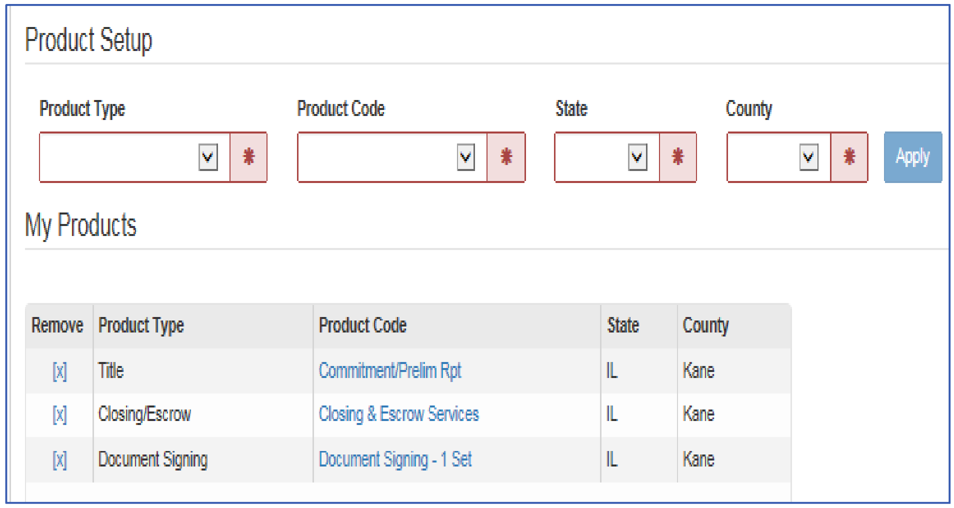
20 **Product Setup**

In this section you will be adding the Products you would like to provide through RealEC.

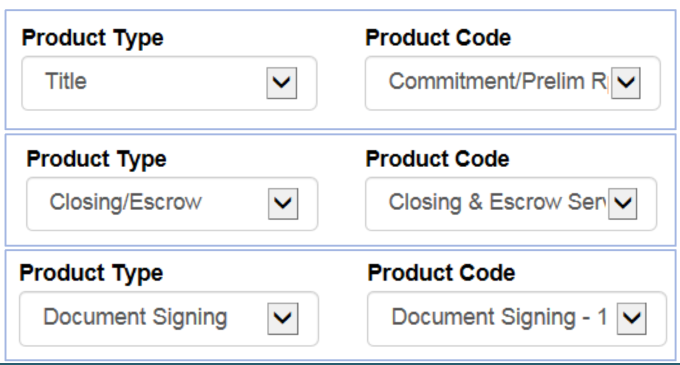
After making each selection, click *Apply*

Continue this process until all Products have been selected.

Click *Continue*

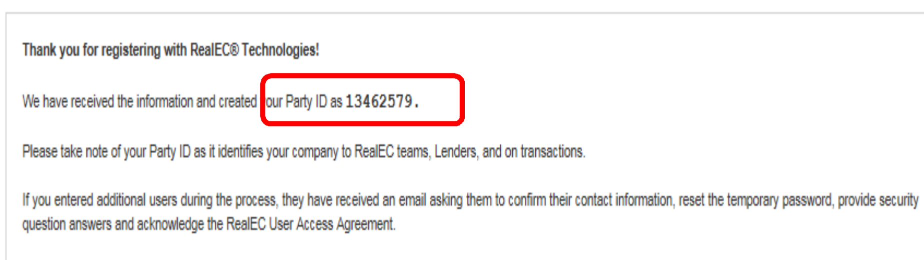


For Closing Insight – at a minimum the following must be selected for atleast 1 state and 1 county.
Note: You are able to add States and Counties at a later date if needed.



21 **PartyID**

Congratulations! The registration part is complete! **Make note of the PartyID for future reference.**
This PartyID identifies your company to the RealEC teams and the Lenders you do business with.



Next Steps

Now that you have registered your company you will begin to receive RealEC communications with further instructions.

Any additional Users you entered during this process should now receive an automated email from RealEC. This email will have the user confirm their information, reset their temporary password, establish their security questions and lastly acknowledge the RealEC User Access Agreement.

You may distribute the ***Settlement Agent - Individual User Registration*** job aid to assist the Users with the steps they need to take to get their account established.