



Enhanced Sub Escrow Functionality in Impact/SQL ver 7.7

This documentation is recommended for all Escrow, Payoff and Title users at Southern California sites that are going to be using the enhanced Sub Escrow functionality.

7.7.0 UAT Release Date: 10/28/2011

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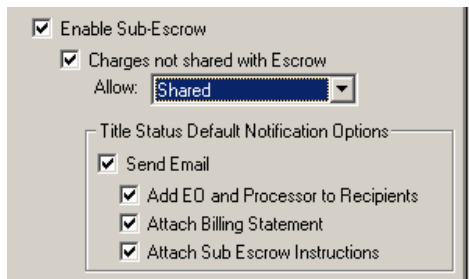
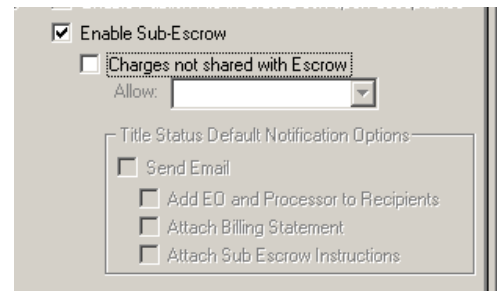
Introduction

Impact/SQL version 7.7 provides a new Setup Option that introduces changes to the Sub Escrow functionality, to better suit the Southern California workflows, at some businesses, relating to payoffs and title charges.

The changes provide for the entry of Title Charges (title charges, recording and additional title charges) through the Title module, in a routine separate and distinct from the title charges normally entered by Escrow or Title through the routine escrow data entry screens. In addition, the Sub Escrow user (access level of Sub Escrow), can work with payoffs (the same payoffs that Escrow works) and see the title charges entered by Title. The Sub Escrow user can also be permitted to enter and edit the title charges – either in conjunction with Title or separately from Title. There is also emailing of title fee status information, with some optional reporting that can be attached to those email notices. All of these changes are discussed in detail in this documentation.

Controlling the Options

It is possible to continue to utilize the existing Sub Escrow functionality, with none of the changes discussed above. This is done by NOT selecting the “Charges not shared with Escrow” option, on the General 1 screen of Setup Options. The setting shown to the right will continue the version 7.6 and earlier functionality of the Sub Escrow access level, without the version 7.7 changes. This permits sites to time when they want to switch to the new functionality.



Turning on the “Charges not shared with Escrow” option will enable the new Sub Escrow functionality that is described herein. This is done for the entire database, by the System Administrator.

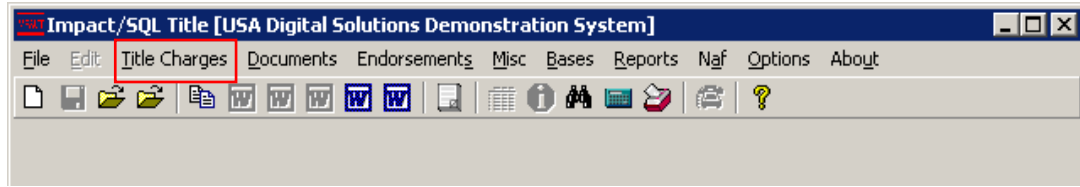
The first choice to be made, after the option is enabled, is to determine the “Allow:” setting. The “Allow:” setting options are:

1. **Shared:** Title and Sub Escrow access level users share the same entry screens for title premiums, recording charges and additional title charges, and both can enter and edit the charges entered by either group.
2. **Title:** Title access level users can enter title charges, recording charges and additional title charges. Sub Escrow users are restricted to working on payoffs, but can view the charges entered by Title. Sub Escrow cannot enter or edit title charges.
3. **Separate:** Title access level users can enter title charges, recording charges and additional title charges, and can view those charges entered by Sub Escrow access level users, but not change charges entered by Sub Escrow. Sub Escrow access level users can enter title charges, recording charges and additional title charges, and can view those charges entered by Title access level users, but not change charges entered by Title.

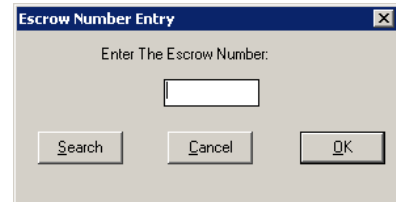
The “Title Status Default Notification Options” section is used to indicate whether email should be sent when the “status” of the title charges is changed (status options are: Not Set, Open or Final – will be discussed below). There are three sub-options: Add EO and Processor (Internal) to Recipients, Attach Billing Statement and Attach Sub Escrow Instructions. All will be explained below.

Title Module – Title Charges – Entry of Title Charges

The first thing Title users will notice, when the “Charges not shared with Escrow” option is enabled, is that a new menu entry presents on the Title module’s menu bar: Title Charges.

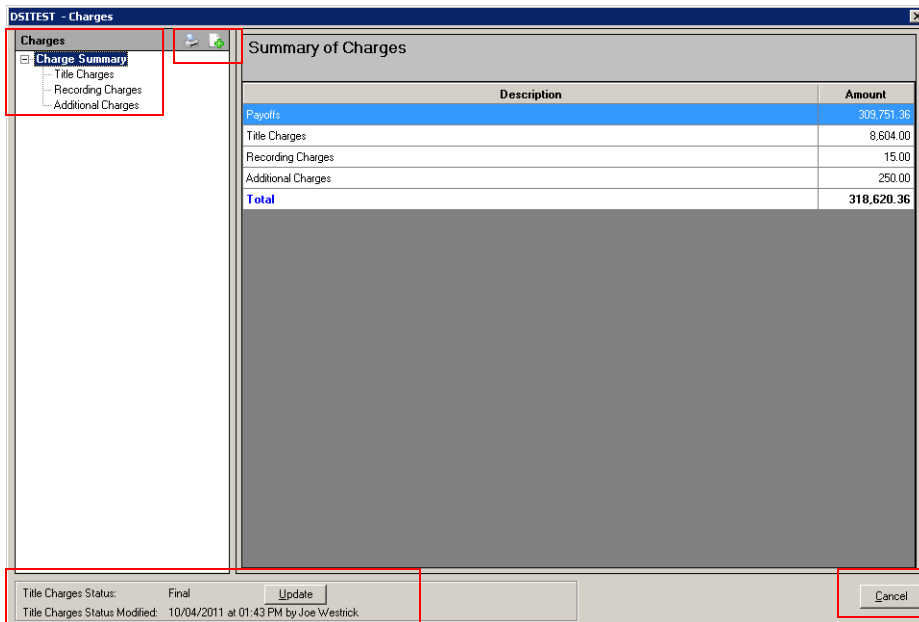


Clicking on the Title Charges menu entry, will bring up the standard prompt for a file number. The user should enter the number of the file they wish to work with and click on OK to continue. The Search function does exist on this screen, but the user should know the file number they are to be entering charges for.





Entering charges does NOT lock the file for Escrow, as long as the Title user does not open the file on their desktop.

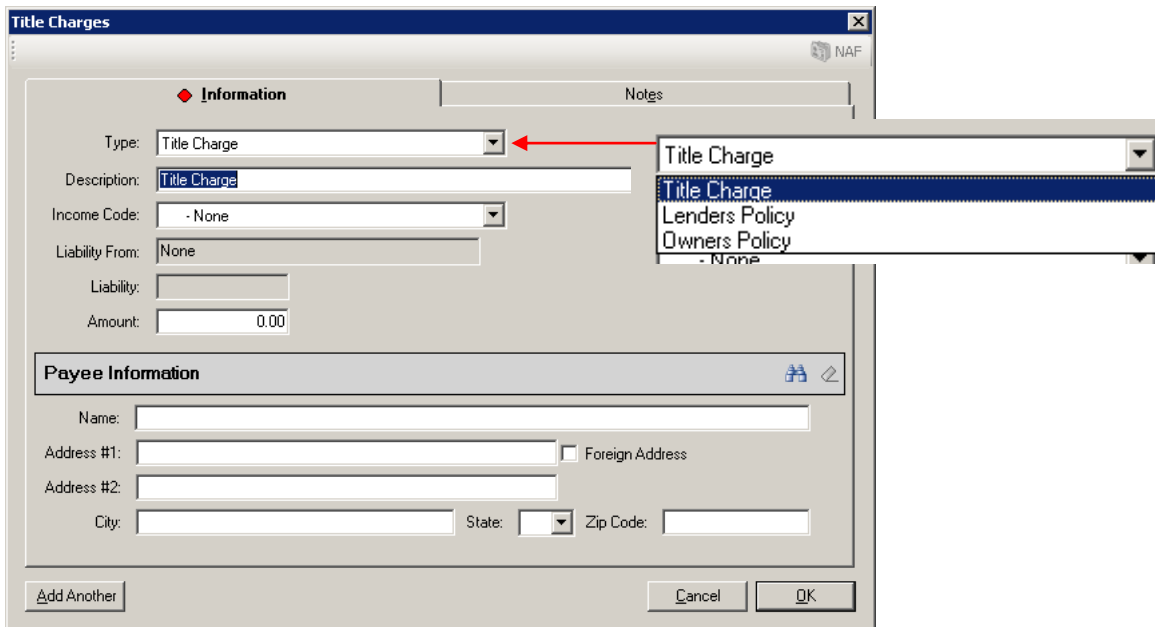
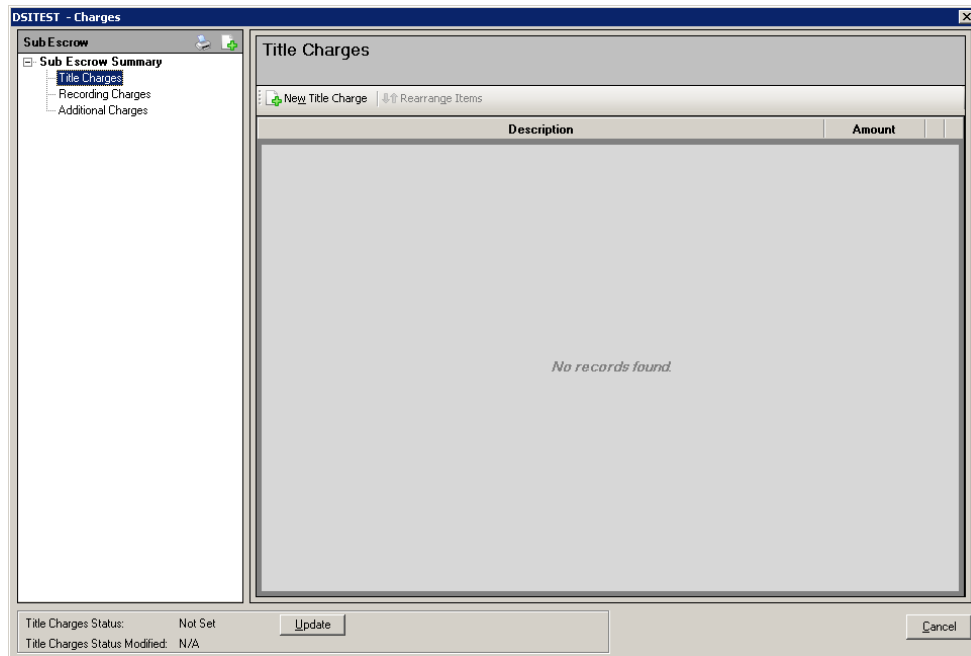
The screen that is then presented is displayed below. This is the screen through which title charges will be entered. It also lets the user see the total of any payoff information that has been entered into the file. The Payoff information cannot be edited by a user in the Title module. The screen, when first opened, defaults to the Charges Summary view (selected on the treeview on the left side of the screen (highlighted in dark blue). On the right side of the screen, when Charges Summary is selected, are totals for Payoffs, Title Charges, Recording Charges and Additional Charges. The right side of the screen will present different information, depending on the item highlighted on the treeview on the left, as will be seen in later screen shots.




This screen has two icons at the top left, used to Print the Settlement Statement, or Statement of Billing Instructions and/or Sub Escrow Instructions or Add Charges. These will be discussed below. At the bottom of the screen, the Title Charges Status is shown, as well as when the status was last modified. The Status will also be discussed below. The Cancel button is used to close this screen.

Title Charges

The Title Charges category is used to enter title charges and lender & owner policy premiums. Clicking on the Title Charges entry, in the treeview on the left of the screen, will change the information presented on the right side of the screen – it now will present any Title Charges that have already been entered to the file, if any, and will provide icons for adding a  New title Charge or to  Rearrange Items (only active if there are any items entered). As can be seen in the screen shot below, no charges have been entered for this file.




Clicking on the  New Title Charge icon, will present the user with a screen like that shown here. The user should select the Type of charge being entered (Title Charge, Lenders Policy or Owners Policy).

Regardless of the type of charge selected, the Description field will default with the text selected, but will be left editable so the user can describe the charge or policy being entered.

If Title Charge is selected, the Liability From and Liability fields are disabled.

If the Lenders Policy type is selected, the Liability From field will be activated and the user will need to select the Lender to use, via the dropdown arrow, to drive the value entered in the Liability field; the selected lender's loan amount will populate the Liability field. The field will remain editable so the user can change the liability amount.

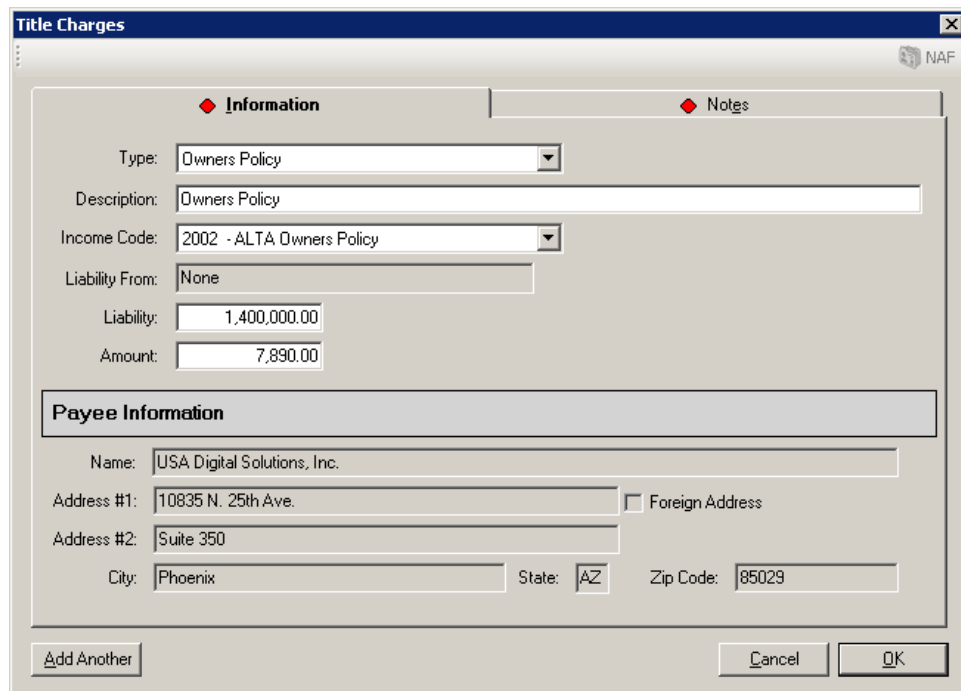
If the Owners Policy type is selected, the sales price (on Residential files) or gross sales price aggregate (on Commercial files) will be entered in the Liability field. The field will remain editable so the user can change the liability amount. The Liability From field will be disabled.

Should the charge be a company fee, the appropriate Income Code should be selected for the charge being entered, using the dropdown list. Once an income code is selected, the Payee Information section of the screen will auto-fill with the Company Name (:T payee information) and Branch Address. The Payee Information fields will then also be grayed out and will be not be able to be edited. If the charge is payable to an outside party, no income code should be selected and the payee information should be entered on the bottom half of the screen. The  binoculars icon can be used to pull up a listing of parties to the file that can be selected from for the payee information. The NAF is also available.

The user should enter the charge in the Amount field.

Notes can be added, via the Notes tab, and will appear on the Settlement Statement. The presence of a red diamond on the tab indicates a note has been entered.

The screen shot below presents a completed Owners Policy entry, for a policy being issued by the company (:T payee, with Income Code), that also has a note on it.



The screenshot shows a window titled "Title Charges" with a "Notes" tab selected. The "Information" tab is active, displaying the following fields:

- Type: Owners Policy
- Description: Owners Policy
- Income Code: 2002 - ALTA Owners Policy
- Liability From: None
- Liability: 1,400,000.00
- Amount: 7,890.00




The "Payee Information" section is expanded and contains the following details:

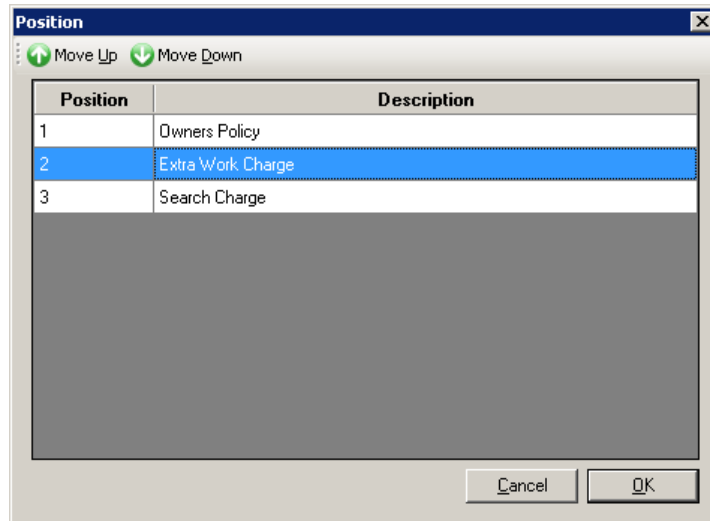
- Name: USA Digital Solutions, Inc.
- Address #1: 10835 N. 25th Ave. Foreign Address
- Address #2: Suite 350
- City: Phoenix
- State: AZ
- Zip Code: 85029

At the bottom of the window, there are three buttons: "Add Another", "Cancel", and "OK".

Clicking on the Add Another button will save the entry and present a new, blank Title Charge entry screen. Clicking on the OK button will save the entry and return the user to the Title Charges screen. Clicking on the Cancel button will abandon any changes made.


Rearrange Items

The  Rearrange Items icon, above the detailed listings of Title Charges, Recording Charges or Additional Charges, on the right side of the Charges screen and enabled when more than one charge is listed, will present a window in which the user can reorder the charges as presented on the screen and on the Billing Statement. The  Move Up and  Move Down icons are used to push the selected charge in the desired direction. Click on OK to save the altered order, or Cancel to exit without saving changes.

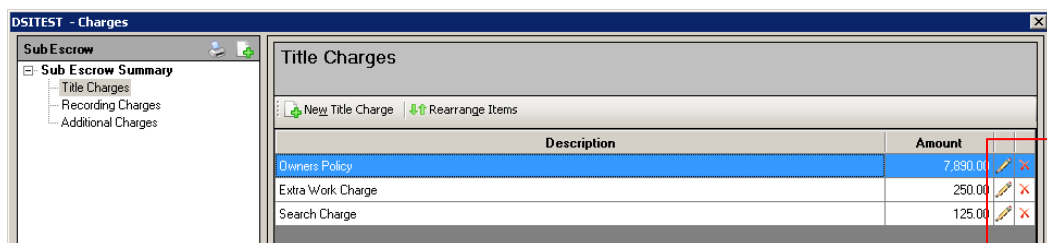


Modify and Delete


There are two icons that will appear to the right of each charge listed on the Charges screen.

The  modify icon, when clicked on, will open the specific charge for editing.

The  delete icon, when clicked on, will delete the charge, after a confirmation prompt.



Recording Charges

The Recording Charges category is used to enter recording fees. The  New Recording Charge icon is used to create a new entry.

There are six Types of fees that can be selected, as shown in the screen shot below.

All of the Types, except for “Other”, when selected will have their text auto-fill the Description field but the user field will remain editable. The “Other” type will leave the Description field blank and open for editing by the user.


When the “Recording Fee” type is selected, the Deed \$, Mortgage \$ and Release \$ fields will be opened up for data entry. As dollar amounts are entered in those fields, they will sum in the Amount field.

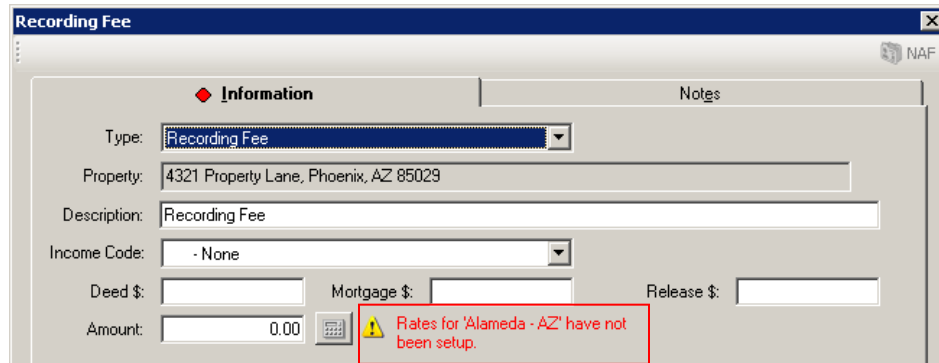
When the “City/County Tax/Stamps” Type is selected, the screen will alter somewhat. The Release \$ field is disabled, as it is not required. The calculator button will be enabled if rates have been entered for the property city &/or county. A message that the rates have not been set up will be presented if that is the case. Amounts entered in the Deed \$ and Mortgage \$ fields will sum in the Amount field.


The “State Tax/Stamp” Type behaves the same as the “City/County Tax/Stamps” type.

The “City and County Transfer Tax” Types disable all three of the document type fields. The calculator button will be enabled if rates have been entered for the city &/or county. A message that the rates have not been set up will be presented if that is the case.

The Property field is used to tie fees to a particular property. Rates cannot be calculated if a property is not identified. They can still be entered manually. On Commercial files, if a property is deleted, and there are recording fees tied to it, the charges will be unlinked from the property but will remain on the file.

If the rate tables have not been established for the County of the property, a warning like that shown below will present. If there is no such warning, the traditional recording fee calculation screen can be utilized, called for with the  Recording Fee Calculator icon. (Yes, Alameda is not a county in AZ...this was just to demonstrate the error.) The recording charges calculators used on this screen (for Recording Fees, City/County Tax Stamps and State Tax Stamps have been modified to produce a single amount, rather than the traditional buyer and seller amounts.




Should the charge be a company fee, the appropriate Income Code should be selected for the charge being entered, using the dropdown list. Once an income code is selected, the Payee Information section of the screen will auto-fill with the Company Name (:T payee information) and Branch Address. The Payee Information fields will then also be grayed out and will be not be able to be edited. If the charge is payable to an outside party, no income code should be selected and the payee information should be entered on the bottom half of the screen. The  binoculars icon can be used to pull up a listing of parties to the file that can be selected from for the payee information. The NAF is also available.

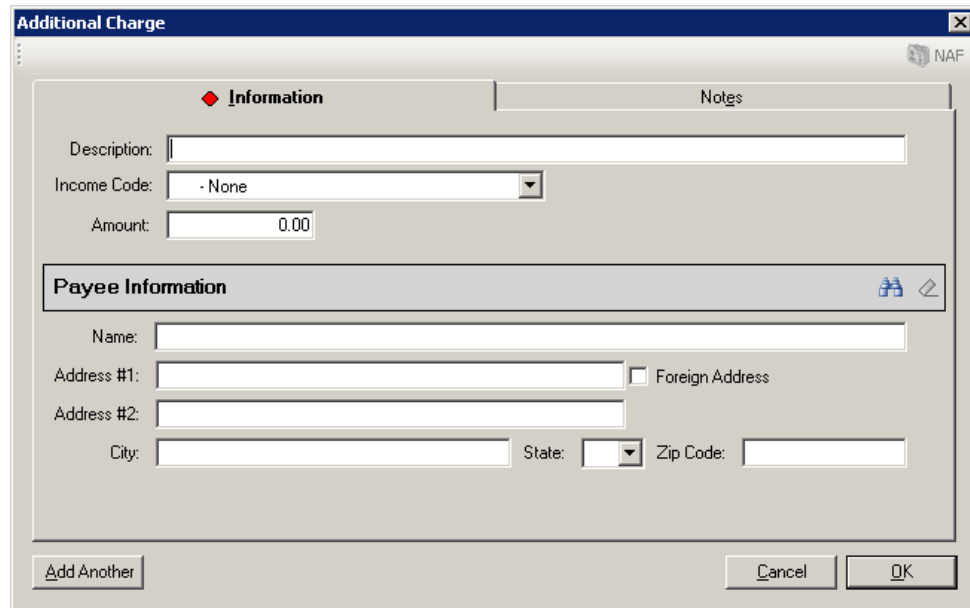
Clicking on the Add Another button will save the entry and present a new, blank Recording Charge entry screen.

Clicking on the OK button will save the entry and return the user to the Recording Charges screen.


Clicking on the Cancel button will abandon any changes made.

Additional Charges

The Additional Charges item entry screen is used to enter charges that do not fall into the other categories. The  New Additional Charge icon is used to create a new entry.



The user can enter whatever Description is desired, and can enter the amount for the charge.

Should the charge be a company fee, the appropriate Income Code should be selected for the charge being entered, using the dropdown list. Once an income code is selected, the Payee Information section of the screen will auto-fill with the Company Name (:T payee information) and Branch Address. The Payee Information fields will then also be grayed out and will not be able to be edited. If the charge is payable to an outside party, no income code should be selected and the payee information should be entered on the bottom half of the screen. The  binoculars icon can be used to pull up a listing of parties to the file that can be selected from for the payee information. The NAF is also available.

Clicking on the Add Another button will save the entry and present a new, blank Additional Charge entry screen.

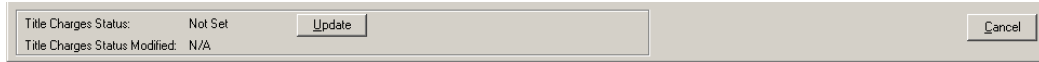
Clicking on the OK button will save the entry and return the user to the Additional Charges screen.

Clicking on the Cancel button will abandon any changes made.

Title Charges Status

There is a Title Charges Status field that is to be used to identify if the charges have been finalized on a file. The Status choices are: **Not Set**, **Open** and **Final**.

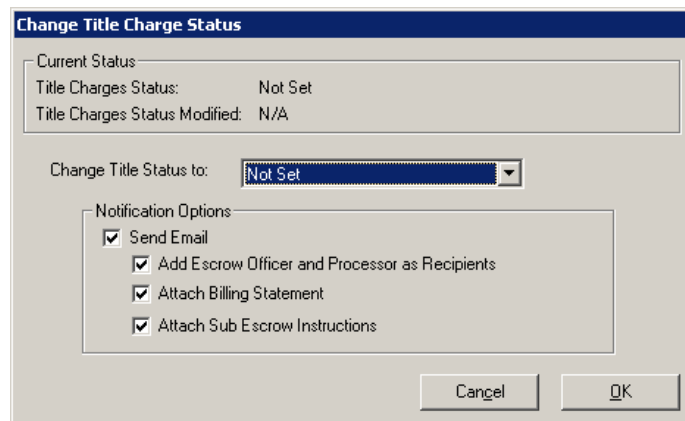
The Title Charges Status field is controlled with the Update button at the bottom of the screen.



A screenshot of a software interface showing a form with two fields: 'Title Charges Status: Not Set' and 'Title Charges Status Modified: N/A'. To the right of the first field is an 'Update' button, and to the right of the second field is a 'Cancel' button.

When the Update button is hit, the Change Title Charge Status screen, shown below, opens up. The Notification Options are set, at opening, to the defaults for the database (see Introduction section of this documentation).

The user can change the Status by selecting an option from the dropdown menu. Again, the options are: **Not Set**, **Open** and **Final**. NOTE: It is not necessary to change the status in order to have an email notice generated, which can be sent to whomever the user wishes, with or without added reports.



A screenshot of a dialog box titled 'Change Title Charge Status'. It contains a 'Current Status' section with 'Title Charges Status: Not Set' and 'Title Charges Status Modified: N/A'. Below this is a 'Change Title Status to:' dropdown menu currently set to 'Not Set'. Underneath is a 'Notification Options' section with four checked checkboxes: 'Send Email', 'Add Escrow Officer and Processor as Recipients', 'Attach Billing Statement', and 'Attach Sub Escrow Instructions'. At the bottom right are 'Cancel' and 'OK' buttons.

The Notification Options are:

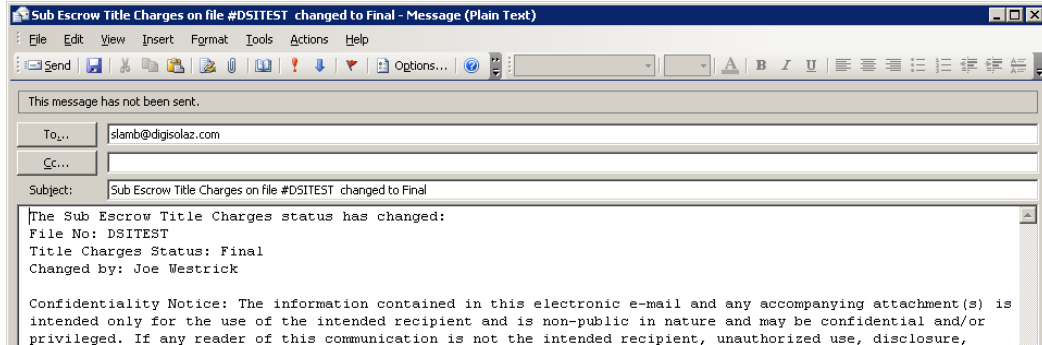
Send Email – when checked, this option will trigger the creation of an email about the Title Charge Status currently being set, when the OK button is clicked.

Add Escrow Officer and Processor as Recipients – when checked, if there are email addresses in the Password table for the internal EO and processor (if any) on the file, those addresses will be added to the email. Additional addresses will be able to be added by the user before the email is sent.

Attach Billing Statement – when checked, the Billing Statement will be added to the email as an attachment. The Billing Statement (or Billing Instruction) is a customizable Crystal Report that lists all of the title charges entered via the Sub Escrow function.

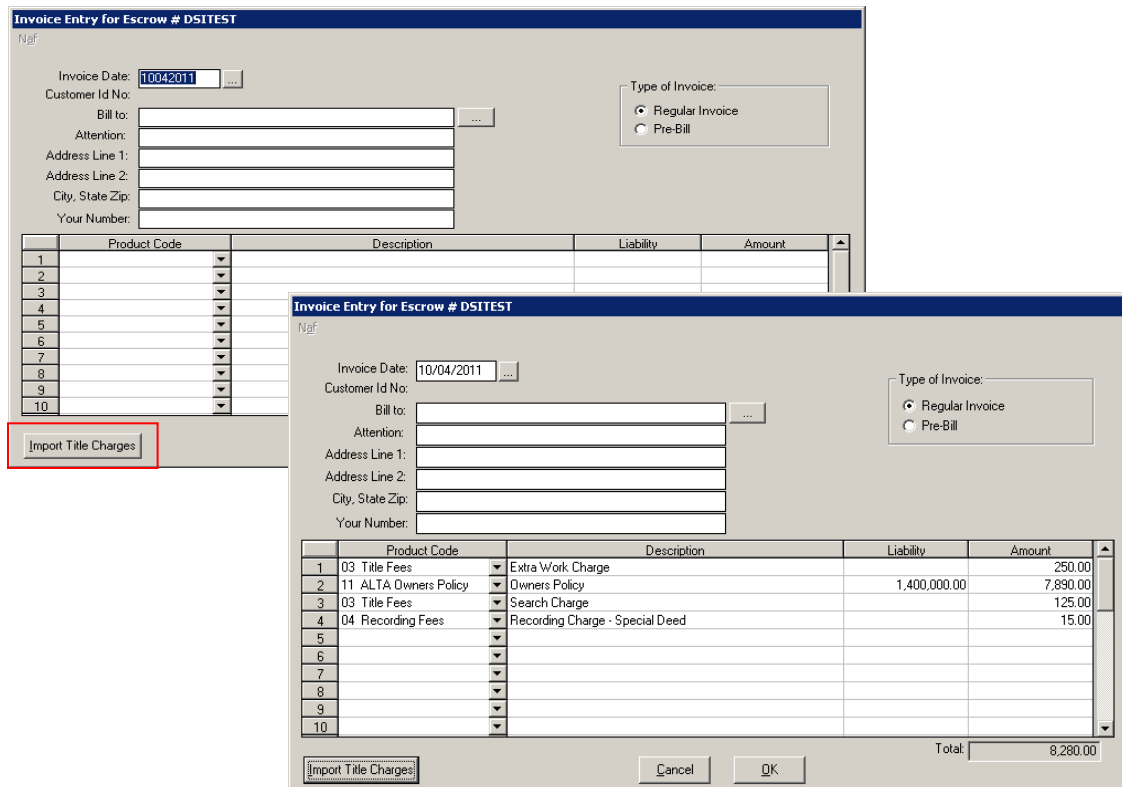
Attach Sub Escrow Instruction – when checked, the Sub Escrow Instructions form will be added to the email as an attachment. The Sub Escrow Instructions form is a customizable Crystal Report that can be used to notify the Payoff unit that the file is ready to be worked. Traditionally, this form is printed and manually marked up then handed to Payoff, so emailing it in an incomplete state is not recommended. This report will likely customization on each site.

Once the desired Status is set, and the desired Notification Options are checked, clicking on **OK** will save the status change (if any) and generate the email (if requested) and present the email on the user's screen, ready for additional addressees to be added to it, as well as any additional comments that the user might want to make to the recipient(s). Once all addressees have been entered, click on Send to send the email.



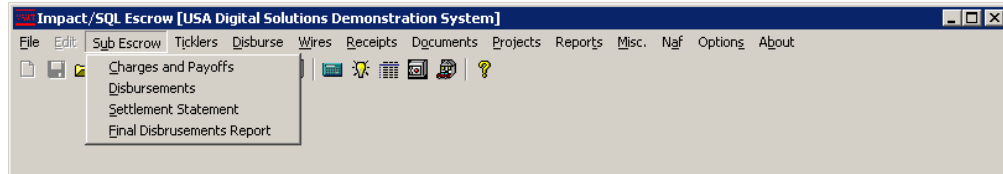
Invoices

The invoice entry routine has been modified to include a new function called "Import Title Charges". On the Invoice Entry screen, shown below (back) when first opened for a new invoice, at the bottom left of the screen is a button labeled "Import Title Charges". When clicked, all of the title charges entered via the Title Charges function will be loaded into the invoice, shown below (front). Note that the income codes entered during title charge entry are tied back to Invoice Description Product Codes, so if not all income codes are represented in the Invoice Description listing, a Product Code will need to be selected manually.



Escrow Module – Sub Escrow User – Sub Escrow

A user with an Impact Access Level of Sub Escrow will see a “Sub Escrow” menu category on the Escrow module desktop. There are four sub-menu entries, as shown on the screen shot below. Each will be discussed herein.



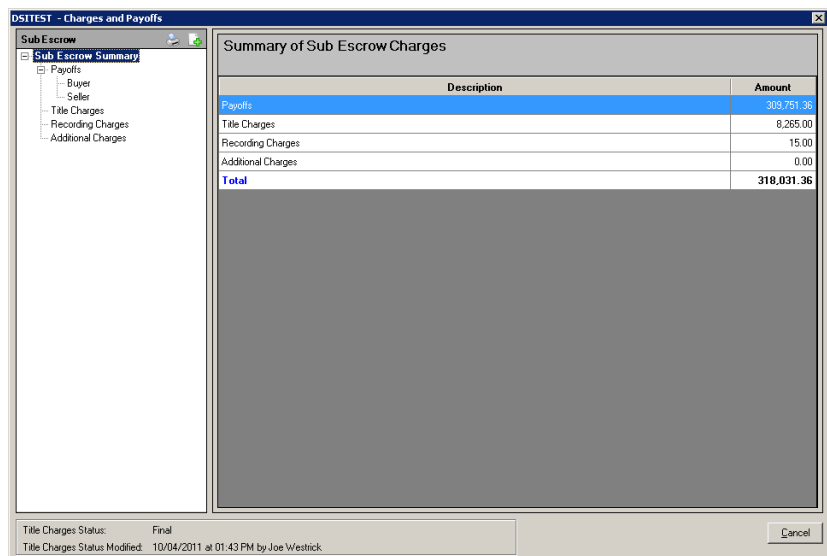
Charges and Payoffs

As was explained in the Introduction of this documentation, there are three options for how Title and Sub Escrow users can work with Title Charges – if the “Charges not shared with Escrow” option is checked.

1. **Shared:** Title and Sub Escrow access level users share the same entry screens for title premiums, recording charges and additional title charges, and both can enter and edit the charges entered by either group.
2. **Title:** Title access level users can enter title charges, recording charges and additional title charges. Sub Escrow users are restricted to working on payoffs, but can view the charges entered by Title. Sub Escrow cannot enter or edit title charges.
3. **Separate:** Title access level users can enter title charges, recording charges and additional title charges, and can view those charges entered by Sub Escrow access level users, but not change charges entered by Sub Escrow. Sub Escrow access level users can enter title charges, recording charges and additional title charges, and can view those charges entered by Title access level users, but not change charges entered by Title.

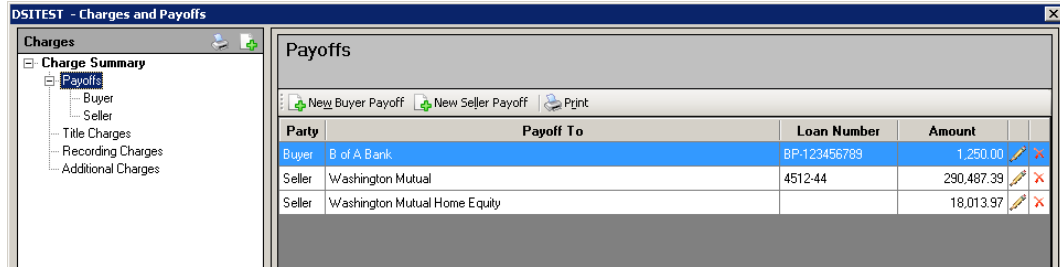
The following discussion will assume the “Shared” option is selected.

The first screen that the Sub Escrow access level user will see, when they select the Charges and Payoffs menu item, off of the Sub Escrow menu in the Escrow module, and select the file to work on, is very similar to that seen by the Title user, when they select the Title Charges menu entry, in the Title module – with the exception of the addition of a “Payoffs” section of the treeview on the left side of the screen, as shown here.



NOTE: the Sub Escrow user should not open the file on their desktop, but simply select the file when prompted after selecting the Charges and Payoffs menu item. This will limit the file locking so Escrow is not restricted completely from working in the file.

If the user clicks on the Payoffs entry of the treeview, the screen on the right will list all payoffs in the file, with the Party identified on each.

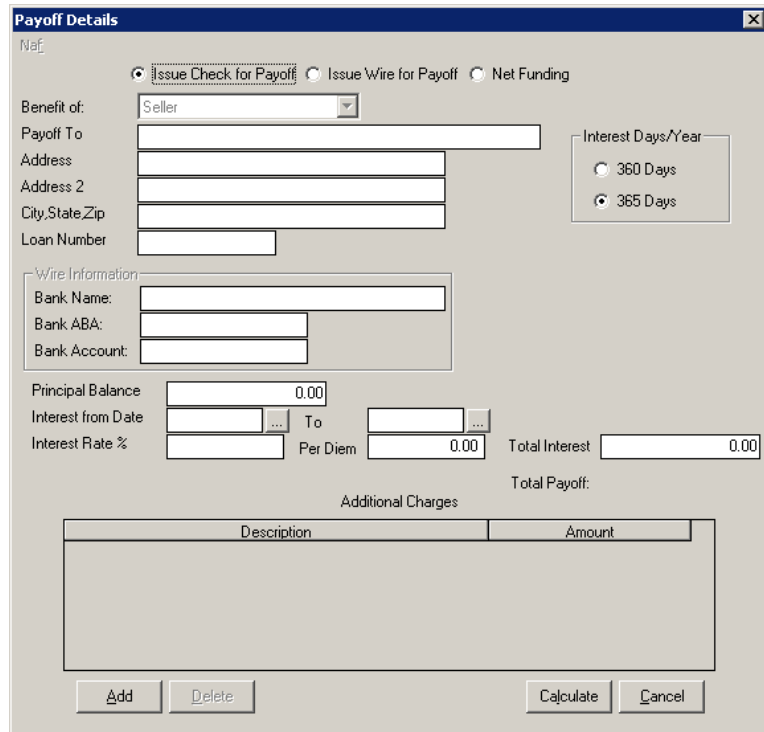


There will be Buyer and Seller branches below the Payoffs entry on the treeview. Clicking on either of them will limit the payoffs shown on the right side of the screen to those related to whichever party is selected.

The payoff information entered and edited here is the same payoff information that Escrow users will see and work with in the file – which is not the case with the Title Charges.

New Payoff

The New Buyer (or Seller) Payoff icons can be used to bring up the payoff data entry screen (shown below). Depending on which icon is used (New Buyer Payoff or New Seller Payoff), the “Benefit of” (Buyer or Seller) field will be pre-filled and locked.




As this screen is familiar to Impact users, no further description of its functionality will be provided here. New Users may reference the Escrow manual or call DSI for training.

The Print icon, on the main Payoffs screen, will generate a Payoff Schedule of all of the payoffs that have been entered.

Modify and Delete

There are two icons that will appear to the right of each payoff listed on the Payoffs screen.

The  modify icon, when clicked on, will open the specific payoff for editing.

The  delete icon, when clicked on, will delete the payoff, after a confirmation prompt.

Title, Recording and Additional Charges

Please refer to the discussion of these charges in the Title Module section earlier in this documentation for a full explanation of this portion of the Sub Escrow functionality. With the “Shared” option turned on, the look and behavior of the charges section is identical for the Sub Escrow user, in Escrow, as for the Title user, in Title. However, the Sub Escrow user cannot change the Title Charges Status.

If the Setup Option, under the “Charges not shared with Escrow” option, is not set to “Shared”, but is set to “Title”, the Sub Escrow user will see the Title, Recording and Additional Charges entered by Title, but will not be able to edit them.

If the option is set to “Separate” Title access level users can enter title charges, recording charges and additional title charges, and can view those charges entered by Sub Escrow access level users, but not change charges entered by Sub Escrow. Sub Escrow access level users can enter title charges, recording charges and additional title charges, and can view those charges entered by Title access level users, but not change charges entered by Title.

The Sub Escrow user will see the “Title Charges Status” information, at the bottom of the Charges and Payoffs screen, but will not be able to alter that information.

Disbursements

The Disbursements menu option, on the Sub Escrow menu, is the routine Impact Disbursements function, with the disbursements presented being drawn from the Payoffs, Title Charges, Recording Charges and Additional Charges. As such, the function will not be explained in detail in this documentation. New Users may reference the Escrow manual or call DSI for training.

Settlement Statement

The Settlement Statement menu option, on the Sub Escrow menu, will produce the Sub Escrow Settlement Statement. When selected, the user will be prompted for the file number and then will be presented with the standard printer control screen, from which they can print, preview, email or publish (if so configured) the Sub Escrow Settlement Statement.

The Sub Escrow Settlement Statement identifies the Escrow operation it is for (Other Party entry from Order Desk) and details the activity on the file: funds received, payoffs and escrow & title charges and recording fees. The amount of funds due to (or from if insufficient funds have been received) Escrow is identified at the bottom of the statement.

Final Disbursements Report

The Final Disbursements Report menu option, on the Sub Escrow menu, produces the traditional Final Disbursements Report, with check detail once issued.

Escrow Module – Escrow User (not logged in as a Sub Escrow access level user)

The following discussion pertains to internal escrow operations that are at sites utilizing the new Sub Escrow and Title Charges functionality.

When a user logs into the Escrow module with an access level other than Sub Escrow, they will not see the Sub Escrow menu discussed in the section above.

Functional Locking

There is functional locking that has been introduced with these Sub Escrow changes that will limit the restrictions on the Escrow user when the Sub Escrow users are in the Charges and Payoffs (Sub Escrow in Escrow) screens for a specific file. Note that the traditional full file locking will still occur if the Sub Escrow or Title users open the file on their desktops. They do not need to open the file to enter the title charges and payoffs.

On Residential files the payoff areas are affected: HUD 100 section, lines 104 & 105 (GFE and non-GFE files), HUD 500 section, lines 504 & 505 (GFE and non-GFE files, and Buyer Payoffs and Seller Payoffs (worksheet style files).

On Commercial files the Buyer Payoffs and Seller Payoffs sections will be locked. Other data entry areas will remain accessible to Escrow users.

Viewing Title Charges Entered by Title &/or Sub Escrow

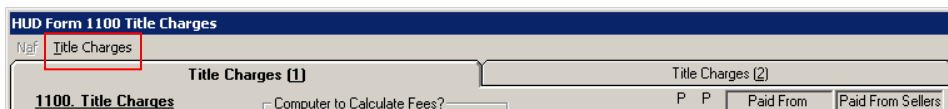
The Title Charges, Recording Charges and Additional Charges that were entered by Title are not directly fed into the escrow file when entered by Title. As there are various file types (HUD w/ no GFE, HUD w/ GFE, Worksheet w/ no GFE, Worksheet w/ GFE and Commercial), each of which manages these charges in different ways, it is up to the escrow user to put the charges detailed by Title into the correct locations in their files. To assist in this task, a new overlay screen tool has been provided to display the charge information, on the applicable HUD or worksheet entry screens (HUD 1100 Title Charges, HUD 1200 Gov't Recording/Trans Charges and HUD 1300 Add'tl Settlement Charges).

The overlay display of charges is only available when the Title Charge Status is “Final”. When the status is changed an email notification can go to the Escrow Officer and Processor on the file to let them know the status is “Final”, and they would then know that they can see the charges via the overlay tool.

For “with GFE” Residential files the new tool is available via a button in the tool bar at the top right of each form, as shown below.

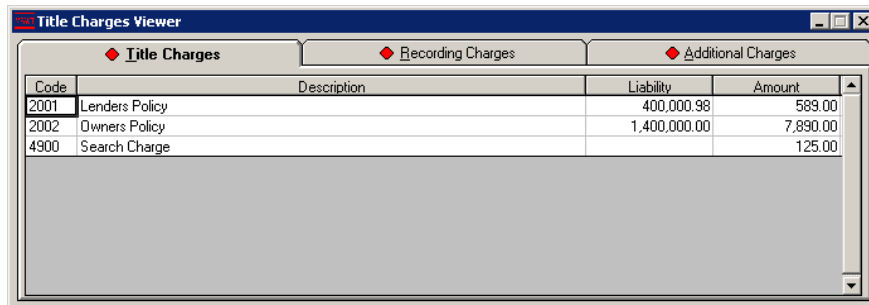


For “non-GFE” files the new tool is available as a menu option labeled Title Charges.



For Commercial files, the new Title Charges Viewer is opened via a “Title Charges” button at the bottom of the Settlement items form.

Clicking on the Title Charges icon, or selecting the menu option, will trigger a screen like the one shown below to present on top of the form the user is entering data through. The user can drag the overlay form around on their screen to get it out of their way. The system will remember where the user has put the overlay form and will present future requests in the same location.



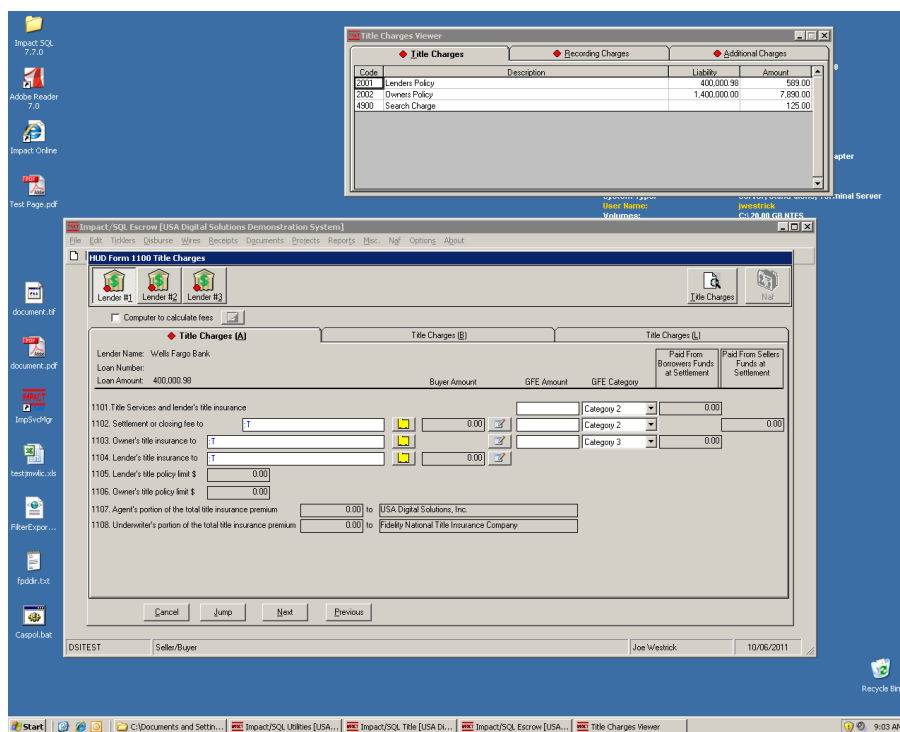
Code	Description	Liability	Amount
2001	Lenders Policy	400,000.98	589.00
2002	Owners Policy	1,400,000.00	7,890.00
4900	Search Charge		125.00

The tab that is presented by default will depend on the screen the user is on. If on the Title Charges data entry form, that tab will present by default, for example. The user can click on the tab headers to look at all three tabs' data, regardless of the data entry form they are on.

As the user moves away from a data entry screen, when the overlay form is presented, the overlay form will be closed. It is possible for the overlay form to get hidden behind another form. If that happens, the user will still see the "Title Charges Viewer" entry on their task bar (bottom of screen) and can click on that to bring the form to the front.



The easiest way to work with the Viewer is to either pull it over to another monitor, if you can, or to decrease the size of the main Impact desktop and put the Viewer in an area of the desktop not covered by the data entry screen. This will prevent the Viewer from being hidden when the data entry form is clicked on to enter data into it. The screen shot below demonstrates this positioning.



Questions about Impact/SQL can be directed by email to Support@Digisolaz.com or by phone to 602-866-8199 x 2.



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