



TITLE MANUAL

Impact/SQL

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

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Introduction to Impact/SQL Title

This manual explains the functionality contained within the Impact Title module (Title), and discusses how each tool might be used. As each company functions in its own unique way, there are some functions that may not be utilized, but users are encouraged to examine and consider all of them, to ensure they are getting the most out of Impact.

The Title module is utilized by the Title Department to prepare preliminary title reports, or commitments to issue title, and for the issuance of title policies. Data entered by Escrow is utilized by the Title module, so there is no redundant data entry. This module makes heavy use of Microsoft Word®, and the user is provided with many utilities that speed the preparation of these documents. Submission reporting of policies to the underwriters can be handled either with paper reports or with electronic exports.

This manual progresses through the functions in Title in the order that they appear on the menus within the module. This will not be how users will work with the product, as that will depend on their responsibilities and the structure of each individual business, as well as the configuration of Impact at each business.

There are a number of configuration options that can affect the functionality of the system. These variations are discussed in this manual, to the extent that the discussion does not detract from the explanation of the functions of the complete package.

Note: several functions discussed herein require the Impact Windows Service, introduced with version 8.0 and documented separately, to be installed and running.

General Information and Helpful Hints

This manual progresses through the functions in Impact Title in the order that they appear on the menus within the module. This is not how users will work with the product, as that will depend on their responsibilities and the structure of each individual business, as well as the configuration of Impact at each business. Before discussing the system functionality in detail, there are some general features that you should be aware of. These are discussed below.

When you need to press the Enter key, you will see ENTER in this manual.

When you see text displayed on a menu or window such as the words “Edit” or “Cancel”, you will see **Edit** or **Cancel** in this manual.

File > Select File means that you select **File** from the main menu and then select **Select File** from the sub menu.

Recent File List

There is a user option, set via **Options > Show Recent File List**, that will provide a listing of the last ten (10) files accessed, at the bottom of the **File** menu. This is the **Recent File List**. You can simply click on a file number, on the list, to open it up. To access the list you can use **ALT+F** to display the **File** menu.

Impact Payee Shortcuts – Residential Files (non-CDF)

The following payee shortcuts can be used to ease data entry and ensure data commonality.

:L1	Lender 1
:L2	Lender 2
:L3	Lender 3 or Mortgage Broker
:L# John Doe	John Doe on HUD as payee Allows the fee to be WTH (withheld) on non-GFE files
:T	Your Company Name
:T Maricopa County	Your Company Name with amount applied to income, but a different payee on Settlement Statement
:TC	Title company shown in Initial Questions (for outside title)
:E	Your Company Name (if option to use :E is enabled)
:SA	All Seller names (used in Create & Print Checks only)
:S1 – 8	Selected Seller name (used in Create & Print Checks only)
:BA	All Buyer names (used in Create & Print Checks only)
:B1 – 8	Selected Buyer name (used in Create & Print Checks only)

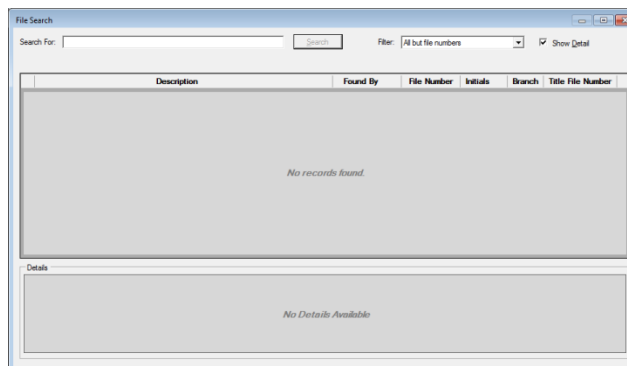
File Search


The **File Search** function, seen in many places in Impact, when a file number is being requested, permits you to search the entire database, for files that meet search criteria, with differing filters to limit the search. When first opened, the screen presented is set with broad filter of **All but file numbers** against which the **Search For:** field content will be applied, as shown below.



The **File Search** screen gives you the ability to search the database broadly or in a more targeted manner. By entering the beginning of a last name in the **Search For:** field, for example, and then clicking on the **Search** button without changing the search default of **All but file numbers**, you will get a listing returned of all files that have names of either the **Buyer** or the **Seller** which begin as you requested. The more sure you are of the item being requested, enter a more complete description. However, if at first you do not find what you believe you should have, limit the information you enter in the **Search For:** field. You may also use the percent sign (%) as a wildcard in your searches. It can be placed at the beginning, middle or end of your entry to tell the system to find anything that ends with what you entered, contains anything between your entry items, or begins with what you entered, respectively. The more targeted search options are listed below and can be selected from the **Filter:** dropdown. The default is **All but file numbers**.


- Sellers and Buyers
- Buyers
- Sellers
- Property Address
- Tax Parcel Number
- Subdivision (Name)
- Reference Number
- Base File Number
- Loan Number (Lender's)
- File Number
- Title File Number

Once you click on the **Search** button, a listing of candidate items will present. The records will indicate which search criteria they matched up on. Up to the first 1,000 records that meet the criteria will be presented – you will be prompted to narrow your search if over 1,000 hits are made.



The quickest path to the Search functionality is via the  **Search** icon on the Impact toolbar.

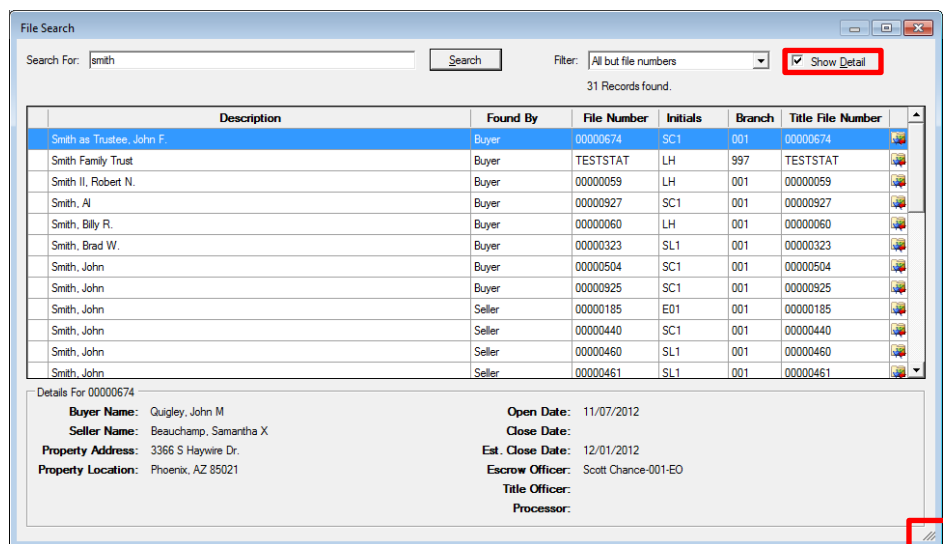
The user should proceed as far as they can before invoking a search, to minimize the effort. For example, if the plan is to open a file from the search results, use the  **Open Existing File** toolbar icon and then click on the  **Search** icon and conduct the search. Double-clicking on a search result, will then open that file.

In the sample below, “smith” was the search criteria, with the **All but file numbers** filter. The **Found By** column indicates how the search criterion relates to the search result. The **File Number** column contains that information. The **Initials** column presents the Escrow Officer's initials, and the **Branch** of the file is presented; along with the **Title File Number**. There is a  **View File Status** icon next to each record returned; click on the icon to get more information on the file that the record relates to.

The **Show Detail** checkbox, in the top right of the screen, will open a section at the bottom of the screen presenting some additional information on the highlighted file. This helps the user determine if the selection is the file they are really looking for.

The search results can be re-ordered by clicking on a column header.

The user can re-size the screen by clicking and dragging on the lower right corner of the screen.



The screenshot shows a 'File Search' window with a search bar containing 'smith' and a 'Search' button. A filter dropdown is set to 'All but file numbers'. A 'Show Detail' checkbox is checked. Below the search bar, it says '31 Records found.' A table lists search results with columns: Description, Found By, File Number, Initials, Branch, and Title File Number. The first row is highlighted. Below the table, a details section is expanded for file number 00000674, showing fields like Buyer Name, Seller Name, Property Address, Property Location, Open Date, Close Date, Est. Close Date, Escrow Officer, Title Officer, and Processor. A red box highlights the 'Show Detail' checkbox, and another red box highlights the bottom right corner of the window.

Description	Found By	File Number	Initials	Branch	Title File Number
Smith as Trustee, John F.	Buyer	00000674	SC1	001	00000674
Smith Family Trust	Buyer	TESTSTAT	LH	997	TESTSTAT
Smith II, Robert N.	Buyer	00000059	LH	001	00000059
Smith, Al	Buyer	00000927	SC1	001	00000927
Smith, Billy R.	Buyer	00000060	LH	001	00000060
Smith, Brad W.	Buyer	00000323	SL1	001	00000323
Smith, John	Buyer	00000504	SC1	001	00000504
Smith, John	Buyer	00000925	SC1	001	00000925
Smith, John	Seller	00000185	E01	001	00000185
Smith, John	Seller	00000440	SC1	001	00000440
Smith, John	Seller	00000460	SL1	001	00000460
Smith, John	Seller	00000461	SL1	001	00000461

Details For 00000674


Buyer Name: Guigley, John M
Seller Name: Beauchamp, Samantha X
Property Address: 3366 S Haywire Dr.
Property Location: Phoenix, AZ 85021

Open Date: 11/07/2012
Close Date:
Est. Close Date: 12/01/2012
Escrow Officer: Scott Chance-001-EO
Title Officer:
Processor:

If the **File Search** screen was called up from a screen requesting a file number, double-clicking on a record in the results screen will select that file number for use.


Name and Address File (NAF)

The **Name and Address File (NAF)** or customer list is a very important tool in Impact. It is used to aid in consistently filling name and address information into the appropriate fields in Impact. Consistency in data entry helps ensure that documents properly present information. Management reporting is also aided by consistent data entry. The **Name and Address File (NAF)** is displayed in a tiered manner: **Company – Branch – Individual (Top – Middle – Bottom)**. This provides a good way to show the relationship between an individual and where he/she works, within the larger organization. The **NAF** can be centralized or branch-specific, depending on system configuration. The **NAF** menu entry, on the main Title desktop, is discussed more fully later in this manual, but the following comments relate to its routine use.

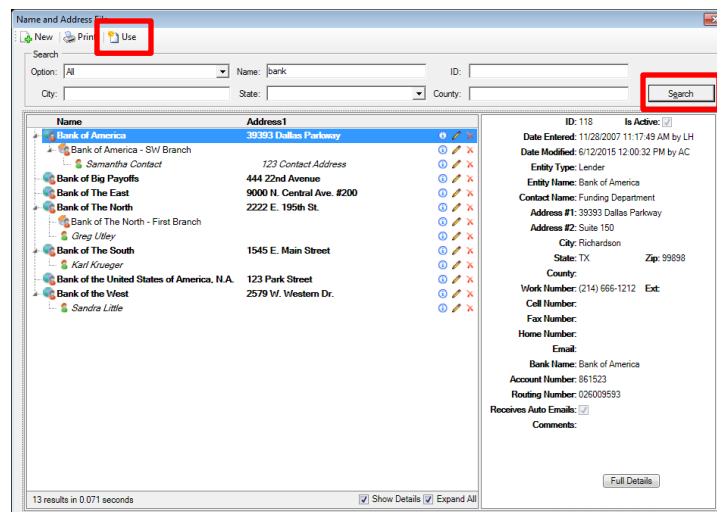
The **NAF** is called up, from any **Name** field that can be filled from the **NAF**, by clicking on the  **NAF** icon.

Search criteria are entered at the top of the screen. The first is the **Option** field. The nine options presented are the eight categories which can be used to categorize entries by type of firm, as they are entered/edited, and the **All** option is used to assist in searching the entire database, regardless of categorization of the entries.

In addition to the **Option** field, there are five other fields that are used to refine the **Search** to include either **Name, ID, City, State** and/or **County**. When more than one character is entered into any of these fields (three in **Name**), the **Search** button will be activated, and the user should click it when all desired criteria have been entered. You may use the percent sign (%) as a wildcard character. Those records that have a specific match, and their related records, are displayed in the tree on the lower left of the screen. In the search results display, the company entries are bolded, branch entries are not bolded and individuals' entries are italicized for enhanced readability. Details of the highlighted entry will appear on the right side of the screen, if the **Show Details** checkbox is checked (at the bottom of the screen).

Double-click on an entry to **Use** it, if you are in a field where a **NAF** entry could be used, when the **NAF** was invoked. Alternatively, highlight the entry and then click on the  **Use** icon at the top of the screen, or right-click on an entry and pick **Use** from the menu presented.


When a **NAF** entry is pulled into the file under Parties, Contacts, Source of Business, Bill To Customer, Title Information, Documents or Payoffs, if the **NAF** entry is a branch or individual, and the address information is empty, the parent's address information is used. The same is true if the Work Number, Work Extension and Fax Number are blank; the parent's values will be used.

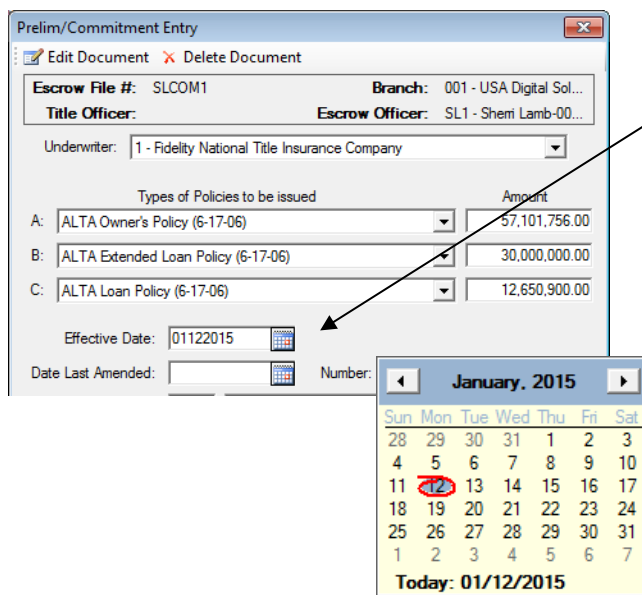


Helpful Hints for Entering Information

Dates

When entering a date for the current year, enter dates as two-digit month, two-digit day, for example, "0115" for January 15, 2015 (assuming 2015 is the current year) and TAB out of the date field. Do not enter hyphens or slashes when entering dates into Impact. If not within the current year but the current century enter the date as two-digit month, two-digit day and two digit year, for example: "062514" for June 25, 2014. If entering a different century other than the current century, you must enter a four-digit year.

You can also click the  **Calendar** icon, just to the right of the date entry area, or press the **CTRL+D** Quick Key to display the **Calendar** tool. Select the desired date from the calendar presented by clicking on the date.



The screenshot shows a window titled "Prelim/Commitment Entry" with various fields. The "Effective Date" field contains "01122015" and has a calendar icon to its right. A separate calendar tool is displayed below, showing "January. 2015" with the date "12" circled in red. The calendar tool also shows "Today: 01/12/2015".

For the Calendar tool, click on this icon or use the CTRL+D Quick Key to display the Calendar tool.

Dollars

Do not put commas or dollar signs in the dollar amounts. Decimals before pennies are required.

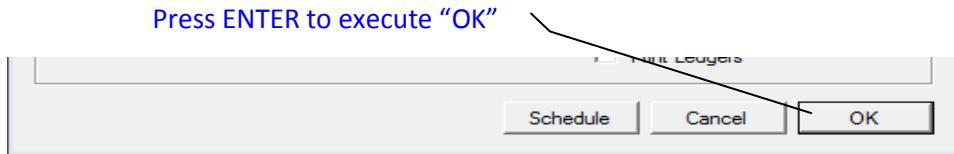
TAB

Use TAB to move forward from one entry field to the next entry field.

Use SHIFT+TAB to move backward from one entry field to the previous entry field.

Execute

When you see a button that has a dark border it has the “focus” and you can press ENTER to execute that command, rather than clicking on it with the mouse. Press TAB to move the focus to the other button(s).



F4

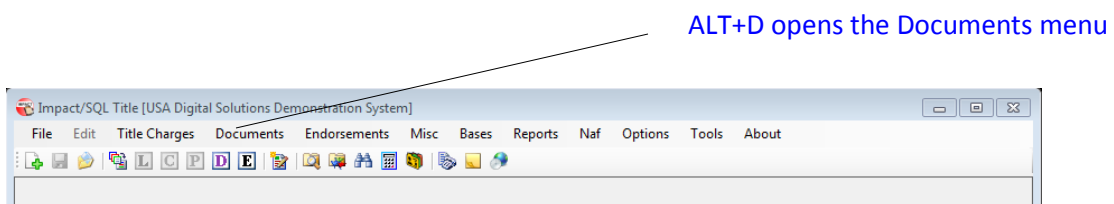
You may use the function key F4 to access a drop down list box, or you may click with the mouse on the down arrow.

Quick Keys

Quick Keys can quickly accomplish tasks by using keyboard entries instead of using the mouse to click on selections. Quick Keys are one or more keys you press on the keyboard to complete a task. Most menu items contain an underlined letter that represents the Quick Key for that menu item.

For example, press and hold the **Alt** key and also the **F** key. This **ALT+F** key combination opens the **File** menu, just as clicking on the **File** menu at the top left of the Impact Title screen opens the **File** menu.


Anytime you see a menu selection item on the screen that has a letter in the word underlined, you can use the Quick Keys alternative to using the mouse, for example, use the **ALT+D** Quick Keys to drop down the **Documents** menu because the “D” in **Documents** is underlined. If no underlining is presenting, hit the ALT key, and it will present.



Info Icons

The ⓘ **Info** icons are found in various screens throughout the Title module. When you click an ⓘ **Info** icon next to a field, a non-editable pop-up box is displayed, providing additional information about the field.

Closing Impact/SQL Title


As with most Windows applications, you can close Impact/SQL modules by clicking  in the upper-right hand corner of the Title desktop. Alternatively, **File > Exit** can be used.

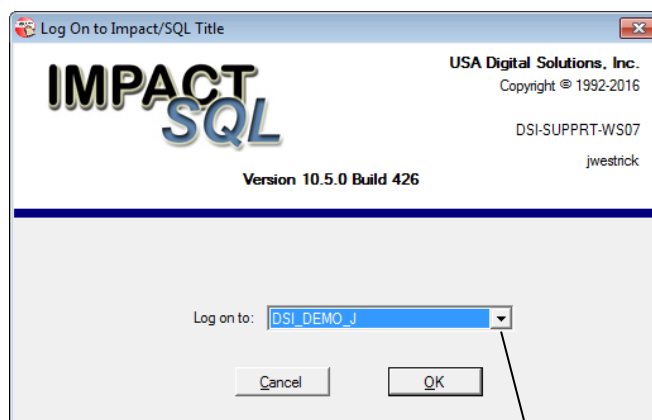
Logon

Access to the Impact Title module (as to all Impact modules), is controlled by a user-rights table, administered by a limited set of user ID's that have sufficient authority granted to them. This is a very important control, and should be carefully managed. Depending on the nature of the rights assigned to a user, they will have access to various pieces of the overall Impact suite, but generally not complete access. This functionality helps reinforce audit controls, and needs to be considered in conjunction with the network security plan.

The system can be configured to require a logon routine, each time the user opens an Impact module, or it can be configured to provide for an automatic logon utilizing the NT user name. By providing for an automatic logon utilizing the NT user name, control over the access to the application is very flexible: both the system administrator and the rights table within Impact can control access. The system administrator can control access by disabling the user's NT user name, a likely event in the case of an employee's departure. In addition, the user name can be disabled within Impact Utilities – which will only affect the user's ability to access Impact modules. This would be done if the user is still using the rest of the network, but should no longer be accessing Impact.

There is not an automatic expiration of passwords setting within Impact, so to ensure strong controls the administrator would have to routinely change all users' Impact passwords, and inform the users of them, if the automatic logon based on NT user names is disabled. For this reason, the use of an automatic logon based on NT user names can be a more effective control – assuming automatic expiration of passwords is implemented through the NT operating system. This matter is more fully explained in the Impact Utilities manual.

If the system is configured for NT Authentication, and more than one database is available, a screen like that shown below will be presented, after the user double-clicks on the Impact Title  icon on their desktop. The appropriate database should be selected and OK clicked on. If only one database is available, the user, if they have permission, will be taken directly into the module.



Drop down list arrow

When configured to require a logon step, the user will be identified within the Impact system by their initials (3 maximum), and will be given a password. A login screen will be presented asking for the user's initials and password.

Enter the user initials in the first field, and then TAB to the Password field. Enter the password and, if the correct database is identified in the **Log on to:** field, click **OK**. If the database is not correct, then TAB to the **Log on to:** field and select the correct database by clicking on the drop down list arrow and highlighting a database name; then click **OK**. Most users will only have one database available.

Alternatively, if the user does not want to use the mouse to click **OK**, they can hit the TAB key until **OK** is highlighted, and hit ENTER.

NOTE: When they enter their password, it will not display on the screen, but will be represented by a series of asterisks "*****".

If the user does not want to continue, they should click on **Cancel** instead. This will cause the **Log On to Impact/SQL Title** dialogue box to close and the Impact Title module will not be opened.

KEEP PASSWORDS PRIVATE. Users should not share their passwords or log on to the system and then let someone else operate under their session. The initials of the user logged on to the system will attach to transactions entered, and users will only want to be responsible for their own activity.

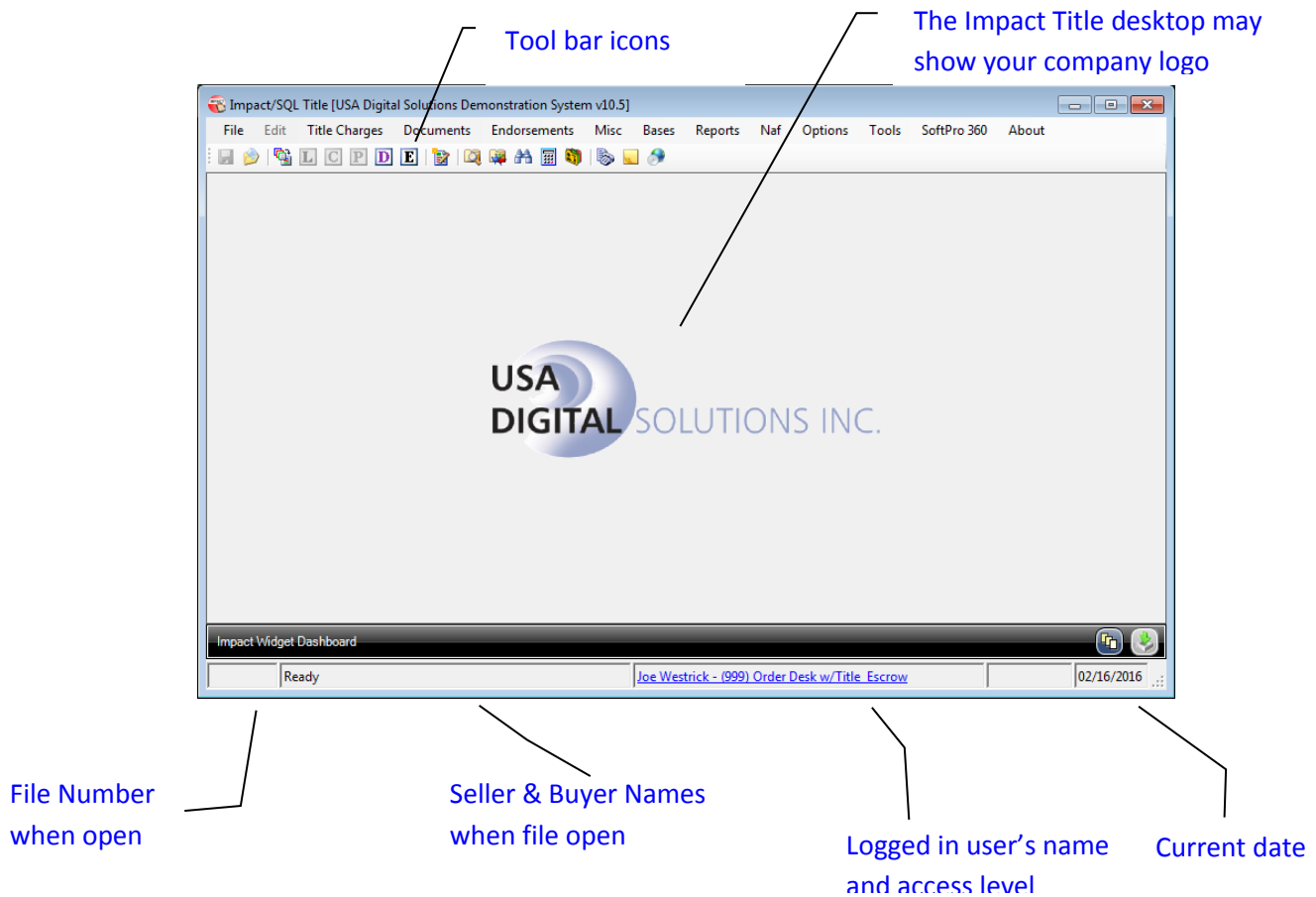
If users forget their password, the administrator of the Impact application must assign a new one.

The Impact/SQL Title Desktop

Impact Title Desktop

Impact will display a desktop as shown below when the user signs into the Title module.

The screen, as it initially opens, presents the user with a menu of options across the top of the screen. Each option has a dropdown menu below it, which will be displayed when the user clicks on the option name. Once the user has clicked on one option name, and the menu list below it is presented, they can slide their cursor down the list, with the mouse, to get to the function they wish to use. If they are not sure under which option heading the desired function is housed, they can click on any option heading and, once the menu list is presented, slide their mouse to the left or right, to other option headings, and the menu lists will present without the user having to click again, and they can then browse all of the menu choices available to them.



The current date should be displayed in the lower right corner of the Impact desktop. If the current date is not displayed, or is incorrect, the user should notify the system administrator and NOT continue to enter activity to the system – having the correct dates on activity is very important. The current date is used for the print date on documents and on invoices, for example.

The file number and seller and buyer names will appear when a file is opened by the user. When shown, the file is "locked" by that user and can only be opened in "read only" mode by others, until closed by the user.

Title Toolbar

If the user has set the option to present the tool bar (**Options > Show Toolbar**), which displays under the menu at the top of the Title desktop, they will see a row of icons that can be used to initiate actions without using the menus. Holding the cursor over the icons will present tooltips identifying each icon's purpose.

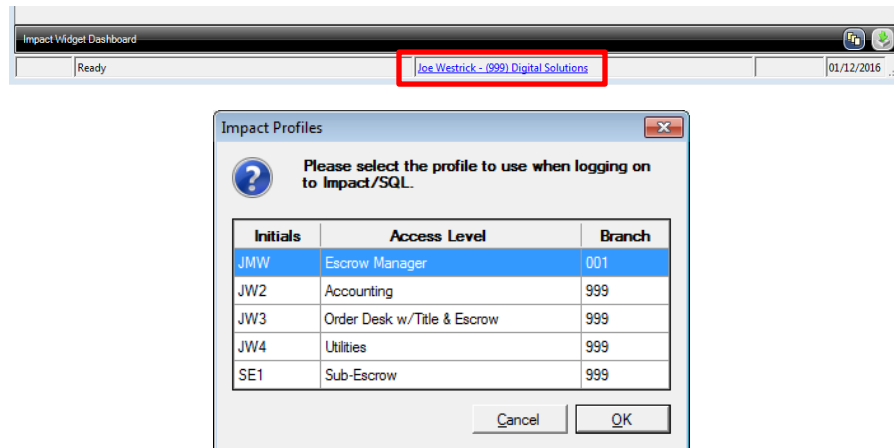


The table below details the tools and their Quick Key alternatives, if the user does not want to use the mouse.


Button	Tool Name	Quick Keys
	New File (Direct Order)	ALT+F then N (if option for DO's enabled)
	Save File	ALT+F then A
	Open Existing File	ALT+F then S
	Copy Base & Subdivision Files	ALT+B then C
	Edit Legal	ALT+E then L
	Edit Prelim/Commitment	ALT+D then P
	Edit Policy	ALT+D then O
	Select & Edit Documents	ALT+D then S
	Endorsements	ALT+S
	Create and Edit Invoices	ALT+M then I
	Tracking	ALT+F then T
	File Status	ALT+F then P
	Search For File	ALT+F then S then ALT+S
	Rate Calculator	ALT+M then T
	Name and address file (NAF)	ALT+A then A
	Conversation Log	ALT+F then L
	File Notes	ALT F then E
	View File History	ALT+F then V

Switching Profiles

There are some Impact users that have multiple sets of Impact Initials (“profiles”) so that they might perform a variety of typically unrelated tasks in one module – or to work in different branches (but not all with a single set of initials). Historically, these users had to log out of Impact and log back in to be able to select a different “profile” (set of Impact Initials). There is a function in Impact that permits those with multiple profiles to switch between those that they have which are applicable to the module they are in, while staying in the module. If a user has multiple profiles for the particular module they are in, with different permissions or branch assignments, they will see their **Name, Branch Assignment and Access Level**, from the profile they are currently logged into Impact with, in the middle of the bottom of the Impact desktop, in the form of a **link** (blue-colored text). Clicking on the link will bring up a screen of the other profiles that they have available to them related to the module they are in. The user should highlight the desired profile and click on **OK** and the user’s access level and/or branch will be altered accordingly. Should there be a file open on the desktop when this action is triggered, the user will be warned about that and will be asked if the file should be closed and the switch made or not.

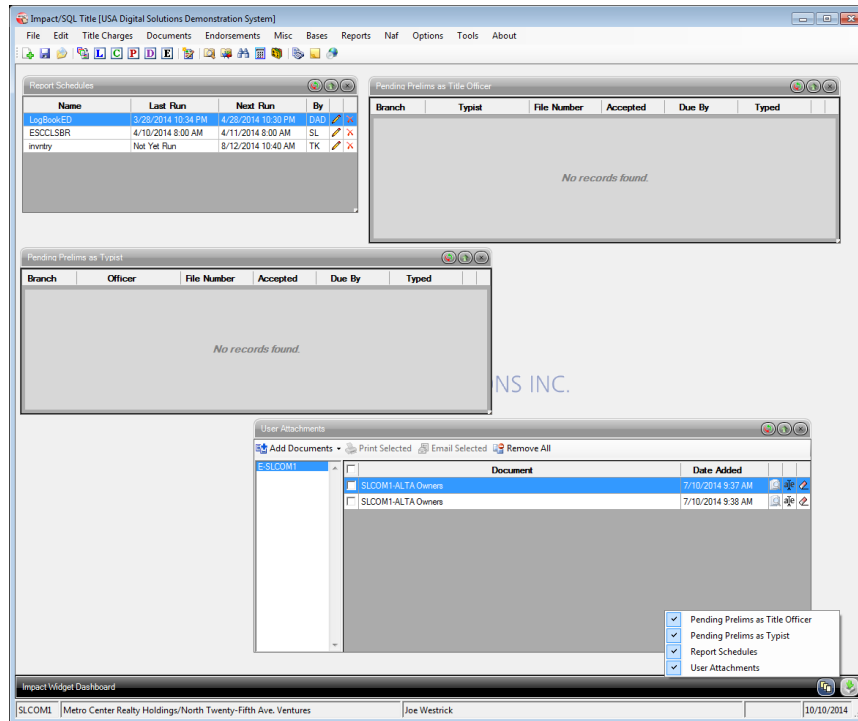


Exit

Users should exit out of Impact when they leave their desks for an extended period, or are going home for the day. They should use the boxed X  icon, in the upper right corner of the Impact desktop window, to exit. Users should always exit out of Impact at the end of each day, before logging off of their computers. If users leave their Impact Title session logged on, others will have access to their “rights”, and this could raise security concerns. Remember that work done under a user’s initials will bear that user’s name. The menu path to exiting is **File > Exit** in the Title module.

Impact Widget Dashboard

Impact Widgets were introduced in Impact/SQL version 8.0. They are comprised of, in this version of the Title module, up to four (4) “floating windows”, each presenting different functional areas, which can be opened (or not) and positioned as the user wishes on his/her desktop. The functions addressed by each will be discussed elsewhere in this manual, but the widgets are: **Pending Prelims as Title Officer**, **Pending Prelims as Typist**, **Report Schedules** and **User Attachments**.







At the bottom of the Impact Title desktop window there is a dark band, labeled as the **Impact Widget Dashboard**. At the right side are two icons:



This icon is used to order the widget windows which are on the desktop by name, in alpha ascending or descending order, and will tile the windows from the upper left corner of the Impact desktop. Widgets can be sized and positioned by the user, in typical Windows fashion.

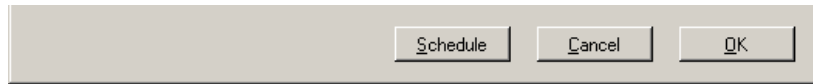


This icon is used to open the widget selection window, as shown above. Highlighting a widget name and clicking on it will either open or close the widget, depending on its current status.

The three icons at the top right of each widget window are used to  **Refresh** the window content,  **Collapse** or  **Expand** the window and  **Close** the window.

Report Scheduling

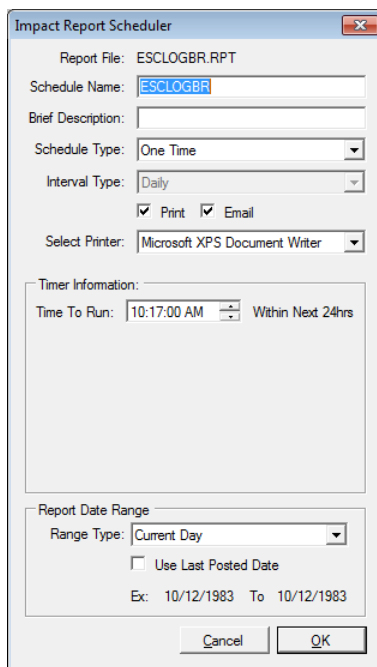
The ability to schedule reports is introduced with Impact/SQL version 8.0. Scheduled reports will print in the background, freeing up the user to go on and perform other Impact functions. Reports can be scheduled on a one-time basis or to print on a recurring basis. The **Impact Windows Service** must be installed and functioning for report scheduling to function. Scheduled reports can be tracked on the **Report Schedules Widget** (discussed above). If a report can be scheduled, the user will see a **Schedule** button on the report's option selection screen, like that shown here.



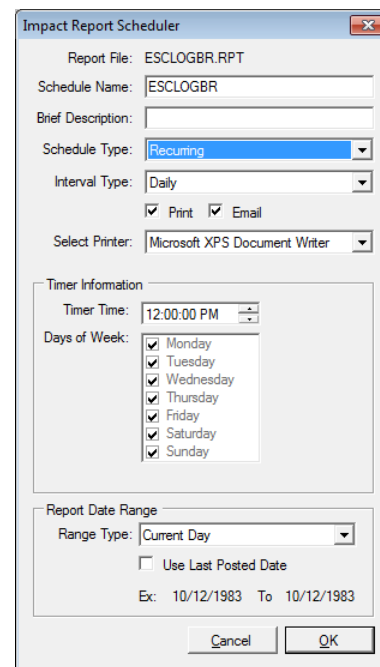
If the **Schedule** button is present and the user wishes to schedule a report to run in the background, either once or on a recurring basis, the user should first set the report options (unique by report type and discussed elsewhere in this manual) and then click on the **Schedule** button. A screen like the ones shown here will be presented, on which the user will manage scheduling options. Two versions are shown below, one indicating the report is to run one time, and the other is preparing to schedule the report to run on a recurring basis.

NOTE: only printers available to the Impact Windows Service will be available for scheduled reports.

This Impact Report Scheduler screen reflects a One Time Schedule Type.



This Impact Report Scheduler screen reflects a Recurring Schedule Type.



The system name of the report is reflected at the top of the screen (*.rpt), next to the **Report File** label. The name for the report, to appear on the **Report Schedules Widget** screen, is in the **Schedule Name** field, and the default value can be edited. A **Brief Description** field is also available for an additional user comment.

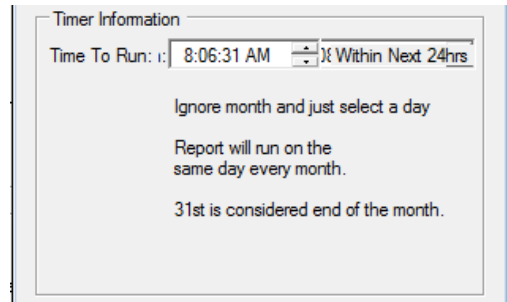
The **Schedule Type** field is next, and can be set to **One Time** or **Recurring**.

If **Recurring** is selected, the **Interval Type** can be set to **Daily**, **Weekly** or **Monthly**.

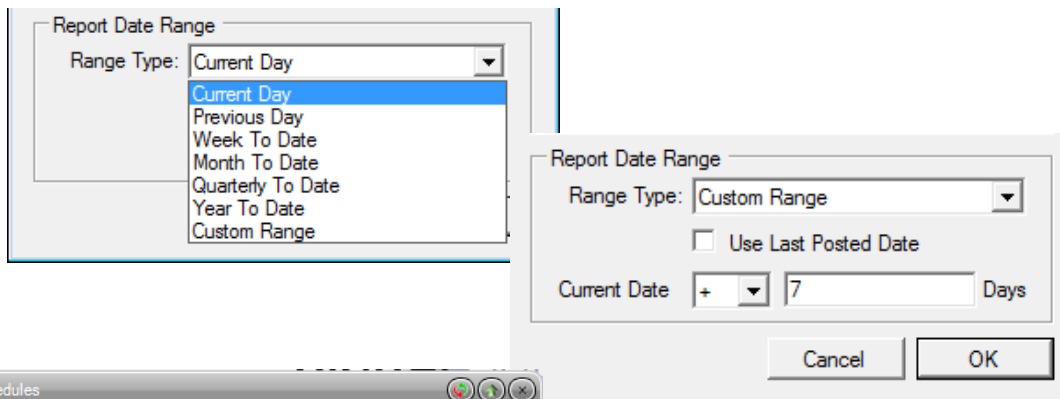
If **Daily** is selected, the **Days of Week** entries, in the **Timer Information** section, are all checked and cannot be changed...the report will run seven days a week, at the time the user sets in the **Timer Time** field.

Alternatively, select **Weekly** and check those days the report should run (one or more) each week, and set the time. Check all weekdays for Monday-Friday, for example.

If the user checks **Monthly**, the **Days of Week** section of the screen will be replaced with one like that shown to the right that only asks what time of the day to run the report. The **Report Date Range** section, below, is used to detail the data range to present.




The **Report Date Range** section of the screen is used to select the date range of data to be included on the report, whether it is being run once or on a scheduled basis. The options available are shown in this screen shot. Most are self-explanatory; the **Custom Range** option allows for running the report forward or back “x” number of days from the current date. So, if the user wanted the report to present the last 7 days of activity, each time it is run, he/she could do that, as shown below (right).







Name	Last Run	Next Run	By	
LogBookED	12/28/2012 10:34 PM	1/28/2013 10:30 PM	DAD	

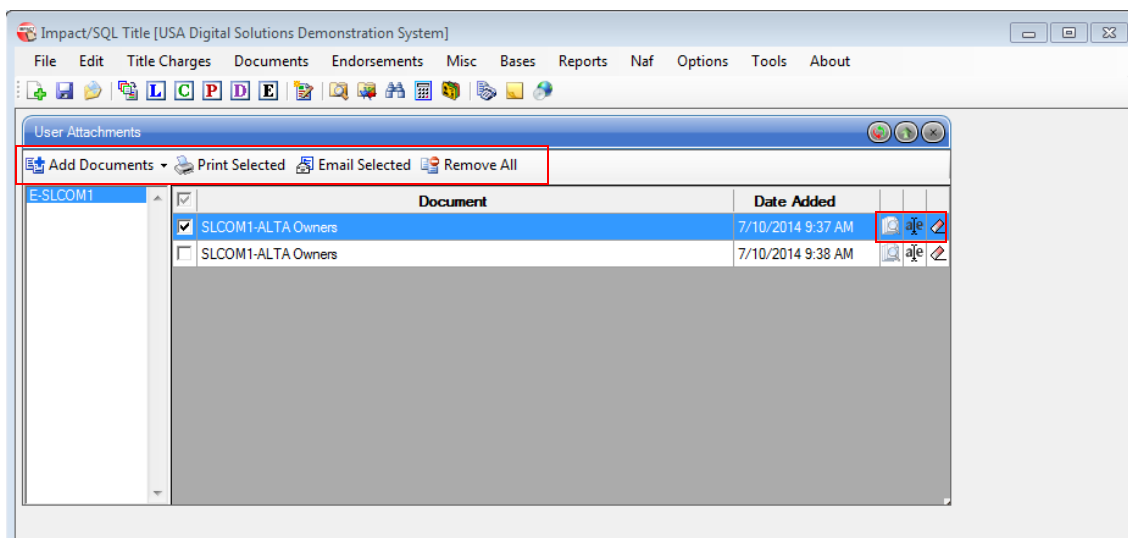
Once a report is scheduled, it will appear on the **Report Schedules** widget screen. The Report Schedules widget screen shown to the left reflects a Log Book report having been scheduled. The report's schedule can be modified, or deleted from this screen.

User Attachments

The **User Attachments** widget provides for a TEMPORARY file storage area, by file, from which users can email, print or publish (if so configured) multiple documents at one time – again, by file. This provides for the ability to print, email or publish a group of dissimilar documents at one time (such as a HUD along with other Word-based documents). When users are generating a prelim, policy or other document they will see an “**Attachment**” option on the print dialog box, which will generate a copy of the item and put it in the **User Attachments** area, organized by file number. Documents from outside of Impact can also be added to the **User Attachments** area, with the  “**Add Documents**” icon.

When the  “**Add Documents**” icon is clicked upon the user will be presented with a variable menu, depending on whether there are already documents attached for one or more files and whether the system is configured for a document management system. The user can attach a file (PDF, Word, Excel, JPG, GIF or TIF) that is on an accessible drive, using the **Add Documents > Select File** path. The **Add Documents > Outside System** path will let the user attach documents from their document management system (only smartVIEW at this writing – January, 2015).

Setup Options are available to force deletion of items from the **User Attachments** area after “X” number of days. Users will be prompted, if the options are set, upon leaving a module, if they have attachment files older than the threshold, as to whether they wish the documents to be deleted. They will also be prompted as to whether the items should be deleted after they print, email or publish them. They can also  **Preview** a PDF version of the item,  **Rename** it or  **Remove** it, with the icons provided on each.



File Menu


The **File Menu's** content can vary depending on system configuration. The full listing of possible entries is presented below, and all will be explained in this section of the Title manual. The order of the menu entries is not indicative of workflow. These items will be explained in menu order.

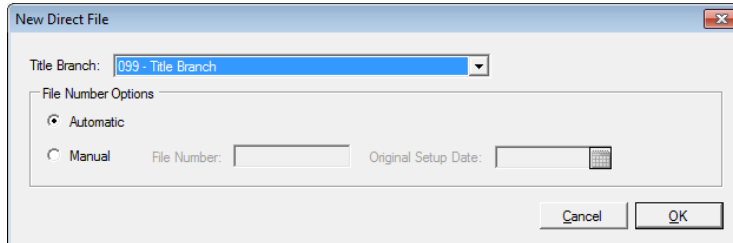
- **New File (optional)**
- **Select File**
- **File Progress Report**
- **Tracking (optional)**
- **Modify Direct Order Status (optional)**
- **Conversation Log**
- **File Notes**
- **Impact Online Documents (optional)**
- **View File History (optional)**
- **Outside Services (optional)**
- **Save File**
- **Exit**

The **Recent File List**, if turned on to be presented (**Options > Show Recent File List**), will display below the **File Menu**. The last 10 opened files will be listed and the user can open a file from that list by clicking on it.

New File (Direct Order) (optional)

The ability to create Direct Orders in Impact/SQL is optional. This discussion assumes the option is enabled.


The **New File** menu entry, or the  **New File** icon, will trigger the opening of the **New Direct File** screen shown here. A **Direct Order** (file created through Title) cannot have any Trust Accounting done in it, just invoicing. They are true “title only” files. Most sites use a “Title Only” Escrow branch for title only work, rather than using Direct Orders in a Title branch, as they wish to do escrow trust accounting in those files (for payoffs or to collect fees through the file).



At the top of the screen, the **Title Branch** for the new file is identified. Depending on the user’s Access Level, branch assignment, and system configuration, there may only be one branch available (it will be shown but grayed out and cannot be changed) or all title branches will be available, and the user will select the correct branch for the new direct order file via the dropdown arrow to the right of the **Title Branch** field.

The **File Number Options** section, on the **New Direct File** screen, is used to determine how the file number will be assigned to the new direct order file. The options are to take an **Automatic** number or enter a **Manual** number. Depending on your company’s configuration, **Automatic** or **Manual** numbers may be deactivated (dimmed out).


Automatic numbers are numbers assigned by a predetermined setup with numbering by branch or by database. **Automatic** numbers may be numeric or a combination of alphabetic and numeric of up to eight (8) characters. When using **Automatic** numbers, Impact will assign the current date as the open date.

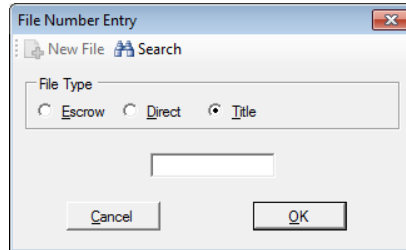
Manual numbers can be all numeric, all alphabetic, or a combination of alphabetic and numeric of up to eight (8) characters. **Manual** numbers will require the user to supply an **Original Setup Date** for the file. Enter the 2 digit month, 2 digit day, and 2 digit year, for example, “013114” for January 31, 2014. The year’s digits need not be entered if the current year is desired. The user can also click on the  **Calendar** tool just to the right of the date entry area to select the date, or use the **CTRL+D** Quick Keys, to pull up the calendar tool.

Note: Do not enter hyphens or slashes when entering dates into Impact.


Once **OK** is clicked on, the user will be taken to the **Opening Information** screens.


Select File

The **Select File** option, on the **File** menu, will present a screen for the user to enter an existing file number into, in order to open the file for data entry work. The  **Open Existing File** icon, on the toolbar, can be used to get to the same screen, as can the **ALT-F** then **S** Quick Key shortcut.



The **File Number Entry** screen (shown above) has the user identify the type of file they are entering a number for (existing files) or lets the user create a new **Direct Order** or use the **Search** function to find an existing file.

The  **New File** icon, at the top of the screen, will take the user to the **New Direct File** screen discussed earlier in this manual. The option will only be enabled when the user clicks on the **Direct** radio button.

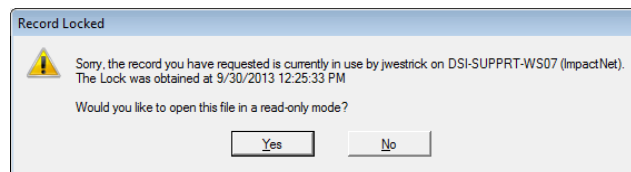
The  **Search** icon, at the top of the screen, will take the user to the **File Search** screen discussed earlier in this manual.

If the user knows the escrow file number, of an existing order that they wish to work on, they would click on the **Escrow** radio button and enter the number, then click on **OK** to continue.


If the user knows that they are asking for an existing Direct Order file to work on, they would click on the **Direct** radio button and enter the number, then click on **OK** to continue.

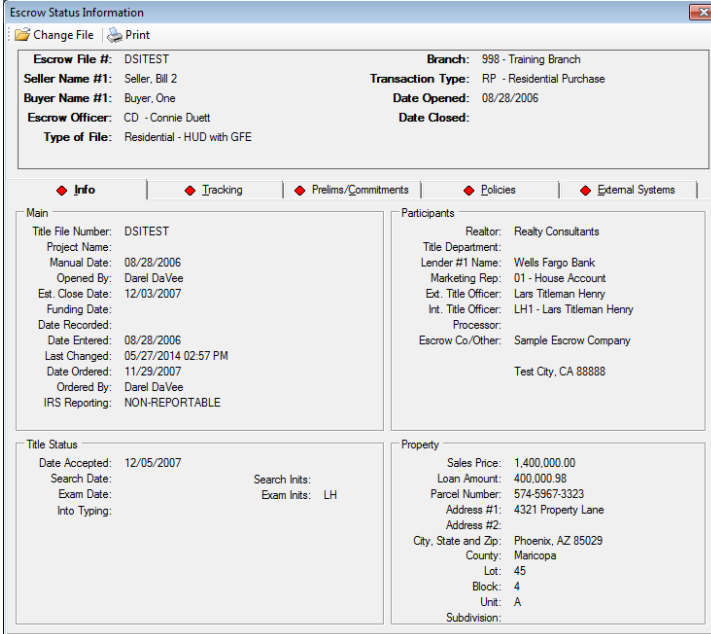
If the user knows the title file number of an existing escrow file that they wish to work on, they would leave the default selection of the **Title** radio button and would enter the title file number, then click on **OK** to continue. NOTE: a title file number is a separate number for an escrow file – it does not designate a third file type. It is possible, with a system configuration setting, to have different title file numbers from the escrow file number, but in most cases the unique title file numbers are not used. Title file numbering is simply another way to label the same escrow file. Title file numbers, if used, are numeric only.

Selecting the file category, entering the file number in the field provided and clicking on **OK** will open the file for data entry. If another user has the file open (and thus has a "lock" on the file) a message will be presented explaining that and ask if the file should be opened in "read-only" mode. In "read-only" mode, the user will be able to look at the data in the file but not change any of it. A sample of that message is shown here.



File Progress Report



The **File Progress Report** menu option, on the **File** menu, opens the **File Number Entry** dialogue box shown on the previous page. If there is already a file open on the desktop the appropriate **File Type** radio button will be selected and the file number entry field will be pre-filled with the current open file number. The  **Search** icon can be used to search for a file number. Once a file type and file number are provided, and the **OK** button is clicked, the system will present the **Escrow Status Information** screen (if an escrow or title file number had been provided), or the **Direct Order Status Information** screen, on which information on the full life cycle of the file will be presented, as shown below (Escrow sample shown below; the Direct Order Status screen is similar).




Escrow File #		Branch
DSITEST		998 - Training Branch
Seller Name #1		Transaction Type
Seller, Bill Z		RP - Residential Purchase
Buyer Name #1		Date Opened
Buyer, One		08/28/2006
Escrow Officer		Date Closed
CD - Connie Duett		
Type of File		
Residential - HUD with GFE		

Info	Tracking	Prelims/Commitments	Policies	External Systems
Main		Participants		
Title File Number:	DSITEST	Realtor:	Realty Consultants	
Project Name:		Title Department:		
Manual Date:	08/28/2006	Lender #1 Name:	Wells Fargo Bank	
Opened By:	Darel DaVee	Marketing Rep:	01 - House Account	
Est. Close Date:	12/03/2007	Ext. Title Officer:	Lars Tileman Henry	
Funding Date:		Int. Title Officer:	LH1 - Lars Tileman Henry	
Date Recorded:		Processor:		
Date Entered:	08/28/2006	Escrow Co/Other:	Sample Escrow Company	
Last Changed:	05/27/2014 02:57 PM		Test City, CA 88888	
Date Ordered:	11/29/2007			
Ordered By:	Darel DaVee			
IRS Reporting:	NON-REPORTABLE			

Title Status		Property	
Date Accepted:	12/05/2007	Sales Price:	1,400,000.00
Search Date:		Loan Amount:	400,000.98
Exam Date:		Parcel Number:	574-5967-3323
Info Typing:		Address #1:	4321 Property Lane
		Address #2:	
		City, State and Zip:	Phoenix, AZ 85029
		Country:	Maricopa
		Lot:	45
		Block:	4
		Unit:	A
		Subdivision:	

At the top of the screen are two icons. The  **Change File** icon is used to select another file for viewing. The  **Print** icon is used to generate a printed report of the file information.

General information about the file is presented at the top of the screen, under the aforementioned icons.

There are four (5) tabs of information below the general file information: **Info**, **Tracking**, **Prelims/Commitments**, **Policies** and **External Systems**. If there is content on those tabs, there will be a  red diamond in front of the tab name. Some general comments on some of the data presented follows.

The **Branch Number**, **Type of File** and **Manual Date** are determined when a new escrow file is established.

The **Escrow Officer**, **Project Name**, **Date Opened**, **Opened By**, **Est. Close Date**, **Funding Date** and **Date Entered** are pulled from **Initial Questions > Dates/Transaction Info**.

If the database is configured to automatically close the file when the revenue check is cut, then the **Date Closed** and **Date Recorded** will be the date the revenue check was cut. Otherwise, depending on the database configuration, Escrow may enter the **Date Closed** and **Date Recorded** from the **Disburse > Close File** menu path.

The **Last Changed** date and time is updated when a user signs into the escrow file. If the database configuration is set to **Enable File History Log**, the user will be able to produce a listing of who accessed the file and when from **File > View Escrow History**.

The **Date Ordered** and **Ordered By** is updated when the current user signed into the file sends the file to Title via **Edit > Order Title Search** or **Edit > Initial Questions > Title Search**.

If the database configuration is to **Auto Print Title Instructions** in the Title Department, then the **Date Accepted** is updated when the title instructions print. If the Title Department is manually printing the title instructions one by one the **Date Accepted** will be blank.

The **Search Date**, **Search Inits**, **Exam Inits**, **Exam Date**, and **Into Typing Date**, on the **Info** tab, are updated when Title inputs the information within the Title module under **Edit > Update Search & Exam Info**.

The **Typist Inits**, **Examiner Inits**, **Type Date**, and **Released Date** are automatically updated when the **Prelim/Commitment** is created. This information is on the **Prelims/Commitments** tab. This information is on a separate tab to accommodate Commercial files, which can have a prelim/commitment for each property. The properties on the **Prelims/Commitments** tab are listed in the same order as they are presented on the **Property Information** screen.

As an additional aid in the communication flow between Title and Escrow, when an amended **Prelim/Commitment** is generated, the escrow officer will automatically be notified via e-mail.

Information on the policy(ies) is displayed on the **Policies** tab. The **Policy** tab's data is automatically updated when the Title Department creates the policies. The **Policy Date** reflects the date the policy(ies) was created, not the "as of" date of the policy.

The **IRS Reporting** field is updated with "Completed", if a physical 1099-S was created under **Disburse > 1099S**. If the file is flagged as Non-Reportable, that information will present.

The **Buyer #1**, **Seller #1**, **Realtor** (who is the **Listing/Seller Broker**), **Property Address**, **Type of Transaction**, **Lender #1 Name**, **Sales Price**, **Loan Amount**, **Marketing Rep**, **Escrow Co/Other**, **Title Officer** (the name from **Initial Questions > Title Information > Title Officer**), **Parcel Number**, and **Processor** are updated when the Escrow user updates the escrow file in **Edit > Initial Questions**.

The **Title Department** is updated when Escrow sends a file to Title via **Edit > Order Title Search** or **Edit > Initial Questions > Title Search**.

The date fields, for files created on or after a site went to version 8.1 of Impact/SQL, will reflect the time as well as the date.

Information on the **Tracking** tab is explained in the **Tracking** section of this manual (next).

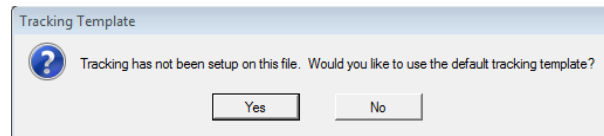
Tracking

The **Tracking** function, under the **File** menu, is a customized tool to track items that are not specifically detailed on **Initial Questions** or on HUD lines. Tracking may be used to keep track of some items required by the escrow instructions, for example. Depending on system configuration, Title users may be able to see the Tracking detail on Escrow files, or they may be limited to only working with Tracking on Direct Orders. Default Tracking templates can be set up for each transaction type, or for all files, by the System Administrator, through the Utilities module. It is possible (starting with version 8.5 (046)) to set individual tracking items as “**Tasks**”, which cannot be deleted by the user on individual files. The **Tracking Entry** screen allows an unlimited number of separate items to be maintained. Fields within Initial Questions or HUD/Settlement Statement entry screens will not update Tracking, nor will Tracking update the HUD/Settlement Statement. Tracking is a useful tool to inform others in the office of the status of items ordered and completed. The following discussion will assume that the Title user has access to Tracking detail on Escrow files.

After selecting **Tracking** from the **File** menu, if the user has a file (escrow or direct order) open on the desktop the **File Type** will be pre-selected on the **File Number Entry** screen, and the file number field will be pre-filled with the file number. If no file is open on the desktop, the **File Number Entry** screen will open and the user should select the **File Type** and enter the file number. Click on **OK** to continue or click on **Cancel** to exit.

If the user has selected a **Direct Order** and there are not yet **Tracking** items set up for the file, the default set of Direct Order Tracking entries, if any exist, will be loaded and presented to the user.

If the user has selected an **Escrow** file and there are not yet **Tracking** items set up for the file, a **Tracking Template** dialogue box will pop up with a prompt asking if the user would like to use the default tracking template? The user would click on **Yes** to bring in the default set of **Escrow Tracking** entries, or click on **No** if only manual entries are desired.



The **Tracking Entry** screen (shown on the next page) presents the **Description** of the items to be tracked, the **Date Ordered**, **Date Received**, and a column for **Comments**. “**Task**” items are shaded gray, and cannot be deleted.

To Add a new entry, click here

Type in comments here

The screenshot shows the 'Tracking Entry' window with the following details:

- Escrow File #: GFED1
- Branch: 001 - USA Digital Solutions, Inc. Main Office @25th Ave.
- Seller Name #1:
- Transaction Type: RP - Residential Purchase
- Buyer Name #1: Buyer, Happy H
- Date Opened: 05/08/2013
- Escrow Officer: SL1 - Sheri Lamb-001-EO
- Date Closed:

Description	Date Ordered	Date Received	Comments
Prelim Received	<input checked="" type="checkbox"/> 07/24/2014 07:57 AM	<input checked="" type="checkbox"/> 07/24/2014 07:57 AM	Shaded items are non-deletable "Tasks"
Loan Docs Received & Signed	<input type="checkbox"/>	<input type="checkbox"/>	Checkboxes will fill Date fields with Date - Time
Loan Docs Back to Lender	<input type="checkbox"/>	<input type="checkbox"/>	
Lender Funds in Escrow	<input type="checkbox"/>	<input type="checkbox"/>	
Contract Acceptance	<input type="checkbox"/>	<input type="checkbox"/>	
Buyer/Borrower Funds in Escrow	<input type="checkbox"/>	<input type="checkbox"/>	
Copy of Contract	<input checked="" type="checkbox"/> 07/23/2014	<input type="checkbox"/>	Manually entered dates cannot have time
Brokers Demand	<input checked="" type="checkbox"/> 07/24/2014 08:11 AM	<input type="checkbox"/>	Checkboxes work on non-Task items, too
CC&R's	<input type="checkbox"/>	<input type="checkbox"/>	Click twice on Date fields for Calendar tool
Deposit	<input type="checkbox"/>	<input type="checkbox"/>	
Increase of Deposit	<input type="checkbox"/>	<input type="checkbox"/>	
SI-Owner	<input type="checkbox"/>	<input type="checkbox"/>	
SI-Buyer	<input type="checkbox"/>	<input type="checkbox"/>	

Date last changed:

Calendar tool: July, 2014. Today: 07/24/2014

Date last changed

For the Calendar tool, click on field, then click again or hit ENTER – on non-Task items

The checkboxes, in the **Date** fields, are used to quickly enter the current date and time. They are the only way to enter dates on "Task" entries. To use the **Calendar** tool in any of non-Task item **Date** fields, click on the field to highlight it, then click again or hit the ENTER key to enable editing of the date fields.

Click on the last column and enter text to include **Comments**.

To the right of each non-Task entry, the **Delete** icon can be used to remove the entry.


There are icons at the top of the screen to **Change File**, add a **New Entry** and to **Print** the listing of events for the file.

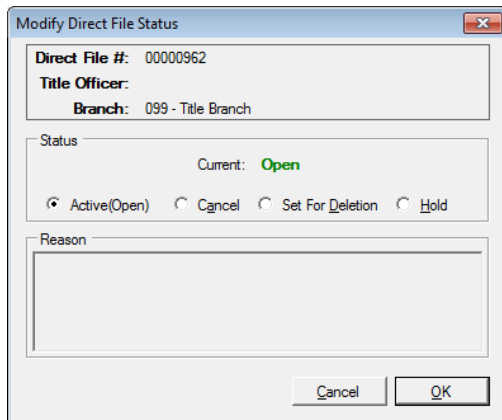
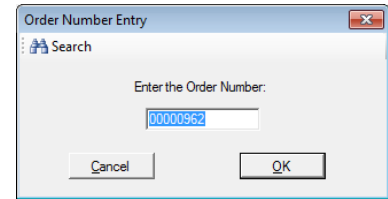
Tracking may be customized per file. Depending on system configuration, the Title Department may have the ability to add or modify the Escrow Tracking data. Each entry field has 50 character positions available for comments. The user can add items to be tracked, if the default set does not include a needed item. Adding a new tracking item will add it to the bottom of the list.

The **Cancel** button will close the window and abandon any changes, without a warning.

The **OK** button save changes and close the **Tracking Entry** window.

Modify Direct Order Status (optional)

If the system is configured for Direct Orders, the **Modify Direct Order Status** option, on the **File** menu, opens the **Order Number Entry** dialogue box. If there is already a direct order file open on the desktop the **Enter the Order Number** entry field will be pre-filled with the current open direct order number. The  **Search** icon can be used to search for a file number.



The **Modify Direct File Status** screen has four (4) choices in the **Status** area, **Active (Open)**, **Cancel**, **Set For Deletion**, and **Hold**. None of the options will prohibit the user from modifying the file or creating documents. The options are status flags only. **Any status flag may be reversed**. The direct order status can be utilized in reporting.

The **Active (Open)** status reflects an order that has not been flagged with **Cancel**, **Set For Deletion**, or **Hold**. Closed files will reflect **Open** on the **Current Status** area of the screen, plus the screen will reflect when the file was closed with a message: "**Closed on mm/dd/yyyy**".

The **Cancel** status is used on an order that was cancelled per the parties involved or a file was opened in error. The number of cancelled orders will appear on management reports. After **Cancel** is selected the **Reason** field will be enabled to allow for the entry of a reason for the order's cancellation. An automatic **Title Order Sheet** with "Cancelled" imprinted on it will be sent to the Title Department, when an order is cancelled.

The **Set For Deletion** status is reserved for future use with archiving, but currently there is not an archiving function in Impact/SQL.

The **Hold** status is used to identify orders that should not be archived (for example, master condos or projects). An order flagged as on **Hold** will not be archived, when that functionality is added to Impact/SQL. Again, there is no archiving function at this time.




The **Hold** status, when turned on will exclude that order's documents from being deleted by the Batch Processor/Impact Windows Service document deletion routine.


Click on **OK** to accept the choice, or on **Cancel** to quit without saving.

Conversation Log


The **Conversation Log** is a utility through which notes of conversations partaken in during an escrow's or direct order's life can be stored. The **Conversation Log** is used to keep a chronological order of conversations entered by date, time and user. It can also be used when someone other than the escrow or title officer takes a call concerning the file. The conversation logs from Escrow can be shared, by system setting, with Title and vice-versa.

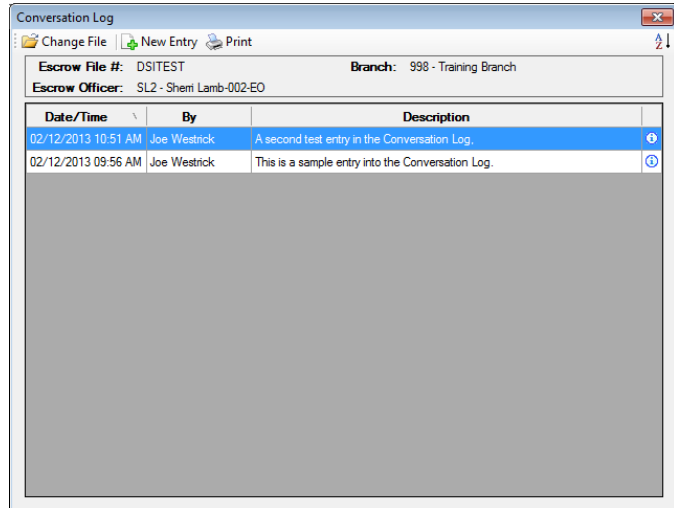
Entries to the **Conversation Log** cannot be modified after entry and can therefore be used as evidence in a dispute. The Log does not spell check typing.

There are three icons at the top of the screen that are used to  **Change File**, add a  **New Entry** and to  **Print** the Conversation Log entries.


There is an  **Info** icon to the right of each entry that will open up a window showing the full text of the entry. Again, entries cannot be edited nor deleted.

The entries are sorted, by default, in descending time order, with the most current on the top of the list. Clicking on any column header will alter the sort to be by the column clicked. Re-clicking on the column header will


invert the sort (ascending vs. descending). A custom sort can be done with the  **Sort** icon in the upper right corner of the screen.

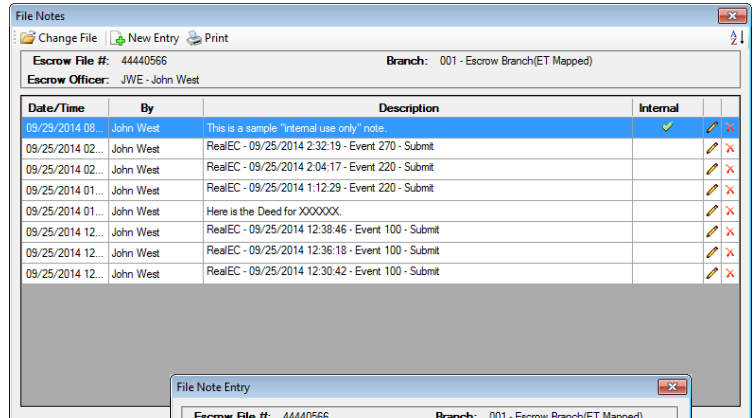



File Notes

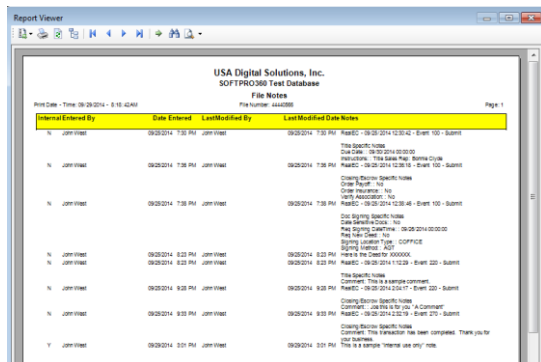
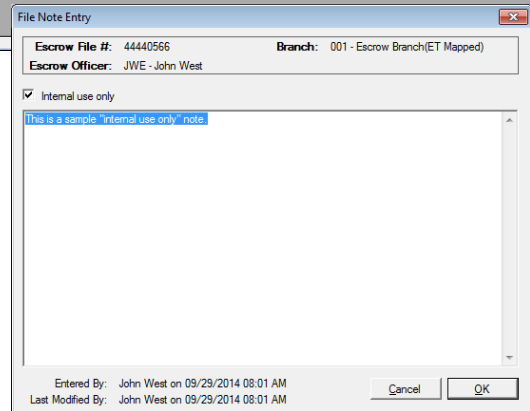
The **File Notes** function allows the user to enter notes that are not specific to a party or property on a file, but are, rather, file specific. It also provides a storage facility for recording data from SoftPro 360 widget integrations which are not fed to specific fields within Impact/SQL. The **File Notes** are accessed via the **File** menu in both the **Escrow** and **Title** modules. They can also be accessed via the  **File Notes** icon, on the desktop toolbar, or via the same icon on the data entry wizard toolbar.


When requested, and a file number has been provided, the **File Notes** screen will be presented. The sample to the right has had some entries recorded by the SoftPro 360 widget's RealEC integration and one entered manually.


The  **Change File** icon, at the top of the screen, is used to switch files for entering **File Notes**.




The  **New Entry** icon, also at the top of the screen, will bring up a blank **File Note Entry** screen, where a manual file note can be entered by the user.



The  **Print** icon will prepare a report of all of the File Notes for the selected file. A sample is shown to the left.

The  **Modify** icon, to the right of each entry on the File Notes screen, will bring up the **File Note Entry** screen, where the user may view previously entered information (entered either by an integration or manually) and add to it or edit it, as need be.

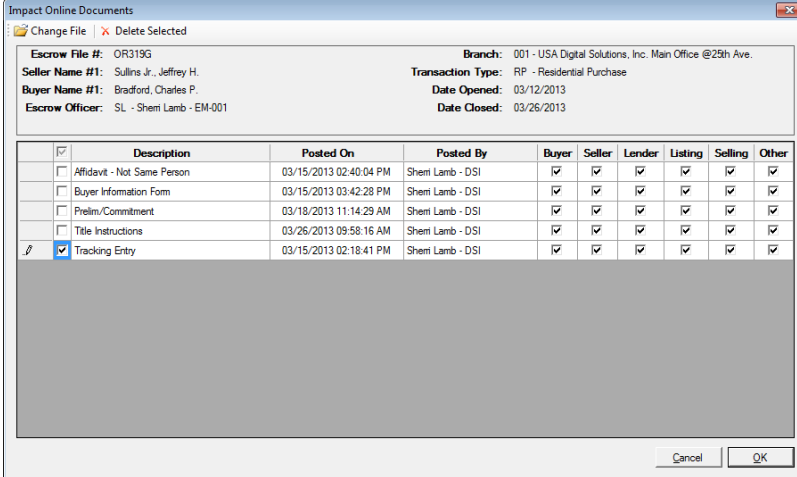
The **Internal use only** checkbox is used to flag an entry for exclusion from custom reporting that might be developed, if so desired.

The  **Delete** icon, to the right of each entry on the File Notes screen, will remove a **File Note**.

Impact Online Documents (Impact Online sites only)

The **Impact Online Documents** option, on the **File** menu, will only appear on sites utilizing Impact Online. Impact Online is used to allow customers to open escrow files via the Internet and to let customers view documents published from Impact to Impact Online.


The option, in Title, is used to do two specific functions: Delete documents that have been published to a file in Impact Online and to alter viewing permissions to parties to the file on published documents.




The screenshot shows a window titled "Impact Online Documents" with a toolbar containing "Change File" and "Delete Selected". Below the toolbar, there are fields for "Escrow File #", "Branch", "Seller Name #1", "Transaction Type", "Buyer Name #1", "Date Opened", "Escrow Officer", and "Date Closed". A table lists published documents with columns for Description, Posted On, Posted By, and checkboxes for Buyer, Seller, Lender, Listing, Selling, and Other. The "Tracking Entry" document is selected.

	Description	Posted On	Posted By	Buyer	Seller	Lender	Listing	Selling	Other
<input type="checkbox"/>	Affidavit - Not Same Person	03/15/2013 02:40:04 PM	Sherr Lamb - DSI	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Buyer Information Form	03/15/2013 03:42:28 PM	Sherr Lamb - DSI	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Prelim./Commitment	03/18/2013 11:14:29 AM	Sherr Lamb - DSI	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Title Instructions	03/26/2013 09:58:16 AM	Sherr Lamb - DSI	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Tracking Entry	03/15/2013 02:18:41 PM	Sherr Lamb - DSI	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The screen above will present after the user identifies the escrow file for which Impact Online-published documents should be managed.

The  **Change File** icon, at the top of the screen, is used to switch to a different file's published document list.

The  **Delete Selected** icon, at the top of the screen, will be enabled once one or more documents have been selected by entering a checkbox in front of the document Description. This action will delete the document(s) selected from Impact Online, not from the Document List for the file in Impact.

The checkboxes under the party type headings (**Buyer**, **Seller**, **Lender**, **Listing**, **Selling** and **Other**) indicate whether those party types have permission to view the specific published documents. These are set when a document is published, but can be altered from this screen.

Click on **OK** to save changes and return to the Title desktop.

View File History (optional)

There are events that occur within Impact/SQL that are tracked and written to a history log file. If the option is turned on, in Utilities, to allow users to view the history data, users will see the **View File History** option on the **File** menu. The user will be prompted to enter the Escrow, Direct Order or Title file number.

The events that are tracked include:

File Initial Opening;

Change of File Status;

Title Instructions Printed;

HUD or HUD1A Printed;

User Opening of the File (on desktop);

Copy Base action is taken;

NextAce data is imported into Commitment or Policy;

Commitment/Prelim is Typed;

Commitment/Prelim is Released;

Policy Typed;

Change of Branch of File;

Change of Data Entry Type;

File Copy;

Fees Imported;

Vesting Data Imported;

Messaging activity (such as File Publishing to smartVIEW);

Commitment/Prelim Deleted;

Sale Price Changed;

Messaging Item;

Loan Amount Changed;

Buyer Name Changed;

Seller Name Changed;

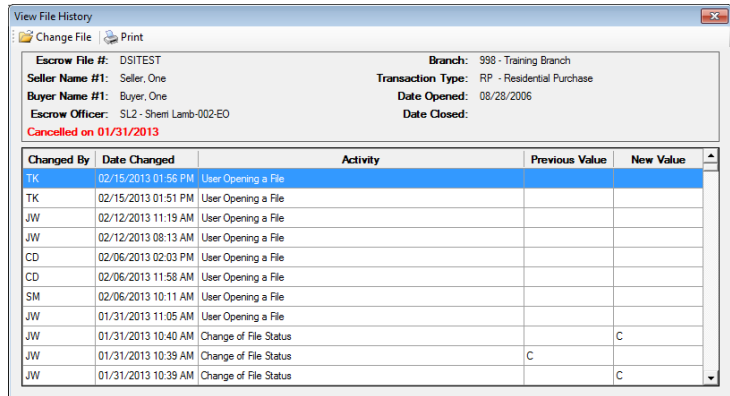
Marketing Rep Changed;

Marketing Rep Percentage Changed;

Title Charges Status Changed;

Ordering of Title Search; and

Legal Updated.




The screenshot shows a window titled "View File History" with a menu bar containing "Change File" and "Print". The window displays the following information:


- Escrow File #: DSITEST
- Branch: 998 - Training Branch
- Seller Name #1: Seller, One
- Transaction Type: RP - Residential Purchase
- Buyer Name #1: Buyer, One
- Date Opened: 08/28/2006
- Escrow Officer: SL2 - Sheri Lamb-002-EO
- Date Closed:
- Cancelled on 01/31/2013

Below this information is a table with the following columns: Changed By, Date Changed, Activity, Previous Value, and New Value.

Changed By	Date Changed	Activity	Previous Value	New Value
TK	02/15/2013 01:56 PM	User Opening a File		
TK	02/15/2013 01:51 PM	User Opening a File		
JW	02/12/2013 11:19 AM	User Opening a File		
JW	02/12/2013 08:13 AM	User Opening a File		
CD	02/06/2013 02:03 PM	User Opening a File		
CD	02/06/2013 11:58 AM	User Opening a File		
SM	02/06/2013 10:11 AM	User Opening a File		
JW	01/31/2013 11:05 AM	User Opening a File		
JW	01/31/2013 10:40 AM	Change of File Status		C
JW	01/31/2013 10:39 AM	Change of File Status	C	
JW	01/31/2013 10:39 AM	Change of File Status		C

Some of the items tracked will reflect the **Previous Value** and **New Value** on the **View File History** screen.

The  **Change File** icon, at the top of the screen can be used to pull up the history for another file.


The  **Print** icon can be used to generate a printed report of the file's history.

Outside Services (optional)

Should the environment be configured with one or more integrations with outside services, such as with RealEC, the **Outside Services** menu option will appear on the **File** menu. This option is used to gain access to the interfaces of those service providers. Separate documentation on those integrations should be consulted for further information on functionality.


Save File

When a file is opened on the user's desktop (indicated by the file number being presented in the lower left corner of the desktop screen), the **Save File** option will be enabled on the **File** menu. This option is used to save any data changes not already saved and will unlock the file and remove it from the desktop – freeing it up for others to work with. It is highly recommended that any file be saved out of as soon as it is not being worked on, to make it available for other users who may need to access it.

The  **Save File** icon, on the tool bar, performs the same function.

Choosing the **Select File** or **New File** options will automatically execute the **Save File** function if there is a file already open on the desktop.

Exit

The last entry on the **File** menu is **Exit**. This function is the same as clicking on the  **Close** icon in the upper right corner of the Impact/SQL Title desktop. This will shut down the Title module. Should there be a file open on the desktop, it will be saved before the module is closed. It is highly recommended that the user exit the application when they leave their desk or go home for the day so that they do not leave the system accessible under their login – giving others the opportunity to work in the system as though they were the user.

Edit Menu

The **Edit** menu, in the **Title** module, contains functions for data entry, for editing the legal description, for logging title's efforts on files, for working up and releasing the preliminary report/commitment documents, for preparing policies, to copy base file information, and to enter recording information. The **Edit** menu is only activated when there is a file open on the user's desktop. This means the file is locked to other users, so that there is not a conflict over data being entered and saved on the file by more than one person.

There are up to eight (8) entries found on the **Edit** menu; the first, **Opening Info**, may or may not appear depending on system configuration and whether the user is working on an Escrow file or a Direct Order. The menu will reflect the following items, each of which will be described in the following pages:

- **Opening Information (optional)**
- **Legal Description**
- **Update Search & Exam Info**
- **Create Prelim/Commitment**
- **Release Prelim/Commitment to Escrow**
- **Create Policy**
- **Copy Base Files & Subdivisions**
- **Recording Information**

Opening Information (optional)

The **Opening Information** entry, on the **Edit** menu in **Title**, varies in its sub-menu presentation based on system configuration and the type of file the user has opened on the desktop. If an **Escrow** file is on the desktop (opened via entry of an Escrow or Title file number), and the system is configured to not allow Title to edit any opening information, the menu entry will not appear at all. Alternatively, the system can be configured to allow **All** or **Partial** editing, by Title, of opening information on Escrow files – as will be discussed below. There are also variations on the data entry screens if an Escrow file is a **Residential** file or a **Commercial** file. If a **Direct Order** is opened on the desktop, the sub-menu of data entry screens will be different from those for Escrow files. The following discussion will present the screens of data on **Escrow** files first and will then present those for **Direct Orders**.

If the system is configured to allow Title to edit **All** Opening Information on **Escrow** files, the following list of screens is presented on the **Opening Information** sub-menu:

- Dates/Transaction Information
- Properties
- Parties
- Source of Business/Bill To
- Title Information
- Prelim Distribution List
- Miscellaneous Date Entry (if utilized)

If the system is configured to allow Title to edit **Partial** Opening Information on **Escrow** files, the following list of screens is presented on the **Opening Information** sub-menu:

- Properties
- Parties
- Prelim Distribution List

The following list of screens is presented on the **Opening Information** sub-menu when a **Direct Order** is opened on the desktop:

- Dates/Transaction Info
- Property Information
- Seller Information
- Buyer Information
- Lender Information
- Title Information
- Source of Business
- Billing Information
- Prelim Distribution
- Miscellaneous Date Entry (if utilized)


Opening Information – Residential Escrow File


The **Opening Info** entry screen listing, under the **Edit** menu, will present, for **Residential Escrow** files, between six and eight (6 & 8) items, depending on system configuration (listed below). These screens are used, primarily by Escrow, to enter the data required before submitting an order to Title. Since not all fields pertain to every escrow, the user must determine which data to enter. Some fields in **Opening Information** can be set to require an entry – they can be made mandatory. Mandatory fields will have a green background on the data entry screens. Generally, Escrow will have entered all required information on a file, but Title may need to make edits to some of the information, and can be granted access to do so. Title users should notify Escrow if they change data in a file.

- Dates/Transaction Information
- Properties
- Parties
- Source of Business/Bill To
- Title Information
- Title Charges (optional)
- Prelim Distribution List
- Miscellaneous Data Entry (optional)


Functional and Navigational Icons on the Opening Information Screens


At the top of the **Opening Information** screens, there are a set of icons used to perform functional and navigational tasks.


The  **Save & Exit** icon is used to get out of the Opening Information screens. Any data changes that have been made are saved to the database through use of this icon. There is not a way to exit without saving changes that have been made to the screens.

The  **Print** icon has one option under it: **Title Instructions**. The user can print the Title Instructions, for the file on the screen, with this option by clicking on the dropdown arrow and selecting Title Instructions.


The  **Legal** icon is used to take the user to the **Edit Legal** screen, where the full legal description(s) can be edited.


The  **Pre/Com** icon is used to take the user to the **Prelim/Commitment** screen, where the prelim(s)/commitment(s) can be edited.


The  **Policy** icon is used to take the user to the **Create Policy** screen.


The  **Docs** icon is used to take the user to the **Title Documents Menu**.

The  **File Notes** icon is used to take the user to the **File Notes** screen.

The  **Previous** icon will be grayed out if the user is on the first screen of **Opening Information**. If not on the first screen, the icon can be used to move back through screens as they are being worked up.

When the  **Jump** icon is clicked on, a listing of all of the **Opening Information** screens is presented so the user can “jump” to a screen out of order. In addition, there may be an entry on the screen listing to jump to the **HUD 1100** (Title Charges) entry screen, without having to save and exit.

The  **Next** icon will take the user to the next screen of **Opening Information**, unless the user is on the last screen, and then the icon will be grayed out.

The  **Calendar** tool presents next to date fields and can be used to select a date. Alternatively, the user can simply type in the date in MMDD form (if current year) or MMDDYY if not the current year.

The **F4** function key can be used to open dropdown menus for the fields with them.

The **TAB** key can be used to move from field to field.

Dates/Transaction Information Screen (Residential)

The first screen of **Initial Questions** is the **Dates/Transaction Information** screen, shown below.

The screenshot shows a software interface for entering closing disclosure information. The title bar reads "Closing Disclosure Form Entry [00001152] - Dates/Transaction Information". The interface includes a menu bar with options like "Save & Exit", "Options", "Print", "Title Search", "Docs", "File Notes", "Disburse", "Previous", "Jump", and "Next". The main area contains several fields and dropdown menus. "Order Type" is set to "Escrow Only". "Type of Closing" is "CDF (Closing Disclosure Form)". "Escrow Officer" is "SL1 - Shem Lamb-001-EO". "Title Officer" is "None". "Processor" is empty. "Marketing Rep" is "00 - None". There are three "Marketing Rep" fields (#2, #3, #4) all set to "00 - None" with "Percent" fields next to them. "Date Opened" is "01/14/2015". "Settlement Date/Close of Escrow Date" is "02/26/2015". "Proration Date" is "02/26/2015". "Contract Date" is empty. "Contract Number" is empty. "Funding Date" is "02/26/2015". "Disburse Date" is "02/26/2015". "Signing Date" is "02/26/2015". "Type of Transaction" is "RP - Residential Purchase". There are checkboxes for "IRS Reportable" (checked), "Exchange", and "Cash Sale". "Underwriter" is "3 - Commonwealth Land Title Insurance Company". "Premium Rate" is "01 - Owner's Policy, ALTA Lender's Policy". "Sales Price" is "526,476.00". "Estimated Title Fee" is empty. "Initial Deposit" is empty. "Estimated Escrow Fee" is empty. "Funds Held by Broker" is "5,000.00". "Project Name" is empty. "Funds Held By" is "Selling Agent". A checkbox "This order has a rescission period" is unchecked.

Order Type is the first field at the top of the screen, if the system is configured to present it. A default can also be set for the database. The options are **Escrow & Title**, **Title Only** and **Escrow Only**. The dropdown list is presented by clicking on the arrow to the right of the field, or clicking on the **F4** function key. The user can also hit the "E" or "T" keys to move through the options ("E" for the two entries starting with "E", "T" for Title Only). The primary use of this field is for categorization of transactions for management reporting. However, the **Escrow Only** selection will eliminate the prompts about submitting the order to Title; the user can still submit manually – but should not need to. The **Title Only** selection will cause the file to be marked "Non-Reportable" (with regard to 1099-S issuance).

Type of Closing is the next field and it is important to understand the options available. The **Type of Closing** assigned to a file can be changed, but there will very likely be data lost (if any has been entered) if the type is changed after initial file opening. A message as to the data that will be lost will be provided to the user.

- **HUD** – used for files that are not confirmed to need to consider the 2010 RESPA or 2015 CDF requirements and with which the user wishes to use data entry forms that resemble the HUD sections, with HUD numbering.
- **Worksheet** – used for files that are not confirmed to need to consider the 2010 RESPA or 2015 CDF requirements, and with which the user wishes to use data entry forms that do not have HUD numbering and which include extra proration and rent schedule fields.
- **HUD with GFE** – used for files that must comply with the 2010 RESPA regulations that require a GFE Comparison and Loan Terms schedule, among other things, and with which the user wishes to use data entry forms that resemble the HUD sections, with HUD numbering and GFE data entry fields. A HUD-1A cannot be generated with a file of this selection.

- **Worksheet with GFE** – used for files that must comply with the 2010 RESPA regulations and with which the user wishes to use data entry forms that do not include HUD line numbering. This selection is very infrequently used, as the RESPA regulations direct items to specific line numbers and not having them available for reference makes data entry difficult. A HUD-1A cannot be generated with a file of this selection.
- **Commercial** – this type of closing will set the file as a Commercial file (details on the differences of Commercial files will follow the discussion of Residential files).
- **CDF (Closing Disclosure Form)** – this Residential file type will be the most commonly used type after October 3, 2015. The **Closing Disclosure Form** data entry wizard, in the Escrow module, is utilized to enter information beyond Initial Questions on this file type.

The default **Type of Closing** can be set for the database, but the user can always select the other options (unless the database is set to allow Worksheet styles only – which is very rare due to the 2010 RESPA and CDF 2015 requirements). The user will be prompted to confirm the change upon tabbing out of the field or clicking on **Save & Exit**. Should the file have additional deposits, the user will receive a warning that deposit entries will be deleted when the change is made.


As indicated previously, a **Type of Closing** can be changed at a later time to another type. The user will be prompted, when the user tabs out of the field, or clicks on **Save & Exit** to end data entry, that there will possibly be data lost and to confirm the switch is desired.

Escrow Officer – all files must have an escrow officer assigned to them, even Title Only files. The user should select an escrow officer from the dropdown list. Only EO's assigned to the branch of the file will be presented. The flagging of a user as an Escrow Officer is done through the **Users** function, in the **Utilities** module, by a System Admin. A **Secondary Escrow Officer** field may present if the option to add a second is enabled.

Title Officer – the dropdown list presented is of internal title officers assigned to title plants available to the branch of the file. If a TO is selected, the title branch of the TO will be the title branch the file is submitted to, when submitted to Title. If no TO is selected, and the branch of the file has multiple title branches available to it, when the user submits the file to Title, they will be prompted to select a title branch for the submission. The flagging of a user as a Title Officer is done through the **Users** function, in the **Utilities** module, by a System Admin.

Processor (1 or 1-3) – this field is used to identify an escrow secretary or escrow assistant that will be the primary support person for the file. All users assigned the Processor flag will appear in the dropdown. The email notification on the release of the prelim/commitment, if so configured, will go to both the Processor and the Escrow Officer assigned to the file. The flagging of a user as a Processor is done through the **Users** function, in the **Utilities** module, by a System Admin. There is a system option that can be enabled that will allow up to three processors to be assigned to every file.

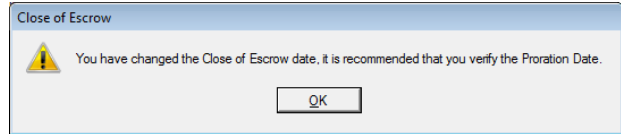
Marketing Rep (1-2, or 1-4) – depending on system configuration, two or four marketing rep fields will be presented to the user. The appropriate rep(s) should be selected by the user, and if more than one rep is selected, each (other than the first) should be assigned their “ownership interest” percentage. The undefined balance will be considered the first rep's interest. The percentages can be used in management reporting. The dropdown list of marketing reps is maintained in the **Utilities** module, by a System Admin, in the **Marketing Reps User Table**.

Date Opened – this field is pre-filled with the date the file was created but can be changed by the user manually or with the  Calendar tool. There is another system-managed date field, that the user cannot

change, that maintains the actual date the file was created – which tends to be the field used in management reporting.

Contract Date – this field is used to enter the date of the purchase contract, if there is one. This field is available to be pulled into escrow documents.

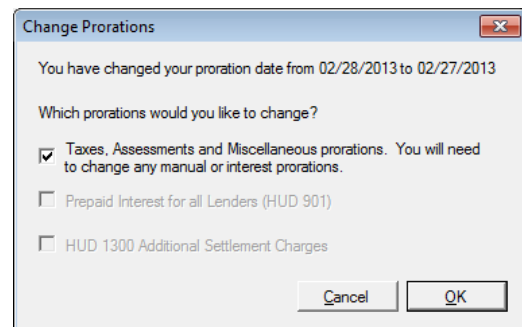
Close of Escrow Date – this field is used for the anticipated closing date. It prints as the Settlement Date on the HUD and Settlement Statement. If this date field is changed, after being initially set, a pop-up window will remind the user to check on the Proration Date.



This date is also used as the basis for closing projects. A separate **Close Date** field is maintained by the system, normally the date that the Fee Check/Fee Slip was generated, which is most often used for management reporting.

Contract Number – this field is used in conjunction with the Contract Date, as needed.

Proration Date – this field is used to set the beginning or ending date on certain prorations. If the proration date field is changed, the user will receive a prompt asking which prorations should be altered by the system – giving the user control over whether existing calculations should be changed. If some data has not been entered, not all of the prompt's options will be enabled. The user may check any and all enabled options – with the Taxes, Assessments and Miscellaneous prorations option being pre-checked. If that option is not desired, the user must uncheck it.



Funding Date – this field is used to identify the funding date and will appear on the HUD.

Disburse Date – this field is used to identify the disbursement date of the file and will appear on the HUD. There is a Setup Option that can be set that will set the **Disburse Date** to the date of the fee slip/fee check, when the item is issued.

Signing Date – this field is used to identify the signing date for the transaction and will appear on the HUD in box "I".

Type of Transaction – the transaction type is selected from the dropdown list. This field is used to categorize files for management reporting. This field is often mandatory. The transaction type lookup table is maintained, through the **Utilities** module, by a System Admin. Transaction types can be flagged to enable 1099-S reportability or to prevent it.

IRS Reportable – this checkbox is used to indicate whether the specific file will have 1099-S reporting done out of it. If the transaction type previously selected is flagged to indicate files of that type are not subject to 1099-S reporting, this option will be grayed out.

Exchange – this checkbox is used to indicate the transaction is involved in a 1031 Exchange – so that the corresponding checkbox on any 1099-S produced will be checked. If the transaction type previously selected is flagged to indicate files of that type are not subject to 1099-S reporting, this option will be grayed out.

Cash Sale – this checkbox is used to indicate if the transaction is a “cash” transaction. The flag will be available to Crystal Reports to be used in Custom MIS. **Transaction Types** flagged as “**Refinance**” (via the Utilities configuration of Transaction Types) will clear and disable the Cash Sale field. The Cash Sale flag, when set, will make unavailable, on the Lender(s) screen(s), the **Type of Financing** types of “**New**” and “**Refinance**”. Should one of those two Types of Financing already be selected, the Cash Sale flag will not be available, until the Type of Financing is changed.

Underwriter – this field is filled via the dropdown listing of available underwriters. If only one is available, it will default. Once the file has been submitted to Title, the underwriter selection cannot be changed through the Escrow module – only through Title. Underwriters can be set as inactive, so, should that happen, an underwriter could disappear from the listing the users are used to.

Premium Rate – the dropdown for this field presents the product sets that have been defined by the business as those available to their customers. The listing will present the various combinations of owner’s and lender’s policies and the user should select the description that best fits the transaction. The listings may differ by underwriter. Should additional information need to be provided to Title, it can be added in the **Comments** field on the **Title Information** screen.

Sales Price – the purchase price of the property is entered in this field, if a purchase transaction. The field can be left blank if a refinance transaction. The loan amount, on a refinance transaction, is not entered here, but on the **Lender** screen.

Initial Deposit – this field is used to record the earnest money on a purchase transaction. The first time an amount is entered in this field, an **Initial Deposit** (receipt entry) screen will present, letting the user create the earnest money receipt at that time. The Earnest Money receipt type will default. The user should enter the **Payor Name** and confirm the other information on the screen is correct. If the user is in fact not in receipt of the funds, and does not wish for a receipt to be created, then the **Cancel** button should be clicked. The user should only click **OK**, and continue with the receipt creation, if the funds are in hand.

The screenshot shows a software dialog box titled "Initial Deposit". It contains the following fields and values:
Escrow File #: 00001001
Escrow Officer: JMW - Joe Westrick
Branch: 003 - Test New Branch for 8.0
Date: 02/21/2013
Type: Escrow Trust (dropdown menu)
Escrow Balance: 0.00
Bank: 03 - Comerica Bank (1234567890) (dropdown menu)
Payor Name: (empty text field)
Escrow Name: (empty text field)
Receipt Type: EM - Earnest Money (dropdown menu)
Receipt Number: 0000000000000000
ABA Number: (empty text field)
Receipt Amount: 5,000.00
On Hold: (unchecked checkbox)
Buttons: Cancel, OK

If the Initial Deposit receipt is completed as discussed above, the (...) ellipse icon next to the **Initial Deposit Amount** field is used to add additional deposits and provides for the creation of additional receipts. This is described in more detail in the HUD 200 screen section later in this manual.

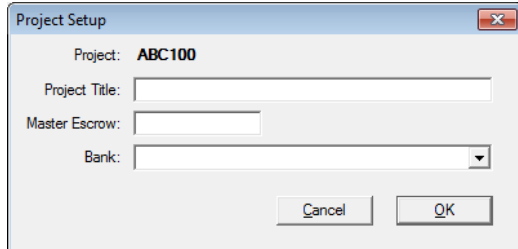
In the Worksheet style of data entry, additional deposits will prompt the user to create receipts, if the system is so configured.

Funds Held by Broker – this field is used to identify the amount, if any, of Buyer funds being held by one of the agents (Listing, Selling or Other), that will not be placed into escrow and will be deducted from their earned commission.

Funds Held By – the dropdown list will let the user select which agent (Listing, Selling or Other) is holding the funds identified in the field above. The system will utilize this information to manage the funds being disbursed to the appropriate party.

Estimated Fee Information – Title and Escrow – these fields are purely informational and are used to record anticipated fees on the transaction. Managerial reports can present this information. These fields are not used on the HUD or Settlement Statement.

Project Name – this field is used to link escrow files to a project or condo master file. The field is used to group files with a project for reporting purposes, enabling reporting on an entire project for a developer. The project name can be up to six (6) characters. When the project name is entered, the system will




check to see if there has been a project identified by that name previously established in the database. If not, a screen will be presented, like that shown here, on which the user should identify the full **Project Title**, the number of the **Master Escrow** (must be a pre-existing file, in the user's branch; can be the active file) and the **Bank** involved (will default to the bank of the Master Escrow).

That completes the description of the **Dates/Transaction Information** screen of **Initial Questions**.

Properties Screen (Residential)

The **Properties** screen is used to enter information on the property involved with the transaction. Most of the fields on this screen are available for use in documents and in reports.

The screenshot displays the 'Closing Disclosure Form Entry [00001174] - Properties' window. It features a menu bar with options like 'Save & Exit', 'Print', 'Title Search', 'Docs', 'File Notes', 'Disburse', 'Previous', 'Jump', and 'Next'. Below the menu is a tabbed interface with four tabs: 'Property' (selected), 'Mobile Homes', 'Personal Property', and 'Notes'. The 'Property' tab contains several input fields: 'Address #1' (4321 Property Lane), 'Address #2', 'City' (Phoenix), 'State' (AZ), 'Zip Code' (85029), 'Property County' (Maricopa), 'Property Type' (1 - 1-4 Family Residential), 'Municipality Type', 'Municipality Name', 'Subdivision Name', 'T/S Weeks', 'Appraisal Type' (None), and 'Appraised Value'. Below these are fields for 'Unit' (A), 'Low Lot' (45), 'High Lot' (5), 'Block' (4), 'Tract', 'Map Book' (99), 'Map Page', 'Q1Q2Q3Q4', 'ARB Number', 'Section', 'Township', and 'Range'. A 'Full Legal' description is shown as 'Unit A, Lot(s) 45 - Lot(s) 5, Block 4, Map Book: 99'. At the bottom, there are fields for 'Tax Parcel ID Numbers / Tax Map Keys' (574-5967-3323) and 'HPR Numbers'.

There are three or four tabs on the **Properties** screen, depending on Residential file type: **Property**, **Mobile Homes**, **Personal Property** and **Notes**. Should there be data on the respective tabs, there will be a  red diamond icon next to the tab name. The **Notes** tab presents a memo field into which comments may be entered by the user for future reference.

Property Tab

The **Property** tab is used to detail all the pertinent information about the property, starting with the address information. There are two lines for the street or box address information (**Address #1** & **Address #2**) and then **City**, **State** and **Zip Code** fields. The **City** field has a dropdown list that can be populated by the business with those cities that they routinely do business with; selections from that list may populate the **County** and **State** fields at the same time. The user may also enter the city manually. The **State** field dropdown has all of the states abbreviations listed.

If the **Foreign Address** check box is checked, the City, State and Zip Code fields are replaced with a single **Location** field that can be used to identify the city, country and postal code (if any) for the foreign address. This routine is recommended for military addresses as well.

There will be a **Search** button to the right of the Address #1 line if the system is configured for an integration with an external property search function, such as that from CoreLogic. This type of search function is used to qualify the address information and let the user select search results to populate much of the property information screens. This is not the same as the search function utilized within Impact to locate files.

The **County** field can be populated manually or via the business-maintained dropdown listing of counties.

The **Property Type** field is populated via the business-maintained dropdown listing of property types (i.e. 1-4 Family Residence). The property types are used to categorize the transactions for management reporting, but have no other functionality in the system.

The **Municipality Type** and **Municipality Name** fields are provided, but are not used in most states.


The **Subdivision Name** field can be filled from stored subdivision information via the use of the button with the ellipse (...) on it, next to the field. The stored subdivision information can fill the **Tract, Book** and **Page** fields as well. If the user does not find the subdivision name they need in the listing available, they can enter the name manually. The stored subdivision listing is maintained by the business via the **Utilities** module.

The **T/S Weeks** field is used to store the number of weeks of a timeshare unit, should the transaction involve a timeshare transfer.

The **Appraisal Type, Appraised Value** and **Appraisal Description** fields are used to enter information on an appraisal. If the Appraisal Type of “**Other**” is selected from the dropdown of types, the **Appraisal Description** field will open for data entry (otherwise it is not accessible).

The **Unit, Low Lot, High Lot, Block** and **Q1Q2Q3Q4** sections of the screen are used to detail information related to the plat map of the property. The user would only use the **Unit** or the **Q1Q2Q3Q4** sections, not both, depending on how the property is described in the land records.

The **Brief Legal** field will auto-populate from data entered in the **Subdivision Name, Tract, Map Book** and **Map Page** or **Section, Township** and **Range** fields (whichever set are used), the first time the brief legal field is tabbed or clicked into. The user can modify the brief legal that is presented. The brief legal field is limited to 250 characters. Note: if changes are made to the individual component fields, the brief legal will not be automatically reconstituted unless it is deleted and the field is tabbed into again when empty.


Clicking on the  **Full Legal** icon will launch MS Word® and let the user enter the full legal description. The full legal is stored as an MS Word® document by Impact/SQL and, as such, it can be incorporated into other documents prepared within Impact/SQL. Often, Escrow does not enter the full legal, but leaves that task to Title. Once an order has been submitted to Title, the full legal cannot be edited by Escrow unless an override setup option is enabled.


The **Tax Parcel ID Numbers / Tax Map Key** fields (four) are available for that data and are available to the **Search** function in Impact. Hyphens must be included when entering the tax parcel numbers, as there is not a standard convention.

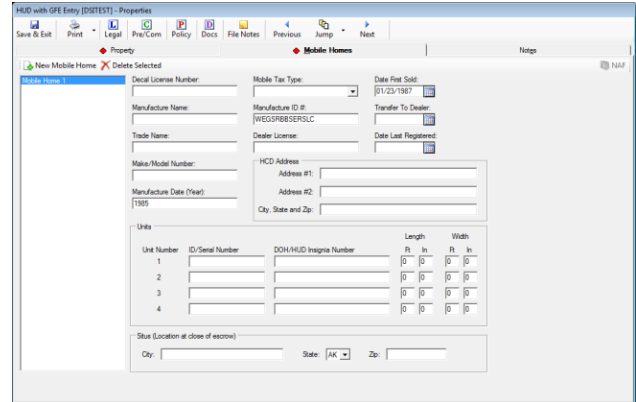
The **HPR Numbers** (horizontal property regime) fields are used with property descriptions of timeshare or condominium units. If needed, these fields could also be used for additional tax parcel ID numbers or tax map keys. Depending on the system configuration, these fields may be labeled **Property Levy Codes**.

Mobile Homes tab

The **Mobile Homes** tab, on the **Properties** screen, is used to detail any number of mobile homes that may be involved with the transaction. The data entered on this tab is available for use in escrow documents. When first presented, the screen looks like the sample below.

Clicking on the  **New Mobile Home** icon will create an entry, in the column on the left side, of “**Mobile Home 1**” and will open up the data fields for entry of information. The **NAF** will be enabled for the **HCD Address** information.

Once one or more mobile homes’ information has been entered, if the user determines one should be deleted, it should be highlighted in the column on the left and the  **Delete Selected** icon should be clicked on. The user will be prompted to confirm the intent to delete the item selected.



The screenshot shows the 'Mobile Homes' tab in a software application. The interface includes a toolbar with icons for Save & Exit, Print, Legal, Prev/Com, Policy, Docs, File Notes, Previous, Jump, and Next. The main area is divided into several sections: 'Mobile Homes' (with a 'New Mobile Home' and 'Delete Selected' icon), 'Mobile Tax Type' (dropdown menu), 'Date First Sold' (calendar), 'Manufacture Name' and 'Manufacture ID #' (text fields), 'Transfer To Dealer' (button), 'Trade Name' and 'Dealer License' (text fields), 'Date Last Registered' (calendar), 'Make/Model Number' and 'HCD Address' (text fields), 'Address #1' and 'Address #2' (text fields), 'Manufacture Date (Year)' (text field with '1995' entered), and 'City, State and Zip' (text fields). Below these is a table for 'Units' with columns for Unit Number, DU/Serial Number, DOH/HUD Insignia Number, Length, and Width. The table has 4 rows. At the bottom, there is a 'Site (Location at close of escrow)' section with 'City', 'State' (dropdown menu with 'AK' selected), and 'Zip' (text field) fields.

Personal Property

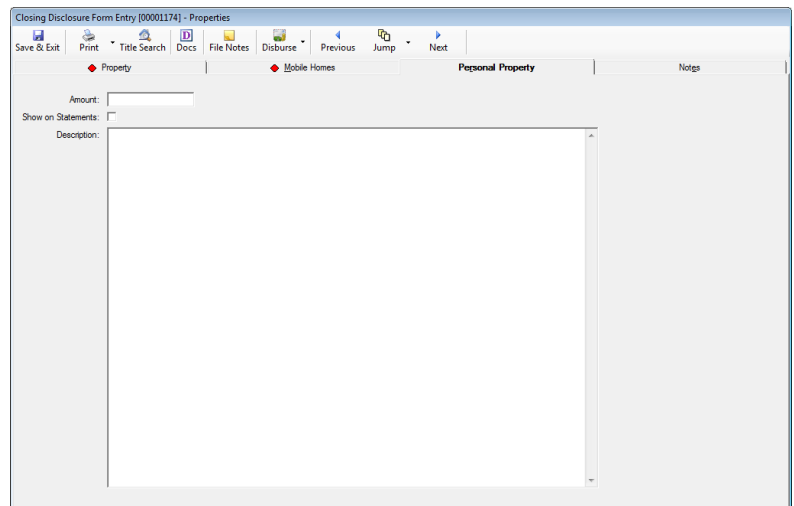
The **Personal Property** tab will appear on “**with GFE**” and **CDF** Residential file types. The data entered on this tab can be presented on the **Closing Disclosure Form**, and on the “**with GFE**” HUD .

There are three fields on the screen:

Amount – enter the value of any personal property being transferred in the transaction.

Show on Statements – this checkbox will allow the data entered to appear on the CDF or with GFE HUD.

Description – enter the description of any personal property being transferred in the transaction.

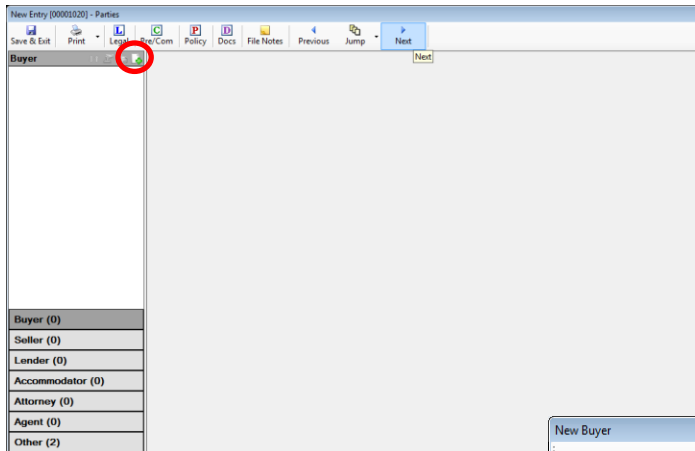



The screenshot shows the 'Personal Property' tab in a software application. The interface includes a toolbar with icons for Save & Exit, Print, Title Search, Docs, File Notes, Disburse, Previous, Jump, and Next. The main area is divided into sections: 'Property' (with a 'New Mobile Home' and 'Delete Selected' icon), 'Mobile Homes', and 'Personal Property'. The 'Personal Property' section contains an 'Amount' text field, a 'Show on Statements' checkbox, and a large 'Description' text area.

Parties (Residential)

Residential files can have an unlimited number of Buyers, Sellers, Attorneys, Accommodators and Other Parties. They can have three (3) Lenders and three (3) Real Estate Agents (Listing, Selling and Other – one each). *The Lender and Agent restrictions do not apply to CDF files.* Entry and editing of parties is done via the **Parties** menu item on the **Initial Questions** sub-menu. If the user is on the **Property Information** screen, clicking on the ► **Next** icon, at the top of the screen, will take the user to the **Parties** screen. When first opened, prior to any parties being entered, the screen is as shown here.

The **Buyer** tree-view is opened, and the Buyer category header is highlighted in the lower left corner. The category headers have counts after each to indicate the number of parties of each type that are already in the file. Clicking on the category you wish to add a party to will bring that category's tree-view up on the top left of the window.



The only active icon at this point is the  **Add Party** icon at the top of the screen. Clicking on it will open a New Buyer (or Seller or other category heading) screen, like the **New Buyer** screen shown below.

The **Entity Type** field has the focus when the screen is first loaded. However, if the user sees that the wrong **Party Type** has been selected for the new entry, it can be changed at the top of the screen. Once a party has been created, its party type cannot be changed. However, a party entered with the wrong type can be copied to a new party, with the correct type, with the **Copy From** function (at the bottom of the screen). Then, the original, erroneous, entry can be deleted.

The **Cancel** and **OK** buttons apply to all of the tabs of data together, not just the tab being viewed.

Information on the various parties' screens follows.

The 'New Buyer' form is displayed with the following fields and options:

- Party Type: Buyer
- Entity Type: Individual
- Prefix: [Dropdown]
- First Name: [Text Field] Middle Name: [Text Field] Last Name: [Text Field]
- Suffix: [Dropdown]
- Tax Id Type: TIN
- Tax Id: [Text Field]
- Reference Number: [Text Field]
- Source of Business
- Bill To Customer
- Link To: None
- Address #1: [Text Field] Foreign Address
- Address #2: [Text Field]
- City: [Text Field] State: [Dropdown] Zip Code: [Text Field]
- Home Number: [Text Field]
- Work Number: [Text Field] Ext: [Text Field]
- Cell Number: [Text Field]
- Fax Number: [Text Field]
- Email: [Text Field]
- Primary Notification: None

Buttons at the bottom: Add Another, Copy From, Cancel, OK

Buyers and Sellers

The Buyer and Seller party types have identical screens. The other party types have unique screens, as will be detailed later in this document.

NOTE: Buyer and Seller names can be 8,000 characters long, while other parties can have names of up to 250 characters.

The **New Buyer** screen, shown on the previous page, is quite full. There are five tabs across the top (**Information, Vesting, Signature, Contacts** and **Notes**) and three tabs across the middle of the **Information** tab (**Current Information, Forwarding Information** and **Distribution**).

The fields on each screen are generally self-explanatory, but some warrant special mention.

Information Tab

The **Entity Type** field, at the top of the **Information** tab, has two selections: **Individual** and **Company**.

If **Individual** is selected, the **Prefix**, and **First, Middle** and **Last Name** and **Suffix** fields are presented. The name will be properly managed for presentation on documents and on the 1099's.

If **Company** is selected as the **Entity Type**, the **Prefix**, and **First, Middle** and **Last Name** and **Suffix** fields are replaced with a **Full Name** field. In addition, an **Attention To** field will be added so the primary contact at the company can be identified.

The **Tax ID Type** field has three options: **TIN, EIN** and **SSN**. Select the appropriate type and enter the 9 digit value in the **Tax ID** field – without hyphens – and the value will be presented with the appropriate hyphenation.

The **Reference Number** field can be used to enter any party-provided value.

The user should check the **Source of Business** and/or the **Bill To Customer** check boxes if the party is either of those. Only one party can be the Source of Business and only one can be the Bill To Customer. If the user tries to assign each of those roles to more than one party, they will be warned about that fact.

The Ownership Percent field, seen on Commercial Buyers and Sellers is not seen on Residential files.

Current Information and Forwarding Information Tabs

The **Current Information** and **Forwarding Information** tabs, at the bottom half of the **Information** tab, are for addresses and contact numbers. The **Link To** field, on the **Current Information** tab, has a dropdown selection of either **None** (the user will enter the address) or one of the properties that has been entered can be selected to be used as the current address. Addresses of the other buyers (if entering a buyer) or sellers (if entering a seller) can be linked to as well. The same field, on the **Forwarding Information** tab, will offer the same choices and the address entered on the **Current Info** tab.

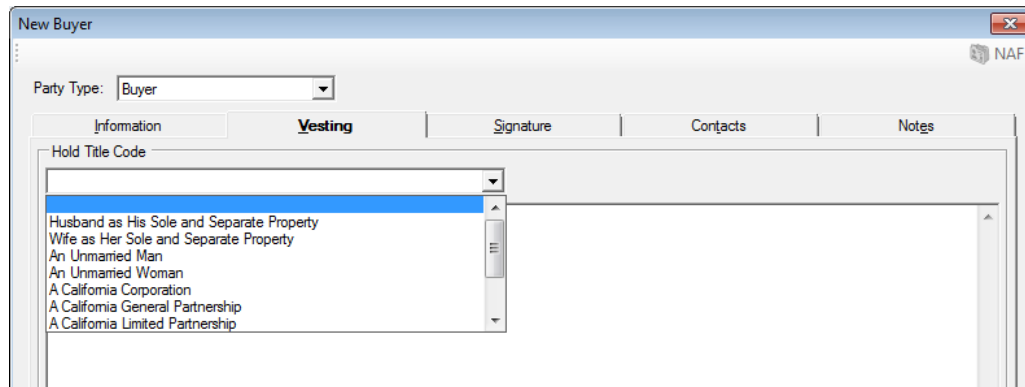
The **Primary Notification** dropdown choices are: Work Number, Home Number, Cell Number, Email, Fax Number, Mail or None.

Distribution Tab

The **Distribution** tab is used to identify the number of copies of the **Prelim, CC&R's** and **Document Sets** should be provided to this party, and the method of delivery. Depending on system settings, there can be references to the **Legal, Vesting** and **Plotted Easements** as well.

Vesting Tab

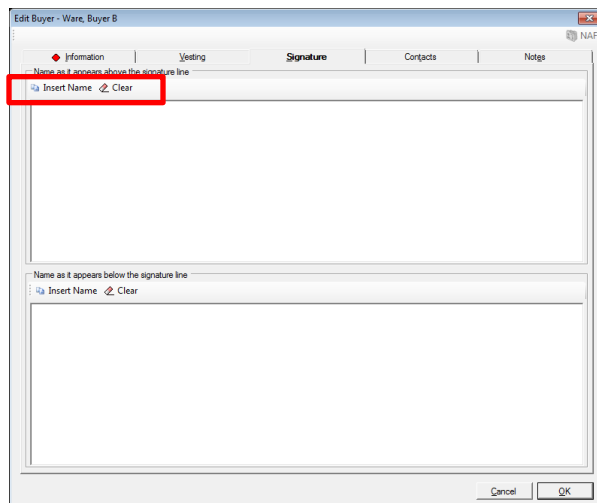
The **Vesting** tab is used to detail how this party will hold title, and will only appear for **Party Types** of **Buyer** and **Seller**.





The **Hold Title Code** dropdown list, at the top of the **Vesting** screen, presents the database defaults for vesting. One of those can be selected as the entry, and when that is done, it will appear in the body of the screen. If the user wishes to simply type in the vesting information, in the body of the screen, they may do so if no selection is made in the Hold Title Code field. If a Hold Title Code entry is desired as the starting point for a manually edited entry, select the appropriate code, by clicking on it, then reselect the blank entry at the top of the list...this will result in the initially selected entry being put in the body, but then let it be edited. This field can contain 8,000 characters.

Signature Tab

The **Signature** tab is used to create “custom signatures”. Custom signatures allow the user the flexibility to handle information above and below the signature line in documents. This signature function is useful when dealing with corporations, attorneys and trusts, which might require an explanation of the status of the signer. The text boxes can contain 8,000 characters.




The  **Insert Name** icon, in each section, is used to insert the party's name at the cursor's location in the box.

The  **Clear** icon, in each section will remove the entire contents of the box, without a confirmation prompt.

Contacts Tab

The **Contacts** tab is used to enter name and contact information for people that are contacts for the party being edited. For example, a buyer may want his/her secretary to be their primary contact on matters relating to the transaction. This screen is used to load one or more contacts for the party being entered. When first presented for a party with no contacts loaded, the screen will reflect "No records found." in the body of the screen. If contacts have been entered, they will be listed on the screen.

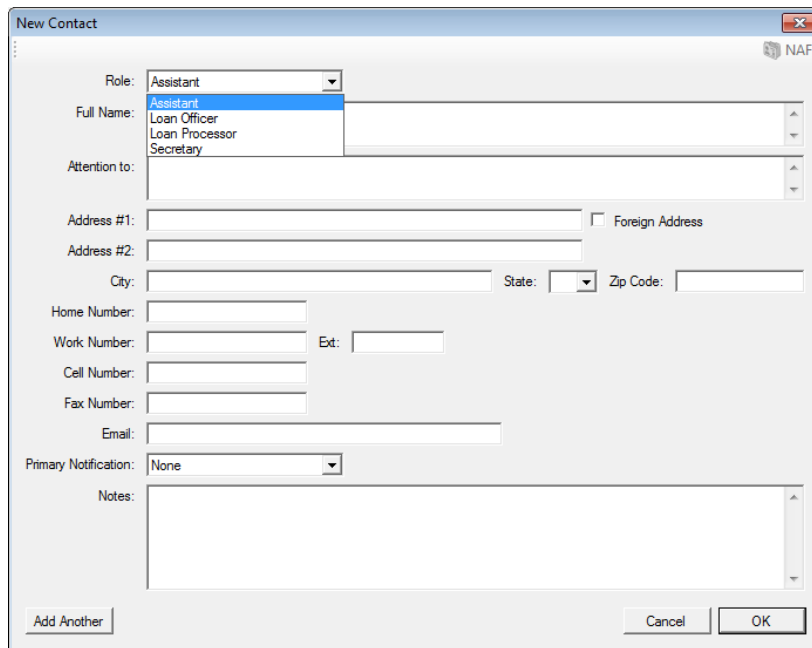
There will be  **Modify** and  **Delete** icons next to each record.

The  **New Contact** icon, in the upper left corner of the first screen presented will bring up the screen below.

The **Roles** available for assignment to **Contacts** are **Assistant**, **Loan Officer**, **Loan Processor** and **Secretary**. This list can be expanded, from the Utilities module, by a System Administrator.

The **NAF** is available when the cursor is in the **Name** field.

An **Attention to:** field is provided so that an assistant to the contact, for example, can be identified.



The **Add Another** button, at the bottom of the screen, is used to do just that: add another contact.


The **Cancel** button is used to exit the **New Contact** screen without saving changes.


The **OK** button is used to save data that has been entered and to then exit the **New Contact** screen, returning the user to the listing of contacts screen.

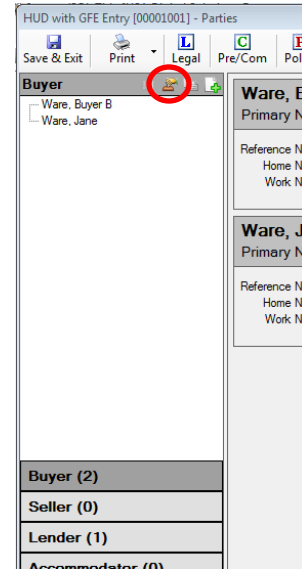
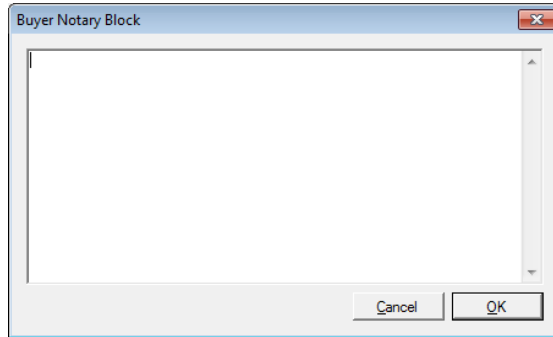
Notes Tab

The **Notes** tab, on the **New/Edit Party** screen is available to add any comments on the party that the user wishes. Notes associated with **Parties** are available for inclusion on the **Title Instructions**, under the **Prelim Distribution** section. The Crystal Reports involved will require editing to include the **Notes**.




Notary Block Icon – Buyers and Sellers Only

At the top of the **Parties** screen, when either the **Buyer** or **Seller** category is selected (by clicking on it), there is a  **Notary Block** icon that will present that is used to edit the Notary Block for either Buyers or Sellers (one is permitted for each category, not for each party in the category).

When the  **Notary Block** icon is clicked on, a blank screen will be presented, like that shown below. The user may enter whatever text they wish to appear in the buyer or seller signature area detailing the notary verbiage.

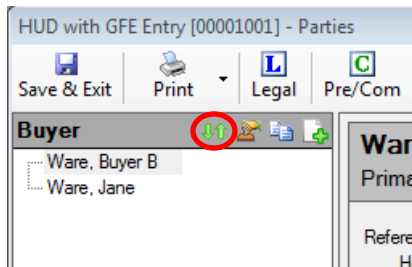





Copy Party Icon – Any Party

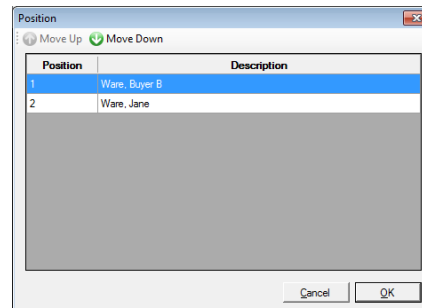
Next to the  **Notary Block** icon, and active whenever a specific party is highlighted, is the  **Copy Party** icon. Clicking on the icon will open a new party screen, filled with the highlighted party's information, with the **Party Type** field available for edit at the top of the **New Party** screen. So, for example, a **Buyer** can be selected and be copied using the  **Copy Party** icon and the copied party could then be made a **Seller** party, by changing the **Party Type** field to **Seller**.

An alternative approach is to right-click on a party and select **Copy** from the menu presented.

Reposition Party




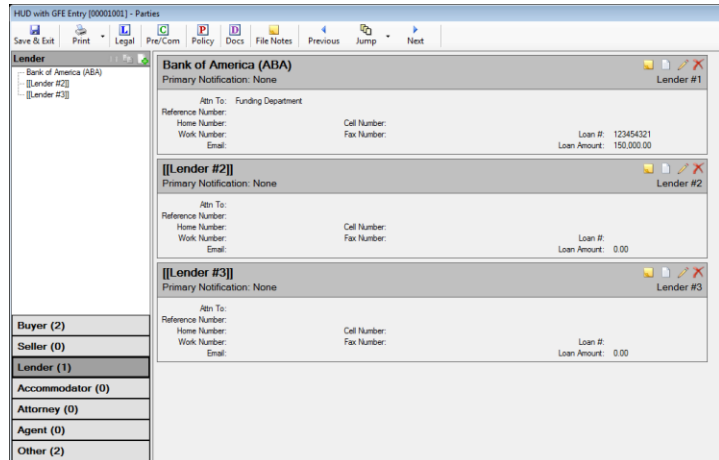
The  **Reposition Party** icon, above the tree-view when there is more than one party entered in the category, will present a window in which the user can reorder the parties – this will impact the number of the party, which can impact documents that have already been prepared based on the previous ordering. The  **Move Up** and  **Move Down** icons are used to push the selected party in the desired direction.



Lenders – (Residential)

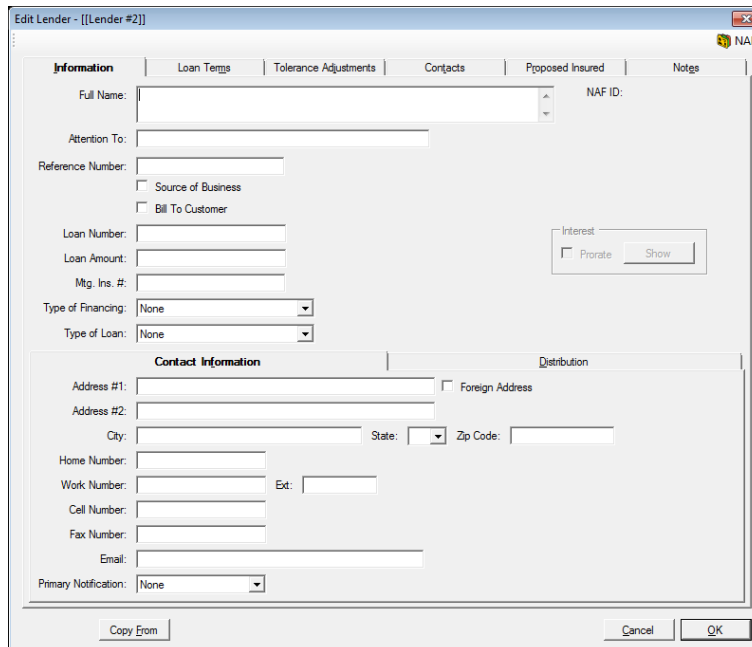
The **Lender** party type has a different set of data entry/edit screens. The content of the **Information** tab is different from that of the **Buyer & Seller** party type screens, and will be explained below. Two of the other top-of-the-screen tabs – **Contacts** and **Notes** – as well as the **Distribution** sub-tab on the **Information** screen - are common in layout and content as those on the Buyer & Seller screens, so will not be discussed again here. There are **Loan Terms** and **Tolerance Adjustment** tabs, which do not exist on the Commercial files' Lenders screens. Note: the **Loan Terms** and **Tolerance Adjustment** tabs will appear on “with GFE” files. A modified Loan Terms screen will appear on CDF files.

There are placeholders for each of the three (3) permitted lenders in non-CDF Residential files already established on the **Parties** screen. Traditionally, **Lender #3** is used for the **Mortgage Broker**. After highlighting the **Lenders** category, the user should use the  **Modify** icon, on the right side of the lender placeholder they wish to add data to, to bring up the **Edit Lender** screen below. They may pick the lender to add by selecting it from the **Party Type** listing. CDF files have no lender placeholders nor is there a limit to the number of lenders for a file.



Information Tab - Lender

The **Information** tab, on the **New/Edit Lender** screen, is presented here (the “with GFE” version).



The **Copy From** button, at the bottom of the screen, can be used to copy lender information from one lender to another. When clicked, a screen of all existing lenders will be presented, and the user can select the lender to copy.

The **Full Name** field can contain 250 characters, and the **NAF** can be used to load that data, along with the related **Contact Information** fields on the **Contact** sub-tab.

The name of the primary lender contact is entered in the **Attention To** field.

The Lender's **Reference Number** field is the third field on the screen. There is a **Loan Number** field below, so this field would likely be used for some other lender-provided value.

If the Lender entry is the **Source of Business**, that box should be checked.

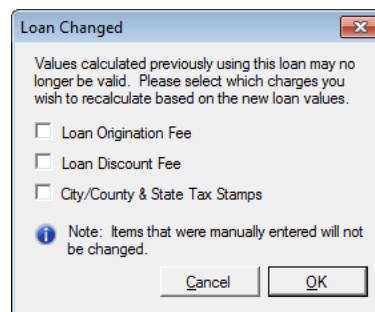
If the Lender entry is the **Bill To Customer**, that box should be checked.

On the **Lender #3** screen ONLY (for non-CDF files), there is a **Mortgage Broker** checkbox. If the party being entered on the Lender #3 screens is representing a lender but not making a loan, then the **Mortgage Broker** box should be checked and no loan information would be entered. If this box is checked, the **Loan Amount** and **Type of Financing** fields will be disabled.

NOTE: for CDF files, a **Mortgage Broker** checkbox will appear on each lender data entry screen until one lender is selected as a Mortgage Broker.

The **Loan Number** and **Loan Amount** fields are next, followed by a field for the **Mortgage Insurance Number**.

Once the file has been worked up, depending on the charges that have been entered, and if they are set to have been calculated by the system based off of the **Loan Amount**, if the **Loan Amount** is changed, a screen like the one shown here will pop up, after the Lender screen is asked to be saved and closed, that will identify areas that would be affected by the change made and ask if the user wishes to have the figures recalculated. The items that might appear are **Loan Origination Fee**, **Loan Discount Fee**, **City/County & State Tax Stamps**, **City/County & State Transfer Tax** and **Escrow/Title Fees**.



The **Type of Financing** field has ten (10) options available on its dropdown list, and these dictate the loan type text on the settlement statement, and manage whether interest proration can be detailed from this screen.

New Loan – used for most transactions; no interest proration from this screen. The loan will be applied to the buyer/borrower with prepaid interest calculated in the new loan section. Unavailable if **Cash Sale** flag is checked.

Assumption – if a loan is being assumed, interest proration can be done here; will offset the buyer and seller with interest proration.

Note & DT – interest proration can be done here; will offset the buyer and seller with interest proration.

Seller Carryback – Lender Full Name field will populate with “:S1” payee shortcut (Seller One); interest proration can be done here; will offset the buyer and seller with interest proration.

Realty Mortgage – interest proration can be done here; will offset the buyer and seller with interest proration.

Purchase Money – interest proration can be done here; will offset the buyer and seller with interest proration.

Refinance – no interest proration from this screen. Unavailable if **Cash Sale** flag is checked.

Second Mortgage – interest proration can be done here; will offset the buyer and seller with interest proration.

Agreement for Sale – interest proration can be done here; will offset the buyer and seller with interest prorations.

Reverse Mortgage – treatment of the loan follows specific RESPA rules (“with GFE” only).

The **Type of Loan** field has five (5) options, which mark the appropriate HUD box for loan type: **FHA**, **RHS**, **Conv. Unins.**, **VA** and **Conv. Ins.**

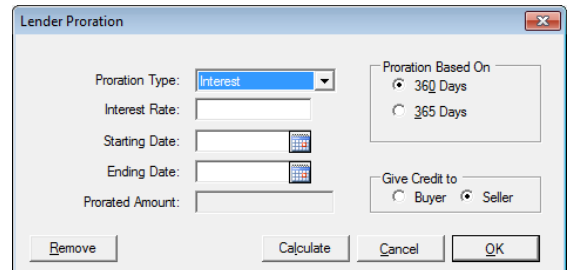
Lender Interest Proration

The **Interest Prorate** function will be enabled if available for the **Type of Financing** selected. The user should click on the checkbox in front of the **Prorate** label, in the **Interest** box on the right side of the **Edit Lender** screen, to open the **Lender Proration** screen, shown here.

The Proration Types available are **Interest** and **Per Diem**.

The user should select the appropriate base for the proration (**360** or **365 days**), if the default is incorrect.

The **Interest Rate** should be entered, along with the **Starting Date** and **Ending Date** (this is a “to” date, not a “through” date).



The appropriate **Give Credit to** party should be selected.

The **Calculate** button can then be clicked on to compute the **Prorated Amount**.

Should there be an existing proration that should be removed, the user should click on the **Remove** button.

Yield Spread Premium (non-GFE)

The **Yield Spread Premium** check box will be enabled on non-GFE and non-CDF files. The Yield Spread Premium (YSP) is reflected as a notation under the loan section of the HUD or Settlement Statement, again, on non-GFE and non-CDF files. When the checkbox in front of the **Yes** label is checked, in the **Yield Spread Premium** box, on the **Edit Lender** screen, the **Yield Spread Premium Broker Information** screen shown here is presented to the user.

The Lender Payee shortcut (:L3) can be used for the **Broker Name**, if the broker information has been entered for Lender #3.

The **Description** can be selected from the drop down list, or the user can type in their own description. **Yield Spread Premium** and **Broker Compensation** are the available choices in the dropdown listing.

There are three options for the **Code** field:

- The **WTH** option will subtract the **Amount** entered from the **Due From Lender** funding amount that appears on the **Lender Summary** screen.
- **Over Funded (Issue Check)** - If the lender funds the YSP then a check will be issued payable to the **Broker Name**, and will appear as a negative amount on the **Lender Summary** screen.
- **Not Over Funded** - this option should be selected if the lender does not include the YSP in the funding check, and the amount will not appear on the **Lender Summary** screen..

Contact Information Sub Tab - Lender

The **Contact Information** sub tab, at the bottom of the **Information** tab on the **Lender** party screen, is used to store information on the primary contact at the lender.

The **Primary Notification** field dropdown lets the user identify how the contact prefers to be communicated with. Options are: Work Number, Home Number, Cell Number, Email, Fax Number, Mail and None.

License Information Sub Tab - Lender - CDF Files

The **License Information** sub tab, at the bottom of the **Information** tab on the **Lender** party screen, is used to store information on the **Company's** licensing and **Attention To's** licensing.

Loan Terms - GFE

The **Loan Terms** screen, on “**with GFE**” files, is presented here. The information for this screen should come from a combination of the lender’s GFE and Lender’s Instructions to Escrow. The screen starts out looking like the sample to the right, with many items “grayed out”. If the response(s) to the questions, on the left side of the screen, are “Yes”, the **Yes** box is to be checked and the grayed out fields will open up, indicating data can be entered. In the sample below, all of the responses are **Yes**, and you can read the screen’s field names more easily. The user should not check the **Yes** box unless the category is applicable.

Note: the **Balloon Payment Due in ___ Years** field can accept up to 12 decimal places.

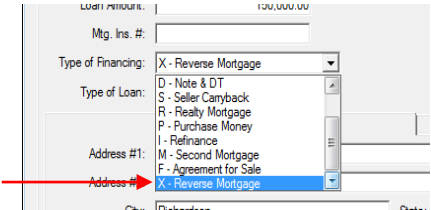
Loan Terms - CDF

The Loan Terms screen, for “**CDF**” files, is shown here. The term value and period type should be entered in the **Loan Term** fields. The starting **Interest Rate** should be entered in the field of that name (as **##.###%**). The **Purpose** of the loan is selected from the dropdown box, as is the **Product** (if **Other** is selected – the description field will open for data entry. The initial Principal & Interest payment is entered in the **P&I Amount** field. If the optional CDF for transactions not involving a seller is to be used, the checkbox at the bottom of the form is checked.

Reverse Mortgage - GFE

Special functionality has been added to Impact/SQL for **Reverse Mortgages** to accommodate HUD and Loan Terms reporting requirements for **with GFE** files. To trigger the functionality, the **Type of Financing** selected, via the dropdown box, must be **Reverse Mortgage**.

With **Reverse Mortgage** selected as the **Type of Financing**, on the **Loan Terms** tab and the entry of any **Initial Draw**, in the 200 section of the HUD, the appropriate presentation of the loan amount, in the description area of line 202 (rather than in the column), is made, along with the proper presentation of **Loan Terms** on that page.



The **Loan Terms** tab, in a reverse mortgage situation, needs specific treatment, on specific lines, as indicated below, in addition to the entry of the initial draw amount, if any, on the 200 section.

A screenshot of the 'Edit Lender' dialog box, 'Loan Terms' tab. The dialog has several sections with checkboxes and text boxes. Red arrows point to the following fields:

- 'Loan Term:' with a checked 'Text' box and 'N/A' in the 'Years' field.
- 'Monthly amount owed for principal, interest, and any mortgage insurance is:' with a checked 'Text' box and 'N/A' in the 'includes' field.
- 'Can loan balance rise?' with a checked 'Yes' box and a checked 'Text' box.
- 'Total monthly amount owed including escrow account payments' with a checked 'Includes escrow payment of' box.

Other fields include 'Can interest rate rise?', 'Can monthly payment rise?', 'Prepayment penalty?', 'Does loan have a balloon payment?', 'Initial Monthly Amount', and various insurance checkboxes.

Loan Term: check the **Text** box, and enter lender-provided text (ex: N/A” or “Unknown” or “Not Applicable”) in the field labeled **Years**.

Monthly amount owed...: check the **Text** box, and enter lender-provided text, as above.

Can loan balance rise?: check the **Yes** box, and check the **Text** box, and enter lender-provided text.

Total monthly amount...: check the Includes escrow payment of box, and check the **Paid by or through draws from Principal limit** box.

Enter the description “**Initial Draw**” and the amount on line 204 or 205 of the HUD, if there is one.

Tolerance Adjustments - GFE

The categorization of charges is very important in the 2010 RESPA process. Certain charges technically should not deviate from the GFE figures (Category 1), others can deviate by no more than 10% (Category 2) and others can deviate (Category 3). The third tab on the **Lender/Loan Information** screen is **Tolerance Adjustments**. On this tab (displayed below) the user would enter values, authorized by the lender, that acknowledge that there were deviations from the tolerance limits for Category 1 (zero tolerance) and Category 2 (10% tolerance limit) charges.

Quoting from the Federal Register's Instructions on page 2 of the Good Faith Estimate (HUD-GFE), the charge categories are (Categories 1, 2 & 3, from left to right):

These charges cannot increase at settlement:	The total of these charges can increase by up to 10% at settlement:	These charges can change at settlement:
<p>Our origination charge</p> <p>Your credit or charge (points) for the specific interest rate chosen (<i>after you lock in your interest rate</i>)</p> <p>Your adjusted origination charges (<i>after you lock in your interest rate</i>)</p> <p>Transfer taxes</p>	<p>Required services that we select</p> <p>Title services and lender's title insurance (if we select them or you use companies we identify)</p> <p>Owner's title insurance (if you use companies we identify)</p> <p>Required services that you can shop for (<i>if you use companies we identify</i>)</p> <p>Government recording charges</p>	<p>Required services that you can shop for (<i>if you do not use companies we identify</i>)</p> <p>Title services and lender's title insurance (<i>if you do not use companies we identify</i>)</p> <p>Owner's title insurance (if you do not use companies we identify)</p> <p>Initial deposit for your escrow account</p> <p>Daily interest charges</p> <p>Homeowner's insurance</p>

So, should there be charges that violate the tolerance limits, the lender and escrow officer must work together to have those charges authorized, and the net overage would be detailed on this tab, **as a negative number**. In the sample shown below, there was an overage of \$100 in Category 1 charges and an overage of \$200 in category 2 charges. These adjustments will display in the Comparison of Good Faith Estimate (GFEC) and HUD-1 Charges section of the HUD (top of page 3).

In addition, there is a **Show Credit(s) to Buyer on HUD in Section 200** checkbox, and two **Description** and **Amount** fields (which are enabled if the checkbox is checked), that can be used to detail lender credits on the first page of the HUD.

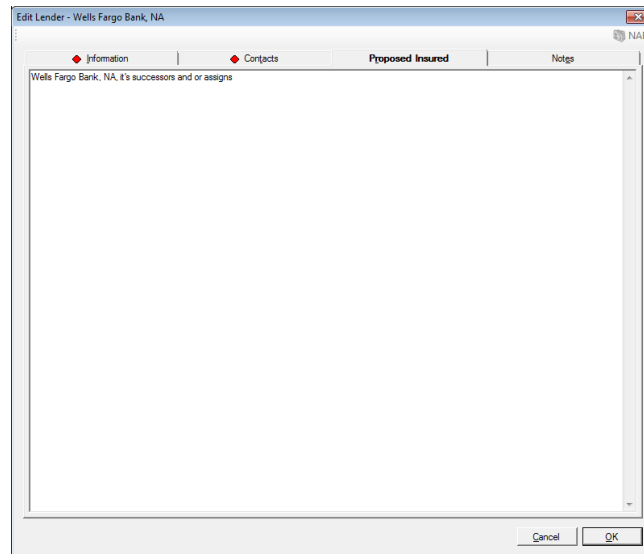
The screenshot shows the 'Edit Lender - [[Lender #1]]' window with the 'Tolerance Adjustments' tab selected. The interface includes the following elements:

- Category 1 Adjustment:
- Category 2 Adjustment:
- Show Credit(s) to Buyer on HUD in Section 200
- A table with the following structure:

Credit(s)	Description	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Proposed Insured

The **Proposed Insured** tab is used to store the verbiage a lender wants to be used to identify them as the proposed insured. There is a **Proposed Insured Clause** field in the **NAF**, for **Lender Entity Type** entries, that is to be used to store this information by lender. When the lender is pulled from the **NAF** for a particular file, the **Proposed Insured Clause** on the **NAF** entry will populate this field. The contents of this field are available as a DDE field for escrow documents.



Accommodators

The **Accommodator** party type's data screens are similar in some respects to the Buyer/Seller screens – in that there are **Information**, **Signature**, **Contacts** and **Notes** tabs – yet the bottom of the **Information** screen is patterned after the Lender party type screen, with the **Contact Information** and **Distribution** tabs.

The screenshot shows a software window titled "New Accommodator". At the top, there is a "Party Type" dropdown menu set to "Accommodator". Below this are four tabs: "Information", "Signature", "Contacts", and "Notes". The "Information" tab is selected and contains the following fields:

- Full Name: [Text Field]
- Attention To: [Text Field]
- Representing: [Dropdown Menu, currently set to "None"]
- Reference Number: [Text Field]
- Source of Business: [Checkbox]
- Bill To Customer: [Checkbox]

Below the "Information" tab is a sub-section with two tabs: "Contact Information" and "Distribution". The "Contact Information" sub-tab is active and contains:

- Address #1: [Text Field] with a "Foreign Address" checkbox.
- Address #2: [Text Field]
- City: [Text Field], State: [Dropdown Menu], Zip Code: [Text Field]
- Home Number: [Text Field]
- Work Number: [Text Field] and Ext: [Text Field]
- Cell Number: [Text Field]
- Fax Number: [Text Field]
- Email: [Text Field]
- Primary Notification: [Dropdown Menu, currently set to "None"]

At the bottom of the window are buttons for "Add Another", "Copy From", "Cancel", and "OK".

Only the top half of the **Information** tab is truly different from either the Buyer/Seller or the Lender Information screens.

There is still a **Reference Number**, which can be used to store whatever the party provides as their "id" for the transaction.

There is a **Full Name** field, likely to be used for a company name. The **NAF** will be activated if the cursor is in the **Full Name** field.

The **Attention To** field would be used to identify the primary contact's name at the company.

The **Representing** field will present, in the dropdown, all existing **Buyers** and **Sellers** (only), and the user should pick the party that the **Accommodator** being entered represents.

If the **Accommodator** being entered is the **Source of Business** or a **Bill To Customer**, the respective check boxes should be checked.

The balance of the **Accommodator** party screens are common to those discussed previously.

Attorneys

The **Attorney** party screens are identical to the Accommodator screens except there is not a Signature tab for an attorney entry.

Agents - Residential

The **Agent** party type screen is really made up of three sub-party types: **Listing (Sellers) Agents**, **Selling (Buyers) Agents** and **Other Agents**. Residential files (except for CDF files) are limited to one agent of each type, and there are placeholders for each created when the file is established.

The **Agents** party screens are identical to the Attorneys screens except there is not a **Representing** field for the agents.

Other Parties

The **Other** party type screens are identical to the Attorney screens.

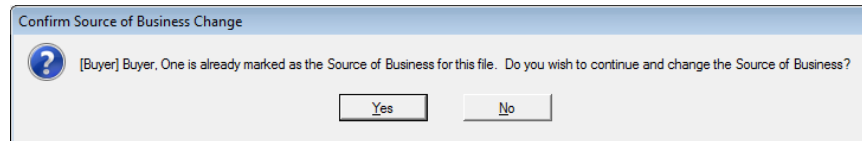
There is a **Party Type** of **Escrow Company**, to be used to designate outside escrow companies as parties to the file, distinct from the generic **Other Party** designation. DDE fields and SmartTags are available for use in document templates for the Escrow Company party type.

It is possible to add additional **Party Types** (such as HOA, Pest Inspection, etc.) to the system. The added **Party Types** will aggregate in the **Other Party** section of the **Parties** listings. A System Administrator can add **Party Types** via the **Utilities** Module. SmartTags can be used to access the additional party data in documents.

Source of Business/Bill To

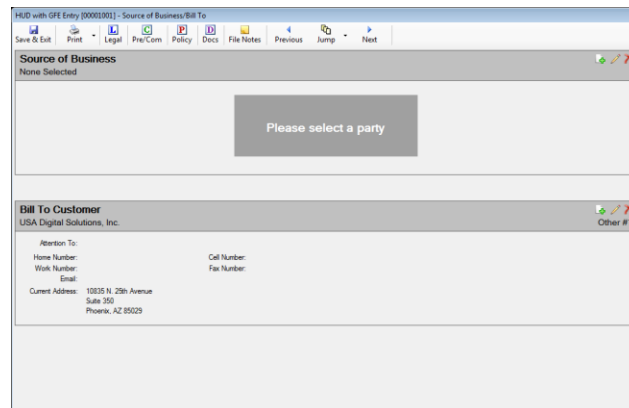
The **Source of Business/Bill To** screen, for both Residential and Commercial files, is a combined screen (shown below), assuming the **Bill To Customer** functionality is configured for in the database, that reflects the parties assigned to those roles. Typically, the assignation of the roles is done as the parties are entered via the **New/Edit Party** screen. NOTE: if either of the types is set to be mandatory, the user will not be able to leave this screen until there is a party assigned.

Only one party can be the **Source of Business** and only one can be the **Bill To Customer** – but they need not be the same for both. If the user tries to assign either of the roles to more than one party, they will be warned about that fact, with a message like that shown below.



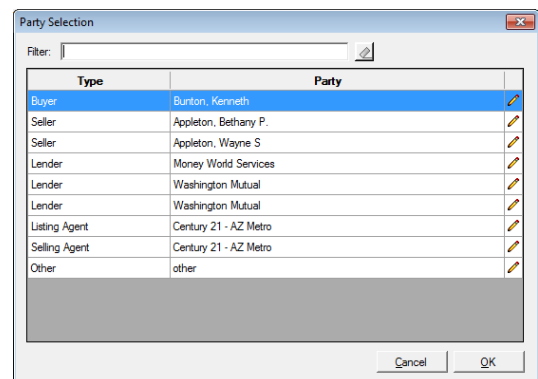
If the user gets the warning that another party already has the role being requested (by checking the **Source of Business** or **Bill To Customer** checkboxes on the **New/Edit Party** screen for a particular party) and they indicate “**Yes**” to continue, the current party will be given the role and the previously flagged party will have that flag removed from their record.

The **Source of Business/Bill To** screen presents the parties selected for the roles, if any, as shown here.



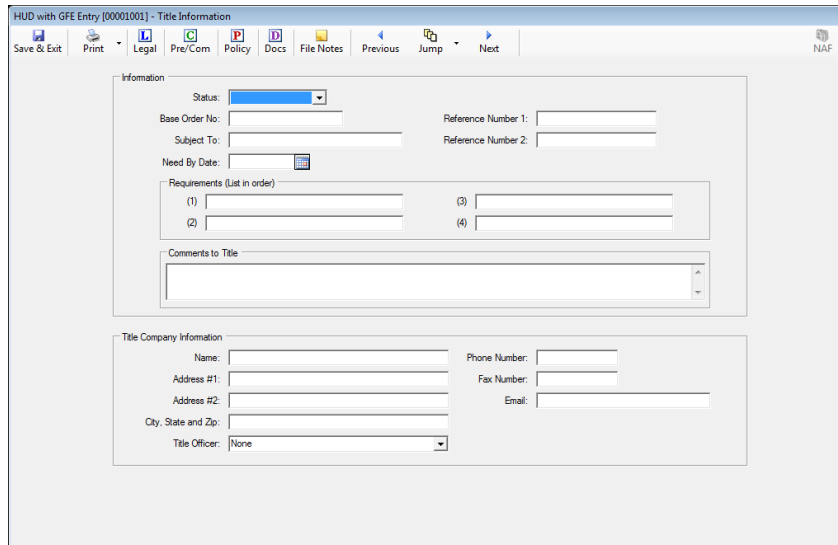
The user can use the icons, at the right of each heading, to create a **New Party** (and give that new party the role desired), to **Modify** the party selected (from a list of existing Parties) or **Remove** the designation from the Party (does not remove the Party).

If the **Modify** icon is clicked, the **Party Selection** screen shown here is presented. The **Filter** field, at the top of the screen, can be used to search for parties by entering a part of their name or a party type – should the party listing be very long and not all are visible at one time.



Title Information

The **Title Information** screen is used for entering any and all additional information that may be needed to facilitate the title search. It is also used to identify an Outside Title Company for Escrow Only orders.



The screenshot shows a software window titled "HUD with GFE Entry [00001001] - Title Information". The window has a menu bar with options: Save & Exit, Print, Legal, Pre/Com, Policy, Docs, File Notes, Previous, Jump, and Next. The main content area is divided into several sections:

- Information:** Contains a Status dropdown menu, Base Order No. text box, Reference Number 1 and 2 text boxes, Subject To text box, and Need By Date text box with a calendar icon.
- Requirements (List in order):** Contains four numbered text boxes (1) through (4).
- Comments to Title:** A large text area for entering comments.
- Title Company Information:** Contains Name, Address #1, Address #2, City, State and Zip, Title Officer (dropdown), Phone Number, Fax Number, and Email text boxes.


The top portion of the screen is used to provide information to the Title Department. This information will be presented on the **Title Instructions** (Title Order) form.

The **Status** field is used to indicate the status of the structure, or if one exists, on the property. The choices are: **Exists**, **Proposed** (vacant land), or **Under Construction**. If **Proposed** is selected, this should alert the Title Department that an ALTA inspection is needed.

The **Base Order No** field is used to identify if there is a starter file that should be used on the transaction. The number of the starter file should be entered in this field. The **Base Order No** field is available to be used in the **Search** function.

The **Subject To** field is used to enter "Schedule B" items, if Escrow knows of some that should be noted.


If the file is for an "escrow only" transaction, the **Reference Numbers 1 & 2** fields can be used for the outside title company's title file number and any other numbering that needs to be referenced. If the transaction is being worked by the internal Title Department these fields can be used for other reference numbers, such as a builder or developer number. The **Reference Number 1** and **Reference Number 2** fields are also used in the **Search** function.

The **Need By Date** field should be used to enter the date that the Prelim/Commitment is needed. Click on the  **Calendar** tool icon, just to the right of the date entry area, or use the **CTRL+D** Quick Keys to pull up the **Calendar** tool, or enter the date manually in **mmddyy** form (no slashes).

The **Requirements** fields are used to note any requirements that are needed, such as Releases, or Deeds of Trust.

The **Comments to Title** field is used to add anything that was unclear in any of the previous fields or screens. If the user is sending an amended title order, enter "Amended" and notes about what was added, deleted, or changed. When a second title order is sent to the Title Department, it will print "**Amended**" across the top of the form.

The bottom portion of the screen, labeled **Title Company Information**, is used to detail information on the **Outside Title Company** if the file is an **Escrow Only** transaction. The user should enter the information for the outside title company that is doing the title search. The **Title Company Information**

may be filled out manually, or if the outside title company is in the **NAF** then use the  **NAF** icon, in the upper left corner of the screen, to speed-fill this information. The data that is entered into the **Title Company Information** fields can be made available in other areas within Impact. For example, the information that is entered here is utilized every time that the **:TC Payee Shortcut** is used. See the Impact Payee Shortcuts section for more details about this and other shortcuts.

The **Title Officer** field's dropdown list presents External Title Officer names that have been entered in the **Utilities module>User Tables>External Title Officers**. The user may select a name from the dropdown list or may enter a name manually.

Title Charges (1100) – Non-GFE/non-CDF Residential (conditional)

Please note that the Rate Calculator in Impact/SQL does not currently handle some common pricing practices and is under review for revision (as of January 2015). Therefore, a full description of the Rate Calculator will not be included in this section of the Title manual.

The **Title Charges** screen can be made available to Title users, if the Enhanced Sub Escrow functionality is not turned on. If enabled, the **Title Charges** menu entry, on the **Opening Information** menu, will appear. The screens will vary for **non-GFE Residential** files, **GFE Residential** files, **CDF Residential** files, and **Commercial** files – each are discussed below.

On the **Title Charges** screen, depending on system configuration, you will either see the **Title Charges Detail** check box, to the left of the **Computer to Calculate Fees?** option box – or you will only see the **Computer to Calculate Fees?** option box, at the top of the screen, under the **Title Charges (1)** tab heading. It is very rare that the Title Charges Detail option is enabled on a system (it was a client-specific request), so the absence of the option should be expected.

		W	P	P	Paid From	
		T	O	O	Borrower's Funds	Seller's Funds
		H	C	C	at Settlement	at Settlement
Address						
1101.	Settlement/closing fees to				250.00	250.00
1102.	Abstract or title search to					
1103.	Title examination to					
1104.	Title insurance binder to					
1105.	Document preparation to				150.00	100.00
1106.	Notary Fees to					
1107.	Attorney's Fees to					
(includes above items numbered: _____)						
1108.	Title insurance fees to				1,000.00	3,000.00
(includes above items numbered: _____)						
1109.	Lender's coverage \$ 420,300.00					
1110.	Owner's coverage \$ 525,476.00					
	Lender's coverage \$ 104,000.00					
	Lender's coverage \$ _____					
1111.	Endorsements to				83.00	
1112.	_____ to					
1113.	_____ to					

In the rare instance that the option exists, clicking on the **Title Charges Detail** check box will open the **Title/Escrow Fee Breakdown** screen shown here. Click on the **Detail** button, on the **Title Charges** screen to re-enter a previously worked up **Title Charge Detail** screen. As this screen is rarely presented, it will not be discussed further.

		W	P	P	Paid From	
		T	O	O	Borrower's Funds	Seller's Funds
		H	C	C	at Settlement	at Settlement
Address						
Escrow fee to:					250.00	250.00
Title insurance fees to:					1,000.00	3,000.00
Owner's Policy Liability:	525,476.00					
Lender's Policy Liability:	420,300.00					
Lender's Policy Liability:	104,000.00					
Lender's Policy Liability:	_____					
Survey & Tax Deletion:						
Underwriter Percentage:	_____ to Fidelity National Title Insurance Company					
Abstract Percentage:	_____ to _____					

The **Computer to Calculate Fees?** option, on both of these screens will also not be discussed further due to the current state of the Rate Calculator in Impact (see notice at the top of this page). The **Computer to Calculate Fees?** option should always have **"No"** selected, and the user will enter charges manually. If **Computer to Calculate Fees?** is chosen, the fields will not accept manual entries. The radio button will need to be reset to **"No"** to open the fields for editing.



To make changes to the **Paid From Borrowers Funds at Settlement** field and/or the **Paid From Sellers Funds at Settlement** field, or to modify any pre-filled payee data on a line, place the cursor in the field to make the necessary changes.

In the payee field, a Payee Shortcut may be currently displayed, or can be entered, for example, use **:T** to have the Title Company Name as the payee. **:T**, as payee, denotes a revenue check which may, depending on system configuration, require income codes on each detail line, which are entered on the **Disbursements** screen on non-GFE files.

Depending on your company's system configuration, a **:E** may be entered as a payee with the amount being applied as revenue. The use of **:E** vs. **:T** is to distinguish between charges entered by Escrow versus Title users, in a traditional sub-escrow environment. The **:E** and **:T** will display subtotals at the bottom of the **Title Charges** screen if enabled. Both represent fees to the Company. The newer sub-escrow functionality, in Impact version 7.7 and later (see Appendix B), does not need such a device as Title/Sub-Escrow users do not enter charges directly into the HUD if the newer functionality is enabled.

Users have the ability to use **:T (space) [name]**. This will permit a payee name on the HUD other than the Company name, but still be included as a revenue check item – only on non-GFE files.

A **:TC** may be entered as a payee. **:TC** is the payee shortcut for the **Outside Title Company**, on an Escrow Only file. The **:TC** payee shortcut will pull the name from **Opening Information > Title Information > Title Company Information**. The **:TC**-coded items will not be counted as revenue to your company.

The  **Address** icon can be used to enter the name and address of the payee, for those lines that have the icon. Alternatively, the **to** payee field can be filled in manually, or with the  **NAF** tool, which will be activated when the cursor is placed in a payee field.

As needed, select one of the check boxes:

WTH – Withheld from the Lenders funding check. The payee must be **:L1**, **:L2**, or **:L3**.

POC – Paid Outside of Closing by the buyer and/or seller

POCL – Paid Outside of Closing by the lender

POCB – Paid Outside of Closing by the mortgage broker

The **Lenders coverage** field may be pre-filled with the **Loan Amount** from data entered on the **Edit Lender** screen of **Party** entry in **Initial Questions**.


The **Owners coverage** field may be pre-filled with the **Sales Price** from data entered on the first screen of Initial Questions.

NOTE: HUD lines 1109 and 1110 will print the payee name from HUD line 1108.




Access to lines 1114 through 1130, for additional charge entry, is available on the **Title Charges (2)** tab.

For Washington state requirements see Appendix A - Washington State.

Title Charges (1100) – GFE – Residential (conditional)

The **Title Charges** form has three Lender icons  with three tabs of **Title Charges** screens for each (**A**, **B** & **L**). The **Title Charges (A)** screen is shown below, and will be described here. The (**B**) & (**L**) screens are discussed following the explanation of the (**A**) screen.

Should there be more than one lender care must be taken to properly record title charges on the appropriate lenders' screens so that the GFE Comparisons generated are accurate.

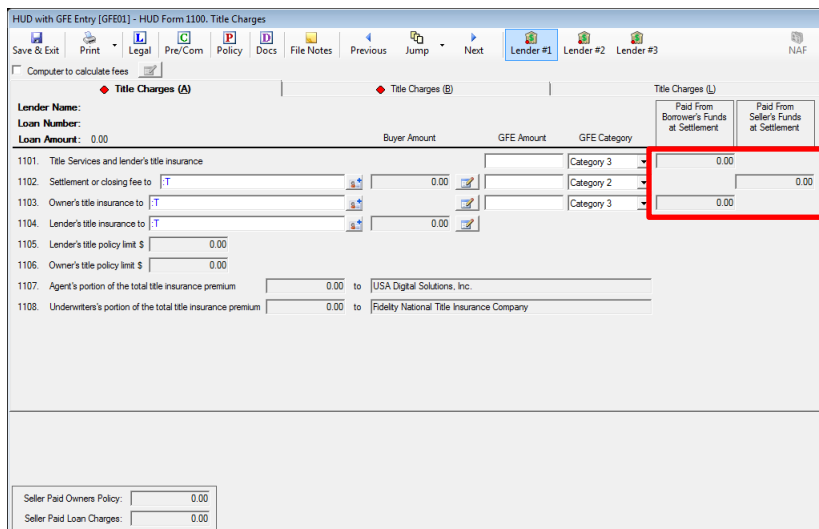
The  **NAF** icon is highlighted when the cursor is in a payee field, as indicated by the highlighted **:T** on line 1102 below. The  **Payee Name and Address** icon is also used here to facilitate entry of payee data. The  **Modify** icon is used to open data entry/edit screens on lines 1102, 1103 and 1104 for Settlement fees and Owner's and Lender's title insurance – which will be described below. The payee field should reflect **“:T”** if the Company is collecting the fees or the appropriate vendor's name if the fees are being paid to a third party.

The amount field on line 1101, **Title Services and lender's title insurance**, under the **Paid From Borrower's Funds at Settlement** heading, reflects the sum of the items detailed on lines 1102, 1104 and all of the items on the **Title Charges (B)** and **Title Charges (L)** screens that are tagged with **#4 (HUD 1101)** in the **From GFE** field (explained below). The **GFE Amount** field, on line 1101, is used to enter the amount from the **Lender's GFE, box #4**.


The amount field on line 1102, **Settlement, Escrow or Closing Fees to**, under the **Paid From Sellers Funds at Settlement** heading, reflects the amount of non-GFE settlement charges paid by the Seller, if any, included in the 1102 breakdown screen (discussed below). It does not include settlement charges from the GFE attributable to the Buyer but paid by the Seller – those will be reflected in a Seller Credit on page 1 of the HUD. The **GFE Amount** field, on 1102, is only used to segregate Escrow charges if they are to be in a separate category from Title Charges and Lenders Title Insurance.


The amount field on line 1103, **Owner's title insurance to**, under the **Paid From Borrower's Funds at Settlement** heading, reflects the total Owner's title insurance premiums and other itemized additional charges detailed in the breakdown screen (discussed below), and all of the items on the **Title Charges (B)** and **Title Charges (L)** screens that are tagged with **#5 (HUD 1103)** in the **From GFE** field (explained below). The **GFE Amount** field, on line 1103, is used to enter the amount from the **Lender's GFE, box #5**.

The **GFE Category** fields should be checked to make sure the right categories are selected for each line.



	Buyer Amount	GFE Amount	GFE Category	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
1101. Title Services and lender's title insurance			Category 3	0.00	
1102. Settlement or closing fee to :T	0.00		Category 2		0.00
1103. Owner's title insurance to :T			Category 3	0.00	
1104. Lender's title insurance to :T	0.00				
1105. Lender's title policy limit \$	0.00				
1106. Owner's title policy limit \$	0.00				
1107. Agent's portion of the total title insurance premium	0.00		USA Digital Solutions, Inc.		
1108. Underwriter's portion of the total title insurance premium	0.00		Fidelity National Title Insurance Company		

The **Lender's title policy limit \$** figure, on line 1105, will reflect the loan amount entered on the **Lender's Policy and Additional Charges** data entry/edit screen, and will be blank until that edit screen is utilized. This figure can be edited via the  **Modify** icon on line 1104.

The **Owner's title policy limit \$** figure, on line 1106, will reflect the sales amount entered on the **Owner's Policy and Additional Charges** data entry/edit screen, and will be blank until that edit screen is utilized. This figure can be edited via the  **Modify** icon on line 1103.


The **Agent's and Underwriter's portions of the total title insurance premium**, shown on lines 1107 and 1108, are computed based on the remittance percentage entered on the underwriter menu maintenance screen (entered by System Administrators), and cannot be directly edited, if the payee on 1103 & 1104 is ":T".

For outside title transactions, once the payee name is anything other than blank or :T, the Agent's portion of the total title insurance premium and Underwriter's portion of the total title insurance premium fields become accessible to manually enter the values into them. The outside title company must provide the values to be entered by Escrow into 1107 & 1108 in that instance.

There is a summary of the seller paid loan charges presented at the bottom of the 1100 screens. The figure will match the amount on line 208. The box containing this summary figure also contains the amount of any seller paid owner's policy premiums (which are a mandated buyer charge) which appears on line 207. Having the figures on each of these screens eliminates the need to go to the 200 screen to see them.

NOTE: Designations can be placed on the income codes established in each system that will filter the codes available to the user depending on where they are entering the charge. The categorization of income codes is done through the Utilities module. The categories are: None (all Categories), Title Fees Premium, Title Fees Non-Premium, Escrow Fees, Recording Fees and Sub Escrow Fees. Items entered in the 1102, 1103 and 1104 breakdowns can have income codes attached to them, and the listings on those screens can be filtered in this manner.

Line 1102 Settlement or Closing Fees

The **Settlement or Closing Fees** data entry/edit screen, reached via the  **Modify** icon on line 1102, is shown below.

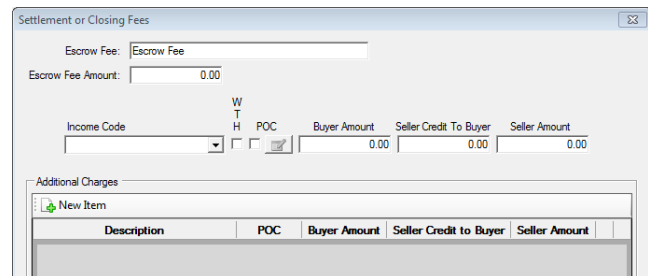
This screen should be used to enter all “:T” (the Company’s) escrow fees.

Escrow fees the Company is charging, that are not included in the GFE box #4, and which are paid by the seller, are entered in this breakout screen as well, with the amount of the charge entered in the **Seller Amount** field.

Escrow fees to third parties, whether included in the GFE box #4 amount or not, should be entered on screens (B) and (L).


The top portion of the screen presents fields into which information about the basic escrow fee is entered. A description of the fee is entered in the **Escrow Fee:** field (there is a system option that will let the business change the default description), and the amount of the total charge in the **Escrow Fee Amount:** field. If the “:T” payee was identified in the payee field of line 1102, the **Income Code** dropdown will be enabled and the appropriate code should be selected. The **WTH** and **POC** check boxes are provided, as are the **Buyer Amount**, **Seller Credit to Buyer** and **Seller Amount** fields.

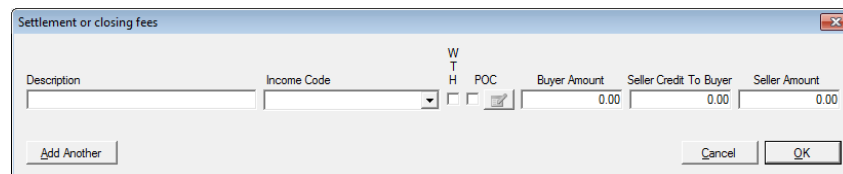
Items that are payable to the Company (:T payee) will have the total amount charged for the item entered into the **Escrow Fee Amount** field, and the buyer’s charge (from the GFE) would be entered into the **Buyer Amount** column while any seller paid, non-GFE amount, would be entered into the **Seller Amount** column. If the seller is paying for some or all of the **Buyer Amount**, the amount the seller is paying is to be entered into the **Seller Credit to Buyer** column. This credit will be accumulated with any others into one figure on page 1 of the HUD.



Description	POC	Buyer Amount	Seller Credit to Buyer	Seller Amount

The **Escrow Fee Amount** must total the sum of the **Buyer Amount** and **Seller Amount** fields for the primary entry (the one on the top half of the screen).

Click on the  **New Item** icon, in the top left corner of the **Additional Charges** section of the screen, to add additional charge records. The following screen will be superimposed over the **Settlement or Closing Fees** screen.




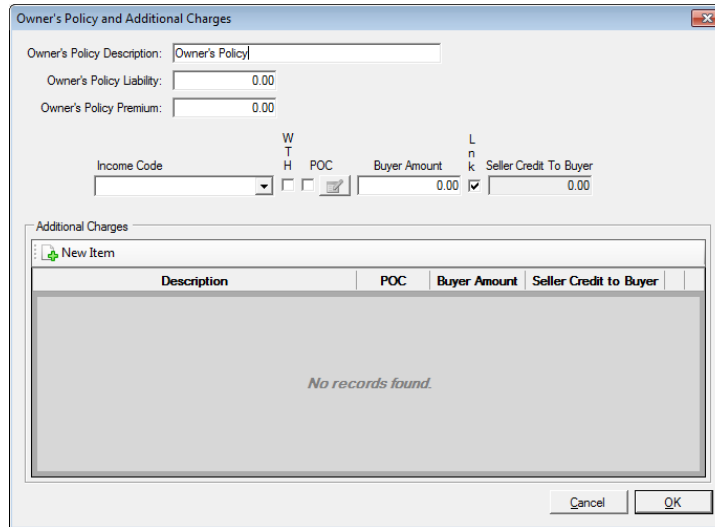
Enter the detail for the additional charge and then either click on the **Add Another** button, lower left, to save the information on the added charge, and refresh with a blank screen to add another charge, or click on **OK** to return to the initial screen. All entered charges will be summed in the boxed fields for **Buyer Amount** and **Paid From Sellers Funds at Settlement** on line 1102. The **Buyer Amounts (only)** will roll up into the **Paid From Borrower Funds at Settlement** field on line 1101.

Non-GFE, paid by Seller, charges will not roll up into 1101.


The total amount of any entries in the **Seller Credit to Buyer** fields will not be presented on the 1100 screen.

Line 1103 Owner's Title Insurance

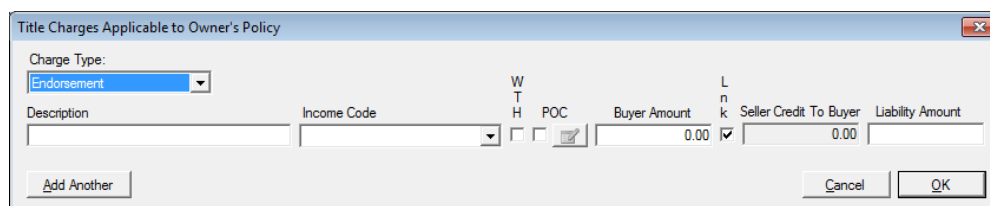
The **Owner's Policy and Additional Charges** data entry/edit screen, reached via the  **Modify** icon on line 1103, is shown below. It is similar to the **Settlement or Closing Fees** screen, but there are some fundamental differences.




The **Owner's Policy Description** should be entered into the field of that name, at the top of the form. If the **Title Rate Description** table is properly configured, the policy description should default from the selected **Premium Rate** entered on the first screen of **Initial Questions**. The **Owner's Policy Liability** should be defaulted, from the **Sales Price**. The premium should be entered in the **Owner's Policy Premium** field. The appropriate income code should be entered; the dropdown can be used to assist with that. The **WTH** and **POC** check boxes are provided. Also provided are the **Buyer Amount** field and a field labeled **Seller Credit to Buyer**. **You should enter the full premium in the Buyer Amount column and the amount being paid by the seller (if any) in the Seller Credit to Buyer field.** The **Lnk** checkbox links the **Seller Credit to Buyer** field with the **Buyer Amount**, so they stay the same and only the Buyer Amount need be entered. If the seller is not paying for the policy, the **Lnk** checkbox should be unchecked. If the seller is paying all, or part of, the owner's policy premium, it is not shown as a seller charge on page 2 of the HUD, but is shown on page 1 as a debit to the seller and a credit to the buyer – on lines 207 and 507.

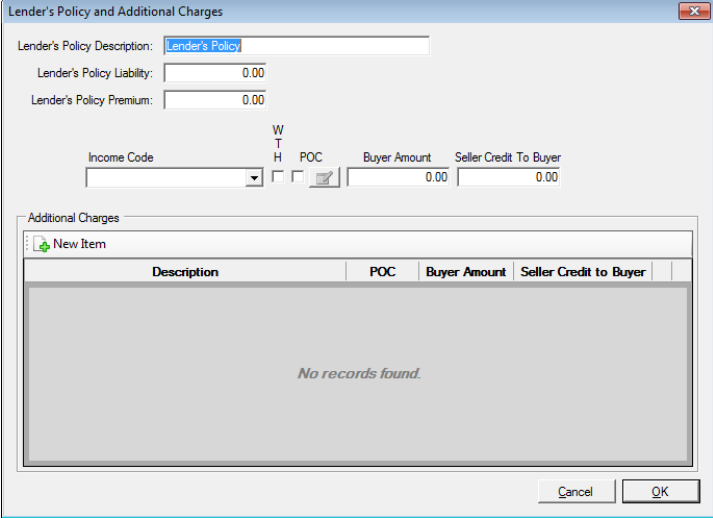
The  **New Item** icon on this screen is used to add information on endorsements or other policy related charges. The **Charge Type (Endorsement or Other)** should be selected, then the **Description** of the item, **Income Code** and **Amounts** are entered. Like the other screens like this, the **Add Another** button will let you add more items, as needed. Only **Endorsement** entry amounts will be included, along with the premiums, for the line 1107 & 1108 calculations.

The **Lnk** checkbox links the **Seller Credit to Buyer** field with the **Buyer Amount**, so they stay the same. If the seller is not paying for the additional charge, the **Lnk** checkbox should be unchecked. This linking function can be disabled in Setup Options.



Line 1104 Lender's Title Insurance

The **Lender's Policy and Additional Charges** data entry/edit screen, reached via the  **Modify** icon on line 1104, is shown below, and is identical in format and function as the **Owner's Policy and Additional Charges** data entry/edit screen (without the **Lnk** field), so will not be further explained. See the discussion above regarding line 1103.



Description	POC	Buyer Amount	Seller Credit to Buyer
No records found.			

The GFE figure related to this line is included in the **GFE Amount** entered on line 1101, which typically includes the GFE amount relating to line 1102 as well.

The charges entered on the 1102, 1103 & 1104 breakdown screens can be printed out via the **Fee Check Invoice** report (**Disburse > Fee Check Invoice**).

Computer to calculate fees

Please note that the Rate Calculator in Impact/SQL does not currently handle some common pricing practices and is under review for revision (as of January 2015). Therefore, a full description of the Rate Calculator will not be included in this section of the Escrow manual.

NOTE: If the rate calculator is used, the primary **Escrow Fee Amount**, **Owner's Policy Premium**, and **Lender's Policy Premium** fields, on the 1102, 1103 and 1104 data entry/edit screens will not be able to be edited. A message to that effect will present on those screens. Also, the payee fields, on those lines, will be defaulted to "T" and disabled. Additional charges (endorsements and other) will be able to be added on those screens.




Form 1100 - Title Charges (B) and (L)

Additional title charges, **to be paid to outside parties**, should be detailed on the **Title Charges (B)** and **Title Charges (L)** screens. Charges entered on these lines will appear on the HUD (as opposed to the summary figures presented for charges entered in the breakdown screens on lines 1102, 1103 and 1104). These charges may or may not have been identified on the lender's GFE, and the **From GFE** field is used to identify whether each charge was on the GFE and, if it were, in which box (#4 or #5) was it included. The **From GFE** options are **None**, **#4 (HUD 1101)** and **#5 (HUD 1103)**.

The values entered in the **Paid From Borrowers Funds at Settlement** field, on lines in which the **From GFE** entry is other than **None**, will total into the boxed figures, under the **Paid From Borrower's Funds at Settlement** on lines 1101 and 1103, as appropriate, on the **Title Charges (A)** screen.

Fees with **From GFE** entries of #4 (HUD 1101) or #5 (HUD 1103) should have the full amount of the charge entered in the Paid From Borrowers Funds at Settlement column and any seller paid portion of the charge should be entered in the Paid From Sellers Funds at Settlement column. Any values entered in the Paid From Sellers Funds at Settlement field, on lines in which the From GFE entry is #4 (HUD 1101) or #5 (HUD 1103) (rolling into 1101 or 1103), will be accumulated with the other Seller Credit to Buyer figures and will not be treated as Seller Paid items (the way the column header implies).

Only entries with **None** in the **From GFE** field, with amounts in the **Paid From Sellers Funds at Settlement**, are treated as Seller Paid items.

The charge **Description** is entered to the left-most field, and the payee in the "to" field. The  **Payee Name and Address** icon will open the payee name and address detail screen which can be used to complete the "to" field; and the  **NAF** icon can facilitate that as well. The **From GFE** option is selected via the dropdown provided; and, the **WTH** and **POC** checkboxes, and POC  **Modify** button are provided.

Line	Description	to	From GFE	WTH	POC	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
1109			None	<input type="checkbox"/>	<input type="checkbox"/>		
1110	Document preparation		None	<input type="checkbox"/>	<input type="checkbox"/>		
1111	Notary fees		None	<input type="checkbox"/>	<input type="checkbox"/>		
1112			None	<input type="checkbox"/>	<input type="checkbox"/>		
1113			None	<input type="checkbox"/>	<input type="checkbox"/>		
1114			None	<input type="checkbox"/>	<input type="checkbox"/>		
1115			None	<input type="checkbox"/>	<input type="checkbox"/>		
1116			None	<input type="checkbox"/>	<input type="checkbox"/>		
1117			None	<input type="checkbox"/>	<input type="checkbox"/>		
1118			None	<input type="checkbox"/>	<input type="checkbox"/>		
1119			None	<input type="checkbox"/>	<input type="checkbox"/>		
1120			None	<input type="checkbox"/>	<input type="checkbox"/>		

Seller Paid Owners Policy: 0.00
 Seller Paid Loan Charges: 0.00

The **Title Charges (B)** screen covers lines 1109 through 1120.

The **Title Charges (L)** screen is identical to the **Title Charges (B)** screen, covering lines 1121 through 1132.

Title Charges – Closing Disclosure Form (CDF) (conditional)

The **Closing Disclosure Form** data entry screens, when made available to **Title**, are comprised of a loan overview screen, **Title Insurance Premiums** screen, and **Title Charges** screen – for each lender on the file. The screens are reached through the **Title Charges** entry on the **Opening Information** menu. The screens are accessed via a tree-view presentation, as shown below. The tree-view in Escrow has many more data entry screens but Title is restricted to these, if any. Again, the availability of the title charges screens is controlled by a Setup Option to allow Title to have access to enter/edit title charges, which can only be enabled if the Sub Escrow functionality is not enabled.

The screenshot shows the 'Closing Disclosure Form Entry [00001152] - Title Charges' window. The tree-view on the left has 'Bank of America' selected, with sub-items for 'Title Insurance Premiums' and 'Title Charges'. The main data window for 'Bank of America' (Loan Number: 123456789) includes contact details for Larry L. Ender, loan amount of \$420,300.00, and a summary table. The summary table shows 'Items Withheld from Loan' with a total amount of 1,471.00, including 0.35% of loan amount (points) to Bank of America, Homeowner's Insurance Premium, Prepaid Interest, Loan Application Fee, and Lender Credits.

Items Withheld from Loan	
Description	Amount
0.35% of Loan Amount (Points) to Bank of America	1,471.00
Homeowner's Insurance Premium	495.00
Prepaid Interest	735.53
Loan Application Fee	250.00
Lender Credits	-300.00

Note the addition of the **Up** and **Down** icons, in the **Opening Information** tool bar at the top of the screen. These are used to move the user through the entries on the tree-view on the left side of the screen.

When a lender's name is highlighted, in the tree-view, the right side of the screen will present information about that lender's loan, as shown above.


The **Edit Lender** icon, at the top right of the data window (next to the lender name) is used to take the user to the **Edit Lender** screen, where the currently selected lender and its loan information can be edited.

If no lender has been added to a file, and the user goes to the Closing Disclosure Form entry screens, the screen will indicate that there are no lenders present on the file. The user can click on the link in the middle of the screen or the **Add New Lender** icon, above the tree-view area, to add a lender to the file. From a practical standpoint, if Title finds there is no lender on the file, they would probably contact Escrow to have the proper lender added to the file.

Title Insurance Premiums

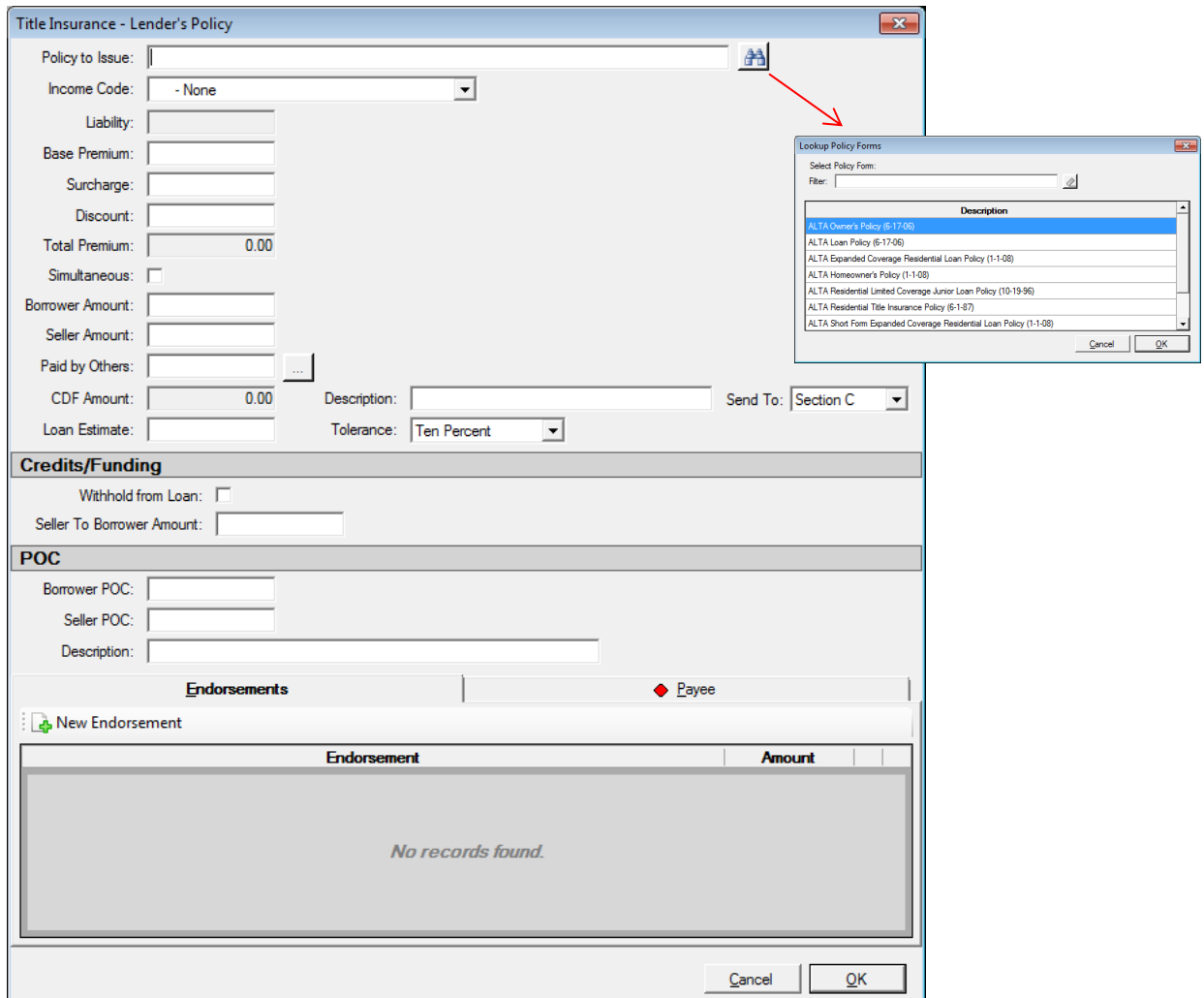
The **Title Insurance Premiums** branch on the tree-view is where information on the Lender's and Owner's policies is entered. The CFPB's rule governing the presentation of title insurance premium pricing, in a simultaneous issuance (Lender's and Owner's) situation, is very precise and is not the historic presentation of most of the Western US marketplace. Rather than presenting the simultaneous rate for the Lender's Policy (generally a low additional charge), the rule mandates presenting the full Lender's Policy price, as though it were not a simultaneous issue situation, and then the Owner's Policy pricing is presented as the combined simultaneous cost of both policies, less the full Loan Policy price. In a situation, typical in the Western US, where the seller is paying for the Owner's Policy, and the borrower is paying just the incremental add for the Lender's Policy, the rule's mandated presentation of pricing results in an overstatement of what the buyer/borrower is responsible for and an understatement of what the seller is responsible for. The Title Insurance Premiums screens take this matter into consideration and provide for a Seller Credit to address the discrepancy presented by the pricing presentation mandate, in simultaneous issue situations where the seller is paying for the Owner's Policy and the buyer/borrower is paying for the Lender's Policy.

The screenshot shows a software window titled "Closing Disclosure Form Entry [00001176] - Title Charges". The interface includes a menu bar with options like "Save & Exit", "Print", "Legal", "Pre/Com", "Policy", "Docs", "File Notes", "Previous", "Jump", "Next", "Up", and "Down". On the left is a tree-view showing "Bank of America (ABA)" expanded to "Title Insurance Premiums" and "Title Charges". The main area displays "Bank of America (ABA)" with "Loan Number: 1234". Below this are two sections: "Lender's Policy Information" and "Owner's Policy Information". Each section has a table with columns "Description", "Amount", and "Send To". Both tables currently show "No records found." A red box highlights a green plus icon in the top right corner of each table, used for adding policies.


Prior to any policy pricing information being entered, the **Title Insurance Premiums** main screen looks like the sample shown above. The  **Add Policy** icons are used to get to the **Lender's Policy Information** and **Owner's Policy Information** screens. Only one policy of each type may be added.

Lender's Policy Information

Clicking on the  **Add Policy** icon, for the **Lender's Policy Information**, brings up the screen below.



The screenshot displays the 'Title Insurance - Lender's Policy' form. The 'Policy to Issue' field is empty, and a red arrow points to a search icon next to it. The 'Income Code' is set to '- None'. The 'Total Premium' is 0.00. The 'Lookup Policy Forms' dialog box is open, showing a list of policy descriptions. The 'Endorsements' section is also visible, showing a table with columns for Endorsement and Amount, and a 'No records found' message.

The **Policy to Issue** field can be manually typed into, with the policy to be issued, or the  **Search** icon can be clicked on to pull up the policy menu for the underwriter on the file, from which the policy can be selected, as shown in the graphic above.

If an **Income Code** is selected, the **Payee Information** will default to the Company, and the **Liability** field will fill with the value linked to the income code selected. If the policy is not being issued by the Company (outside title situation), then no income code should be selected; the outside title company should be identified in the Payee Information section at the bottom of the screen.

The **Base Premium** through **Total Premium** fields are for "rate schedule/manual" figures (historic pricing method). The **Surcharge** amount will be added to the **Base Premium**. The **Discount** amount will be subtracted from the **Base Premium**. Both the Surcharge and Discount figures are entered as positive numbers. The calculated result will be put in the **Total Premium** field.

The **Lender's Policy Information** screen has a “**Simultaneous**” checkbox. It is to be checked if the pricing of the Lender's Policy is based on the simultaneous issue discount. This will trigger the appropriate **Credit to Borrower for Seller Pay**, on the Owner's policy screen – if the seller is paying for the Owner's policy and the borrower is paying for the Lender's policy. In this situation, the user would enter the full Lender's Policy **Base Premium**, in the field of that name, and enter the **Discount** that brings the **Total Premium** to the rate schedule/manual simultaneous rate for the Lender's Policy. Checking the checkbox will pull the **Base Premium** to the **CDF Amount** field.

The **Borrower Amount**, **Seller Amount** and **Paid by Others** fields are used to identify which party(ies) are paying what portion of the **Total Premium**.

When an amount is entered into the **Paid by Others** field, and the user then tabs out of the field, the system will bring up the **Paid by Others (Payors)** screen, on which details of which party(ies) to the file is(are) paying the charge, and whether it is POC'd. The full amount must be detailed before leaving the **Paid by Others (Payors)** screen. The ellipse button after the **Paid by Others** field will bring up the **Paid by Other (Payors)** screen for subsequent editing after initial completion.

The **CDF Amount** field is used to present the value that is to appear on the CDF for the Lender's Policy. Again, as was discussed earlier, in a simultaneous issue situation, this will be a higher figure than the rate schedule pricing would indicate. This amount will be calculated by the system.

The **Description** field will default to the mandated format for the Lender's Policy charge (with “**Title –**” in front of the policy info) but the field will be editable.


The **Send To** field is used to identify which section of the CDF the policy premium information should be presented. Sections **B**, **C** or **H** are the options.

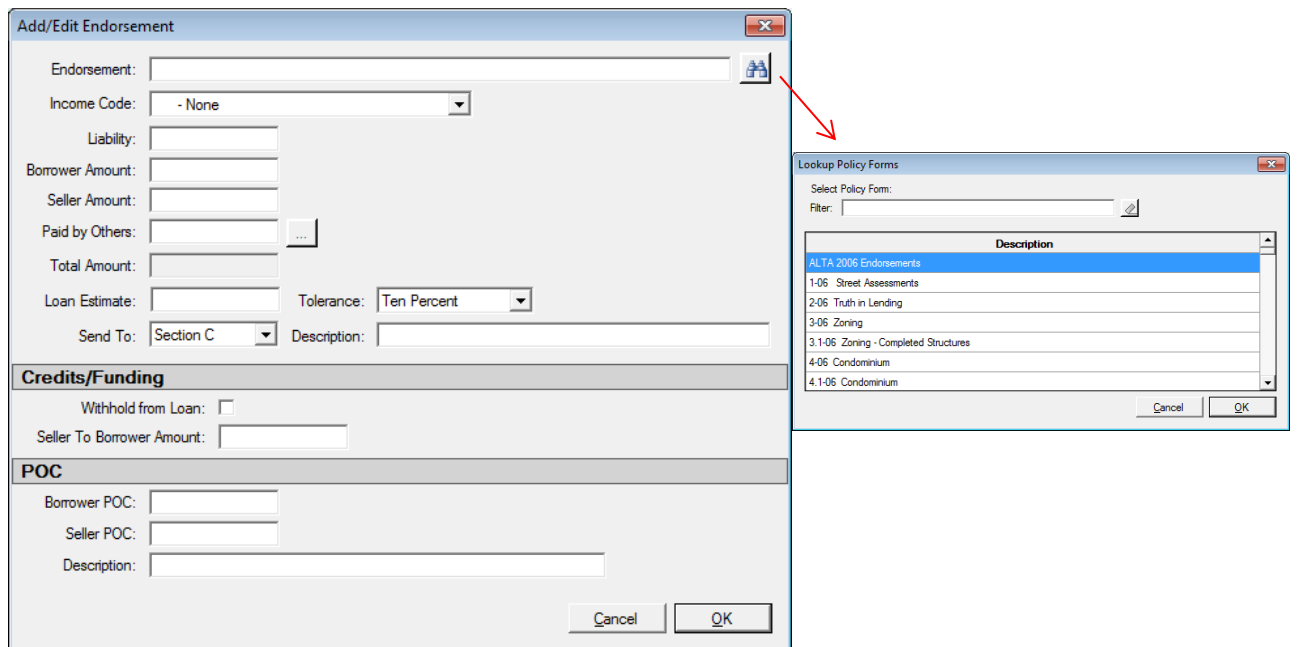
The **Loan Estimate** and **Tolerance** fields are used to enter the amount from the Loan Estimate and the tolerance category for the policy.

The **Credits/Funding** section provides for the withholding of the amount paid by the lender (entered via the Paid by Others field) and for Seller credits to the Borrower for some or all of the premium.

The **POC** section of the screen provides for identification of premium amounts Paid Outside of Closing by the Borrower or Seller. The **Description** field is used to customize the POC item's label, for use on the Settlement Statement only.

Endorsements Tab

The **Endorsements** tab is used to detail any endorsements, and premiums, that are being issued with the Lender's Policy. Click on the  **New Endorsements** button to bring up the screen on which that information is entered. The behavior is similar to the Lender's Policy screen's top portion. The **Liability** field will be grayed out if an income code is selected, as it will be linked to the policy the endorsement is assigned to.



Payee Tab

The **Payee** tab will be pre-filled and locked if an income code was selected on the Lender's Policy, or will be open for entry of the outside title company's information.

Endorsements ♦ Payee

Display Name: USA Digital Solutions, Inc. Same as Payee

Payee Name: USA Digital Solutions, Inc.

Address #1: 10835 N. 25th Ave. Foreign Address

Address #2: Suite 350


City: Phoenix State: AZ Zip Code: 85029

Separate Check:


Cancel OK

Once the data entry is completed, the user should click on **OK** to save the data. The policy and endorsement information will be displayed on the main **Title Insurance Premiums** screen, with the policy being listed first.


Owner's Policy Information

Clicking on the  **Add Policy** icon, for the **Owner's Policy Information**, brings up a screen identical to the Lender's Policy Information screen with two exceptions:

- 1) The Owner's Policy Information screen does not have the "**Simultaneous**" checkbox.
- 2) There are a pair of fields under the label **Credit to Borrower for Seller pay:** that are used to present the credit needed to correct the Borrower and Seller actual costs, in a simultaneous issue situation with a Seller-paid Owner's policy and a Borrower-paid Lender's policy, due to the regulation-mandated pricing presentation on the CDF (discussed further below).

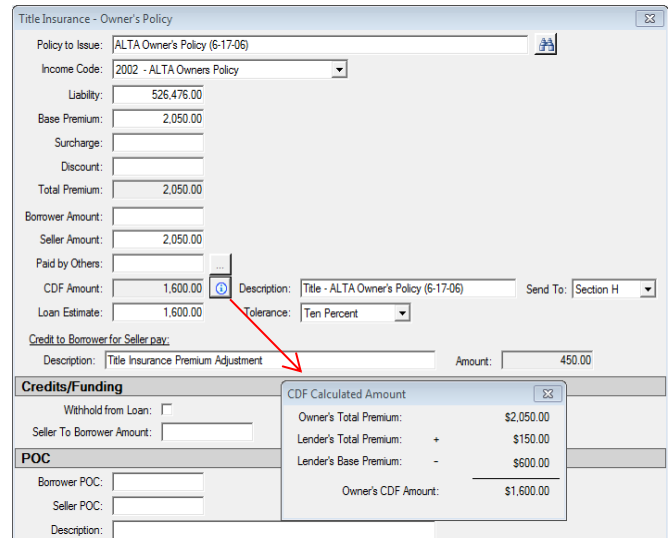
The **CDF Amount** field is used to present the value that is to appear on the CDF for the Owner's Policy. Again, as was discussed earlier, in a simultaneous issue situation, this will be a lower figure than the rate schedule pricing would indicate. This amount will be calculated by the system, in conjunction with information on the Lender's Policy screen. Both the Lender's Policy and Owner's Policy figures must be entered before the calculation will be completed. Clicking on the  **Info** icon will present an explanation of the calculation.

Under the **Credit to Borrower for Seller pay:** label, there is a **Description** field that will default, but will be editable, and an **Amount** field for the amount of the credit. The credit amount would be the amount required to bring the cost to the borrower, for the simultaneous Lender's Policy, down from the stated **CDF Amount** (on the Lender's Policy screen) to the rate schedule's amount for the simultaneous issue, if the Owner's policy is being paid for by the seller. It is the same amount needed to bring the **CDF Amount**, for the seller-paid Owner's Policy, up to the rate schedule's amount for the Owner's Policy. The credit will be calculated automatically if the "**Simultaneous**" flag is checked on the **Loan Policy Information** screen and the Seller is paying for the Owner's policy and the borrower is paying for the Lender's policy. Both the Lender's Policy and Owner's Policy figures must be entered before the calculation will be completed.

In the sample below, a Lender's Policy has been entered, to be paid by the Borrower, and the **Simultaneous** flag was checked on that data entry screen. Then, on this **Owner's Policy** screen, the **Base Premium** has been entered and the Seller is identified as the payor (with the amount in the **Seller Amount** field). Clicking on the  **Info** icon results in the presentation of the explanation of the calculation for the **CDF Amount**.

In this example, the \$450 **Credit to Borrower for Seller Pay**, when added to the **CDF Amount**, brings the seller cost back up to the true rate manual cost for the Owner's Policy, which the seller will be paying, and reduces the borrowers true cost for the Lender's policy to \$150.00. The credits will appear in sections **L & N** of the CDF (discussed later in this documentation).

If the Borrower is the payor of the Owner's policy premium, the Description will reflect "**(Optional)**" at the end of it. Some lenders may require that verbiage regardless of the payor. In that case, the user can modify the Description manually.

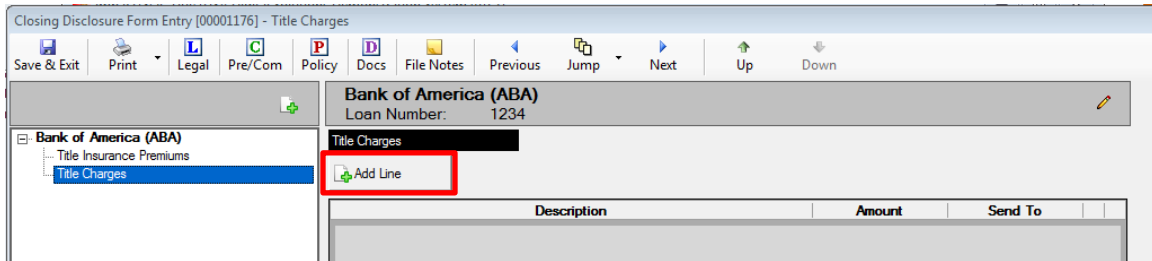


The screenshot displays the 'Title Insurance - Owner's Policy' form. Key fields include: Policy to Issue: ALTA Owner's Policy (6-17-06); Income Code: 2002 - ALTA Owners Policy; Liability: 526,476.00; Base Premium: 2,050.00; Total Premium: 2,050.00; Seller Amount: 2,050.00; CDF Amount: 1,600.00; Loan Estimate: 1,600.00; Tolerance: Ten Percent. A red arrow points to the 'Credit to Borrower for Seller pay' section, which has a Description of 'Title Insurance Premium Adjustment' and an Amount of 450.00. Below this, the 'Credits/Funding' section shows a 'CDF Calculated Amount' table:

CDF Calculated Amount	
Owner's Total Premium:	\$2,050.00
Lender's Total Premium:	+\$150.00
Lender's Base Premium:	-\$600.00
Owner's CDF Amount:	\$1,600.00

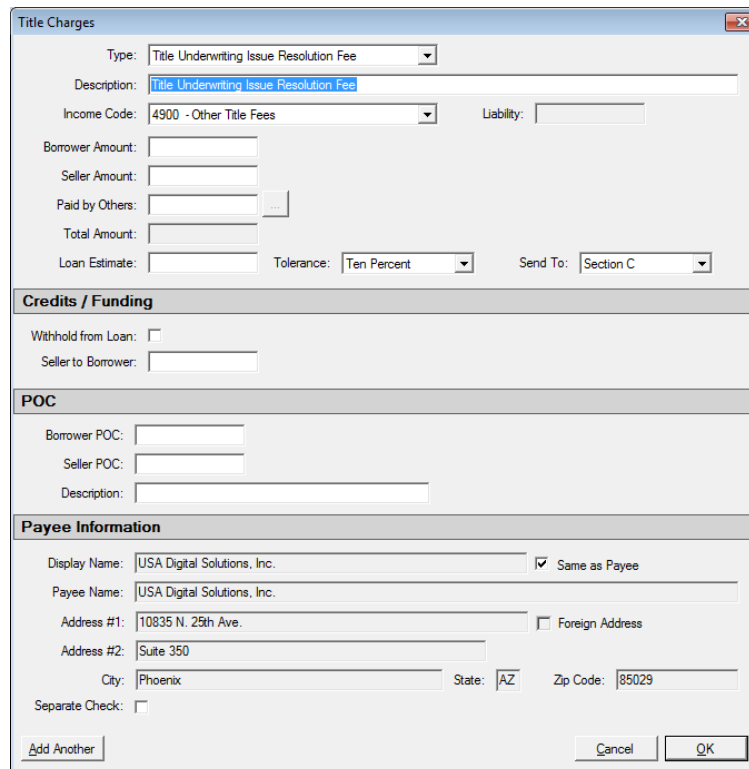
Title Charges

The **Title Charges** tree-view entry is used to add any non-policy, non-endorsement title charges to the CDF file.



The  **Add Line** button is used to open the **Title Charges** data entry screen shown below.

The **Type** field, at the top of the screen, will present, through the dropdown arrow, a listing of MISMO standard charge types. The **Type** selected will default into the **Description** field, but the **Description** can be edited. Per the CFPB Final Rule, the **Description**, for title-related charges, must begin with “**Title –**” – this does NOT need to be done manually on this screen. The required hyphen after the leading “**Title**” in the Description will be added automatically when the charge is viewed from the CDF section it is sent to...it need not be edited here.



Title Charges

Type: Title Underwriting Issue Resolution Fee

Description: Title Underwriting Issue Resolution Fee

Income Code: 4900 - Other Title Fees Liability: _____

Borrower Amount: _____

Seller Amount: _____

Paid by Others: _____

Total Amount: _____

Loan Estimate: _____ Tolerance: Ten Percent Send To: Section C

Credits / Funding

Withhold from Loan:

Seller to Borrower: _____

POC

Borrower POC: _____

Seller POC: _____

Description: _____

Payee Information

Display Name: USA Digital Solutions, Inc. Same as Payee

Payee Name: USA Digital Solutions, Inc.

Address #1: 10835 N. 25th Ave. Foreign Address

Address #2: Suite 350

City: Phoenix State: AZ Zip Code: 85029


Separate Check:



The **Income Code** for the charge should be selected (this will auto-fill the **Payee Information** with the Company’s information). If applicable, the Liability field will be opened for data entry.

The **Borrower Amount** and **Seller Amount** fields are used to detail the amounts being paid by either of those parties.

When an amount is entered into the **Paid by Others** field, and the user then tabs out of the field, the system will bring up the **Paid by Others (Payors)** screen, on which details of which party(ies) to the file is(are) paying the charge, and whether it is POC'd.

Paid By	POC Amount	Amount
No records found.		




Click on the  **New Payor** button to bring up the **Payor** screen on which the details of who is paying what are entered.

Amount:
POC Amount: Description:
Paid by:  

The full amount must be detailed before leaving the **Paid by Others (Payors)** screen. The ellipse button after the **Paid by Others** field will bring up the **Paid by Other (Payors)** screen for subsequent editing after initial completion.

If there are **Credits** or **Funding** considerations, they are addressed in the middle section of the **Title Charges** screen. If the charge is to be withheld from the loan (not typical), the **Withhold from Loan** checkbox should be checked. The amount of any seller credit is entered into the **Seller to Borrower** field.

If the charge is POC'd by the borrower or seller, details are entered in the **POC** section of this screen. If the **Borrower** or **Seller** paid the charge outside of closing, the amount(s) they paid would go in their respective fields. The user may enter a substitute **Description** in the field of that name, for use on the Settlement Statement only.

The **Payee Information** section is used to identify the party receiving the funds. The  **NAF** icon is available to select from the NAF; alternatively, the  **Search** icon is available to pull up a listing of parties to the file to select from; and, the  **Clear** icon is used to clear the **Payee Information** fields completely, so the user can start over.

There is a **Separate Check** checkbox, if the payment is to be isolated from others to the same payee.

The **Add Another** button, at the bottom of the screen, is used to save the current charge entry and bring up a new, blank screen for entry of another charge.

Click on the **OK** button to save the charge entry, or **Cancel** to exit without saving.

Prelim Distribution List

The **Prelim Distribution List** is used to manage the delivery methodology, for **Prelims**, **CC&R's** and other **Docs**, to the various parties to the transaction. A system setting will add columns for the **Legal**, **Vesting** and **Plotted Easements** as well. While the data on distribution method and counts for the noted documents types can be entered on each party's data entry screen, the data for all parties can be viewed, and edited, on this screen. There is also an additional record for the Escrow Branch.

Type	Party	Via	Prelims	CCRS	Docs	Lgl	Vst	PE
Buyer	Ware, Buyer B	Deliver		1	1			
Buyer	Ware, Jane	Deliver		1	1			
Lender	Bank of America (ABA)	Email	1					
Other	USA Digital Solutions, Inc.	Will Call	1	1	1			
Other	USA Digital Solutions, Inc.	Will Call						
Escrow Branch	Test New Branch for 8.0		2	1	1			

The distribution method (**Via** column) and counts for each doc type can be edited on this screen, so the user does not need to go into each party to change this information. Changes made on this screen are immediately reflected on the party.

The **New Party** icon, at the top right of the screen, can be used to add another party to the file.

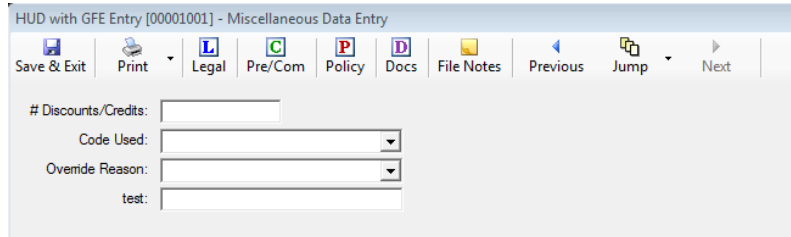
The **Information** icon, on each party's record, will present a brief set of information on the party, to refresh the user's memory if needed.

The **Clear** icon, on each party's record, will erase the distribution method and counts for that entry.

Miscellaneous Data Entry

A system configuration option exists that provides for the ability to add data fields for information that the Company wishes to track that is not provided for elsewhere. A screen will be presented of whatever fields the Company has established. The setup of the fields for this screen is done in the Utilities module, by a System Administrator via **Utilities > User Tables > Dynamic Data Fields**. This data can be reported on, but cannot be used in documents. Existing fields can be flagged (in Utilities) as inactive and will not appear for files created after that flagging.

A sample of a **Miscellaneous Data Entry** screen is shown here.



HUD with GFE Entry [00001001] - Miscellaneous Data Entry

Save & Exit Print Legal Pre/Com Policy Docs File Notes Previous Jump Next

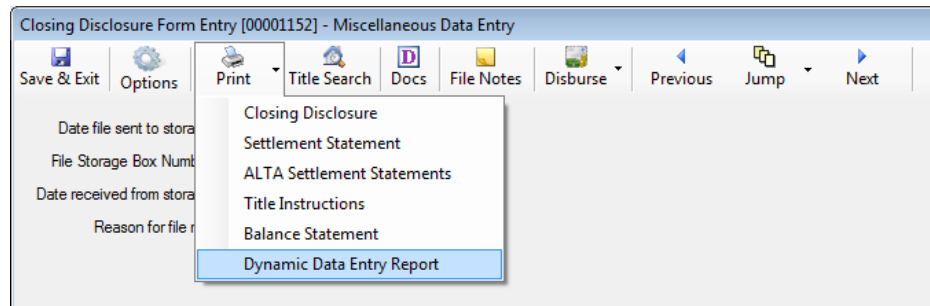
Discounts/Credits:

Code Used:

Override Reason:

test:

For sites that are configured to use the **Miscellaneous Data Entry** screen the option to print data for the selected file is available on the **Print** menu. The user should select the **Dynamic Data Entry Report** option on the **Print** menu.

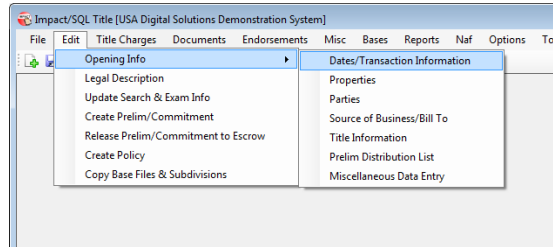


This is the end of the **Opening Information** menu section description, for **Residential** files.

Items that are unique, in **Opening Information**, for **Commercial** files, will be discussed in the following pages.

Opening Information - Commercial

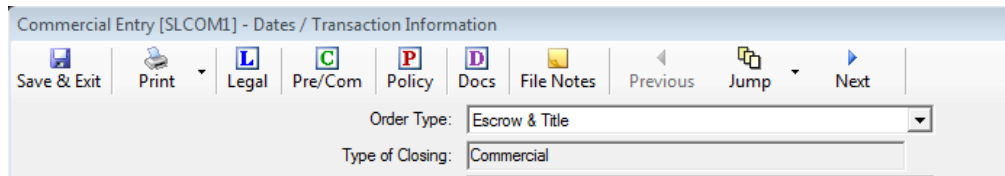
The **Opening Info** menu, on **Commercial** files, is identical to that on **Residential** files.



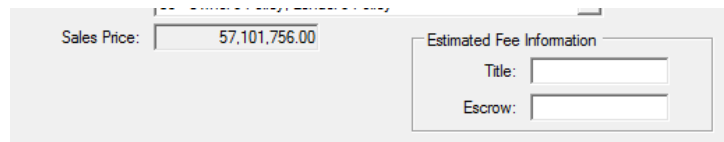
Dates/Transaction Information (Commercial)

The **Dates/Transaction Information** screen, on a **Commercial** file, is very similar to that of a **Residential** file, but has the following differences:

- **Type of Closing** is **Commercial** and cannot be changed





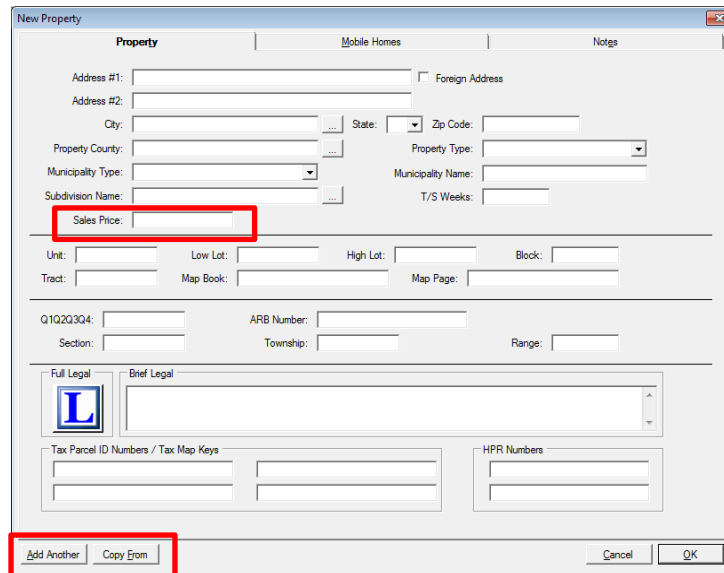
- The **Sales Price** field will reflect the aggregate of prices entered on each property and will be grayed out. If prices are not entered on each property, the **Sales Price** field on the **Dates/Transaction Information** screen will be editable...until such time as prices are entered on **New/Edit Property** screens.



- The **Initial Deposit** field is not presented.
- The **Funds Held by Broker** fields are not presented, as they are not applicable to non-RESPA files.


Properties (Commercial)

Commercial files are distinguished by the ability to have an unlimited number of properties added to them. The **Property Information** menu entry, on the **Opening Information** sub-menu, will initially open with a largely blank window. The  **Add Property** icon, at the top near-middle of the window, is used to initiate the entry of information on each property to be added to the file. When the  **Add Property** icon is clicked a screen will be presented like the one shown below. The same three tabs are presented as on the **Residential** property screen: **Property**, **Mobile Homes** and **Notes**.



The screenshot shows a 'New Property' dialog box with three tabs: 'Property', 'Mobile Homes', and 'Notes'. The 'Property' tab is selected. The form contains various input fields for property information, including address, city, state, zip code, county, municipality, and sales price. The 'Sales Price' field is highlighted with a red box. At the bottom of the dialog, there are buttons for 'Add Another', 'Copy From', 'Cancel', and 'OK'. The 'Add Another' and 'Copy From' buttons are also highlighted with a red box.

The **Commercial New/Edit Property** screen is very similar to that in Residential files, with the following differences:




- There is a **Sales Price** field for each property. Prices entered in this field (on each property) will aggregate to the **Sales Price** field on the **Dates/Transaction Information** screen.
- There is an **Add Another** button at the bottom of the screen that, when clicked, will present another property entry screen for the next property to be defined.
- There is a **Copy From** button at the bottom of the screen that, when clicked, will present a listing of the previously entered properties on the file and the user may identify which property to copy to use as a starting point when entering another new property. Alternatively, when a property is highlighted, in the Property tree-view (discussed later), the  **Copy Property** icon, at the top right of the Property tree-view (left side of screen), will copy the highlighted property to a new property record, where the copy can be edited.

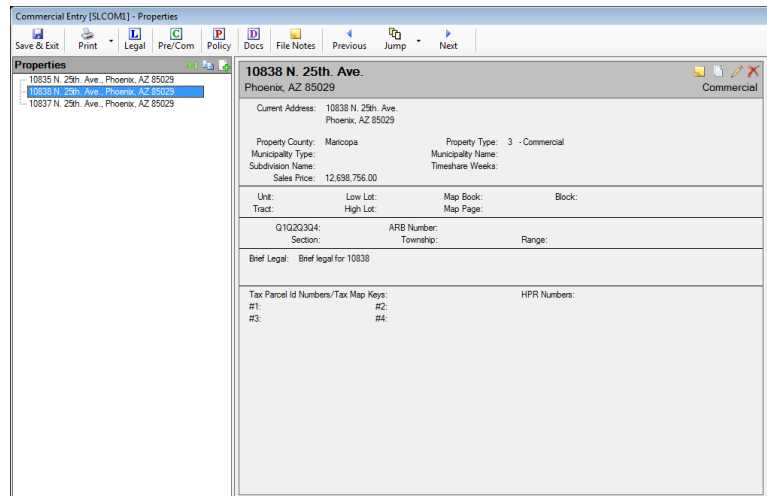
The reader is referred back to the **Property Information Screen (Residential)** section of this manual for explanation of the common fields on this screen. The **Mobile Homes** and **Notes** tabs are identical to those on the **Residential Property** screen.


The **Cancel** button applies to all changes made to the active property screens, not just a particular screen. Hitting **Cancel** will eliminate all changes made to all screens (Property, Mobile Homes & Notes).


Once the **OK** button is used to save changes made to a property entry, the property will be listed in a tree-view on the left side of the screen – as shown on the next page.




The **Properties** screen (shown below), when first presented, will not have any property highlighted, in the tree-view on the left side of the screen, and will have limited data about all entered properties on the right side of the screen.

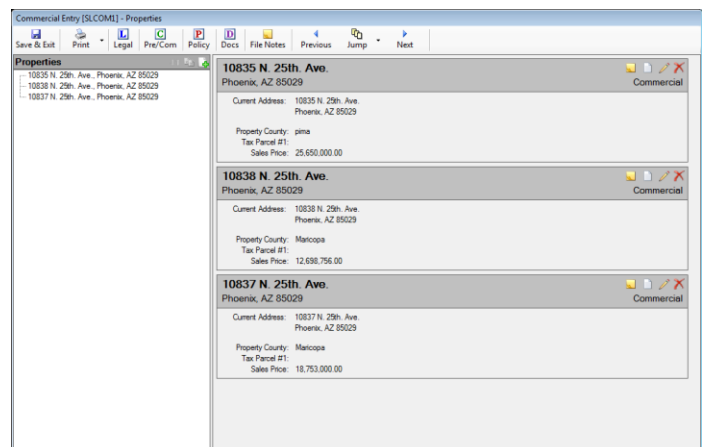
To edit an existing entry in the tree-view, the user can highlight it in the tree-view and click on the  **Edit** icon in the upper right corner of the window, or right-click on the property and select **Edit** from the options presented ( **Edit** or  **Delete**).




The  **Reposition Property** icon, above the tree-view, will present a window in which the user can reorder the properties – this will impact the number of the property, which can impact documents that have already been prepared based on the previous ordering.

The  **Copy Property** icon, above the tree-view, will copy the highlighted property's information to a new property, where the differences can be edited.

As shown above, a view-only screen of each property's information is shown when the property is highlighted in the tree-view. The **Notes** on any property can be read (but not edited) by clicking on the  **Notes** icon in the upper right corner. The  **View Detail** and  **View Summary** icons, also in the right corner, will flip from a summary listing of all properties to a detailed preview screen for one property or back, depending on the icon and view that is open. The screen to the right reflects the **View Summary** presentation.



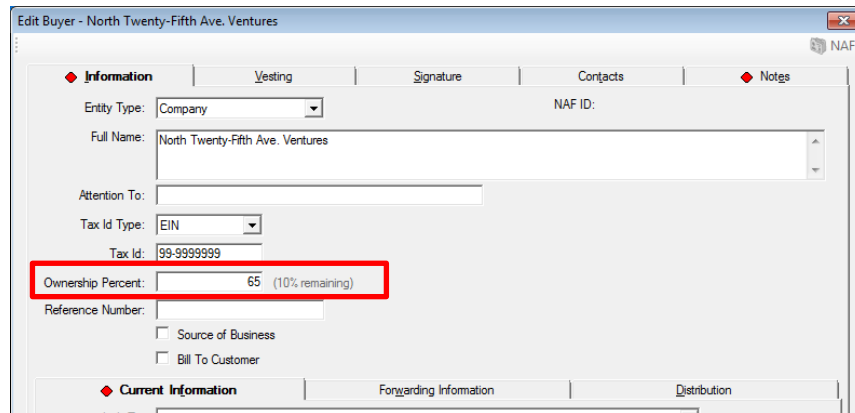
The  **Delete** icon (in the icon tray on the right of each property summary section) can be used to completely remove a property from the file.

Parties (Commercial)

Commercial files can have unlimited numbers of all **Party** types, including **Lenders** and **Agents** (which are restricted in number in **Residential** files). Entry of **Party** information on **Commercial** files is fundamentally the same as it is on **Residential** files, and the user is referred to the **Parties** explanation earlier in this manual for a full discussion of the subject. The following comments will be limited to differences in **Buyers**, **Sellers** and **Lender** party data entry that are specific with **Commercial** files.

Buyers & Sellers (Commercial)

The **Buyer** and **Seller** party entry screens, on **Commercial** files, are identical to those in **Residential** files with one addition: **Ownership Percentage**. The **Ownership Percentage** entered on each Buyer and Seller party entry reflects that party's ownership interest in the entire transaction. Up to four decimal places may be entered. As an example of an entry, 10 1/8th percent would be entered as 10.125. The system keeps track of the aggregate percentages entered and will detail the remaining percentage, if any, to be assigned to the parties that have been entered on the file, as shown in the screen shot below. If any percentage is entered on any party, 100% must be assigned, across all parties, before the user can leave the Parties screens.



The screenshot shows a software window titled "Edit Buyer - North Twenty-Fifth Ave. Ventures". The window has several tabs: "Information", "Vesting", "Signature", "Contacts", and "Notes". The "Information" tab is active. The form contains the following fields and values:

- Entity Type: Company
- Full Name: North Twenty-Fifth Ave. Ventures
- Tax Id Type: EIN
- Tax Id: 99-9999999
- Ownership Percent: 65 (10% remaining) - This field is highlighted with a red box.
- Reference Number: (empty)
- Source of Business:
- Bill To Customer:

At the bottom of the window, there are additional tabs: "Current Information", "Forwarding Information", and "Distribution".

The **Ownership Percentage** is used to enable the generation of “fractional” settlement statements, by **Party**, that split up the transaction's figures by the percentages entered.

Lenders (Commercial)

The **Lender** party entry screen, on **Commercial** files, is very similar to those in **Residential** files with four changes: The GFE-related **Loan Terms & Tolerance Adjustments** tabs do not exist; **Interest Prorations** cannot be administered from the **Lender** screen for the **New Loan** and **Refinance Types of Financing**; the **Type of Loan** field does not exist; and, an **Alternate Loan Description** field has been added to the screen.

The screenshot shows the 'Edit Lender - Bank of America, NA' window. The 'Information' tab is selected. The 'Alt. Loan Description' field is highlighted with a red box. The 'Contact Information' section is also visible at the bottom of the window.


The **Alternate Loan Description** field will present as the description of the loan on the **Settlement Statement**.

Lenders can be **Repositioned**, on the main **Parties** screen, on **Commercial** files.

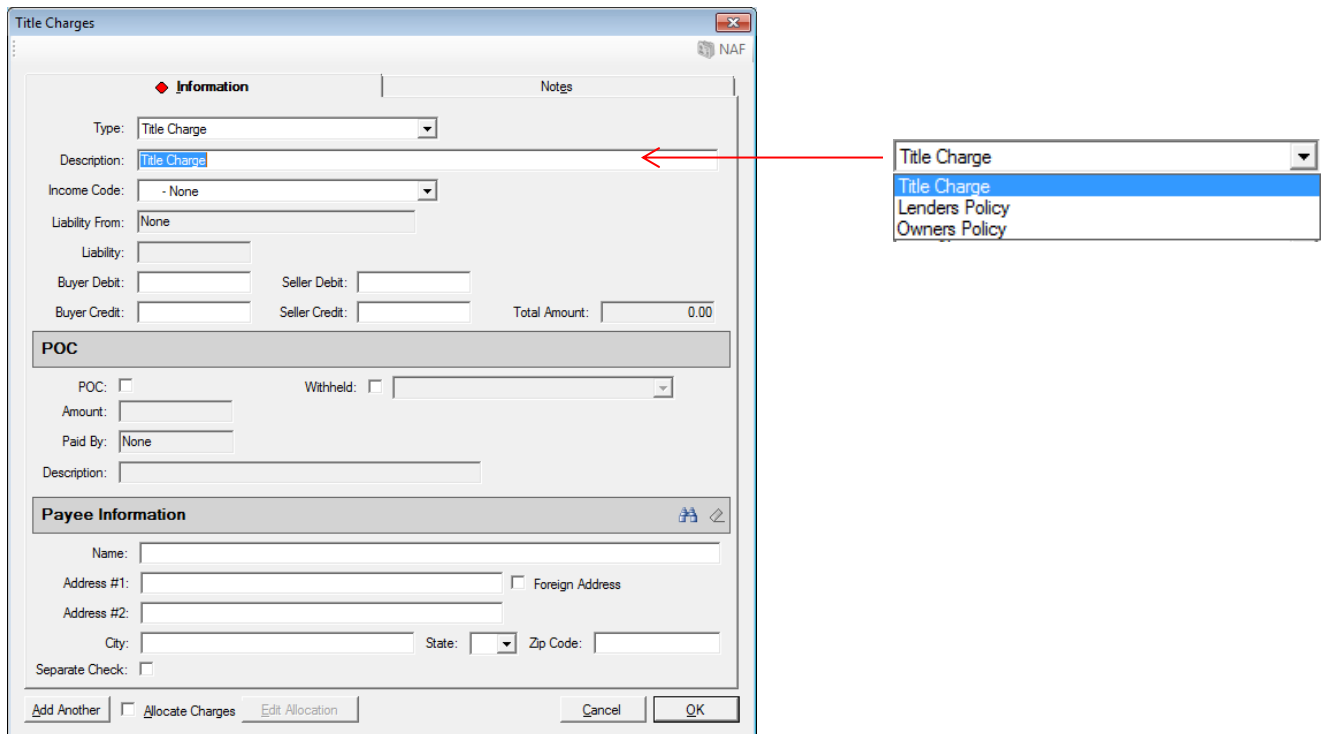
Again, all other **Party** entry is identical to that described earlier in this manual.

Title Charges – Commercial (conditional)

The data entry of settlement items for **Commercial** files was introduced in version 7.6 of Impact/SQL and is completely different from the HUD or Worksheet data entry styles. This screen will only be available if the enhanced Sub Escrow functionality is not enabled, and the option to let Title update title charges is enabled.

The **Title Charges Settlement Items** category is used to enter title charges and lender & owner policy premiums. The  **New Title Charge** icon is used to create a new entry.

The top portion of the screen concerns the charge information. There are, currently, three charge types (**Title Charge**, **Lenders Policy** and **Owners Policy**) and **Title Charge** defaults in the **Type** field. It is possible other Types may be added in the future.



The screenshot shows the 'Title Charges' window with the 'Information' tab selected. The 'Type' dropdown is set to 'Title Charge'. A red arrow points from the 'Title Charge' option in a separate dropdown menu to the 'Title Charge' option in the main window's 'Type' dropdown. The 'Description' field is highlighted in blue. Below the 'Information' tab is the 'POC' section with fields for 'Amount', 'Paid By', and 'Description'. At the bottom is the 'Payee Information' section with fields for 'Name', 'Address #1', 'Address #2', 'City', 'State', and 'Zip Code'. There are also buttons for 'Add Another', 'Allocate Charges', 'Edit Allocation', 'Cancel', and 'OK'.

When the **Lenders Policy** or **Owners Policy** types are selected, the **Description** field will default with the text selected, but will be left editable so the user can describe the policy being issued.

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 to drive the value entered in the **Liability From** field; the lender's loan amount will populate the **Liability From** field. The field will remain editable so the user can change the liability amount.





If the **Owners Policy** type is selected, the gross sales price aggregate will be entered in the **Liability From** field. The field will remain editable so the user can change the liability amount.

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.

The user should enter the charge in the appropriate debit/credit fields.

Notes can be added and will appear on the Settlement Statement.

If the charge is a **POC** item (complete or partial), that detail is entered in the middle of the screen.

The **Payee Information** (if the charge is not a Company charge, indicated by an income code above) is entered at the bottom of the screen. The  **Search for Payee** icon is used to bring up a listing of all parties entered on the file, for selection of one as the payee. There is the ability to edit the parties, from the listing presented, if need be. The  **NAF** icon will be enabled when the cursor is placed in the **Name** field, so the user can select from the NAF for the payee. If the payee is not a party and is not in the NAF, the user can simply enter the payee's information. The  **Remove Payee** icon will be enabled once payee data is entered via the  **Search for Payee** icon and clicking on it will clear all of the **Payee Information** fields.

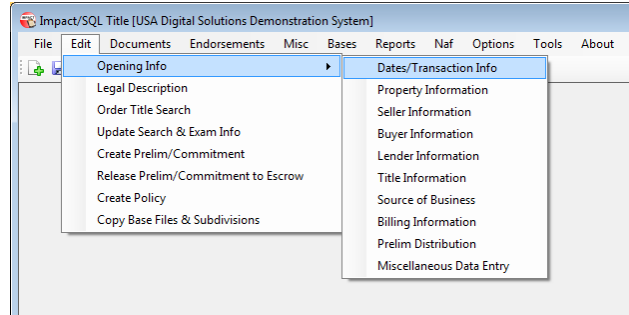
The **Allocate Charges** checkbox at the bottom of the screen will bring up the **Settlement Allocations** screen. Allocation of Commercial Settlement Items is detailed in the Escrow manual, and, as allocating of charges covers far more than Title Charges, the user is referred to the Escrow manual for more information.


Balance of Opening Information Menu (Commercial)

The balance of the **Opening Information** menu entries on **Commercial** files (**Source of Business/Bill To, Title Information, Prelim Distribution** and **Misc Data Entry**) are identical to those in **Residential** files and so will not be discussed here. The reader is referred back to the discussion of those screens earlier in this manual.

Opening Information – Direct Order

The **Opening Information** menu, under **Edit** in the **Title** module, for **Direct Orders**, can contain up to ten (10) entries, as shown below. Each will be described in the following pages.




There is an additional  **Title Search** icon on the **Opening Information** screens (as seen below). This icon will send the file to the queue to be printed or emailed as a newly submitted order. The other icons at the top of each screen are the same as those described earlier in this manual, in the **Opening Information – Residential Files** section – and will not be re-explained here.

Dates/Transaction Info

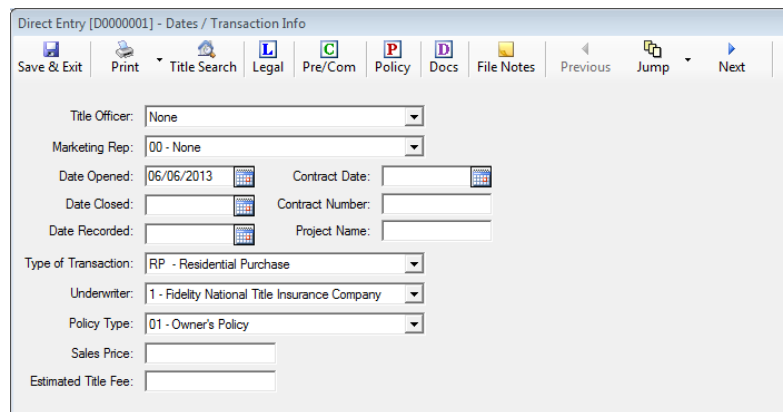
The Direct Order **Dates/Transaction Info** screen is an abbreviated version of the Escrow file screen of the same name. A sample is shown here.

The **Title Officer** on the file is identified by selection from the dropdown list of all TO's in the Title Branch of the file.

The **Marketing Rep** field is filled from the dropdown listing of all marketing reps.

The **Date Opened** field is pre-filled with the date the Direct Order file was created but can be changed by the user manually or with the  Calendar tool.

The **Contract Number** can be entered in the field of that name.



The **Contract Date** field is used to enter the date of the purchase contract, if there is one. This field is available to be pulled into documents.

The **Date Closed** and **Date Recorded** fields will fill with the effective date of the policy when the policy is issued. If the user manually enters these dates, they will not be updated upon issuance of the policy.

The **Project Name** field is dissimilar to that in Escrow. In Title, it is simply an eight character descriptive field.

The **Type of Transaction** field is selected from the dropdown list. This field is used to categorize files for management reporting. This field is often mandatory. The transaction type lookup table is maintained, through the **Utilities** module, by a System Admin.

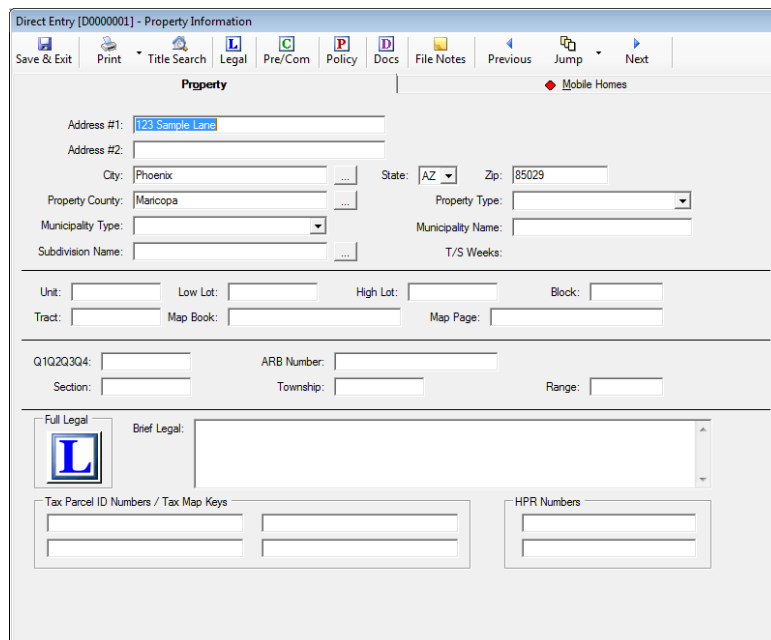
The **Underwriter** field is filled via the dropdown listing of available underwriters. If only one is available, it will default.


The **Policy Type** dropdown for this field presents the product sets that have been defined by the business as those available to their customers. The listing will present the various combinations of owner's and lender's policies and the user should select the description that best fits the transaction. The listings may differ by underwriter. Should additional information need to be provided to Title, it can be added in the **Comments** field on the **Title Information** screen.

The **Sales Price** field is used to record the purchase price of the property, if a purchase transaction. The field should be left blank if a refinance transaction. The loan amount, on a refinance transaction, is not entered here, but on the **Lender** screen.

Property Information

The **Property Information** screen, on a **Direct Order**, is used to enter information on the property involved with the transaction. Most of the fields on this screen are available for use in documents and in reports.



There are two tabs on the **Property Information** screen: **Property** and **Mobile Homes**. Should there be data on the **Mobile Homes** tab, there will be a  red diamond icon next to the tab name.

Property Tab

The **Property** tab is used to detail all the pertinent information about the property, starting with the address information. There are two lines for the street or box address information (**Address #1 & Address #2**) and then **City**, **State** and **Zip Code** fields. The **City** field has a dropdown list that can be populated by the business with those cities that they routinely do business with; selections from that list may populate the **County** and **State** fields at the same time. The user may also enter the city manually. The **State** field dropdown has all of the states abbreviations listed.

The **County** field will normally default to the County on the Branch setup screen, but this is optional. The **County** field can be populated manually or via the dropdown listing of counties.

The **Property Type** field is populated via the business-maintained dropdown listing of property types (ie. 1-4 Family Residence). The property types are used to categorize the transactions for management reporting, but have no other functionality in the system.


The **Municipality Type** and **Municipality Name** fields are provided, but are not used in most states.

The **Subdivision Name** field can be filled from stored subdivision information via the use of the button with the ellipse (...) on it, next to the field. The stored subdivision information can fill the **Tract, Book and Page** fields as well. If the user does not find the subdivision name they need in the listing available, they can enter the name manually. The stored subdivision listing is maintained by the business via the **Utilities** module.

The **T/S Weeks** label should be ignored. It is applicable only to Escrow files.

The **Unit, Low Lot, High Lot, Block** and **Q1Q2Q3Q4** sections of the screen are used to detail information related to the plat map of the property. The user would only use the **Unit** or the **Q1Q2Q3Q4** sections, not both, depending on how the property is described in the land records.

The **Brief Legal** field will auto-populate from data entered in the **Subdivision Name, Tract, Map Book and Map Page** or **Section, Township and Range** fields (whichever set are used), the first time the brief legal field is tabbed or clicked into. The user can modify the brief legal that is presented. The brief legal field is limited to 250 characters. Note: if changes are made to the individual component fields, the brief legal will not be automatically reconstituted unless it is deleted and the field is tabbed into again when empty.


Clicking on the  Full Legal icon will launch MS Word® and let the user enter the full legal description. The full legal is stored as an MS Word® document by Impact/SQL and, as such, it can be incorporated into other documents prepared within Impact/SQL.


The **Tax Parcel ID Numbers / Tax Map Key** fields (four) are available for that data and are available to the **Search** function in Impact. Hyphens must be included when entering the tax parcel numbers, as there is not a standard convention.

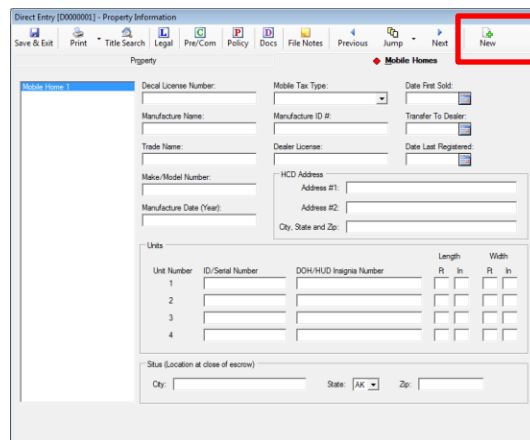
The **HPR Numbers** (horizontal property regime) fields are used with property descriptions of timeshare or condominium units. If needed, these fields could also be used for additional tax parcel ID numbers or tax map keys. Depending on the system configuration, these fields may be labeled **Property Levy Codes**.

Mobile Homes tab


The **Mobile Homes** tab, on the **Properties** screen, is used to detail any number of mobile homes that may be involved with the transaction. The data entered on this tab is available for use in escrow documents. When first presented, the screen looks like the sample below.

Clicking on the  **New Mobile Home** icon will create an entry, in the column on the left side, of **“Mobile Home 1”** and will open up the data fields for entry of information.

Once one or more mobile homes' information has been entered, if the user determines one should be deleted, it should be highlighted in the column on the left and the  **Delete Selected** icon should be clicked on (reached with the dropdown arrow to the right of the New MH icon). The user will be prompted to confirm the intent to delete the item selected.



Seller Information

The **Seller Information** screen, in **Opening Information** on a **Direct Order**, provides for the entry of information on eight (8) sellers, two on each of four tabs. The tabs are identical. Click on a tab label to move to that tab. If there is data entered on a tab, a  red diamond will appear in front of the tab label.

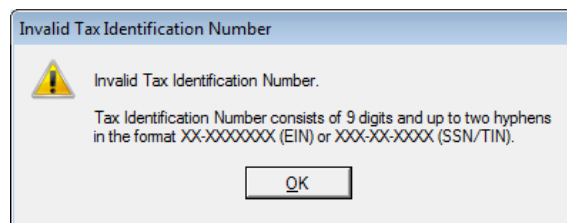
Note that the **Seller Address Information**, at the bottom of the screen, is common across all four tabs; only one address can be entered.

The **Company Name** checkbox is used to let the system know to not reformat the name entry when using the name in documents. If the checkbox is NOT checked, and the user is entering a personal name, they should enter in the format “Last Name {comma} First Name”. The name will reformat around the comma if the Company Name checkbox is not checked. Some samples on name entry are shown below.

Individual's Name Format	Company Name Format	Will Display on Documents
Mouse, Mickey		Mickey Mouse
DaVee Jr., Darel		Darel DaVee Jr.
Brown Trustee, John		John Brown Trustee
	USA Digital Solutions, Inc.	USA Digital Solutions, Inc.
	Dewey, Cheatem & How, PPC	Dewey, Cheatem & How, PPC

The **Hold Title Code** is the type of vesting. The dropdown box will present a listing of pre-defined entries, and if the user selects one of those from the listing, it will be put in the text box below the field and will be uneditable. If the user wishes to enter a vesting description that is not in the listing, they should either not select an entry at all and directly type in the text box below the field, or, if they wish to modify a pre-defined entry, they should select the entry first, then select the blank entry at the top of the dropdown listing. This will open up the text box for editing.

The **SSN** field is used to identify the tax identification number (EIN or SSN) for the named entity. The user must enter the number formatted properly, with the hyphens being entered in the appropriate locations, as detailed in the error message below, which will appear if the user does not properly format their entry.



An **Email Address** can be entered for each seller, in the field of that name.

As was stated earlier, the **Seller Address Information**, at the bottom of the screen, is common across all four tabs; only one address can be entered. The DDE field reference for the address is **Sellers Address #1**.

Buyer Information

The **Buyer Information** screens are identical to the Seller Information screens.

Lender Information

There are screens provided to enter up to three (3) lenders on a **Direct Order**. The user can get to each lender's information by clicking on the heading tabs, or use the **ALT+#** (1, 2 or 3) quick key approach. Traditionally, the **Lender #3** tab is used to enter Mortgage Broker information.

Direct Entry [D0000001] - Lender Information

Save & Exit Print Title Search Legal Pre/Com Policy Docs File Notes Previous Jump Next NAF

Lender #1 Lender #2 Lender #3

Name: Phone Number:

Attention To: Fax Number:

Address #1: Email:

Address #2: Reference Number:

City, State and Zip:

Loan Amount:

Loan Number:

The **Name** field can be filled in manually, or the information on the lender could be pulled from the **NAF**, if available therein. Generally, lenders will be in the NAF, and for consistency sake the NAF should be used to populate the bulk of the fields on these screens.

The data entered on the **Lender Information** screens is utilized in other areas of Impact/SQL. There are **Lender Payee** shortcuts (:L1, :L2 & :L3) that will pull this information. The information is also available in document preparation.

The **Reference Number** field can be used for an additional lender-provided identifier, beyond the **Loan Number**, for which there is also a field.

The **Loan Amount** should be entered in the field of that name.

Title Information

The **Direct Entry Title Information** screen is used to accomplish a couple of different tasks. The first is to provide additional useful information to the Title Department regarding the order. The second is to record information about the outside Escrow operation that placed the order.

The screenshot shows a software window titled "Direct Entry [D0000001] - Title Information". The window has a menu bar with the following items: Save & Exit, Print, Title Search, Legal, Pre/Com, Policy, Docs, File Notes, Previous, Jump, Next, and NAF. The main area is divided into several sections:

- Information:** Contains a Status dropdown menu, Base Order No. text box, Subject To text box, Need By Date text box with a calendar icon, Reference Number 1 text box, and Reference Number 2 text box.
- Requirements (List in order):** A boxed area containing four numbered text boxes labeled (1), (2), (3), and (4).
- Comments to Title:** A text area for entering comments.
- Escrow Company Information:** A section with fields for Name, Address #1, Address #2, City, State and Zip, Escrow Officer, Phone Number, Fax Number, and Email.

The property **Status** field is the first on the screen. The options accessible via the dropdown box are **Proposed**, **Under Construction** and **Exists**. The user should make the appropriate selection for the status of the structure on the property, if any. If **Proposed** is selected, that should alert the Title Department that an ALTA inspection may be needed.

The **Base Order No.** field is used to identify a starter file number (if, for example, the transaction is a refinance of a loan previously closed with another escrow in the system). This is a searchable field in the Impact/SQL **Search** function.



The **Reference Number 1** and **Reference Number 2** fields can be used to store client file number(s) or other reference numbers. These fields can also be searched via the **Search** function.

The **Subject To** field is used to enter "Schedule B" items if some are known.

The **Need by Date** field is used to identify when the Prelim/Commitment is needed.

Four **Requirements** can be listed in the fields in the boxed section with that label.

Any additional **Comments to Title** can be entered in the text box of that name.

The **Escrow Company Information** is entered in the bottom section of the screen. The information can be entered manually, but the  NAF would typically be used to enter routine clients' data. The  NAF icon will be activated when the cursor is in the **Name** field.

Source of Business

The **Direct Order Source of Business** screen is shown below.

If the **Source of Business** is one of the three **Lenders** previously entered, or the **Escrow Company** entered on the **Title Information** screen, the user can identify that by clicking on the appropriate radio button at the top of the screen. The data from the selected party will be pulled into the fields on the screen, and they will be uneditable.

If the user leaves **Other** selected, they would then enter the information manually, or they could use the **NAF** to enter routine clients' data. The **NAF** icon will be activated when the cursor is in the **Company Name** field.

In this sample screen, the **Company Name** field is reflecting a green background, as it has been set as a mandatory field for a Direct Order (a system configurable option).

Billing Information

The information entered on the **Billing Information** screen, on a **Direct Order**, will flow to an invoice prepared on the file.

The **Bill To** party and their information will flow from the party selected (by radio button), at the top of the screen. If **Other** is selected, the information can be entered manually or via the **NAF**.

The **Sales Price** and **Loan Amount** data will populate from the data entered earlier.

The user should enter the charge data in the **Billing Items** section at the bottom of the screen.


	Owners	Mortgage	Totals
Title Fees:			0.00
Service Fees:			0.00
Recording Fees:			0.00
Totals:	0.00	0.00	0.00

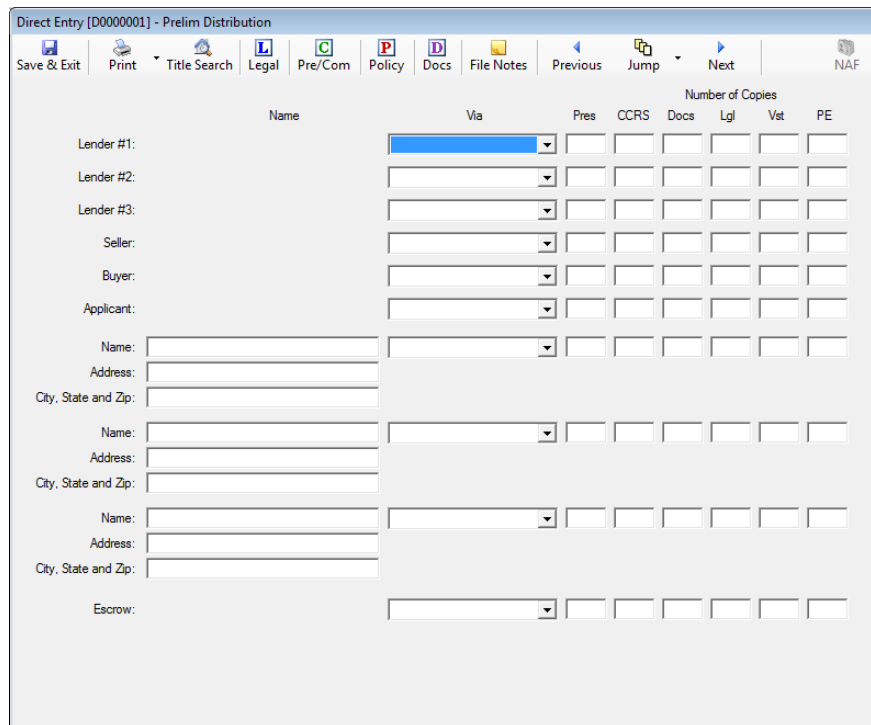
Prelim Distribution

The **Prelim Distribution** screen is used to identify how many copies of assorted documents are to be delivered to the assorted parties on the transaction and how they are to be delivered. The data entered here does not trigger automated delivery, it is purely informational.

The method of distribution is selected from the **Via** dropdown list.

The **Number of Copies** of each type that are to be provided should be entered in the three or six (depending on configuration) columns on the right of the screen. The columns represent **Prelims, CC&R's, Documents, Legal Description, Vesting** and **Plotted Easements**.

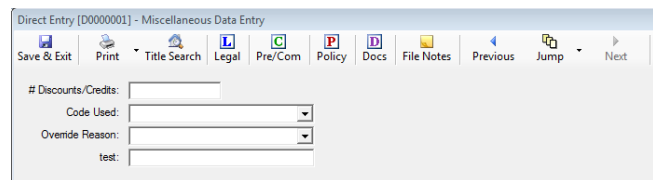
The **Lenders', Seller #1, Buyer #1** and **Applicant** (Source of Business) names will flow from their original entry points, as will the **Escrow** company name, at the bottom of the screen. Additional parties may be added in the three open sections. The  NAF can be used on this screen.



Miscellaneous Data Entry

The system can be configured to accept data into fields defined by a business, for use in reports – but not documents. If so configured, the **Miscellaneous Data Entry** screen will be the last presented on the **Opening Info** menu.

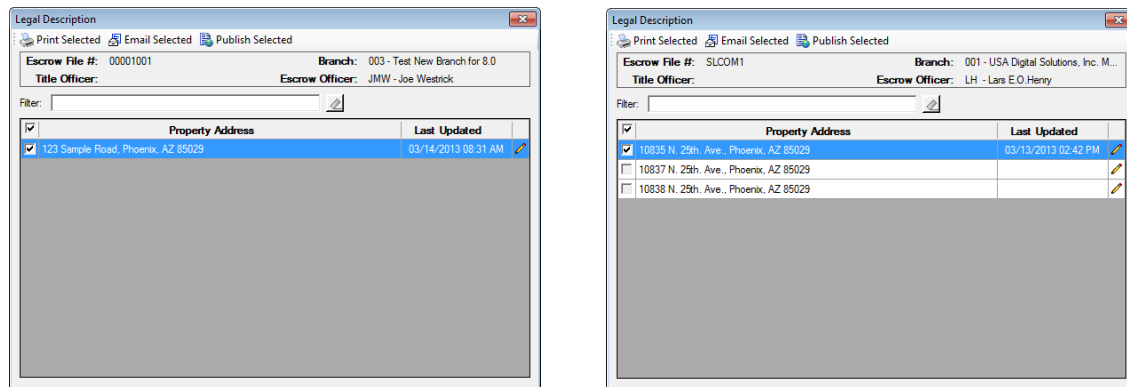
A sample is shown to the right. As every site can define different data fields for this screen, if they wish to use it, no further explanation will be provided here.



Legal Description

The second entry on the **Edit** menu, in Title, is **Legal Description**. This function is used, by Title, to edit the **Full Legal**. Once a file is submitted to Title, Escrow users cannot edit the **Full Legal** (unless a system override setting is enabled). The **Full Legal** can still be used in escrow documents after it is locked. The **Legal Description** is entered, and stored, as a MS Word ® document in Impact.

The selection of the **Legal Description** entry, on the **Edit** menu, will result in the presentation of the **Legal Description** screen as shown below. If the file involved is a **Residential** file, there will only be one property listed. If the file involved is a **Commercial** file, all of the entered properties will be listed. Samples of each are presented here (**Residential** on the left, **Commercial** on the right).

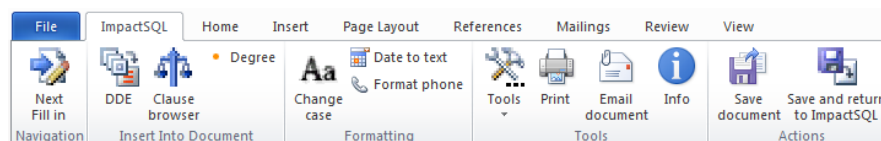


When first opened, no property will be selected (checkbox in front of the **Property Address**), but to utilize the function icons across the top of the screen, the appropriate property(ies) should be checked. At that point, the **Legal Description** for the selected property(ies) can be **Printed**, **Emailed** or **Published** (if so configured). If there is a Date/Time entry in the **Last Updated** column, a **Full Legal** exists for the property. If that column is blank, no **Full Legal** has been started for the property.





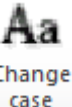








To enter a new legal description, or edit an existing one, the user should double-click on the appropriate property or click on the **Edit** icon to the right of the property to be worked.

The default **Full Legal** master document is very often completely blank. However, it can be customized if there is default verbiage, or data from the file, that the Company wishes to have always presented at initial creation, in a standardized format. When a **Full Legal** is first opened for a property, the system will copy the default master document and save it tied to the file and property, and present it to the user inside MS Word ®, ready for editing by the user.

Impact adds a customized tool bar/ribbon to the MS Word ® tool bar/ribbon set that provides for various custom functions that aid in the entry of the legal description. The **Impact/SQL Legal Tool Bar/Ribbon**, from MS Office 2010 ®, is presented below. There are different Impact/SQL Tool Bar/Ribbons in the different document types in Impact (Escrow, Title, Prelim & Policy), customized for the document type.

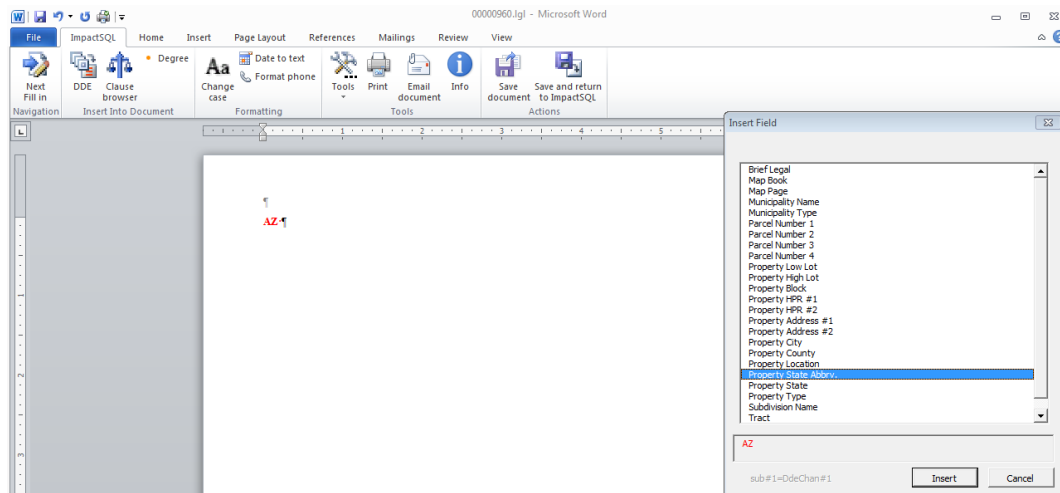


There are shortcut Quick Keys for many of the **Legal** tool bar icons, as detailed here.

Button	Tool Name	Quick Keys
 Next Fill in	Next Fill-in	CTRL+1 or F11 takes user to the next fill-in field in the document, if there are any.
 DDE	Insert Field	CTRL+2
 Clause browser	Insert Legal Clause	CTRL+3 to bring up the floating insert legal clause window
 Degree	Insert Degree	The apostrophe key under the tilde ~
 Change case	Change Case	SHIFT+F3 at end of text string will cycle through three options: ALL CAPS, all lower case, Upper case first letter only.
 Date to text	Date to Text	CTRL+0 will mimic icon. CTRL+9 will generate an alternative text version (Month ##, #####) vs. icon's (## the day of Month, #####)
 Format phone	Format Phone Number	Enter 7 or 10 digits then hit icon or ALT+2 to add parentheses and hyphen to format number.
 Tools	Open Tools Menu	No Quick Key shortcut. Content of menu varies by Access Level.
 Print	Print Document	CTRL+P to print the document
 Email document	Email Document	CTRL-SHIFT+M to email the document
 Info	Info	CTRL-SHIFT+A for info on Impact and the document
 Save document	Save Document	CTRL+S to save the document changes
 Save and return to ImpactSQL	Save and Return to Impact	No Quick Key shortcut. Saves the document changes and closes the doc.

 **The DDE Icon**

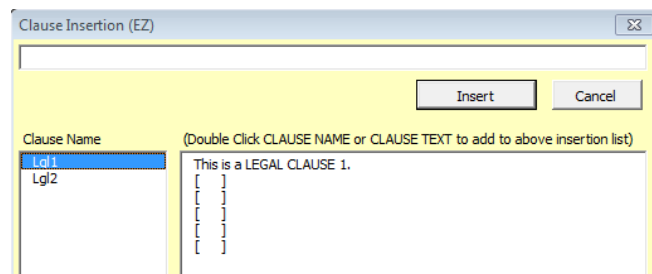
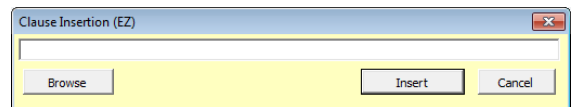
A configuration option is available to permit the use of data fields (DDE) within the legal description. If enabled, clicking on the **DDE** icon, on the **Impact Legal** tool bar/ribbon will bring up a listing of fields that can be used. Highlighting a field on the list will have its data contents preview at the bottom of the listing. Double-clicking on the field name will insert the contents at the cursor location in the document being edited. Alternatively, once the field is highlighted, the user can click on the **Insert** button to insert the contents at the cursor location.



 **The Clause browser Icon**

Snippets of text often used in legal descriptions can be stored in MS Word ® files called “clauses”. Clauses can then be imported into the legal description as the text is needed, with the **Clause Browser** icon.

When clicked upon, it will open up the **Clause Insertion** window, shown to the right. The user can enter the clause name (or names, separated by commas), if known, in the field and then click on **Insert** to use it/them. Alternatively, the **Browse** button can be used to see a listing




of available Legal Clauses. Highlighting items will present their contents, as shown in this sample.

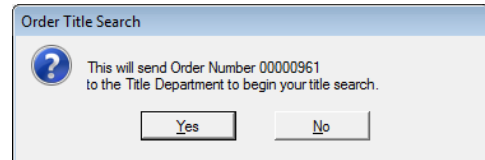
The balance of the Legal tool bar/ribbon icons are explained in the **Documents** section later in this manual.

Order Title Search

The **Order Title Search** entry, on the **Edit** menu in the Title module, is available to submit a **Direct Order** that is open on the desktop to the Title Department. The option will not be available if an Escrow file is open on the desktop.

The same function can be performed using the  **Title Search** icon on the **Opening Information** screens (as seen earlier). The function will send the file to the queue to be printed or emailed as a newly submitted order.

When initiated, the user will be prompted with a confirmation screen, like that shown here, asking if the order should be submitted to Title.



Giving an affirmative or negative response, the system will prompt the user as to whether they wish to print **Title Instructions** for the file submitted.

If the order has previously been sent to Title, and accepted/printed, a subsequent submission will be marked "Amended", so that Title will recognize it is not an initial submission.

Update Search & Exam Info

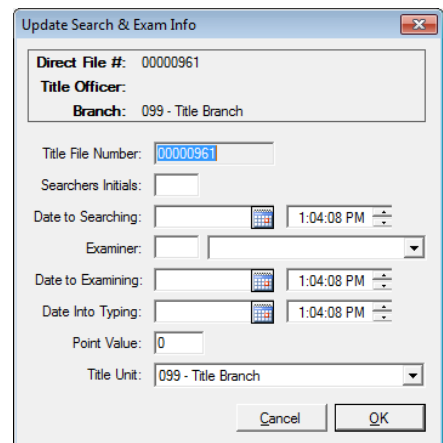
The **Update Search & Exam Info** entry, on the **Edit** menu in Title, presents the same screen regardless of whether the file open on the desktop is an **Escrow** file or **Direct Order**.

The screen is used to log information on the status of the title work being done on the file.

It can also be used to change the **Title Unit** (Branch, Plant) on a file, if multiple title branches are available.

Data entered on this screen is presented on the **File > File Progress Report** screen, in Title, and the **File Status** screen (for escrow files) in Escrow. Therefore, other users can see the status of the order as it progresses through Title, and need not call Title for the same information.

If Title File Numbering is enabled, the user may be able to set the **Title File Number** in the field of that name, depending on system settings; the number may be assigned at opening. As explained earlier, the Title File Number is an alternate number that can be assigned to an order. It does not alter the underlying file's number (Escrow or Direct Order).

A dialog box titled "Update Search & Exam Info". It contains several fields: "Direct File #:" with value "00000961", "Title Officer:" with value "Branch: 099 - Title Branch", "Title File Number:" with value "00000961", "Searchers Initials:" (empty), "Date to Searching:" with a date/time picker showing "1:04:08 PM", "Examiner:" (empty), "Date to Examining:" with a date/time picker showing "1:04:08 PM", "Date Into Typing:" with a date/time picker showing "1:04:08 PM", "Point Value:" with value "0", and "Title Unit:" with a dropdown menu showing "099 - Title Branch". There are "Cancel" and "OK" buttons at the bottom right.

Typically, the following fields are completed as the file moves through the process, not all at once.

The **Searcher's Initials** can be entered, along with the **Date to Searching** (date and time).

The **Examiner's Initials** can be entered, along with the **Date to Examining** (date and time).

And, the **Date Into Typing** (date and time) can be entered.

A **Point Value** can be entered (to score difficulty of the file) if desired. This can be used in reporting.

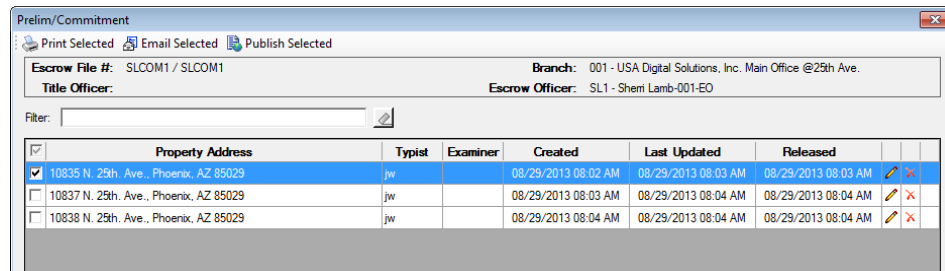
Create Prelim/Commitment

The **Create Prelim/Commitment** entry, on the **Edit** menu, is the path to the routine through which the preliminary report or commitment is prepared.

The preliminary report &/or commitment master documents are customized by underwriter.

There are also customizations available for integrating with NextAce and Value Check.

Sites can be configured to generate either document (preliminary report or commitment), with a prompt being presented when started, asking which document type will be prepared. Both cannot be prepared on one file, just one or the other, when so configured.




The **Prelim/Commitment** screen above is presented when the **Create Prelim/Commitment** entry is selected. If the file is a **Commercial** file type, it may have multiple properties listed on the screen. A **Residential** file or **Direct Order** will only have a single property listed. The checkbox in front of each property is used to activate the **Print Selected**, **Email Selected** and **Publish Selected** (if so configured) icons at the top of the screen, which are used to initiate those functions for the checked items – once a prelim/commitment exists for the property.

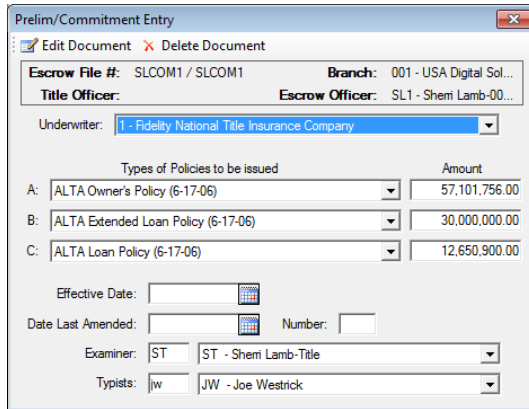
If a document has yet to be created for a property (and there will be a different document for each property on a **Commercial** file), only the **Edit** icon, to the right of each property entry, will be presented, and there will be nothing in the **Created**, **Last Updated** and **Released** columns. Once a prelim/commitment has been created, the date and time of its creation will be put in the **Created** column; the end time of the last edit will be put into the **Last Updated** column; and, the date & time the document is released to Escrow will be entered into the **Released** column.

The **Delete** icon is used to delete a prelim/commitment document. The user will be prompted to confirm that action before it is taken.

Prelim/Commitment Entry

Clicking on the  **Edit** icon, to the right of a property on the **Prelim/Commitment** screen, will bring up the **Prelim/Commitment Entry** screen. A sample is shown below.

Basic file information is at the top of the screen.



Types of Policies to be issued		Amount
A:	ALTA Owner's Policy (6-17-06)	57,101,756.00
B:	ALTA Extended Loan Policy (6-17-06)	30,000,000.00
C:	ALTA Loan Policy (6-17-06)	12,650,900.00

The **Underwriter** assigned to the file is presented. If a prelim/commitment has not yet been created, the underwriter can be changed here without issue. If a prelim/commitment has already been created, this is the only screen from which the underwriter can be changed (and the result of such a change will be discussed below).

Under the **Types of Policies to be Issued** heading, the user can select up to three policies and their liability amounts. The policy menus for each underwriter installed may vary. The first entry, **Policy A**, will have the **sales price** of the property defaulted in the **Amount** field. **Policy A** fields are **ONLY** used for an **Owner's** policy's


information. **Policy B** will have the loan amount from **Lender #1** in the **Amount** field and **Policy C** will have the loan amount from **Lender #2** (if there is one) in the **Amount** field.


The **Effective Date** field is used to enter the "Plant Date".

The **Date Last Amended** field and the **Number** field are used to keep track of the latest amendment's date and count.


The **Examiner** is selected via the dropdown of available personnel. The initials and name are presented.

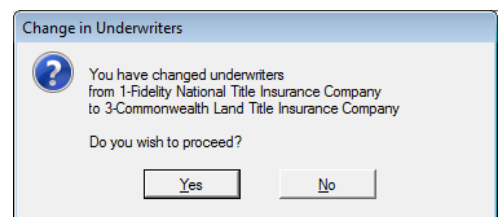
The **Typist** is selected via the dropdown of available personnel. The initials and name are presented.

Once the underwriter and policy information is identified, the user should click on the  **Edit Document** icon to initiate creation (or editing) of the prelim/commitment. This will initiate the loading of an MS Word® session with the prelim/commitment master document for the selected underwriter. The previously entered legal description will be pulled into the document along with the policy information entered here. Editing of the prelim/commitment will be discussed in the following pages.

If there is an existing document and it should be deleted, the user should click on the  **Delete Document** icon.

Changing an Underwriter

Note: should the underwriter on a file need to be changed, once a prelim/commitment has been created, it can only be changed from the **Prelim/Commitment Entry** screen. If the underwriter is changed, when a document already exists for the property, and the user tabs out of the **Underwriter** screen, the existing entries under the **Types of Policies to be Issued** heading will be reverted to **None**, and the user should select the appropriate policy(ies) for the new underwriter and then click on the  **Edit Document** icon. The user will be prompted to confirm the change in underwriter at that point. The existing document, for the old underwriter, will be replaced with one for the new underwriter.



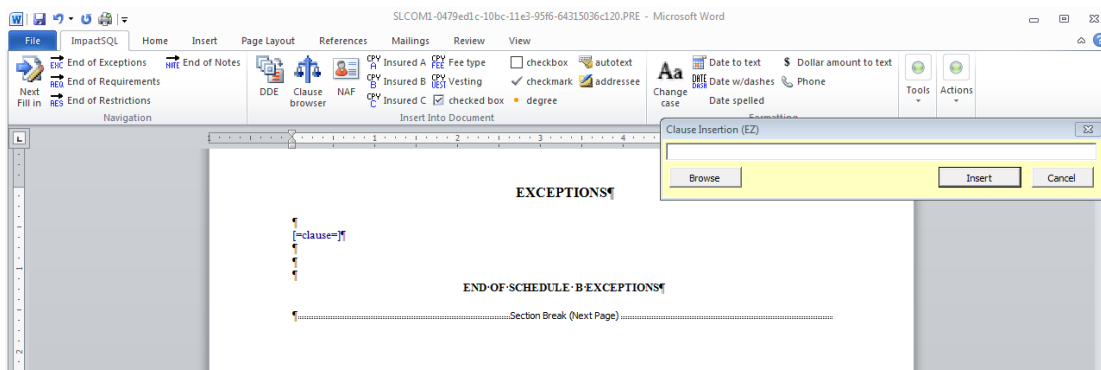
Editing a Prelim/Commitment in MS Word®

MS Word® is used as the editor for the prelim/commitment documents, as it is with the Legal Description, Policies and other miscellaneous Title documents. As mentioned earlier, if a site is so configured, the user will be prompted, upon initially requesting a new document from the Prelim/Commitment Entry screen, as to whether they desire a preliminary report or a commitment for the property. Once that selection is made, the user will be put into a copy of the appropriate master document for the underwriter selected.

The master documents will be formatted as the underwriter and business desire. As much data as can be pulled from the database will be, via the use of DDE fields and SmartTags. Data pulled from the database in this manner will present as **red text** in the document on the screen. If the document contains the **Full Legal**, it will have been merged into the document, preserving the original Full Legal as a standalone document that can be pulled into other documents as well. Generally, it is good policy to enter the Full Legal before creating the prelim/commitment. The Company's logo and customized electronic signatures are also incorporated into the master documents. The various sections of the master document are "bookmarked" in order to allow for sections of the document to be utilized in other documents – such as policies. The user must be aware of this bookmarking and be careful when deleting or copying sections of the document, so as to not damage the bookmarking.

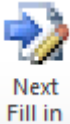








The master documents are prepared in such a manner as to allow for the user to move through the document as quickly as possible, being taken to the points at which data entry is required. The **F11** function key is used to the next "fill-in" field in the document. **Fill-in** fields are indicated by a pair of **blue square brackets**. There may be some text within the brackets, indicating to the user the nature of the text to be inserted. There are situations where the pair of blue brackets representing a fill-in field [] will enclose a special control that will, when reached, will prompt the user for a response. These will be discussed below.



Most of the editing done in a prelim/commitment document involves insertion of clauses (code book phrases) into the **Requirements**, **Exceptions**, **Restrictions** or **Notes** areas of the document. These clauses must be placed in the correct area of the document in order to properly transfer to the policy document(s). These areas will likely contain special Fill-in fields that provide for easy insertion of clauses from the electronic code book. If the user needs to insert more clauses in a later edit, or if the special Fill-in fields are not present, they can first click on the appropriate toolbar/ribbon icon to be taken within the appropriate section of the document – **EXC** to get to the end of the Exceptions section, **REQ** to get to the end of the Requirements section, **RES** to get to the end of the Restrictions section and **NOTE** to get to the end of the Notes section. Once taken to the requested section, the cursor will be within the bookmarking for the section, and clauses entered will continue the numbering before them.
















Prelim/Commitment Toolbar/Ribbon Icons and Quick Key Alternatives

The table below describes each of the toolbar/ribbon icons that are located on the customized **Impact/SQL Prelim** ribbon (in MS Office 2010 ®), as seen in the screen shot on the preceding page. Some are common to those found when editing the Full Legal, Policies or Miscellaneous documents. Quick key alternatives are also identified, if the user does not want to click on the icon with their mouse. Hovering over the icons will result in “tool tips” being displayed. Note: depending on screen resolution, some of the ribbon buttons will be grouped into sub-menus, as is seen with the **Tools** and **Actions** buttons on the screen shot on the preceding page.

Button	Tool Name	Quick Keys
 Next Fill in	Next Fill-in	CRTL+1 or F11 takes user to the next fill-in field in the document, if there are any.
 → EHC	Go to End of Exceptions	ALT+F2 takes the user to the end of the Exceptions bookmarked section.
 → REQ	Go to End of Requirements	ALT+F1 takes the user to the end of the Requirements bookmarked section.
 → RES	Go to End of Restrictions	ALT+F3 takes the user to the end of the Restrictions bookmarked section.
 → NOTE	Go to End of Notes	No Quick Key for this icon.
 DDE	Insert Field	CTRL-SHIFT+I will bring up the DDE field selector (quick key will work in v8.3 or later).
 Clause browser	Clause Browser	CTRL+2 to bring up the floating title Clause Insertion window
 NAF	Open Name and Address File	CTRL+N brings up the NAF for selection of a party whose information should be inserted into the document at the cursor's location
 CPY A	Insert info on Insured A (Owner)	CTRL+3 inserts information on the proposed insured A (generally owner), found elsewhere in the document bookmarked as “InsA”.

Button	Tool Name	Quick Keys
	Insert info on Insured B (Lender 1)	CTRL-SHFT+3 inserts information on the proposed insured B (generally Lender 1), found elsewhere in the document bookmarked as "InsB".
	Insert info on Insured C (Lender 2)	CTRL+4 inserts information on the proposed insured C (generally Lender 2), found elsewhere in the document bookmarked as "InsC".
	Copy Fee Type	CTRL+5 inserts information on the fee type found elsewhere in the document bookmarked as "FeeType". (generally Fee Simple or Leasehold).
	Copy Vesting	CTRL-SHIFT+5 inserts information on the vesting as found elsewhere in the document bookmarked as "Vested".
<input checked="" type="checkbox"/> Checked box	Insert Checked Box	CTRL+7 inserts a checked box at the cursor's location.
<input type="checkbox"/> Checkbox	Insert Checkbox	CTRL-SHIFT+7 inserts an empty checkbox at the cursor's location.
<input checked="" type="checkbox"/> Checkmark	Insert Checkmark	CTRL+8 inserts a checkmark at the cursor's location.
	Insert Degree symbol	Hit the apostrophe key (') under the tilde ~
	Insert AutoText	Enter autotext item name and hit F3 , or accept prompt with ENTER key
	Select Addressee	CTRL-SHIFT+4 will bring up the Insert Addressee tool.
	Change Case	SHIFT+F3 at end of highlighted text string, or single unhighlighted word, will cycle through three options: ALL CAPS, all lower case, Upper First Letter Only (if more than one word highlighted).

Button	Tool Name	Quick Keys
 Date to text	Date to Text	CTRL+0 will mimic icon. CTRL+9 will generate an alternative text version (Month ##, ####) vs. icon's (## the day of Month, ####)
 Date w/dashes	Date w/ Dashes	CTRL-SHIFT+9 after mmddy entry.
 Date spelled	Date Spelled	CTRL+9 after mmddy or mmddy entry.
 Dollar amount to text	Dollar Amount to Text	CTRL+6 after entering numbers (no commas).
 Phone	Format Phone Number	Enter 7 or 10 digits then hit icon or CTRL-SHIFT+1 (quick key will work in v8.3 or later) to add parentheses and hyphen to format number.
 Toggle header/footer	Switch between Header/Footer editing and document body editing	No Quick Key shortcut.
 Import prelim	Import Prelim	Enabled if configured for NextAce and file data is available for import. No Quick Key shortcut.
 Tools	Open Tools Menu	No Quick Key shortcut. Content of menu varies by Access Level.
 Print	Print Document	CTRL+P to print the document
 Email document	Email Document	CTRL-SHIFT+M to email the document
 Info	Info	CTRL-SHIFT+A for info on Impact and the document
 Save document	Save Document	CTRL+S to save the document changes
 Save and return to ImpactSQL	Save and Return to Impact	No Quick Key shortcut. Saves the document changes and closes the doc.

Each of the tools on the **Prelim** toolbar/ribbon will be explained below.



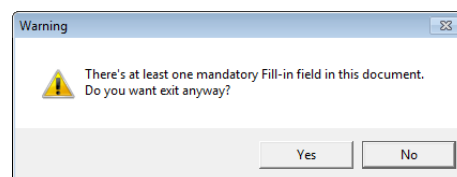
The **Next Fill-In** tool will quickly move the cursor through the document stopping only on the places where the typist must enter additional information that is not stored in the database. This is usually text that is unique to the specific file.

When the user has finished providing all the information for the Fill-In, CLICK the **Next Fill-In** tool icon again, or press **F11** (or **CTRL+1**), to move to the next fill-in field. When the user has reached the end of the document, Impact/SQL will return the cursor to the top of the document and start the process again.

Mandatory Fill-In Fields

A document may have Fill-Ins that require the user to provide an answer before they can save or print the document. These are called **Mandatory Fill-Ins**. They will appear in the document as the same blue square brackets except they also include an asterisk, as in [*****]. If the user tries to print or exit the document without providing information for this field, Impact/SQL will display the warning shown to the right.

CLICK the **Yes** button to continue on with the requested command (print, save, etc.).



CLICK the **No** button to cancel the previous request that was made. Impact/SQL will relocate the cursor to the Mandatory Fill-In where the missing information can be entered.

Phraseboxes

Phraseboxes are a special type of **Fill-In** field that may be used in documents. When **F11** or **CTRL+1** are used to move through the document and land on a [**=phrasebox=**] Fill-In, a window will pop up with a list of options the user can choose from which will be inserted into the document at that location. It is then up to the user to CLICK on which item(s) they will be including with the document. After they have made the desired selection(s), they should CLICK the **Insert** button. The phrasebox will be replaced with the items selected. If the user sees square boxes in front of the options they can pick as many options as they would like to have appear in the document. If the user sees circles in front of the options, they will only be able to choose one option.

End of Exceptions

The **End of Exceptions** icon, or **ALT+F2**, will take the user to the end of the Exceptions bookmarked section of the prelim/commitment. At that point, additional clauses could be inserted and would be properly numbered/itemized.

End of Requirements

The **End of Requirements** icon, or **ALT+F1**, will take the user to the end of the Requirements bookmarked section of the prelim/commitment. At that point, additional clauses could be inserted and would be properly numbered/itemized.

End of Restrictions

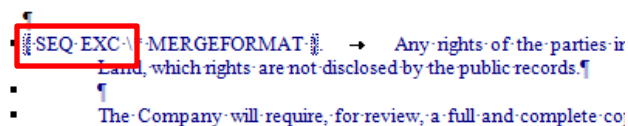
The **End of Restrictions** icon, or **ALT+F3**, will take the user to the end of the Restrictions bookmarked section of the prelim/commitment. At that point, additional clauses could be inserted and would be properly numbered/itemized.

End of Notes

The **End of Notes** icon (there is not a Quick Key for this function) will take the user to the end of the Notes bookmarked section of the prelim/commitment. At that point, additional clauses could be inserted and would be properly numbered/itemized.

Please note: as the clauses inserted into each of the bookmarked sections mentioned above are tagged with **SEQ** (sequential) field identifier...and each of those is consistent with the bookmarked section. Therefore, copying clauses from one section to another can “break” the numbering scheme in a section. To resolve such issues, after copying a clause from one section to another, right-click on the clause number, in the new location, and select **Toggle Field Codes** from the pop-up menu, and replace the designation (EXC or REQ, for example) with the correct one for the section copied into. **ALT+F9** will display the unique SEQ fields on each entry; repeating **ALT+F9** will hide them again. In the sample below, an Exception item is reflecting the SEQ EXC coding at the beginning of the item.

EXCEPTIONS¶



Insert DDE Field

The **Insert DDE** tool opens the **Insert Field** dialog box (shown below). Each tab (**Title** and **Prelim**) shows a list of the available database fields that the user can insert into a document at the cursor's location.

Position the cursor at the location in the document where a DDE field's information should be inserted.

CLICK on the **DDE** toolbar icon to open the dialog box.

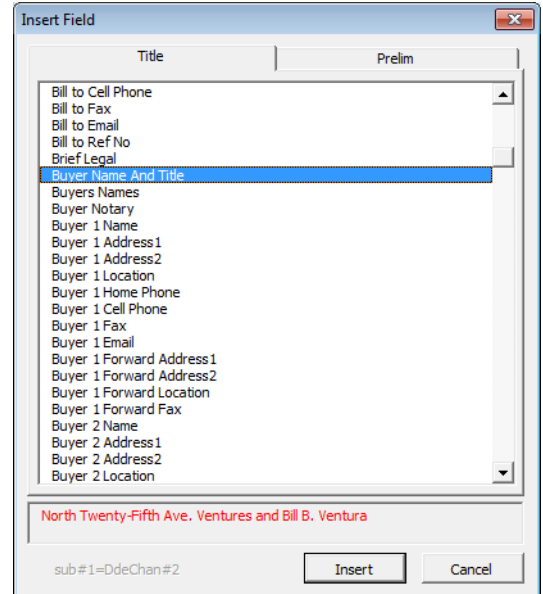
Select the appropriate tab and highlight the field to insert into the document at the cursor's location.

CLICK the **Insert** button (or DOUBLE-CLICK on the field name).

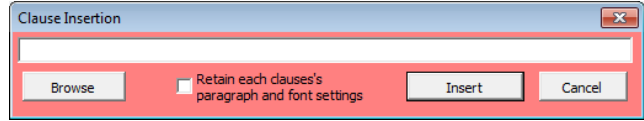
CLICK the **Cancel** button to close the **Insert Field** window.

NOTE: This dialog box will remain on the screen until the user closes it giving them the opportunity to insert several fields if necessary. If the user wants to leave the **Insert Field** window open to insert fields in different locations of the document, they must CLICK in the document to change focus from the **Insert Field** window to the document window in between inserting the separate fields.

The user can also use the **Insert DDE** dialog box to double-check what information Impact/SQL has in the database for a field. In the example **Insert Field** dialog box above, the **Buyer Name and Title** field is currently highlighted. At the bottom of the dialog box **North Twenty-Fifth Ave. Ventures and Bill B. Ventura** is listed in red. This is the value that the user will see in the document if they were to insert this particular field. If the information is not correct, the user should return back to the Impact/SQL desktop to correct the information in the file data – to make sure the file data is current. Changing a field's content by typing over it in a document will **NOT** change file data.



Title clauses are otherwise known as “The Code Book”. These are typically a paragraph in length but can range from a sentence to pages. The clauses installed on the system are available to all staff. The **Clause Insertion** dialog box is shown here at the right.



1. Position the cursor at the location where you want to insert a Title clause.
2. CLICK on the **Clause Browser** tool (or press **CTRL-3**).
3. Type the name of the clause in the Browser field. You can list as many clauses as you wish here by separating them with a comma.
4. CLICK the **Insert** button to place the clauses into the document.

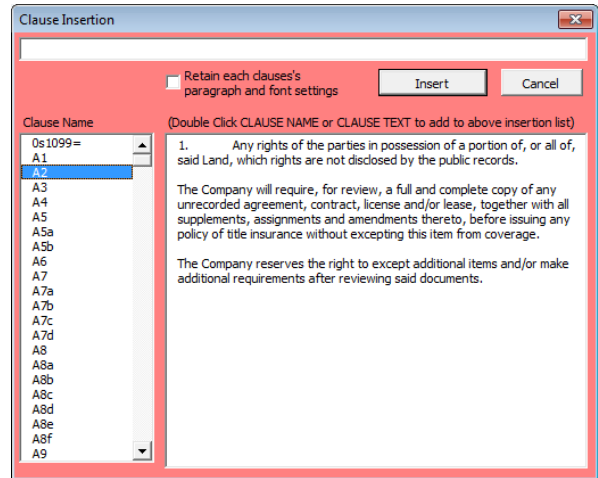
The **Browse** button will expand the **Clause Insertion** dialog box to include a list of the available clauses. If the user CLICKS on a clause name, they can see a preview on the right side of the window.

NOTE: the Title Clauses seen on the Clause Insertion window of a particular site will be different than what is displayed here.

DOUBLE-CLICK on any clause name to have Impact/SQL insert the clause name in the Browser bar.

Once all the desired clauses for insertion are listed at the top of the window, CLICK the **Insert** button.

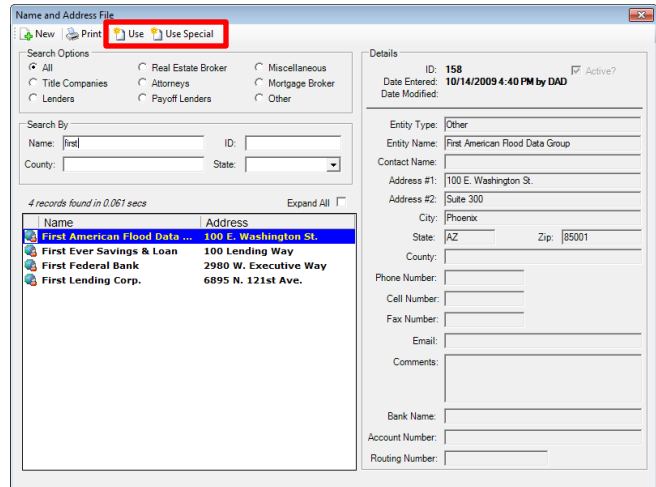
CLICK the **Cancel** button to close the Clause Insertion window without inserting any clauses.





The **Name and Address File (NAF)** is available to be used within the prelim/commitment. The user can insert the address and contact information into a document without having to make the individual a party to the file. Impact/SQL will open the **Name and Address File** window shown here.

1. The user should position the cursor at the location in the document where they want to insert a name and address from the NAF.
2. Press **CTRL-N** (or **CLICK** on the NAF tool).
3. Select the search criteria on the left side of the **Name and Address File** window.
4. Highlight the selection that is to be used in the results window. Verify on the right it is the correct individual and/or company.
5. **CLICK** the **Use** button at the top of the window (or **DOUBLE-CLICK** on the Company name in the results window).



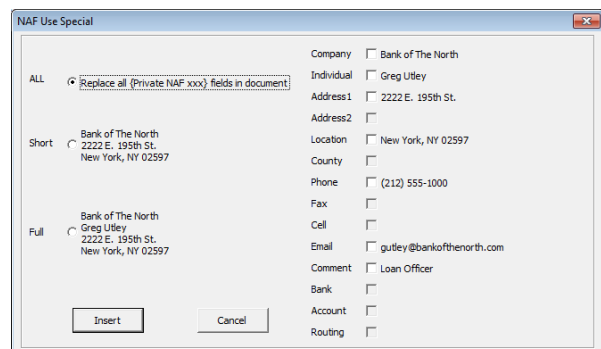
Impact/SQL will close the NAF window and insert the address information at the cursor's location in the document. It will appear in similar form to the sample shown below.

First American Flood Data Group
100 E. Washington St.
Suite 300
Phoenix, AZ 85001

NAF Use Special

The user also has the option to select which name and address information, from the NAF, is placed into their document. In those cases, replace Step 5 above with the **Use Special** button.

The **NAF Use Special** window is shown here on the right. **CLICK** on any of the three radio buttons, on the left of the screen, to replace **ALL** of the NAF fields in the document with the NAF entry selected, or use the **Short** or **Full** addresses, as displayed. Or, the user may check the specific items on the right side of the screen for inclusion at the cursor's location in the document; any number may be selected at the same time.



Optionally, the Document Administrator may have used additional NAF fields to customize documents.

Insured A ^{CPY} **A**

The **Insured A** icon, or **CTRL+3**, will copy data entered elsewhere in the prelim/commitment, bookmarked as “**InsA**”, to the cursor’s present location. Generally, this is information on the insured owner.

Insured B ^{CPY} **B**

The **Insured B** icon, or **CTRL-SHIFT+3**, will copy data entered elsewhere in the prelim/commitment, bookmarked as “**InsB**”, to the cursor’s present location. Generally, this is information on the insured first lender.

Insured C ^{CPY} **C**

The **Insured C** icon, or **CTRL+4**, will copy data entered elsewhere in the prelim/commitment, bookmarked as “**InsC**”, to the cursor’s present location. Generally, this is information on the insured second lender.

Fee Type ^{CPY} **FEE**

The **Fee Type** icon, or **CTRL+5**, will copy data entered elsewhere in the prelim/commitment, bookmarked as “**FeeType**”, to the cursor’s present location. “Fee Simple” and “Leasehold” are examples.

Vesting ^{CPY} **VEST**

The **Vesting** icon, or **CTRL-SHIFT+5**, will copy data entered elsewhere in the prelim/commitment, bookmarked as “**Vested**”, to the cursor’s present location.

Checked Box Checked box

The **Checked Box** tool inserts the symbol at the cursor’s current location. There are numerous documents that include the Fill-In. This tool is very handy to indicate a chosen selection in those lists. Alternatively, the user can press **CTRL+7** to insert the checked box symbol.

Checkbox Checkbox

The **Checkbox** tool inserts a blank square box at the cursor's current location. The user can use this tool to replace a checked box that might have been inserted via the **Checked Box** tool if it was selected by mistake or if the information in the document has changed. Alternatively, the user can press **CTRL-SHIFT+7** to insert the blank checkbox symbol.

Checkmark ✓ Checkmark

The **Checkmark** tool will insert the checkmark character, ✓, at the cursor's current location. Alternatively, the user can press **CTRL+8** to insert the checkmark symbol.

Degree ° Degree

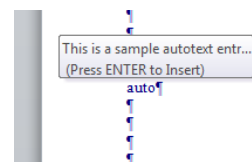
The **Degree** tool will insert the degree symbol °, at the cursor's current location in the document. Impact/SQL has remapped the keyboard so pressing the ` key (back apostrophe ` and tilde ~) will also insert the degree symbol.

Insert AutoText Autotext

The AutoText tool will insert an **AutoText** entry into the document at the cursor's current location. AutoText are snippets of text that are stored in the user's MS Word ® profile (their Normal.dot file). The options that a user may have available to them may not be the same options that their co-workers have unless the organization is using the global AutoText feature of Impact/SQL. There is a more detailed discussion about using a Company-wide AutoText solution later in this chapter.

1. Place the cursor at the location in the document where an AutoText entry should be used.
2. Type the name of the AutoText entry and then press **F3** if MS Word doesn't prompt to include the phrase as shown to the right.

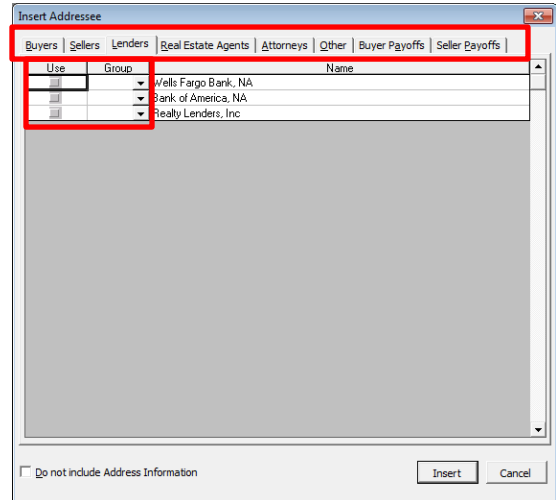
Impact/SQL will replace the AutoText name with the contents of the entry.



Addressee Addressee

The **Addressee** tool, or **CTRL-SHIFT+4**, pulls up the **Insert Addressee** dialog box. This dialog box displays all the parties to the selected file that were entered in the **Initial Questions, Parties** screens. Each tab at the top of the screen represents the party types. Each will list parties of that type that can be selected for use in the document.

IMPORTANT NOTE: Each party that the user checks in the **Use** column will have a copy of the document produced for it. In other words, if the user checks three parties, then Impact/SQL will copy the document three times creating a document for each party. The result is a document three times as long in Impact, which is really three separate documents, when all is said and done. **FOR THIS REASON, IT IS RECOMMENDED THAT MULTIPLE PARTIES NOT BE SELECTED, UNGROUPED, FOR USE IN A PRELIM/COMMITMENT.**



Grouping Addressees Together

The user can group two or more parties together on the same document by assigning them the same 3-digit number from the drop-down menu in the **Group** column. The user can mix and match between individual parties and groups of parties in the same document. The user cannot, however, group parties on separate tabs. In other words, all members of a group must appear on the same tab.

Change Case Change case

The **Change Case** tool, or **SHIFT+F3**, will rotate through making the selected text all lowercase letters, title case letters (first cap), or all uppercase letters.

1. Select the text to modify by blocking it.
2. CLICK the **Change Letter Case** tool (or press SHIFT-F3) to move through each option until the form desired is presented.

The **Change Case** tool is not a substitute for text that needs to always be presented in UPPERCASE. The **Change Case** tool applies the All Caps attribute to the selected text which is just like applying **Bold** or *Italics*. If the text is subsequently imported into another document that applies its own formatting, the text will return back to the original way it was entered from the keyboard. Use the CAPS LOCK key to make sure text that needs to be typed in UPPERCASE remains in UPPERCASE.

Date to Text Date to text

The **Date to Text** tool, or **CTRL+0**, converts a numeric date into a long date format. For example, 07182013 is converted to read 18th day of July, 2013. Note that the date is entered in “mmddyyyy” or “mmddy” format, without dashes or slashes. The cursor must be located at the end of the date entry that is to be converted before CLICKING on the **Date to Text** tool (or pressing **CTRL-0**). The DocGroup at USA Digital Solutions, or another Doc Admin, will recommend when this type of date format should be used by creating a Fill-In field that says [\[Date then press CTRL-0\]](#)

Date w/ Dashes

The **Date w/ Dashes** tool, or **CTRL-SHIFT+9**, will convert a numeric date entry into a date with dashes entry. For example, 071813 is converted to 07-18-13. The date should be entered in “mmddyy” or “mmddyyyy” format. The cursor must be located at the end of the date entry to be converted before the tool is clicked on, or **CTRL-SHIF+9** is used.

Date Spelled Date spelled

The **Date Spelled Out** tool, or **CTRL+9**, converts the numeric date (entered in the form “mmddyyyy” or “mmddyy”) into the standard date format. For example, 07182013 is converted to read July 18, 2013. The cursor must be located at the end of the date to be converted before clicking on the **Date Spelled** tool (or press **CTRL+9**).


Dollar Amount to Text Dollar amount to text

The **Dollar Amount to Text** tool, or **CTRL+6**, converts the numeric dollar amount into the cardinal representation. The dollar amount should be entered without commas, but with the decimal point before the pennies figures. For example, 93379.28 is converted to read Ninety-Three Thousand Three Hundred Seventy-Nine Dollars And 28/100. The cursor must be located at the end of the dollar amount to be converted before clicking on the **\$ Dollar amount to text** tool (or press **CTRL+6**).

Phone Phone

The **Phone** tool converts a 7-digit or 10-digit phone number into the standard telephone format. For example, 6028668199 is converted to read (602) 866-8199. The cursor must be located at the end of the phone number to be converted before clicking on the **Phone** tool.

Toggle Headers and Footers Toggle header/footer

The **Toggle Headers and Footers** tool will open the Header & Footer toolbar and place the cursor into the first header of the document. The user can then make any changes they need to the header and footer text using MS Word’s tools. They should click the  **Close Header and Footer** tool, on the Header & Footer toolbar, when are ready to return to the main document text.

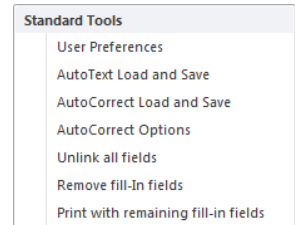
NOTE: The user can also switch back and forth between the header and footer text and the main document by **DOUBLE-CLICKING** in either area.

Import Prelim

If the system is configured with the NextAce integration and data is available to be imported for the prelim, this button will be enabled (colored) and can be used to bring in the NextAce-provided information.

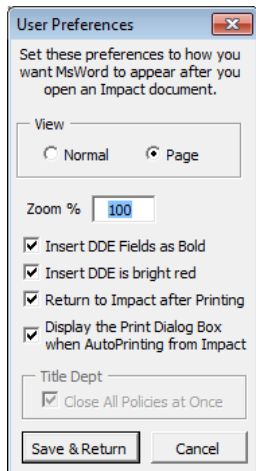


The **Tools** tool displays a drop-down menu when the user clicks on this option. The menu is a collection of options that are useful to the user's overall Impact/SQL document editing experience. The Tools drop-down menu that regular users see is shown here on the right. Each option will be discussed below. (The menu contains more entries for Doc Admin users).



User Preferences

The **User Preferences** window gives the user the opportunity to set up options on how Impact/SQL will behave. The **User Preferences** dialog box is shown on the left.



The **View** radio buttons allow the user to select if they wish to open their documents in MS Word's **Normal** view or in MS Word's **Page** view. The **Normal** view will be straight text with no margins or page breaks shown. The **Page** view shows how each page of the document will be shown on the printed page.

The **Zoom %** option allows the user to set the magnification of their document once it is opened in Microsoft Word. For most users a 120% to 144% setting will show them the entire document from the left to right margin on the screen.

The **Insert DDE Fields as Bold** and the **Insert DDE is bright red** checkboxes determine how fields inserted into the document by the user will be displayed. These two options affect only the DDE fields that **the user** inserts into the document using the **Insert DDE** field tool. They do not change how the Document Administrator chose to represent the fields entered in the master document.

The **Return to Impact after Printing** checkbox will automatically close every document after the user **CLICKS** the **Print** tool on Impact/SQL's toolbar.

The **Display the Print Dialog Box when AutoPrinting from Impact** will open up MS Word's print dialog box when the user **CLICKS** the **Print** tool.

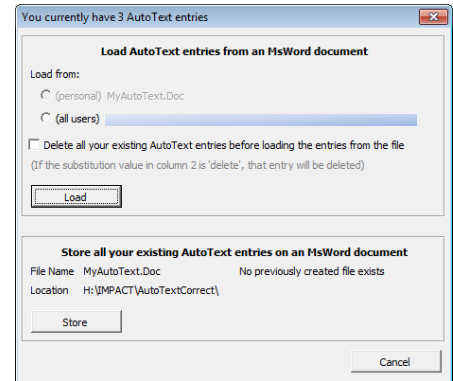
When the user is finished defining how they would like to work with Impact/SQL and MS Word documents, they should **CLICK** the **Save & Return** button to close the dialog box and return to their current document.

NOTE: Click the **Cancel** button to return to the current document without making any changes to User preferences.

AutoText Load and Save

The **AutoText Load and Save** dialog box can be used to import the Company-wide AutoText entries into a user's personal AutoText or to save a copy of what a user currently has for AutoText entries outside of Impact/SQL.

The **AutoText Load and Save** dialog box is shown to the right. The top portion deals with importing AutoText entries into a user's AutoText. The bottom portion deals with making a backup of a user's AutoText entries so they can retrieve them if they are lost in MS Word®.

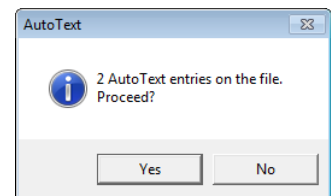


Users have two options for loading AutoText entries. The first radio button, **Load from: (personal) MyAutoText.doc**, will only be available if the user has previously used the **Store** option on the bottom of the screen. The Load option will restore the user's AutoText entries from whatever is currently saved in their **MyAutoText.doc** file. The AutoText Load and Save dialog box will indicate the date the MyAutoText.doc was created, if one exists. Anything that was saved to the user's AutoText after that date will be lost if there is a need to replace a user's corrupted **Normal.dot** (which is where a user's MS Word® AutoText entries are stored).

The second radio button is the **Load from: (all users)** option and will only be available if the company has a global AutoText document set up. Impact/SQL will display the path to the location of the global AutoText document used by your company after the **(all users)** label (blacked out in the screen shot above).

The **Delete all your existing AutoText entries before loading the entries from the file** checkbox will clear out the user's existing AutoText entries, from their Normal.dot, before reloading with the entries from the option selected.

The user should click the **Load** button once they have made their choices. Impact/SQL will process either file option and display the entry count for the user. Click the **Yes** button to proceed with the import.



Click the **No** button to cancel the operation and return back to the **AutoText Load and Store** window. From there the user can click the **Cancel** button to return back to the current document without making any changes to AutoText.

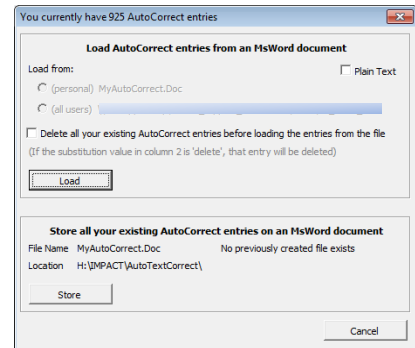
The **Store** button will create a Non-Impact/SQL MS Word® document in the user's personal Impact folder called **MyAutoText.doc**. This document contains a table with a row for each entry in the user's AutoText. This is a great backup tool for users if they rely on AutoText. Frequently DSI receives calls from users who have lost all their AutoText entries for one reason or another. If users back up their AutoText using the **Store** feature, we can easily assist in getting it back for them by guiding them to use the **Load** feature.

It is highly recommended that all users use the **Store** feature if they use AutoText.

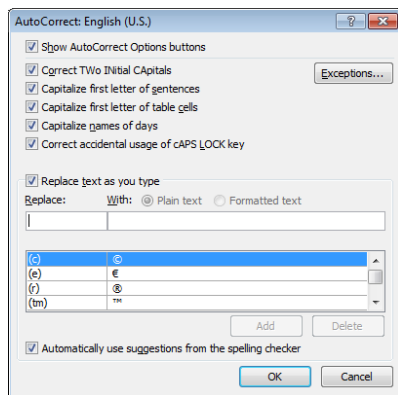
It is a good idea to repeat the **Store** procedure after modifying AutoText entries. DSI suggests users make storing their AutoText entries a habit that goes along with a significant day like every payday or at the first of every month.

AutoCorrect Load and Save

The **AutoCorrect Load and Save** dialog box is shown to the right. It behaves exactly like the AutoText Load and Save option discussed above, but works with the user's MS Word® **AutoCorrect** entries, if any. In this screenshot the reader can see how the dialog box appears if there isn't a personal MyAutoCorrect.doc or a company-wide AutoCorrect option in place. The two radio buttons are grayed out, indicating there is nothing the user can load. If the user clicks on the **Store** button, the **Load From: (Personal) MyAutoCorrect.doc** option will then be available for a future re-load (if lost from the user's Normal.dot file).



AutoCorrect Options

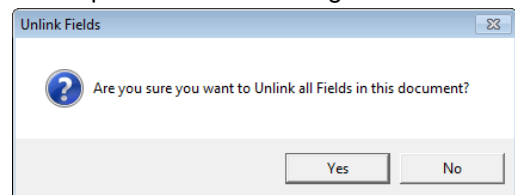


The MS Word AutoCorrect function is accessed through this menu entry. Historically (MS Word 2003 and earlier) this option has been available to users on the routine Word menus, but with version 2010 of MS Word, it was made inaccessible when within an Impact/SQL document, so this function has been put on the Tools menu.

Unlink All fields

The **Unlink All Fields** tool will disconnect the current document on the screen from the database and change all the DDE fields to regular text. None of the information that has been brought into the document will change from this point forward if the user chooses this option and then changes data in the file. The document will be a snapshot of your database information at the point in time the user chose this option.

1. CLICK on the **Tools** tool on the Impact/SQL ribbon.
2. CLICK on the **Unlink all fields** option on the pull-down menu.
3. Impact/SQL displays the dialog box shown here at the right. CLICK on the **Yes** button to unlink all fields from the database.
4. CLICK on the **No** button to return to the document without unlinking the fields.



Once the fields have been unlinked from the database, Impact/SQL will also remove all the red font color from the document since it indicates database fields and those are no longer linked.

Once the document has been saved, there is no backing out of this change. If this was done in error, the user will have to delete the document and recreate it in order to get the database fields back as DDE fields.

Remove Fill-In Fields

The **Remove Fill-In Fields** option will immediately remove all the square brackets in the document. Impact/SQL does not ask the user to confirm the action so the user must make sure they want to take this action before selecting the option.

This option will remove only the square brackets that create the Fill-In fields. Any non-breaking spaces or prompt text will remain in the document.

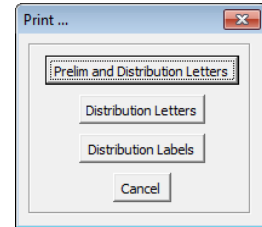
NOTE: The user can use CTRL-Z to undo this action but will have to press CTRL-Z twice—once for the left square bracket and once for the right square bracket.

Print with remaining fill-in fields

When a user chooses the **Print** tool from the Impact/SQL ribbon, any remaining Fill-In fields will have the square brackets hidden so they do not show up on the printed page. Selecting the **Print With Remaining Fill-In Fields** option from the **Tools** sub-menu will leave the square brackets visible on the printed page.



The **Print** tool, in the prelim/commitment only, will open a window like that shown here asking what the user wishes to print. The options are the **Prelim and Distribution Letters**, the **Distribution Letters**, the **Distribution Labels** or **Cancel**. There is a system setup option that provides for the preparation of Distribution letters with the prelim/commitment. When enabled, this behavior will be seen.



Once the desired print function is selected, the typical MS Windows® Print dialog box will present on the screen. The users should select the options they typically would do just as with any other MS Windows® application. Click the **OK** button to send the document(s) to the specified printer. The user's designated Document printer will default as the selected printer on the **Print** dialog box.



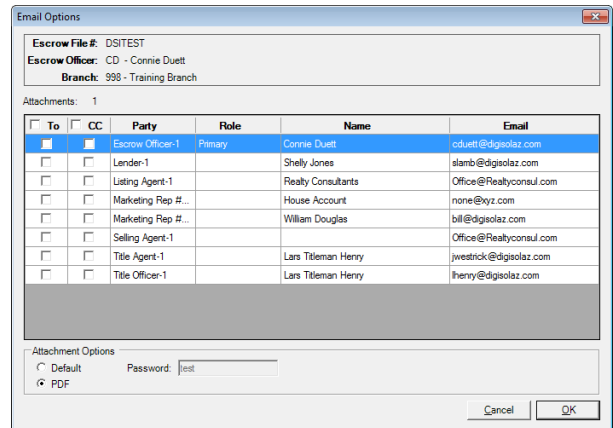
The **Email** tool on the Impact/SQL ribbon opens the **Email Options** window shown here. The top of the window displays information about the current Escrow File #.

The table portion of the window will list all the Parties listed under **Initial Questions**.

CLICK in the **To** column to have the party be listed in the main **To:** field of the email message prepared with the document as an attachment.

CLICK in the **CC** column to have the party be listed in the **CC:** field of your email message prepared with the document as an attachment.

Depending upon the company's Impact/SQL configuration, the user may have the option to send the document as a PDF or as an MS Word® document. MS Word® documents also have the ability to set a password on the document so it can't be edited unless the correct password is given. If the user does not see the **Attachment Options** area at the bottom of the **Email Options** window, their company has determined which type of attachment will be created by everyone.




NOTE: Do not forget the password that was used to protect the document if it is changed from the Company's default. No one will be able to unlock the document without it.

The user should CLICK on the **OK** button once all choices have been made and they are ready to send the email, with the document as an attachment.

MS Outlook® will open the usual email message window. The **To:** and **CC:** fields will be populated with the choices made, by the user, in Impact/SQL. The document will appear as an attachment. The user can type in the body of the email message and CLICK the **Send** button when they are ready to send the email.

Information Info

The **Information** tool displays the dialog box shown to the right. The user can see which version of Impact/SQL they are using if they are not certain. The other tabs contain useful information when troubleshooting any difficulties users might be having with their documents. USA DSI's support staff may guide users to this area in order to help solve any problems.

CLICK the  **Close** icon to close the Information box and return to the current document.




Save Document Save document

This is one of the more important tools on the Impact/SQL toolbar. CLICK this button frequently to have Impact/SQL save your document (or press **CTRL-S**). You will remain in the document so you can continue working.

A good rule of thumb is to save the document as often as you want to retype. That means if you are willing to retype four hours of work, save your document every four hours. The DSI DocGroup recommends you save your document frequently and definitely before switching to another task such as answering the phone or replying to email messages. Computers are fickle and can behave unexpectedly.

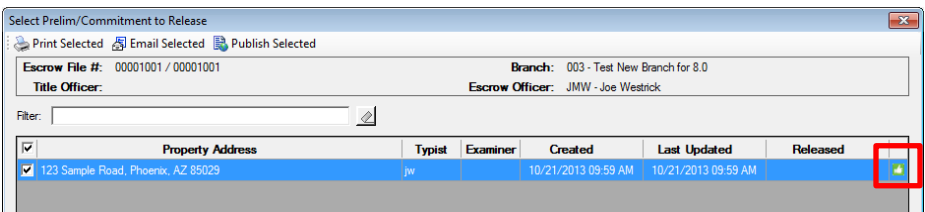
Save and Return to Impact/SQL Save and return to ImpactSQL


Save and Return to Impact/SQL will close the document and return the user to the **Prelim/Commitment** screen. The user can perform additional functions on that screen, or  **Close** the screen and return to the Impact/SQL Title desktop.

Release Prelim/Commitment to Escrow (or Title if DO)

The **Release Prelim/Commitment to Escrow** menu entry, on the **Edit** Menu, will present a screen very much like the Prelim/Commitment screen discussed above, but without the edit and delete options.

The **Select Prelim/Commitment to Release** screen will list all of the properties on the file and indicates the dates/time of the creation and updating of the related prelim/commitments. The

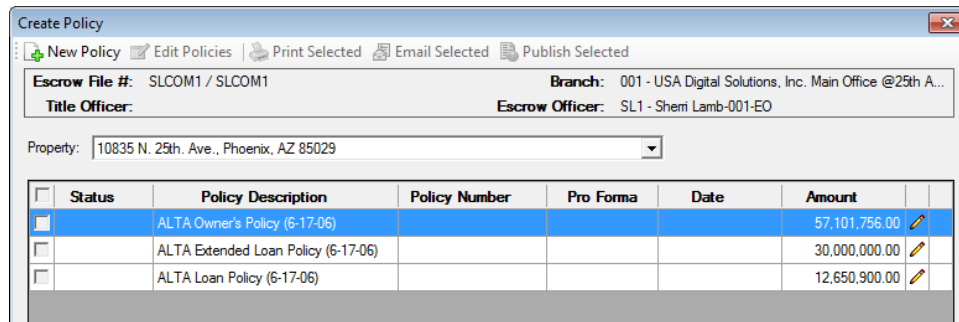


 **Release** icon, to the right of each listing is used to release the item to Escrow (or Title if a Direct Order). The date/time of release will then be recorded in that column, and the icon will be removed. There is a system option that, when set, will have the Title user prompted after editing a prelim/commitment as to whether it should be released. The screen shown here is used to manage the release manually. Another configurable option is to have Escrow notified by email upon a release. An additional option can be set to require Title to re-release the prelim/commitment if it has been amended.

Create Policy

The **Create Policy** menu entry, on the **Edit** menu, is used to create the policy(ies) on a file. The information entered into the prelim/commitment document(s) is pulled, as needed, into the policy(ies).

The **Create Policy** screen, below, reflects the **Property** involved under the basic file information presented at the top of the screen. Should the file be a **Commercial** file, with multiple properties, the dropdown arrow should be used to select the correct property to work up policies on.



The screenshot shows the 'Create Policy' window with the following details:

- Escrow File #: SLCOM1 / SLCOM1
- Branch: 001 - USA Digital Solutions, Inc. Main Office @25th A...
- Title Officer: [Empty]
- Escrow Officer: SL1 - Sherm Lamb-001-EO
- Property: 10835 N. 25th. Ave., Phoenix, AZ 85029

<input type="checkbox"/>	Status	Policy Description	Policy Number	Pro Forma	Date	Amount	
<input type="checkbox"/>		ALTA Owner's Policy (6-17-06)				57,101,756.00	
<input type="checkbox"/>		ALTA Extended Loan Policy (6-17-06)				30,000,000.00	
<input type="checkbox"/>		ALTA Loan Policy (6-17-06)				12,650,900.00	

The **Policy Description** and **Amount** fields will be filled with the information from the prelim/commitment prepared earlier for the property identified. In the state shown above, no policies have been established for the property, so the **Status** and **Policy Number** fields are empty, and the checkboxes in front of each entry are not able to be checked, and the functions across the top of the screen are disabled.

The first step in policy creation, using one of the listed entries, is to click on the **Edit** icon to the right of the entry to be worked. If the policy to be worked up is NOT one of those listed, the **New Policy** icon, at the top left of the screen, can be used to bring up a blank **Policy Entry** screen. In the sample below, the first entry on the listing above was selected with the **Edit** icon.

The policy **Type** field is pre-filled, but can be edited if incorrect. The dropdown arrow will present the full policy menu for the underwriter involved.

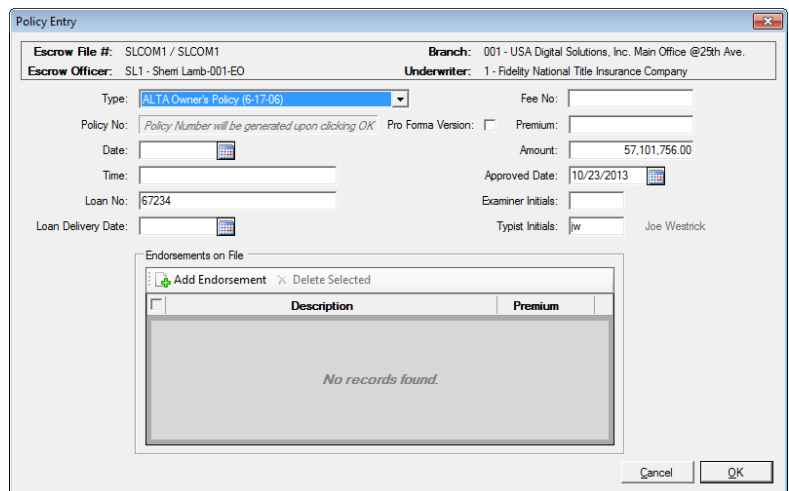
The **Policy No** (number) field, depending on configuration, will either be open for the user to enter a number from another source, or will be disabled (as shown), and will auto-fill upon clicking the **OK** button. Every policy number must be unique.

The **Pro Forma Version** checkbox should be checked if the user is preparing a Pro Forma policy. When converting an existing Pro Forma policy, the checkbox would be subsequently unchecked.

The **Date** field should be filled with the effective date of the policy (usually the recording date on the transaction). This is a required field.

The **Time** field is used for the effective time of the policy. It may be left empty, be manually filled or be pre-filled with a default entry.

The **Loan No** (number) field can be used to enter the lender's loan number, if applicable.



The screenshot shows the 'Policy Entry' window with the following details:

- Escrow File #: SLCOM1 / SLCOM1
- Branch: 001 - USA Digital Solutions, Inc. Main Office @25th Ave.
- Escrow Officer: SL1 - Sherm Lamb-001-EO
- Underwriter: 1 - Fidelity National Title Insurance Company
- Type: ALTA Owner's Policy (6-17-06)
- Fee No: [Empty]
- Policy No: [Policy Number will be generated upon clicking OK]
- Pro Forma Version:
- Premium: [Empty]
- Date: [Empty]
- Amount: 57,101,756.00
- Time: [Empty]
- Approved Date: 10/23/2013
- Loan No: 67234
- Examiner Initials: [Empty]
- Loan Delivery Date: [Empty]
- Typist Initials: jw
- Joe Westrick

The 'Endorsements on File' sub-window shows:

<input type="checkbox"/>	Description	Premium
No records found.		

The **Loan Delivery Date** is entered into the field of that name, if applicable.

The **Fee No** (number) field can be used for the County Recorder's document number.

The **Premium** field is used to enter the premium on the policy. This figure does not flow from Escrow's title charges, it must be entered by the user. The amount is used on the Underwriter Submission report and appears on the policy.

The **Amount** field is used to reflect the liability amount of the policy. If the policy data was initiated from prelim/commitment data entered earlier the field will be pre-filled. The amount is used on the Underwriter Submission report and appears on the policy.


The **Approved Date** field is typically defaulted to the current date by a system setup option. The date indicates that the policy information is full and complete, and that the entry should appear on an Underwriter Submission report encompassing that date. If left blank, the policy will be reflected on the Policy Exception report as an incomplete policy.

The **Examiners Initials** are typically pre-filled from the data on the Prelim/Commitment Entry screen. They can be modified if they are not correct, or have not been entered.

The **Typist Initials** are typically pre-filled from the data on the Prelim/Commitment Entry screen. They can be modified if they are not correct, or have not been entered.

Endorsements on File



The **Endorsements on File** section of the screen will typically present and is used to add endorsements to the policy and when added here they will appear on the Underwriter Submission Report. A system setup option can be set to hide this screen and its functionality (not recommended).

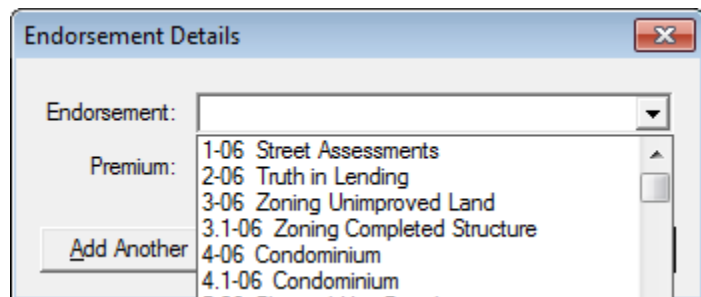
The user should click on the  **Add Endorsement** icon to add an endorsement to the file. The **Endorsement Details** window will pop up (shown here) and the user should select the endorsement to be added from the dropdown listing of endorsements for the underwriter of the policy.



The premium for the endorsement should be entered in the **Premium** field.



The **Add Another** button, on the Endorsement Details screen can be used to add another endorsement without leaving the window.

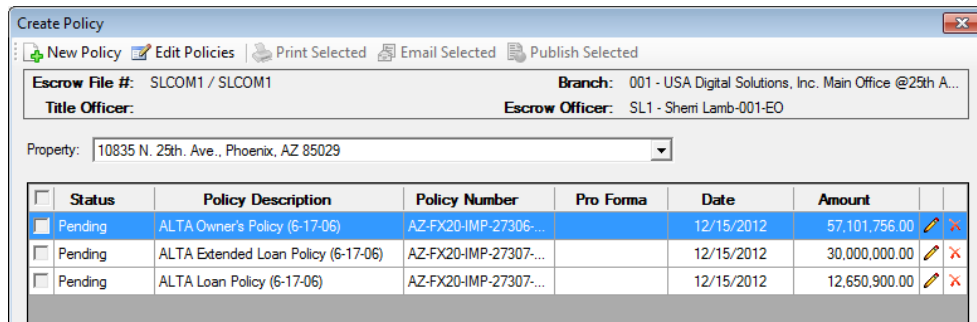
Once the **OK** button is clicked on the **Endorsement Details** screen the user will be returned to the **Policy Entry** screen and the

endorsements selected and priced will appear on the listing. From there, the  **Edit** icon can be used to alter a specific entry, or the  **Delete Selected** function can be used, in conjunction with the checkbox in front of the entry(ies) to remove an entry altogether.



	Description	Premium	
<input checked="" type="checkbox"/>	4-06 Condominium	25.00	
<input checked="" type="checkbox"/>	5-06 Planned Unit Development	50.00	



At this point, the **Policy Entry** screen is complete and the user would click on **OK** to return to the **Create Policy** screen. The screen shot below reflects this state, with **Pending** in the **Status** column, and a **Policy Number** and effective **Date** identified. The same modification cycle should be repeated for all policies on the list (unless they are to be deleted), before the  **Edit Policies** icon is clicked at the top of the screen. Once the  **Edit Policies** icon is clicked, any policies with a blank **Status** will be deleted.

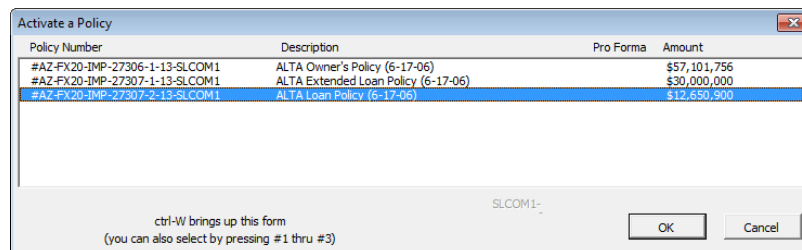


The 'Create Policy' window displays the following information:

- Escrow File #: SLCOM1 / SLCOM1
- Branch: 001 - USA Digital Solutions, Inc. Main Office @25th A...
- Title Officer:
- Escrow Officer: SL1 - Sherm Lamb-001-E0
- Property: 10835 N. 25th. Ave., Phoenix, AZ 85029

Status	Policy Description	Policy Number	Pro Forma	Date	Amount	
<input type="checkbox"/> Pending	ALTA Owner's Policy (6-17-06)	AZ-FX20-IMP-27306...		12/15/2012	57,101,756.00	
<input type="checkbox"/> Pending	ALTA Extended Loan Policy (6-17-06)	AZ-FX20-IMP-27307...		12/15/2012	30,000,000.00	
<input type="checkbox"/> Pending	ALTA Loan Policy (6-17-06)	AZ-FX20-IMP-27307...		12/15/2012	12,650,900.00	

Once all policies which are to be created have a **Pending** Status, the user would then click on the  **Edit Policies** icon, at the top of the screen to begin the MS Word® policy editing process. The system will create all of the policies requested and then prompt the user to select which policy should be worked on first. As indicated on the **Activate a Policy** screen (sample below) it can be brought up with **CTRL+W**, providing the mechanism to move from one policy to the next. It can also be brought up with the  **Activate Policy** icon, in the toolbar/ribbon. When the listing is presented, the user can highlight the policy to be worked on and click on the **OK** button, or simply hit the order number (1, 2 or 3 in the sample below) of the policy, to open the policy.

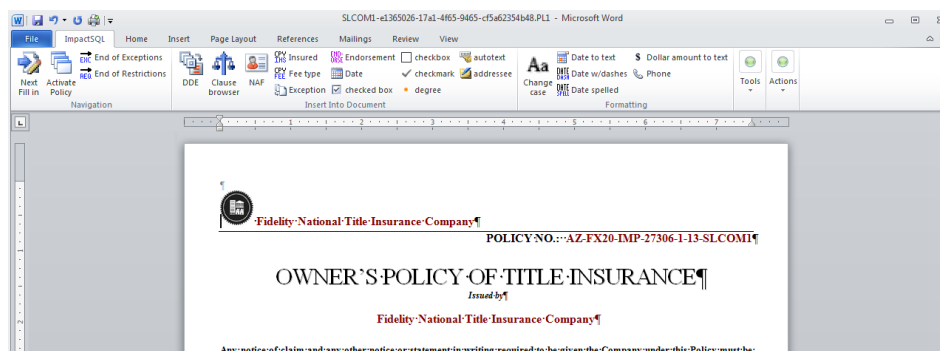


The 'Activate a Policy' dialog box shows a table with the following data:

Policy Number	Description	Pro Forma	Amount
#AZ-FX20-IMP-27306-1-13-SLCOM1	ALTA Owner's Policy (6-17-06)		\$57,101,756
#AZ-FX20-IMP-27307-1-13-SLCOM1	ALTA Extended Loan Policy (6-17-06)		\$30,000,000
#AZ-FX20-IMP-27307-2-13-SLCOM1	ALTA Loan Policy (6-17-06)		\$12,650,900

Below the table, it says: "ctrl-W brings up this form (you can also select by pressing #1 thru #3)". There are OK and Cancel buttons.

Depending on the policy selected, various DDE fields in the document (usually displayed as **red text**) will be filled with data from the file. The legal description, various logos and scanned signatures may be preloaded into the document. The listing of Exceptions included in the prelim/commitment will be pulled into the policy, as will the map if the policy master is set up to receive it. The top of a policy is shown below, along with the Office 2010 Impact toolbar/ribbon.



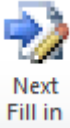
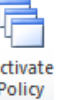




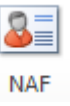



The screenshot shows a Microsoft Word document with the following content:

- Header: Fidelity National Title Insurance Company
- Policy Number: POLICY NO.: AZ-FX20-IMP-27306-1-13-SLCOM1
- Title: OWNER'S POLICY OF TITLE INSURANCE
- Issued by: Fidelity National Title Insurance Company
- Footer: Any notice of claim and any other notice or statement in writing required to be given the Company under this Policy must be...










The Office 2010 Impact toolbar/ribbon is visible at the top, showing various tools like 'End of Exceptions', 'End of Restrictions', 'DDE', 'Clause browser', 'MFP', 'Fee type', 'Date', 'Exception', 'checked box', 'degree', 'autotext', 'checkbox', 'address', 'Change case', 'Date spelled', 'Date to text', 'Dollar amount to text', 'Date w/dashes', 'Phone', 'Tools', and 'Actions'.

Policy Toolbar/Ribbon Icons and Quick Key Alternatives

Many of the icons on the **Policy** Impact/SQL toolbar/ribbon are common to those on the **Prelim** toolbar/ribbon. Each will be detailed in the table below, but only those that are unique to the **Policy** toolbar will be explained in the following discussion.


Button	Tool Name	Quick Keys
 Next Fill in	Next Fill-in	CTRL+1 or F11 takes user to the next fill-in field in the document, if there are any.
 Activate Policy	Activate Policy	CTRL+W will open the Activate a Policy screen.
 EHC	Go to End of Exceptions	ALT+F2 takes the user to the end of the Exceptions bookmarked section.
 RES	Go to End of Restrictions	ALT+F3 takes the user to the end of the Restrictions bookmarked section.
 DDE	Insert Field	CTRL-SHIFT+I will bring up the DDE field selector (quick key will work in v8.3 or later).
 Clause browser	Clause Browser	CTRL+2 to bring up the floating title Clause Insertion window
 NAF	Open Name and Address File	CTRL+N brings up the NAF for selection of a party whose information should be inserted into the document at the cursor's location
 CPY INS	Insert info on Insured	CTRL+3 inserts information on the insured Party, found elsewhere in the document, bookmarked as "Insured".
 CPY FEE	Copy Fee Type	CTRL+5 inserts information on the fee type found elsewhere in the document bookmarked as "FeeType". (generally Fee Simple or Leasehold).
 Exception	Insert Exceptions	CTRL+4 will pull up the Exception Insertion tool.

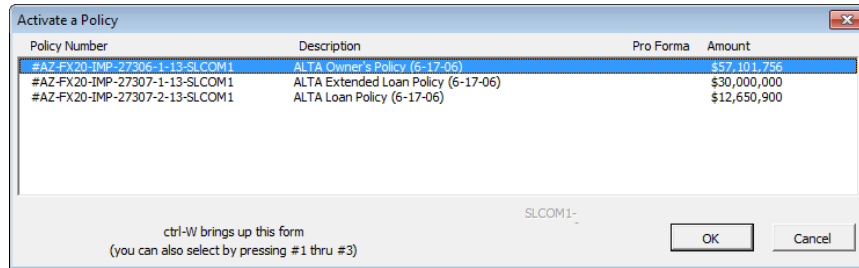
Button	Tool Name	Quick Keys
 Endorsement	Insert Endorsement	CTRL-SHIFT+2 will open the Endorsement Insertion tool. Endorsement(s) will be added at the end of the document.
<input checked="" type="checkbox"/> Checked box	Insert Checked Box	CTRL+7 inserts a checked box at the cursor location.
<input type="checkbox"/> Checkbox	Insert Checkbox	CTRL-SHIFT+7 inserts an empty checkbox at the cursor location.
<input checked="" type="checkbox"/> Checkmark	Insert Checkmark	CTRL+8 inserts a checkmark at the cursor location.
 Degree	Insert Degree symbol	Hit the apostrophe key (`) under the tilde ~
 Autotext	Insert AutoText	Enter autotext item name and hit F3 , or accept prompt with ENTER key
 Addressee	Select Addressee	CTRL-SHIFT+4 will bring up the Insert Addressee tool.
 Aa Change case	Change Case	SHIFT+F3 at end of highlighted text string, or single unhighlighted word, will cycle through three options: ALL CAPS, all lower case, Upper First Letter Only (if more than one word highlighted).
 Date to text	Date to Text	CTRL+0 will mimic icon. CTRL+9 will generate an alternative text version (Month ##, ####) vs. icon's (## the day of Month, ####)
 DATE DASH Date w/dashes	Date w/ Dashes	CTRL-SHIFT+9 after mmddyy entry.
 DATE SPELL Date spelled	Date Spelled	CTRL+9 after mmddyy or mmddyyyy entry.
 \$ Dollar amount to text	Dollar Amount to Text	CTRL+6 after entering numbers (no commas).

Button	Tool Name	Quick Keys
 Phone	Format Phone Number	Enter 7 or 10 digits then hit icon or CTRL-SHIFT+1 (quick key will work in v8.3 or later) to add parentheses and hyphen to format number.
 Toggle header/footer	Switch between Header/Footer editing and document body editing	No Quick Key shortcut.
 Import policy	Import Policy	Enabled if configured for NextAce and file data is available for import. No Quick Key shortcut.
 Tools	Open Tools Menu	No Quick Key shortcut. Content of menu varies by Access Level.
 Print	Print Document	CTRL+P to print the document
 Email document	Email Document	CTRL-SHIFT+M to email the document
 Info	Info	No Quick Key shortcut.
 Save document	Save Document	CTRL+S to save the document changes
 Save and return to ImpactSQL	Save and Return to Impact	No Quick Key shortcut. Saves the document changes and closes the doc.

Each of the five (5) unique tools on the **Policy** toolbar/ribbon will be explained in the following pages. Those that are common to the **Prelim** toolbar/ribbon will not be re-explained – the reader is referred back to that section for the explanation of the common tools. The reader is also referred back to the **Editing the Prelim/Commitment in MS Word®** section for general comments on editing documents in MS Word® in Impact.


Activate Policy

The **Activate a Policy** screen is brought up with the  **Activate Policy** icon or **CTRL+W**. All policies for a file are opened up when the user clicks on **Edit Policies** on the **Create Policies** screen. This screen is used to move from one to another (when there is more than one loaded).




The screen is used to move from one policy to the other, for editing purposes. The user can highlight an entry and click on **OK** to go to that policy, or may enter a number representing the policy in the listing, or may simply double-click on the policy to edit.

Copy Insured

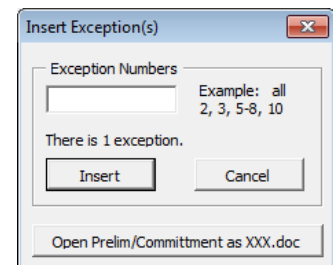
The  **Copy Insured** icon, or **CTRL+3**, will copy data entered elsewhere in the policy, bookmarked as **"Insured"**, to the cursor's present location.

Insert Exceptions

The  **Insert Exceptions** icon, or **CTRL+4**, will bring up the **Insert Exception(s)** tool, shown here. The tool identifies the number of exceptions in the prelim/commitment, and the user should identify the item number(s) of the exception(s) that they wish to pull into the policy at the cursor's location.

If the user needs to look at the prelim/commitment, they can click on the **Open Prelim/Commitment as XXX.doc** button, at the bottom of the tool's screen, and a copy of it will open, in MS Word, with **XXX.doc** as the temporary file's name.

Once the user has entered the item number(s) of the exception(s) to be inserted, they would click on **Insert** to continue. **Cancel** should be clicked if none are to be inserted.



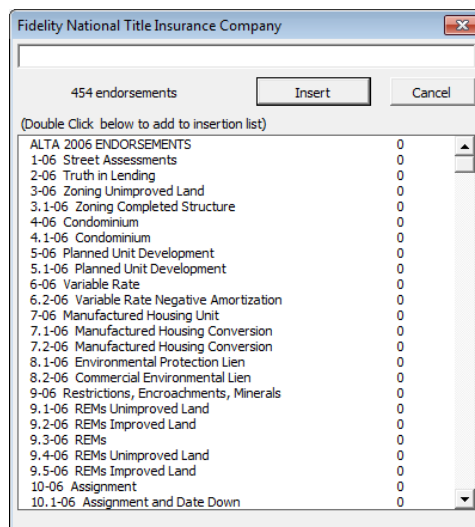
Insert Endorsement END-ORSE Endorsement

Important Note: Typically, the endorsements for a policy are identified on the **Policy Entry** screen, before the user clicks on the **Edit Policies** button on the **Create Policy** screen. Added in that manner, the endorsements will automatically be added to the end of the policy document when opened. In addition, endorsements entered in that manner will appear on the Submission Report. Endorsements added through the Insert Endorsement tool will not appear on the Policy Entry screen, after being added, and will not appear on the Submission Report.

The END-ORSE Endorsement **Insert Endorsement** icon, or **CTRL-SHIFT+2**, will bring up the **Insert Endorsement** tool. It will identify the name of the underwriter on the policy at the top of its window.

The user can scroll through the listing of endorsements to locate those that are to be inserted, double-clicking on each to select them (the file names of the selections will be placed in the field at the top of the window); or, they can enter the first number or letter of the entry they wish, if they know it, repeatedly if need be, to move through the listing quickly, and double-clicking on items to be added.

Once the endorsement(s) desired are identified, the user will click on **Insert** to have the selected endorsement(s) added to the end of the policy document. **Cancel** should be clicked to exit the tool without adding an endorsement.



Import Policy Import policy

If the system is configured with the NextAce integration and data is available to be imported for the policy, the **Import Policy** button will be enabled (colored) and can be used to bring in the NextAce-provided information.

Copy Base Files & Subdivisions

The **Copy Base Files & Subdivisions** menu entry, on the **Edit** menu, is utilized to copy title-related work from one file to another. It is also used to copy title-related work from a pre-established Subdivision workup or from an **Other Base** file...collectively known as “**Bases**”. When selected, the **Copy Bases** screen is presented to the user (sample shown below). The user is referred to the **Bases** section, later in this manual, for a discussion on creating and editing Subdivision bases and editing Other Base files. The function being described here is also accessible from the **Bases** menu.

On the left side of the screen, the source and target file numbers are entered, after the selection of the file type the number relates to.

The options in the **From** section (the source of the data) are **Escrow**, **Direct Order**, **Subdivision** and **Other**. The user should make the correct selection and enter the **File Number** in the field of that name. Note: the **Archived** option is grayed out in most instances as there is not an archiving option in the current Impact/SQL product.

The **To** section is used to identify the target file’s type and number. The options are **Escrow** and **Direct Order**.

Depending on the **From** and **To** file types selected, the copy options, on the right side of the screen, will vary in their availability. If an option is available, it will not be grayed out. In the sample above, as no **File Number** has been entered in either the **From** section, no options are available.

The screenshot shows the 'Copy Bases' dialog box with the following settings:

- From:** Escrow (selected), File Number: SLCOM1
- To:** Escrow (selected), File Number: (empty)
- General Options:** Copy Legal (checked), Append Legal (checked), Copy Endorsements (unchecked), Copy Documents (unchecked), Copy File (unchecked)
- Prelim Options:** Copy Entire Prelim (grayed out), Append All Sections (grayed out), Copy Prelim Exceptions Only (grayed out), Append Exceptions (grayed out)
- Policy Options:** Copy Exceptions (grayed out), Append Exceptions (grayed out)

General Options

Copy Legal

The **Copy Legal** option is used to copy the **Full Legal** description from one file to another. This can be helpful in situations where several files share a largely-common legal description. The Full Legal can be copied and then the minor edits required can be made, through the **Edit > Legal Description** function. The **Append Legal** option will append the legal being copied to any existing legal in the target file, rather than overwriting.

Copy Endorsements

The **Copy Endorsements** function will copy endorsements created under the **Endorsement** menu to the target file. It does **NOT** copy endorsements tied to the source file on the **Policy Entry** screen.

Copy Documents

The **Copy Documents** option will copy all of the miscellaneous Title documents (only) that had been prepared on the source file to the target file. Note: data that had been copied into the original documents, in place of the normal DDE fields, is not copied into the new documents in the target file. The system is basically creating new documents, based on the same master docs, in the target file to mirror those in the source file. To copy Escrow documents from one escrow file to another, the Escrow module’s **File > Copy File** function would be used.

Copy File

The **Copy File** option is only available when copying from one Direct Order to another Direct Order. The option will copy the entire source file into the target file.

Prelim Options

The options available in the **Prelim Options** section are to **Copy Entire Prelim** or to **Copy Exceptions Only**. The options are mutually exclusive (the user can pick one or the other).

The **Copy Entire Prelim** option will copy all existing exceptions, requirements, restrictions, notes and map from the source file to the target file. The notes must be properly styled and bookmarked and the prelim master document must be set up to include maps.

The **Append** sub-options will append the section(s) being copied to any existing prelim content in the target file, rather than overwriting.

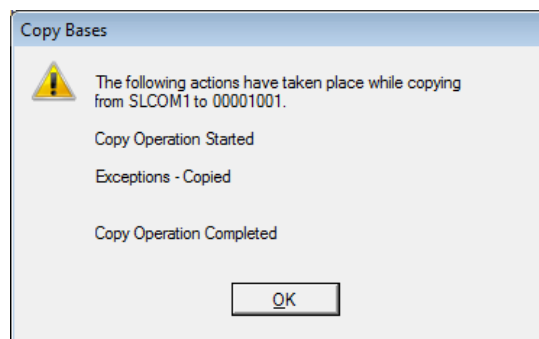
Policy Options

The only **Policy Option** is **Copy Exceptions**. If this option is selected, the Prelim Options are grayed out and are unavailable.

The **Append** sub-option will append the exceptions being copied to any existing policy exceptions in the target file, rather than overwriting.


When the **Copy Exceptions** policy option is selected, a screen will present of the policies on the source file. The screen is called **Select Policy to Use for Base** and the user should do that by highlighting the desired source policy and clicking on **OK** to continue. **Cancel** will stop the operation.

When a copy operation is completed, a screen will present reporting the actions taken, like that shown below.



Recording Information

The **Recording Information** menu option, on the **Edit** menu, presents the **Recording Information** screen through which users can log information on **New Liens**, **Existing Liens** and **Other** (miscellaneous liens) on Escrow files. This functionality applies to all escrow file types; however, it is being implemented to facilitate a data export function **for CDF files** (only) that will be forthcoming in a future Impact/SQL release. This data is not available in DDE fields.

When opened, the screen will present a tree-view of liens previously entered (if any) on the left of the screen. The  **Add Lien** button will bring up the **Add/Edit Recording Information** sub-screen (shown below) through which the user can enter information on a lien.

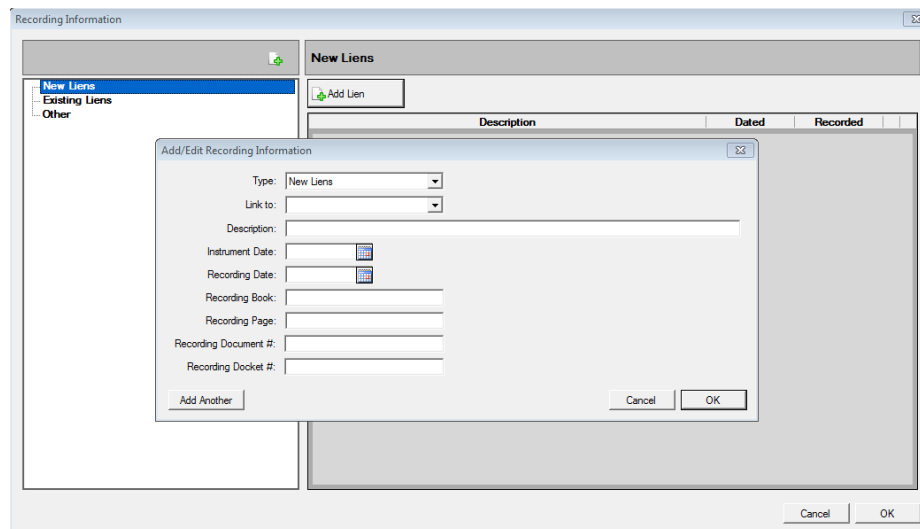
The **Type** dropdown is used to identify if the item being logged is a **New Lien**, **Existing Lien** or **Other**.

The **Link to:** field is used to tie the item to a specific lender/loan – this is a mandatory field on New and Existing Liens. An entry under **New Liens** will present the new lender(s)/loan(s) entered on the file for linking. An entry under **Existing Liens** will present any payoffs that have been entered on the file.

The balance of the fields are self-explanatory.

The **Add Another** button can be used to save the current entry and bring up a cleared screen for another entry.

OK will save and exit



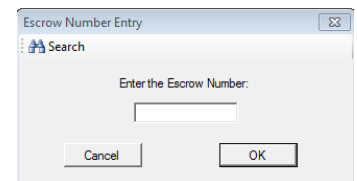
Title Charges Menu (Sub Escrow - optional)

The Title Charges menu will appear between the **Edit** and **Documents** menus if the system is configured to use the enhanced sub escrow routines that were introduced in Impact version 7.7. This function allows Title users to enter charges in a sub-routine rather than having to enter them into the HUD or Settlement entry screens. The charges can then be made accessible to Escrow (for placement in the appropriate locations), or they can be pulled into invoices prepared in Title. Depending on system settings, the charges entered by Title users may or may not be editable by Sub Escrow users.

The first thing Title users will notice, when the “Charges not shared with Escrow” Setup Option is enabled, which enables the new sub escrow routines, is that a new menu entry presents on the Title module’s menu bar: **Title Charges**.



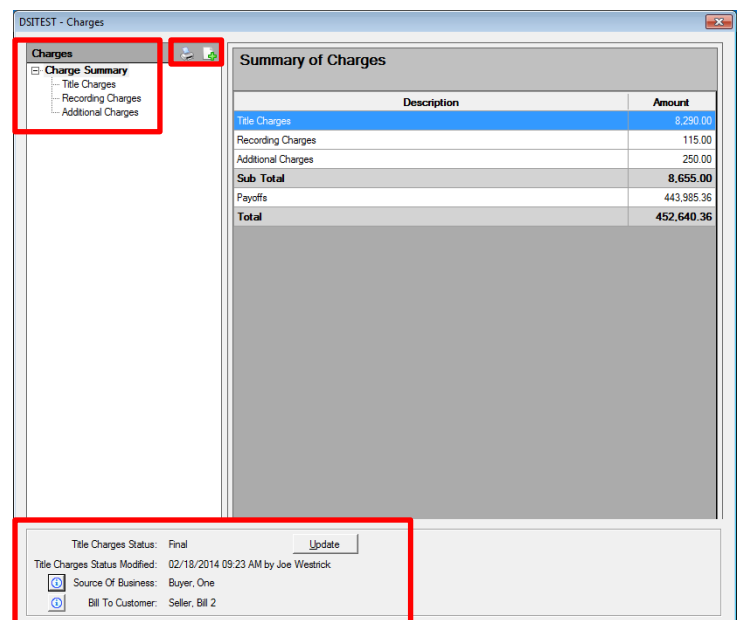
Clicking on the **Title Charges** menu entry, will bring up the standard prompt for an Escrow file number. The user should enter the number of the file they wish to work with and click on **OK** to continue. The **Search** function does exist on this screen, but the user should know the file number they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





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

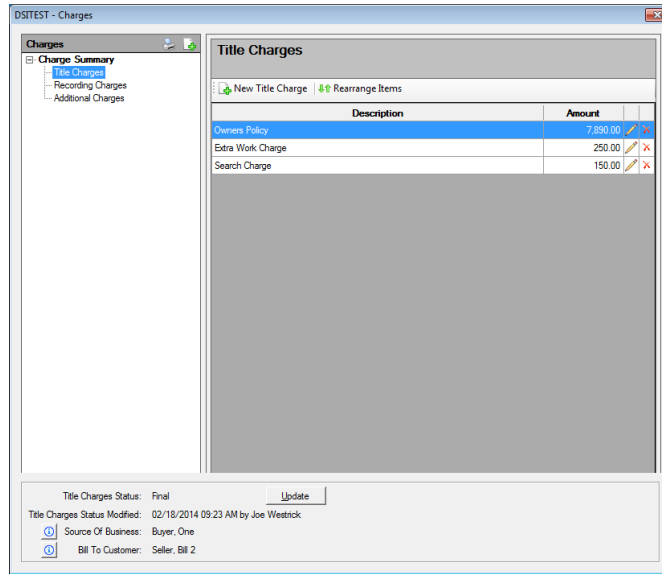
The screen that is then presented is displayed below. This is the screen through which title charges will be entered. It also lets the user see the total of any payoff information that has been entered into the file. The Payoff information cannot be edited by a user in the Title module; it is entered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


The **Charges** 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 **Source of Business** and **Bill To Customer** are also identified at the bottom of the screen. The **Info** icon next to each label will bring up contact information on the parties. The **Close** button, in the upper right corner is used to close the screen.

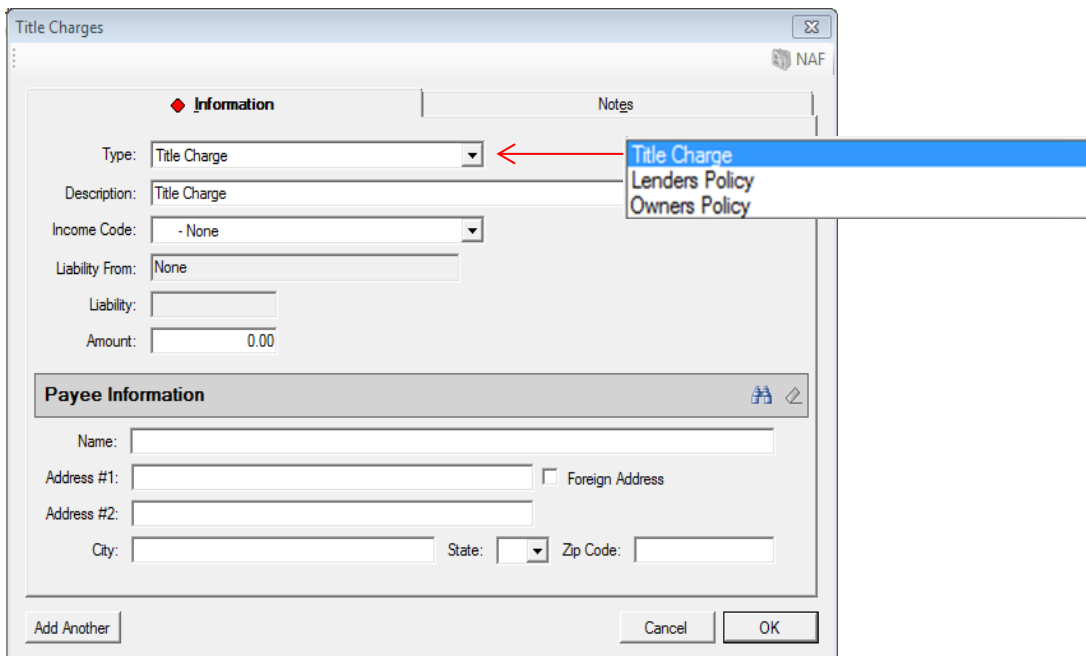


Title Charges

The **Title Charges** category is used to enter title charges and lender &/or owner policy premiums. Clicking on the **Title Charges** entry, in the tree-view on the left of the screen, will change the information presented on the right side of the screen – it now will present 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).



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.

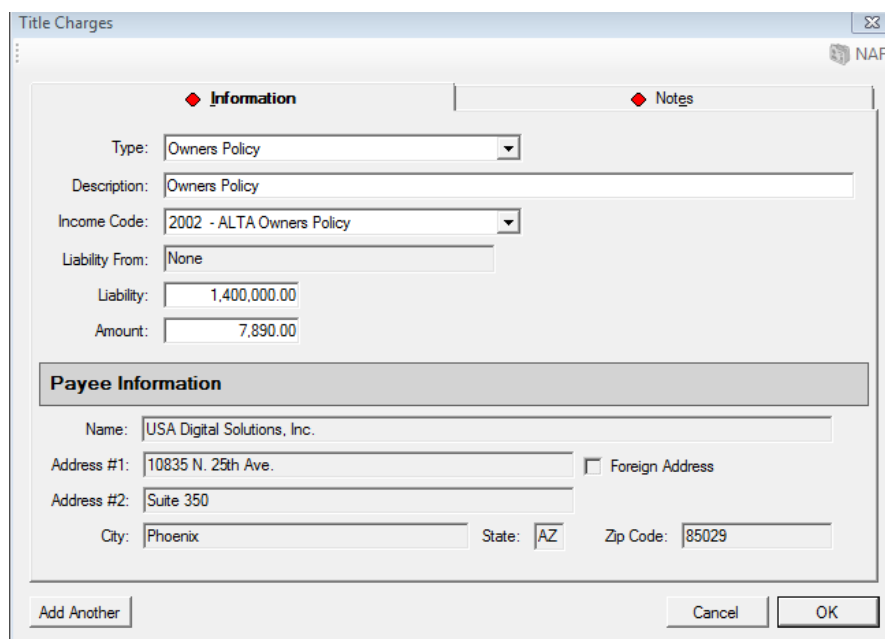
If the **Owners Policy** type is selected, the sales price (on Residential files) or gross sales price aggregate (on Commercial files) will be entered in the **Liability** field. The field will remain editable so the user can change the liability amount. The **Liability From** field will be disabled.

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  **Find** 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, if the ":T" payee is not selected via the selection of an income code.

The user should enter the charge in the **Amount** field.

Notes can be added, via the **Notes** tab, and they 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 software window titled "Title Charges" with a "NAF" icon in the top right corner. The window is divided into two tabs: "Information" (active, marked with a red diamond) and "Notes". The "Information" tab contains the following fields:

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




Below these fields is a section titled "Payee Information" with the following fields:

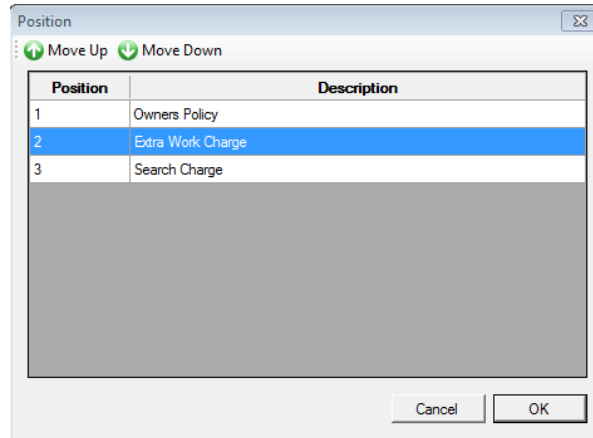
- Name: USA Digital Solutions, Inc. (text box)
- Address #1: 10835 N. 25th Ave. (text box) with a "Foreign Address" checkbox to its right.
- Address #2: Suite 350 (text box)
- City: Phoenix (text box)
- State: AZ (dropdown)
- Zip Code: 85029 (text box)

At the bottom of the window 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 **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.

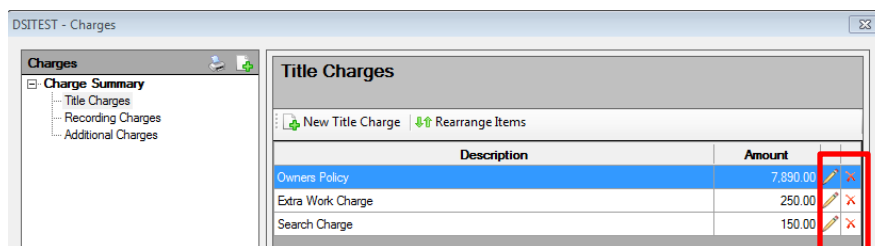


Modify and Delete


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.

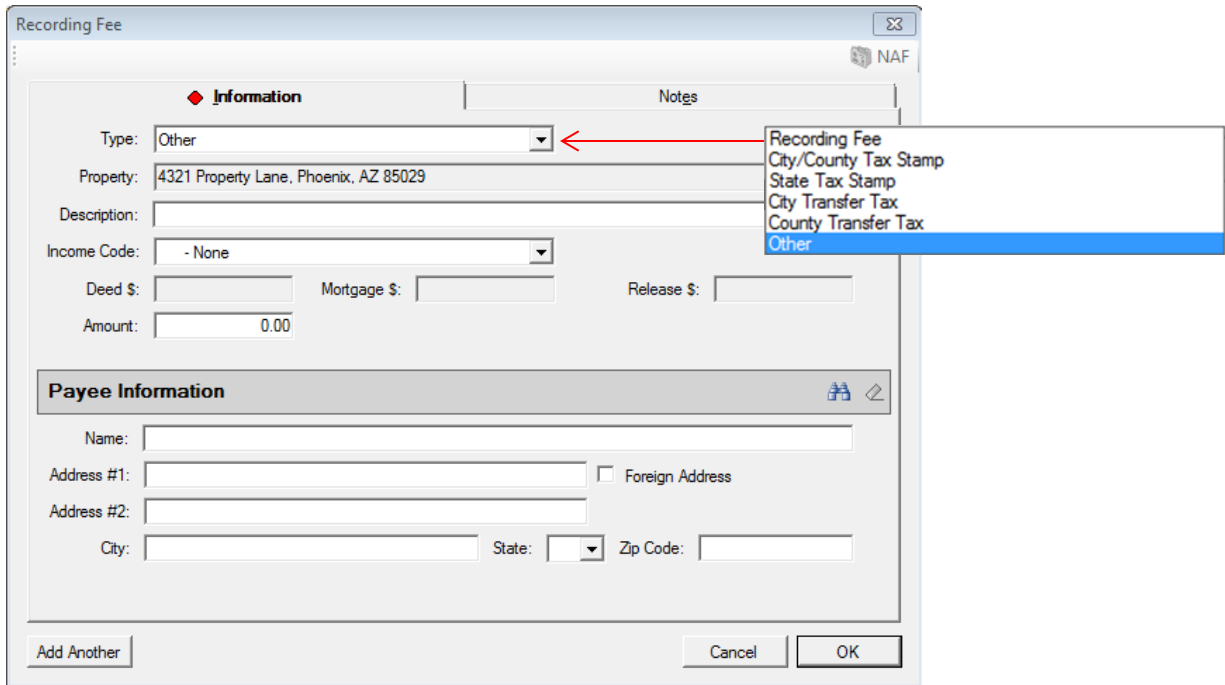
The  **Delete** icon, when clicked on, will delete the charge, after a confirmation prompt.



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.




The screenshot shows a "Recording Fee" dialog box with the following fields and options:


- Type:** A dropdown menu with "Other" selected. A red arrow points to the "Other" option in the dropdown list.
- Property:** 4321 Property Lane, Phoenix, AZ 85029
- Description:** (Empty field)
- Income Code:** - None
- Deed \$:** (Empty field)
- Mortgage \$:** (Empty field)
- Release \$:** (Empty field)
- Amount:** 0.00
- Payee Information:** (Section with fields for Name, Address #1, Address #2, City, State, and Zip Code)

All of the Types, except for **Other**, when selected will have their text auto-fill the **Description** field but the field will remain editable by the user. 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.

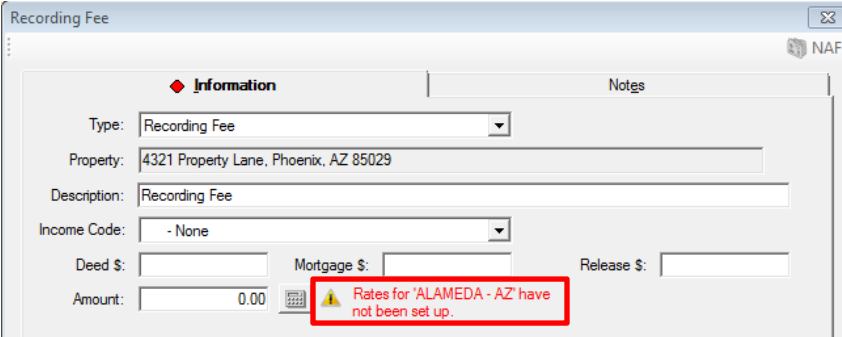
When the **City/County Tax/Stamp** type is selected, the screen will alter somewhat. The **Release \$** field is disabled, as it is not required. The  **Calculator** icon will appear next to the **Amount** field if rates have been entered for the property city &/or county. A message that the rates have 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/Stamp** type.


The **City Transfer Tax** and **County Transfer Tax** types disable all three of the document type fields. The  **Calculator** button will be presented 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, however 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 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.



The screenshot shows a software window titled "Recording Fee" with a "Notes" tab. The "Information" section contains the following fields: "Type" (Recording Fee), "Property" (4321 Property Lane, Phoenix, AZ 85029), "Description" (Recording Fee), "Income Code" (- None), "Deed \$", "Mortgage \$", "Release \$", and "Amount" (0.00). A red-bordered warning box at the bottom right of the form contains a yellow warning icon and the text: "Rates for 'ALAMEDA - AZ' have not been set up."


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  **Find** 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 if the ":T" payee is not selected via the selection of an income code.

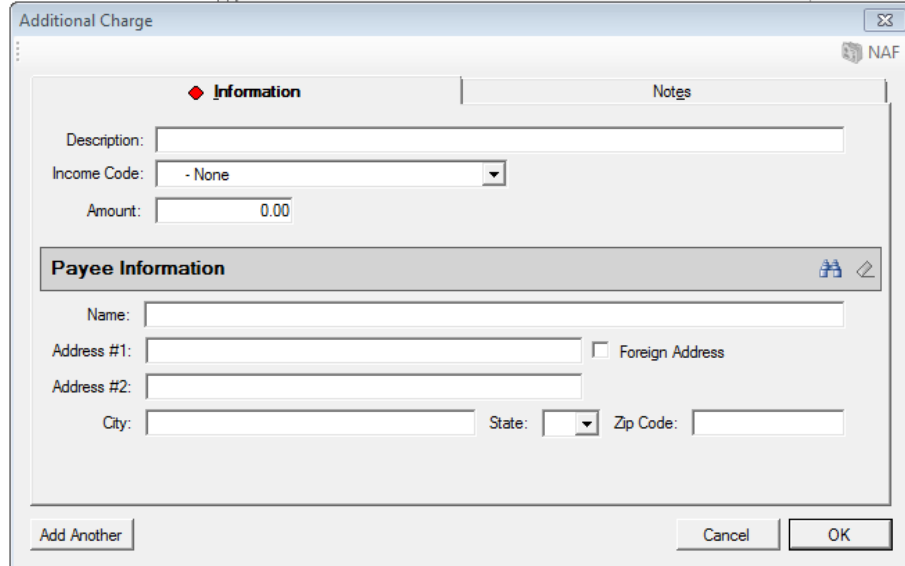
Clicking on the **Add Another** button will save the entry and present a new, blank **Recording Charge** entry screen.

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  **Find** 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 if the “:T” payee is not selected via the selection of an income code.

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

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

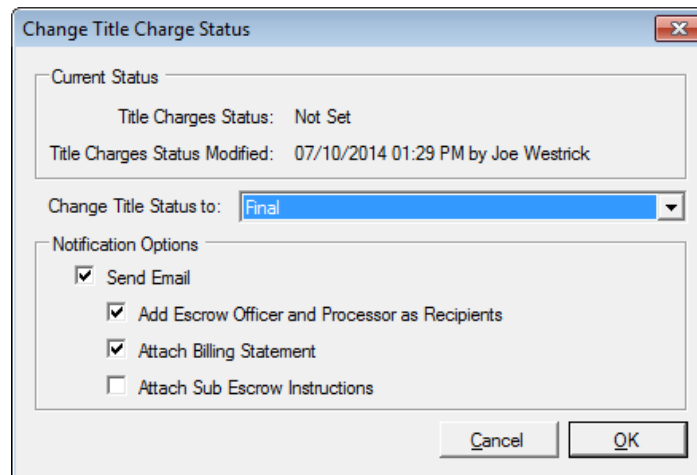
The **Title Charges Status** field is controlled with the **Update** button at the bottom of the screen.



A screenshot of a software interface showing the 'Title Charges Status' field. The status is currently 'Not Set'. To the right of the status is an 'Update' button. Below the status, it shows 'Title Charges Status Modified: 07/10/2014 01:29 PM by Joe Westrick'. There are two dropdown menus: 'Source Of Business' set to 'Buyer, One' and 'Bill To Customer' set to 'Seller, Bill 2'.

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 the 'Change Title Charge Status' dialog box. It shows the 'Current Status' as 'Not Set' and the modification date as '07/10/2014 01:29 PM by Joe Westrick'. The 'Change Title Status to:' dropdown menu is set to 'Final'. Under 'Notification Options', there are four checkboxes: 'Send Email' (checked), 'Add Escrow Officer and Processor as Recipients' (checked), 'Attach Billing Statement' (checked), and 'Attach Sub Escrow Instructions' (unchecked). 'Cancel' and 'OK' buttons are at the bottom.

The **Notification Options** are:

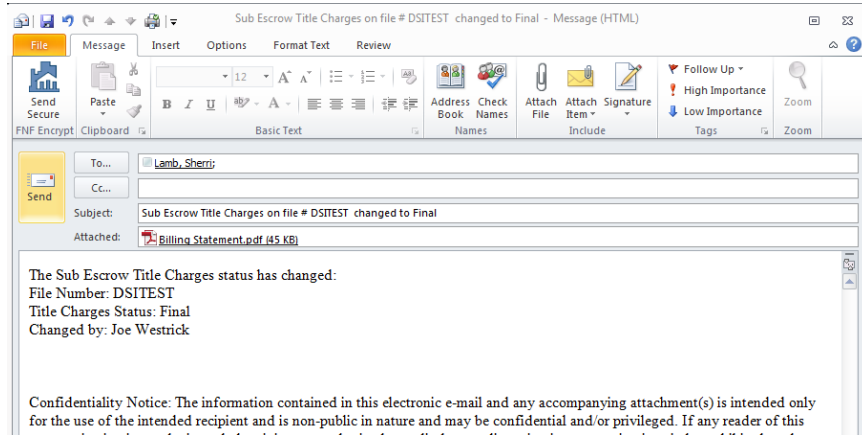
Send Email – when checked, this option will trigger the creation of an email about the **Title Charge Status** currently being set, when the **OK** button is clicked.

Add Escrow Officer and Processor as Recipients – when checked, if there are email addresses in the Users 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 be customization for 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.



Documents Menu

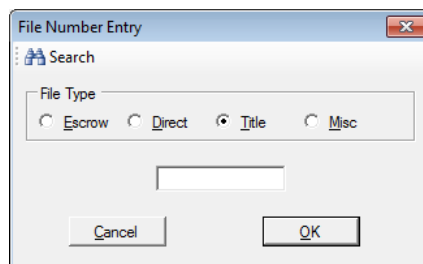
The **Documents Menu** contains functions for the preparation of Miscellaneous Title documents and the printing of Prelims/Commitments, printing of Policies, printing of Title Instructions and printing of the Legal Description. In addition, the maintenance of master documents is managed from this menu, with the appropriate permissions. The **Documents Menu**, in the Title module, may contain up to six options, depending on the user's access level. The six options are:

- Select & Edit Documents
- Print Prelim/Commitment
- Print Policies
- Print Title Instructions
- Print Legal
- Document Maintenance (conditional)

Select & Edit Documents

The **Select & Edit Documents** menu option is used to prepare and distribute the various miscellaneous title documents created for any file. The documents are edited within MS Word®, in a controlled Word window, from copies of "Master Document" templates. Users can give specific file copies of documents unique names, for versioning purposes or to distinguish unique versions of a common document, for multiple recipients, for example. Existing documents on a file can be printed without going into the document, and they can be published to a document management system (if so configured), or emailed directly from within Impact. The Miscellaneous Title document masters are customized per company, and the document menu can be arranged as the business wishes.



Selecting **Select & Edit Documents** from the **Documents** menu, or clicking on the **D Select Edit Documents** toolbar shortcut when no file is open on the desktop, opens the **File Number Entry** dialog box. If the user has a file open on the desktop the **File Type** and file number will be preselected on the dialog box, but they can be changed if the user wishes to work on a different file's documents. If the file number field is blank, or the user wants to work on documents for another file than that pre-filled, the correct file type and file number should be entered and **OK** clicked to continue to the **Title Document Menu**. The **Search** icon is available on the off chance the file number desired is unknown. The **Cancel** button should be clicked if the request to edit documents was in error.




If the user has a file open on the desktop and clicks on the **D Documents** toolbar shortcut, the **File Number Entry** screen will be bypassed and the user will be taken directly to the **Title Document Menu**.

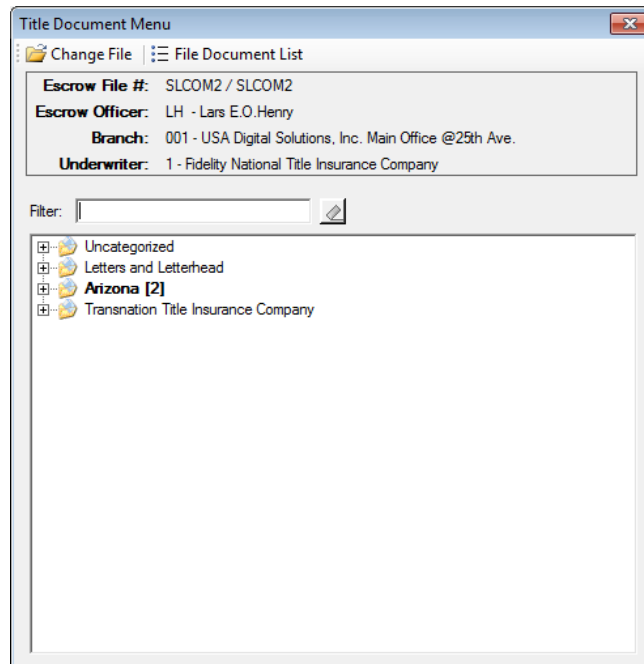
Title Document Menu

A sample of the **Title Document Menu** that is presented to users is shown in the screen shot below. Again, the document menu is unique to each Impact database. The Title Document Menu is, traditionally, much smaller than the Escrow Document Menu as the bulk of documents produced by Title are not “miscellaneous documents” but are, rather, prelims/commitments, policies and endorsements. When initially opened, the menu is presented in “collapsed” mode, meaning only the document section headers are presented, not the full listing of documents. Clicking on the boxed plus sign, in front of a section header, will expand the document menu for that section; displaying all of the master documents available within it.


At the top of the screen are icons that the user can use to either  **Change File** - to work on documents for a different file than the one currently selected - or to show the  **File Document List** – which is a listing of documents already worked up for the selected file (discussed more later).

In the boxed area near the top of the screen, the **Escrow (or Direct) File #**, **Escrow (or Title) Officer**, **Branch** and **Underwriter** of the file are presented.

The **Filter:** field is used to quickly limit the listing presented to documents whose master document name contains the content entered in the **Filter:** field, along with the section header of the section the documents are in, or, if the entered text is in a section header, the section header and all items within the section. Some experimenting, by the user, will help familiarize them with the filtering mechanism. The  **Clear** icon is used to quickly clear out the **Filter:** field of any entered content.

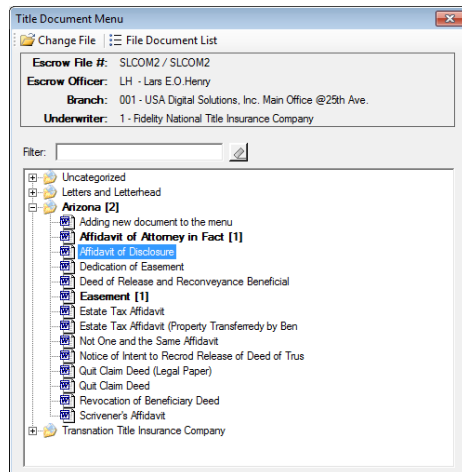


A **bold** section heading indicates that there is at least one document already prepared for the file selected, from a master in the section whose heading is bolded (as demonstrated above with the **Arizona [2]** heading). The number in brackets after the bolded section heading indicates the number of documents from that section that have been prepared for the selected file.

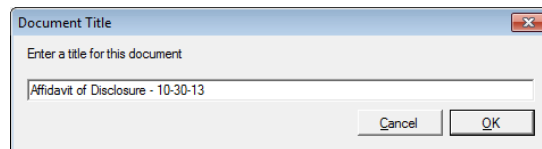
The  icon, in the upper right corner is used to **Close** the **Title Document Menu**.

To create a new document, the user will expand the document section the master document is in, or will use the **Filter:** field to expose the document masters whose names contain the filter's content, and then the user will double-click on the document master name from the list being presented. If the listing being presented is very long, the scroll bar on the right can be used to move through it...or the **Filter:** field contents can be altered to narrow the presented listing.

In the example below, the **Arizona** section of the menu has been expanded and the "Affidavit of Disclosure" document master has been highlighted (with a single click on the name).



When the user double-clicks on the name, to signal that a new document, of that type, for the selected file, is to be created, the system will present the **Document Title** screen. The user can then either give their copy of the document, prepared just for the selected file, a new title (in the sample "- 10-30-13" was added to the title), or may simply click on **OK** to continue. See the **Edit Documents** section below for details on how to edit the document in MS Word®. If the wrong document was selected, clicking on **Cancel** will stop the document from being prepared, and return the user to the **Title Document Menu**.



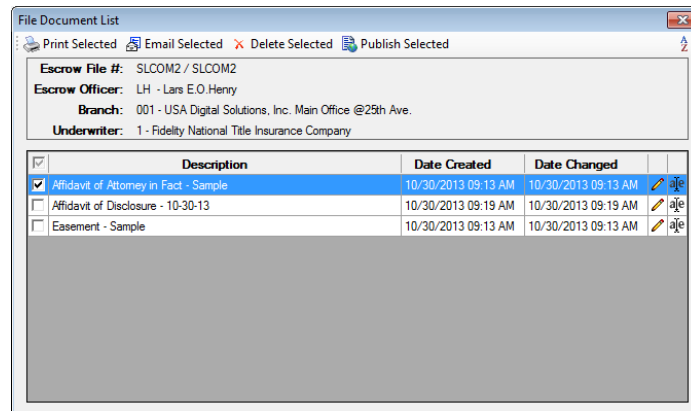
The **Document Title** entered in the title field (above) will be displayed when the **File Document List** icon is clicked to open the **File Document List** screen, which lists all the documents created for the file. This name will help you identify the unique document when editing it in the future, so you may want to edit the name presented for ease of future referencing. If there are no documents prepared for a file, the **File Document List** icon will not be enabled.

It is possible to make any Excel® "document" Impact-ready and make it available on the Title Document Menu. Contact USA Digital Solutions Support for more information on this subject.

There is a background service that can be utilized to automatically delete miscellaneous title documents after a pre-set number of days after last editing, as wished by the Company.

File Document List

The **File Document List**, when requested, will present a screen like the one shown here, presenting all of the documents that have already been created for the selected file.



The user can click on the column headers to sort the listing of documents by that category (**Description**, **Date Created** or **Date Changed**) in ascending order; an additional click on the same header will flip the sort to descending order.

Across the top of the **File Document List**, there are four icons that may be available, depending on system configuration.

- **Print Selected**, to print the checked documents
- **Email Selected**, to email the checked documents (discussed below)
- **Delete Selected**, to delete the checked documents
- **Publish Selected**, to publish (to a document management system, if available)


To utilize these functions, the user will check the checkbox in front of the document(s) on the list that they wish to print, email, delete or publish and then click on the appropriate icon. Multiple documents can be checked.

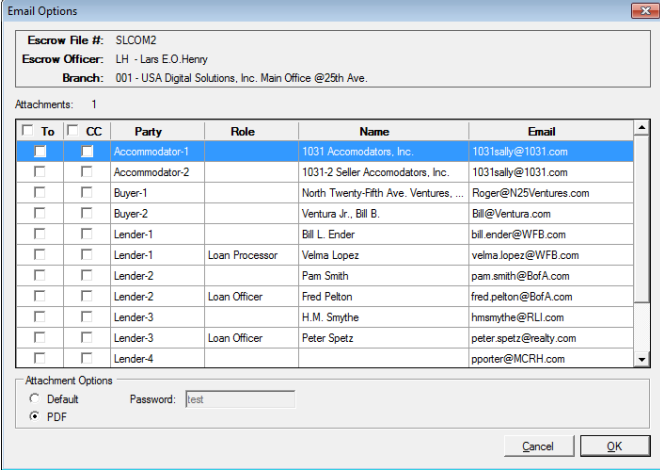
On the right of each listed document, there are two icons:

- **Modify**, to open for editing the specific document
- **Rename**, to open the **Document Title** screen for the specific document

The user should click on the icon next to the document they wish to edit or rename to execute those actions.

Email Selected

If the user clicks on the  **Email Selected** icon, after checking one or more documents on the list, the **Email Options** screen will be presented to them, as shown below. All parties to the file will be listed on the screen and the user can check which to include as addressees on the email, and whether they should be a primary addressee or a “cc” addressee. Depending on system configuration, the user may also have the choice of sending the attachment(s) in MS Word® form or in PDF form; and, the user may be able to alter the password protection on the attachment(s), if sent in MS Word® form.



Escrow File #: SLCOM2
Escrow Officer: LH - Lars E.O.Henry
Branch: 001 - USA Digital Solutions, Inc. Main Office @25th Ave.

Attachments: 1

To	CC	Party	Role	Name	Email
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Accommodator-1		1031 Accomodators, Inc.	1031eally@1031.com
<input type="checkbox"/>	<input type="checkbox"/>	Accommodator-2		1031-2 Seller Accomodators, Inc.	1031eally@1031.com
<input type="checkbox"/>	<input type="checkbox"/>	Buyer-1		North Twenty-Fifth Ave. Ventures, ...	Roger@N25Ventures.com
<input type="checkbox"/>	<input type="checkbox"/>	Buyer-2		Ventura Jr., Bill B.	Bill@Ventura.com
<input type="checkbox"/>	<input type="checkbox"/>	Lender-1		Bill L. Ender	bill.ender@WFB.com
<input type="checkbox"/>	<input type="checkbox"/>	Lender-1	Loan Processor	Velma Lopez	velma.lopez@WFB.com
<input type="checkbox"/>	<input type="checkbox"/>	Lender-2		Pam Smith	pam.smith@BofA.com
<input type="checkbox"/>	<input type="checkbox"/>	Lender-2	Loan Officer	Fred Pelton	fred.pelton@BofA.com
<input type="checkbox"/>	<input type="checkbox"/>	Lender-3		H.M. Smythe	hmsmythe@RLI.com
<input type="checkbox"/>	<input type="checkbox"/>	Lender-3	Loan Officer	Peter Spetz	peter.spetz@reality.com
<input type="checkbox"/>	<input type="checkbox"/>	Lender-4			pporter@MCRH.com



Attachment Options
 Default Password: test
 PDF

Cancel OK

Once the recipient(s) has been selected, and Attachment Options set (if any), the user should click on **OK** to start the email routine.

Click on **Cancel** if the emailing should not be done, to return to the **File Document List** screen.


Publish Selected

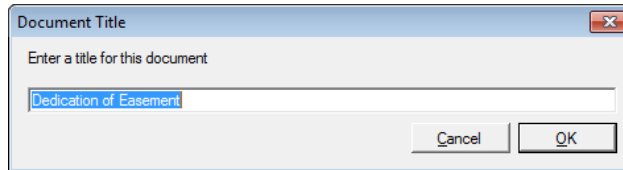
If the system is configured for use of a document management system like SmartVIEW, ePaperless or Impact Online the user will see the  **Publish Selected** option. To use the function, the user would check the document(s) to be published and then click on the  **Publish Selected** icon.

Each document management system will present different screens to the user at this point, but generically, the user would usually identify the name on the document to be published, the location it should be published to, and, possibly, the parties who have permissions to view the document in the document management system.

If multiple document management systems are available, the user will be presented with a screen asking which of the systems are to be published to; more than one can be selected at the same time.

Creating a New Document from a Menu Item

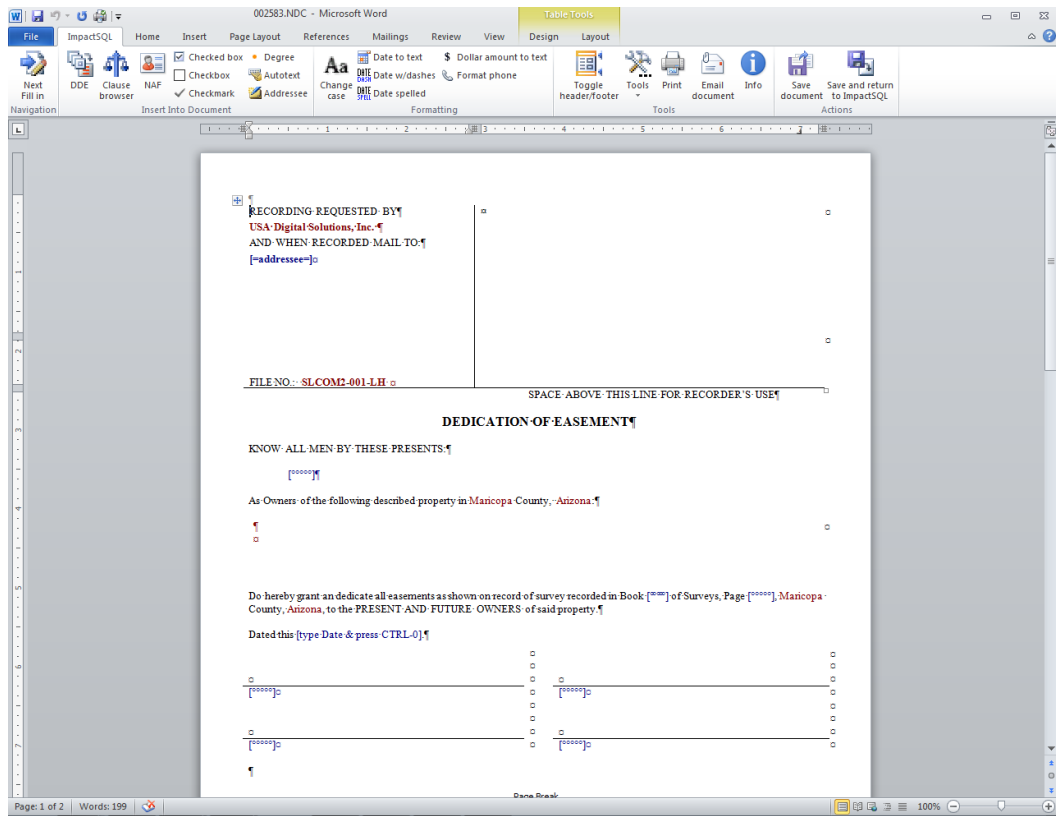
Once the user has located the document they wish to create, on the **Title Document Menu**, they should double-click on the menu entry for the document. Impact/SQL will open the **Document Title** dialog box on the screen (if there is not already a document of the selected type on the file). If there is a document of the selected type on the file, the **File Document List** will present from which the user can select the existing document to edit, or can click on the  **New** icon to create a new file of the type selected.



The user should type a description for the document they are about to create in the **Enter a title for this document** field. They can keep the default description or type anything they wish to make it fit their purposes (up to 100 characters). They should click **OK** to create the document when are ready.

Click on the **Cancel** button to return back to the **Title Document Menu** without creating a document.

Impact/SQL will create a copy of the document for the user to work with and then open the document in MS Word®. A typical document is shown below.



Impact/SQL documents are color-coded to make working within them easier. Any field that pulls information entered into the **Opening Info** area in the database is colored **red**. If the information displayed in red is not accurate, the user should return to the Impact/SQL desktop and correct the data in the **Opening Info** area. The information will be corrected when you re-open the document. This insures ALL documents that are created will have the correct information.

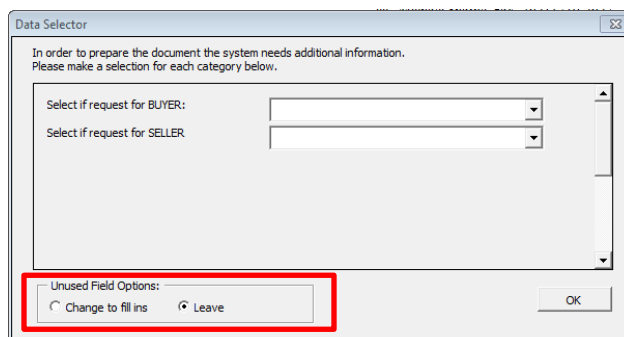
The **Fill-In** fields in the document are represented by blue square brackets separated with non-breaking spaces such as [°°°°°]. (The user will not see the small o's between the brackets unless the MS Word® option to show paragraph markers is turned on.) These Fill-In fields allow the user to type information that is not stored in the database and is unique to the document. The user should press **F11** or **CTRL-1** to move from Fill-In to Fill-In until all the information has been typed. Once Impact/SQL reaches the bottom of the document, it will return the cursor to the top and start the search for a Fill-In field once more.

SmartTags vs. DDE Fields

The majority of the documents in the Title module are set up to pull the database information into the document by using **DDE** fields. As the newer versions of Impact/SQL have been released, the document masters have begun the switch to using **SmartTags** to pull information from the database into MS Word® documents. As Impact/SQL document masters advance over time, users will start to see more of the documents they create open up to the **Data Selector** dialog box shown below.

With the use of **SmartTags** in the documents, a Document Administrator has a lot more flexibility when designing documents. In the case of the example shown here, one letter was created that could be used for the Buyer or for the Seller on the Escrow Order Number. There isn't a need to have two separate documents.

When the user creates a document that has SmartTags used in the master document, the **Data Selector** window will have a one or multiple drop-down choices. The prompt next to each choice is worded to help the user determine which party should receive the document. There may be more than one choice.



Unused Field Options

The **Unused Field Options** area of the **Data Selector** is used to tell Impact/SQL how to treat the SmartTags when the user is not sure which option to select from one of the drop-down fields.

The **Change to fill ins** radio button will remove the SmartTag field from the document and replace it with a Fill-In ([°°°°°]). If the **Leave** radio button is selected (the default), the SmartTag will remain in the document so the information can be provided later.

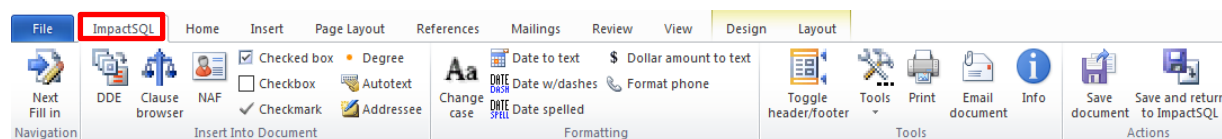
NOTE: The is disabled on this dialog box. Click the **OK** button to close the window.

Unanswered Questions












If the user does not answer all the Prompt Text before clicking on the **OK** button, and they have the **Unused Field Options** set to **Leave**, they can have the **Data Selector** shown on the screen again at a later time by pressing CTRL-SHIFT-R. Only the Prompt Text that has not been answered will be shown in the **Data Selector**. Alternatively, the user can simple **Save & Exit** the document and then reopen it. Impact/SQL will show the **Data Selector** dialog box again for only the unanswered questions.













NOTE: if the **Change to Fill-Ins** option is selected, Impact/SQL will no longer show the Data Selector dialog box. This option should only be selected if the information can't be obtained from any source.

The Title Document Toolbar/Ribbon



Impact/SQL adds functionality to MS Word® through the Impact/SQL toolbar (ribbon) at the top of the documents. The user can click on any function they need on the toolbar using the mouse or can use the keyboard shortcut Quick Key. The table below details each item shown on the Toolbar.

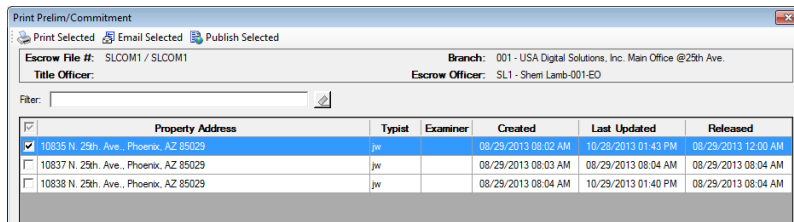
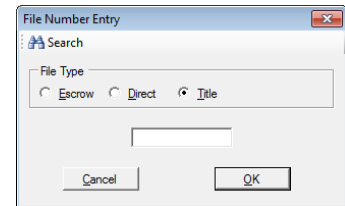
Button	Tool Name	Quick Keys
 Next Fill in	Next Fill-In	CTRL+1 or F11 takes user to the next fill-in field in the document, if there are any
 DDE	Insert DDE Field	CTRL-SHIFT+I will bring up the DDE field selector (quick key will work in v8.3 or later).
 Clause browser	Clause Browser	CTRL+2 to bring up the floating Title Clause Insertion window
 NAF	Name and Address File	CTRL+N brings up the NAF for selection of a party whose information should be inserted into the document at the cursor's location
 Checked box	Insert Checked Box	CTRL+7 inserts a checked box at the cursor location.
 Checkbox	Insert Checkbox	CTRL-SHIFT+7 inserts an empty checkbox at the cursor location.
 Checkmark	Insert Checkmark	CTRL+8 inserts a checkmark at the cursor location.
 Degree	Insert Degree	Hit the apostrophe key (`) under the tilde ~
 Autotext	Insert AutoText	Enter autotext item name and hit F3 , or accept prompt with ENTER key
 Addressee	Select Addressee	CTRL-SHIFT+4 will bring up the Insert Addressee tool.
 Change case	Change Letter Case	SHIFT+F3 at end of highlighted text string, or single unhighlighted word, will cycle through three options: ALL CAPS, all lower case, Upper First Letter Only (if more than one word highlighted).

Button	Tool Name	Quick Keys
 Date to text	Insert Date as Text	CTRL+0 will mimic icon. CTRL+9 will generate an alternative text version (Month ##, #####) vs. icon's (## the day of Month, #####)
 Date w/dashes	Insert Dashes into Date	CTRL-SHIFT+9 after mmddyy entry.
 Date spelled	Insert Date Spelled Out	CTRL+9 after mmddyy or mmddyyyy entry.
 Dollar amount to text	Dollar Amount to Text	CTRL+6 after entering numbers (no commas).
 Format phone	Format Phone	Enter 7 or 10 digits then hit icon or CTRL-SHIFT+1 (quick key will work in v8.3 or later) to add parentheses and hyphen to format number.
 Toggle header/footer	Show/Hide headers and Footers	No Quick Key shortcut.
 Tools	Tools	No Quick Key shortcut. Content of menu varies by Access Level.
 Print	Print	CTRL+P to print the document
 Email document	Email Document	CTRL-SHIFT+M to email the document
 Info	Information	CTRL-SHIFT-A
 Save document	Save Document	CTRL+S to save the document changes
 Save and return to ImpactSQL	Save and Return to Impact/SQL	No Quick Key shortcut. Saves the document changes and closes the doc.

All of the tools on the **Title Documents** toolbar/ribbon have been explained earlier in either the **Prelim/Commitment** or **Policy** editing sections, so will not be repeated here. The user is referred back to those sections for details on each.




Print Prelim/Commitment

The **Print Prelim/Commitment** menu entry, on the **Documents** menu, is used to print, email or publish (if so configured) prelim/commitment documents. When first selected, when no file is open on the desktop, the screen shown to the right is presented. The user should select the **File Type** and enter the file number and click on **OK** to proceed. If there was a file opened on the desktop, the **File Type** and file number would be prefilled on the screen.



Once a file is identified, the **Print Prelim/Commitment** screen will be presented, listing all of the prelim/commitment documents on the file.

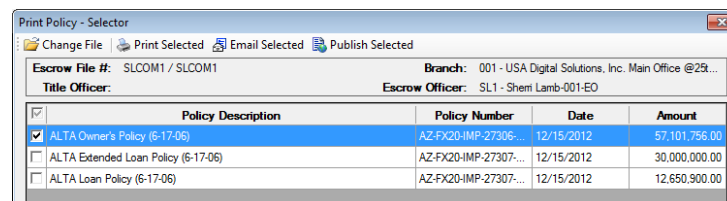
The user should click on the checkbox in front of each of the documents that is to be worked with and then select the appropriate icon at the top of the screen to print, email or publish, as desired.

-  **Print Selected**, to print the checked documents
-  **Email Selected**, to email the checked documents
-  **Publish Selected**, to publish (to a document management system, if available)

These functions have been described earlier in this documentation so will not be re-explained here.

Print Policies

The **Print Policies** menu entry, on the **Documents** menu, is used to print, email or publish (if so configured). The behavior is exactly like the **Print Prelim/Commitment** function discussed just above. Once the file is selected, the **Print Policy – Selector** screen is presented, on which the user will identify the document(s) to be printed, emailed or published.



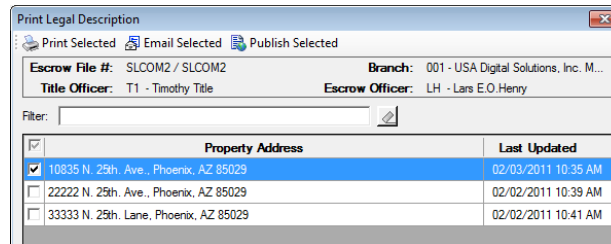
Print Title Instructions

Selecting the **Print Title Instructions** option, from the **Documents** menu, will allow the user to preview, email, publish (if so configured) or print a copy of the Title Instructions. A file is identified and **OK** clicked to proceed to the **Printer** control dialog.

The Title Instructions can be customized for each Impact site. The information that presents on the Title Instructions is entered, and can be modified, on the **Opening Info** screens.

Print Legal Description

The **Print Legal Description** option, on the **Document** menu, is used to print, email or publish (if so configured) the **Full Legal Description** document. As with the other Print menu selections, the user is prompted to identify the file type and file number, then is presented with a **Print Legal Description** screen, like that shown below. On Commercial files there may be more than one prelim/commitment.



Document Maintenance (conditional)

The menu option is only available to a user with **Document Maintenance** authorization. It is used to develop or modify master document templates. Please refer to the **Document Maintenance** manual for further information the **Document Maintenance** functionality. It is not detailed here.

Training on the Document Administrator role is available from USA Digital Solutions, Inc.

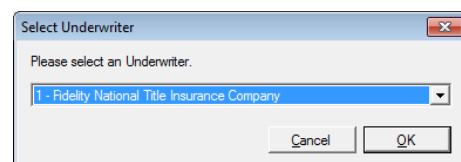
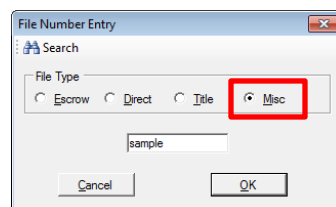
Endorsements Menu

The **Endorsements** menu, on the **Title** desktop, is used to create endorsements separate and distinct from the **Create Policy > Policy Entry** routine. Endorsements created from the Endorsements menu will not be included in the underwriter's Submission Report. The reasons to create an endorsement from this menu, rather than through the Create Policy function, include: the desire to create a pro forma endorsement; to create an endorsement for a policy that was generated on another system; and, to specifically keep an endorsement off of the underwriter's Submission Report.

The **Endorsements** menu lets endorsement documents be created, and edited within MS Word®, standalone from a policy document.

The endorsement listings are customized by underwriter.

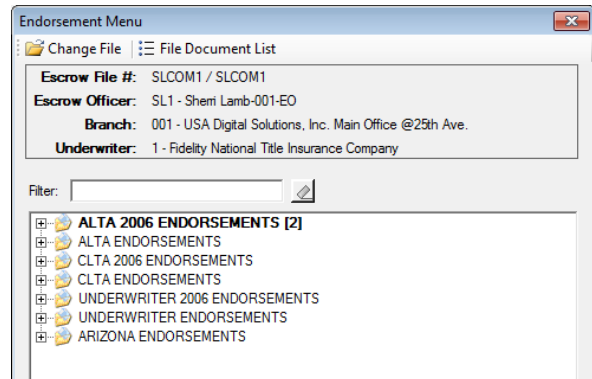
The standard **File Number Entry** screen is presented when the **Endorsements** menu entry is clicked on. There is an additional **File Type** presented, however, of **Misc**. If an **Escrow**, **Direct Order** or **Title File Type** is identified, and file number provided, the user will next be presented with the **Endorsement Menu** and can proceed. If a **Misc** file type is selected, an existing or new miscellaneous file number can be entered and when the user clicks on **OK** to proceed, the **Select Underwriter** screen will ask them to select the Underwriter for the miscellaneous file's endorsement(s), before proceeding to the **Endorsement Menu**.



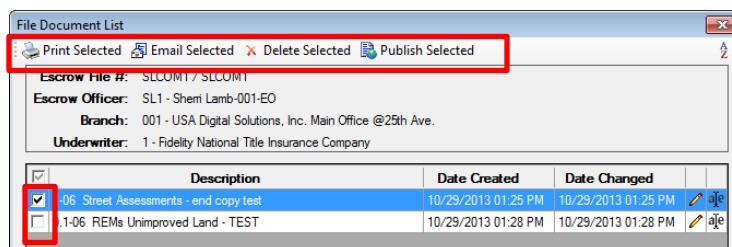
The **Endorsement Menu** is then presented, for the underwriter identified with the file selected or the underwriter selected for a **Misc** file. Again, the menu is customized by underwriter.

The menu is similar in fashion to the Miscellaneous Title Documents menu, in that the endorsements are grouped by category, and the presence of existing endorsements, created through this menu, are indicated by bolding of the category heading (when shown in collapsed mode, as shown to the right).

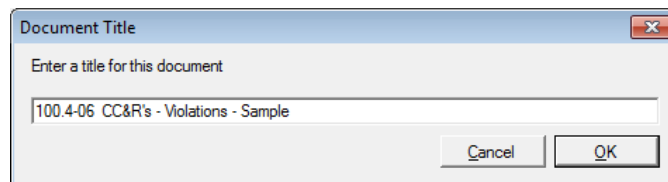
The same **Filter** tool exists, as in the previously discussed document maintenance functions, and can be used to limit the displayed items to those with the filter field's contents in their name.



The **File Document List** icon, at the top of the screen, will be enabled if there are existing endorsements, created through this menu, for the selected file. From this list, the user can print, email, delete or publish (if so configured) endorsements prepared through this menu – in the same manner described previously in the other document maintenance discussions (so will not be repeated here).



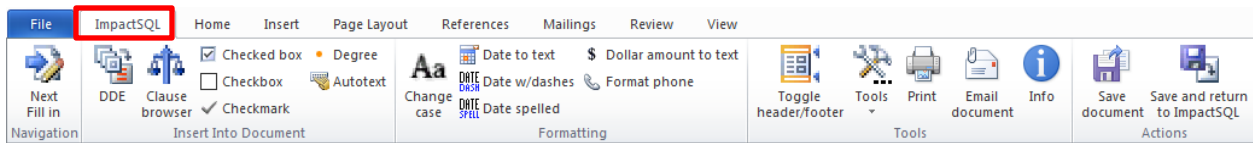
To create a new endorsement document, from the **Endorsement Menu**, the user would use the **Filter** field to find the document master to use, or would expand the appropriate menu section and find the desired document title. Either way, once located, double-clicking on the document name will open up the **Document Title** screen, on which the user may alter the title for the file's copy of the document; once the title is acceptable, click on **OK** to continue into MS Word to complete the document.



Impact/SQL documents are color-coded to make working within them easier. Any field that pulls information entered into the **Opening Info** area in the database is colored **red**. If the information displayed in red is not accurate, the user should return to the Impact/SQL desktop and correct the data in the **Opening Info** area. The information will be corrected when you re-open the document. This insures ALL documents that are created will have the correct information. The legal description, various company logos and scanned signatures may be preloaded into the document masters. The reader is referred back to earlier document maintenance sections for comments on DDE fields, clause insertion and other tools.

The Endorsements Toolbar/Ribbon

The Impact/SQL **Endorsements** toolbar/ribbon is very similar to Title Documents toolbar/ribbon. The MS Word 2010® version is shown below. The reader is referred back to the earlier document maintenance sections for descriptions of each.



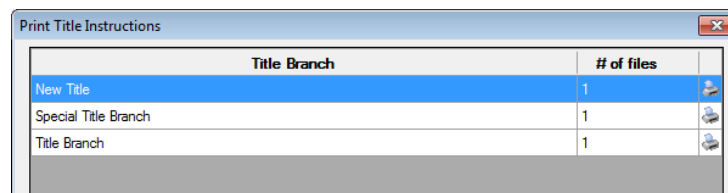
Misc Menu




The **Miscellaneous** menu, on the **Title** desktop, has up to eight entries, as listed below. Each will be described in the following pages.


- **Print Title Instructions (conditional)**
- **Invoicing (optional)**
- **File Search**
- **Policy Number Search**
- **Rate Calculator**
- **Printer Setup**
- **Escrow Ledger**
- **Reprint Title Instructions**
- **Change Password (conditional)**

Print Title Instructions (conditional)

The **Print Title Instructions** option, on the **Misc** menu, is **not** the same function as the commonly-named function on the **Documents** menu. The entry on the Documents menu prints instructions for a specific file. This function is used to print instructions from the queue of all orders submitted to the Title branch(es). If the Impact Windows Service is configured to print or email title instructions on a routine basis (generally every 5-10 minutes), and the option to **Auto Print Title Instructions** is checked, on the **Tools** menu, then this option will not be presented on the menu. If, however, the IWS is not configured to print submitted orders, this function can be used to clear the queue, by **Title Branch**. When selected, the **Print Title Instructions** screen, like that shown below, will be presented.



Title Branch	# of files	
New Title	1	
Special Title Branch	1	
Title Branch	1	

The Title user would click on the  **Print** icon to the right of the **Title Branch** for which they wish to print the queued orders. The standard **Print** dialog box will present and the user can **OK** (to print) or **Preview** or **Email** the orders. Publishing, if so configured, is not an option as there would generally be orders for several different files queued up. Once orders have been printed, the Title Branch will drop off the listing until additional orders queue up.

Invoicing (optional)

There are two sub-entries on the **Invoicing** item on the **Misc** menu: **Add and Modify** and **Search**.

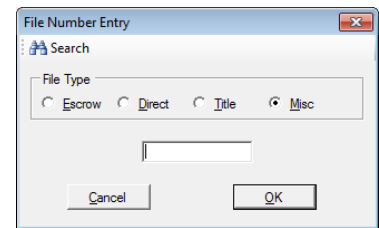
Add and Modify

Depending on system configuration, Title may have the ability to generate invoices. Typically, this functionality is enabled for Title users. If enabled, Title has the ability to generate an unlimited number of invoices for an escrow, title, direct order, or miscellaneous file number. It is also possible to configure the system to allow for the creation of pre-bills, which can be converted to invoices. The default type to be created can also be set (pre-bill or invoice) for the database. Depending on system configuration, the Title user may not be able to delete an invoice once it has been entered into Impact/SQL. There is **not** an Accounts Receivable function within Impact/SQL for tracking invoices. Invoices can be edited at any time after creation – they cannot be locked, except by some proprietary systems.

File Number Entry

Selecting **Add and Modify**, from the **Invoicing** sub-menu on the **Misc** menu, will open the **File Number Entry** dialogue box.

If no file is open on the desktop, the **File Number Entry** screen will present with the **Misc File Type** selected and no file number will be identified. If the invoice being created is to be tied to an existing **Escrow**, **Direct Order** or **Title File** number, the user should select the appropriate **File Type**, by clicking on the radio button in front of the file type, and then should enter an existing file number.

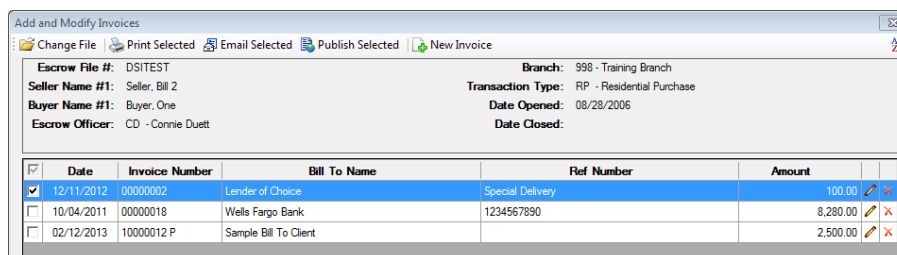



To generate an invoice that is not linked to an existing file, the user should select **Misc** as the **File Type** and enter a number in the file number field – the number entered will not link back to an existing Escrow or Direct Order or Title File of the same number.




If there is a file open on the desktop, the **File Number** field will be pre-filled with the current open file number, and the appropriate **File Type** will be selected. If it is the file the user wishes to create or edit an invoice for, they should click on the **OK** button to continue. If not the correct file, then the correct number should be entered. If the screen was entered in error, the **Cancel** button will take the user back to the Title desktop.


Add and Modify



Once a file has been selected for invoicing, the **Add and Modify** screen is presented to the user, as shown below. This sample has three previously entered items





If the user recognizes that the wrong file was selected, they can use the  **Change File** icon, in the upper left corner of the screen, to select a different file.

There are icons at the top of the screen that can be used to  **Print Selected** (checked) invoice(s),  **Email Selected** invoice(s) and, if so configured, to  **Publish Selected** invoice(s).

There is also a  **New Invoice** icon, at the top of the screen, which is used to initiate the creation of a new invoice (or pre-bill, if enabled).


On the right side of each existing invoice, or pre-bill, entry, as shown above, are  **Modify** and  **Delete** icons.





















The  **Modify** icon will open the **Invoice Entry** screen with the existing detail presented. All fields other than the invoice number can be edited as needed.

The  **Delete** icon may not be presented, if the system is configured to not permit invoice deletion. An invoice's lines would need to be zero'd out if deletion is not available and the invoice is to be eliminated.

Note, in the screen shot above, the "P" after the third entry's **Invoice #**...that indicates the item is a pre-bill, rather than an invoice.


Invoice Entry


The  **New Invoice** icon will take the user to the **Invoice Entry** screen, shown below. Note that, in this sample, the **Type of Invoice** is defaulted to **Pre-Bill**. The user should ensure that the **Type of Invoice** selected is the type they wish to create. There is a system setting that will allow an existing pre-bill to be converted to an invoice, eliminating the need to re-enter the data. When a pre-bill is switched to a regular invoice, the original pre-bill number is retained in the system, allowing for searching based on the original pre-bill number, even after switching.

Product Code	Description	Liability	Amount	
				
				
				
				
				
				
				
				
				
				
				
				
				
				
				
				
				
				
				
				

While the **Invoice Entry** screen has a standard layout, the printed invoice can be customized, by database. The invoices and pre-bills are generated with a Crystal Reports template.


The invoice/pre-bill numbering is automatic, based on sequence numbering established via the Utilities module. A number will not be assigned to an item until the invoice has been saved. The invoice number will present at the top right of the screen, once it is assigned. The number is assigned when the invoice is saved.

The **Invoice Date** will default to the current date. The  **Calendar** tool can be used to select a different date, or the user may type in the date in “**mmddyy**” format.

When a new invoice/pre-bill is created, the fields on the top half of the screen, related to the customer who will be billed, will be pre-populated if the **Bill To** data has been entered in the **Initial Questions** or **Opening Info** screens (Escrow or Direct Order data entry). If the data was not provided earlier, or if it is incorrect, the user will need to enter the information on who is being invoiced. The **Bill To** information can be filled out manually, but it is recommended that the client be selected from the **NAF**. The  **NAF** icon will be enabled when the cursor is in the **Bill To** field.

The **Reference Number** field is used to enter a reference number provided by the party being invoiced, such as a lender’s loan number.

Up to 30 lines can be entered on an invoice/pre-bill. Each line has fields for a **Product Code**, **Description**, **Liability** amount and charge **Amount**. These fields can be filled by selecting a **Product Code** from the dropdown listing under that column heading. The **Product Code** listing is also known as the **Invoice Description** listing and is maintained by the Company in the Utilities module. The listing can provide a default charge description, can identify whether the liability amount should be pulled from the sales price or one of the three loan amounts or be left blank, can assign an income code (behind the screen) and can set a default amount for the charge. All of the defaults can be edited by the user except for the liability amount, if it is pulled from the database via the Product Code. Values not defaulted via the Product Code should be entered by the user as needed. The system will total up the **Amount** column.

The  **Clear** icon, to the right of each invoice line will clear the line’s content, after prompting the user for a confirmation that that action is desired.

The **OK** button should be clicked on when the invoice/pre-bill has been completed and should be saved.

The **Cancel** button should be clicked on to exit without saving any changes.

Import Title Charges

If the database is configured for the updated Sub Escrow processing routines, introduced with version 7.7 of Impact/SQL, the user will see an **Import Title Charges** button at the bottom left of the **Invoice Entry** screen (as seen on the sample earlier).

When clicked, all of the title charges for the file entered via the **Title Charges** function will be loaded into the invoice. Note that the income codes entered during title charge entry are tied back to Product Code/Invoice Descriptions so if not all income codes are represented in the Invoice Description listing, a Product Code will need to be selected manually. Also note that there can be several Product Code/Invoice Descriptions tied to a single income code...and the system will match up to the first match, most likely, which may be incorrect. The user should review the results of the import carefully to make sure the desired result was achieved.

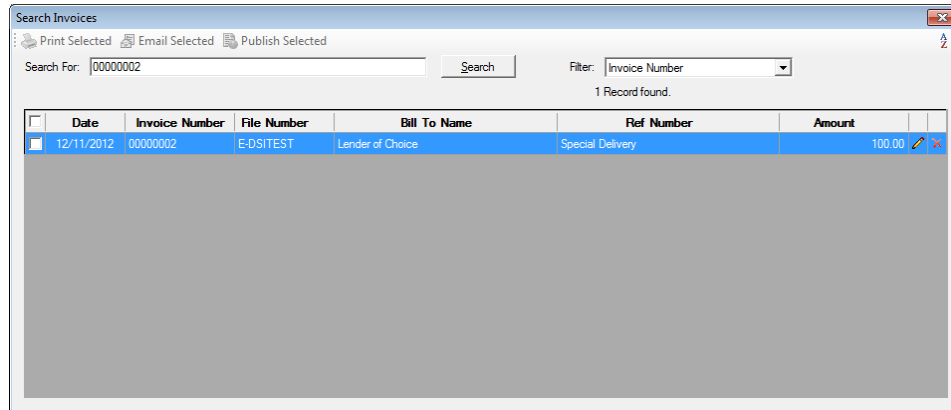
Import from Escrow

The **Import From Escrow** button, in the lower left of the screen, will pull charges entered in the **Title Charges** section of the **HUD**, **Worksheet** or **CDF** styles of entry on **Residential** files, or from **Title Charges** entered through **Settlement Items** on **Commercial** files, eliminating the need to re-type them.

Search

The **Search** entry, on the **Invoicing** menu, is used to search the system for invoices. The search can be done by **Invoice Number**, **Pre-Bill Number** and **File Number**.

The user should select the search **Filter** desired, then enter the value to be looked up in the **Search For** field.



The screenshot shows a software window titled "Search Invoices". At the top, there are three icons: "Print Selected", "Email Selected", and "Publish Selected". Below these is a "Search For:" text box containing the value "00000002" and a "Search" button. To the right is a "Filter:" dropdown menu set to "Invoice Number". Below the search controls, it says "1 Record found." A table with the following columns is displayed: "Date", "Invoice Number", "File Number", "Bill To Name", "Ref Number", and "Amount". The table contains one row with the following data: "12/11/2012", "00000002", "E-DSITEST", "Lender of Choice", "Special Delivery", and "100.00". There are also small icons for editing and deleting in the "Amount" column.

Date	Invoice Number	File Number	Bill To Name	Ref Number	Amount
12/11/2012	00000002	E-DSITEST	Lender of Choice	Special Delivery	100.00

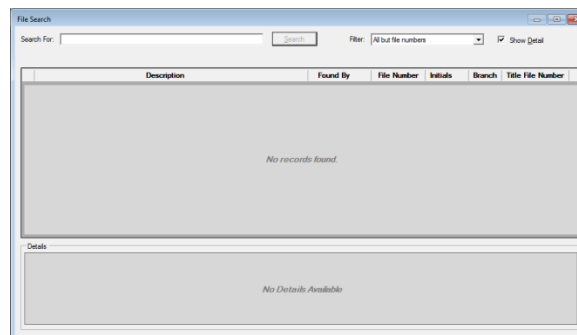
File Search


The **File Search** function, seen in many places in Impact, when a file number is being requested, permits you to search the entire database, for files that meet search criteria, with differing filters to limit the search. When first opened, the screen presented is set with broad filter of **All but file numbers** against which the **Search For:** field content will be applied, as shown below. The function can be accessed directly on the **Misc** menu.



The **File Search** screen gives you the ability to search the database broadly or in a more targeted manner. By entering the beginning of a last name in the **Search For:** field, for example, and then clicking on the **Search** button without changing the search default of **All but file numbers**, you will get a listing returned of all files that have names of either the **Buyer** or the **Seller** which begin as you requested. The more sure you are of the item being requested, enter a more complete description. However, if at first you do not find what you believe you should have, limit the information you enter in the **Search For:** field. You may also use the percent sign (%) as a wildcard in your searches. It can be placed at the beginning, middle or end of your entry to tell the system to find anything that ends with what you entered, contains anything between your entry items, or begins with what you entered, respectively. The more targeted search options are listed below and can be selected from the **Filter:** dropdown. The default is **All but file numbers**.


- Sellers and Buyers
- Buyers
- Sellers
- Property Address
- Tax Parcel Number
- Subdivision (Name)
- Reference Number
- Base File Number
- Loan Number (Lender's)
- File Number
- Title File Number

Once you click on the **Search** button, a listing of candidate items will present. The records will indicate which search criteria they matched up on. Up to the first 1,000 records that meet the criteria will be presented – you will be prompted to narrow your search if over 1,000 hits are made.



The quickest path to the **Search** functionality is via the  **Search** icon on the Impact toolbar.

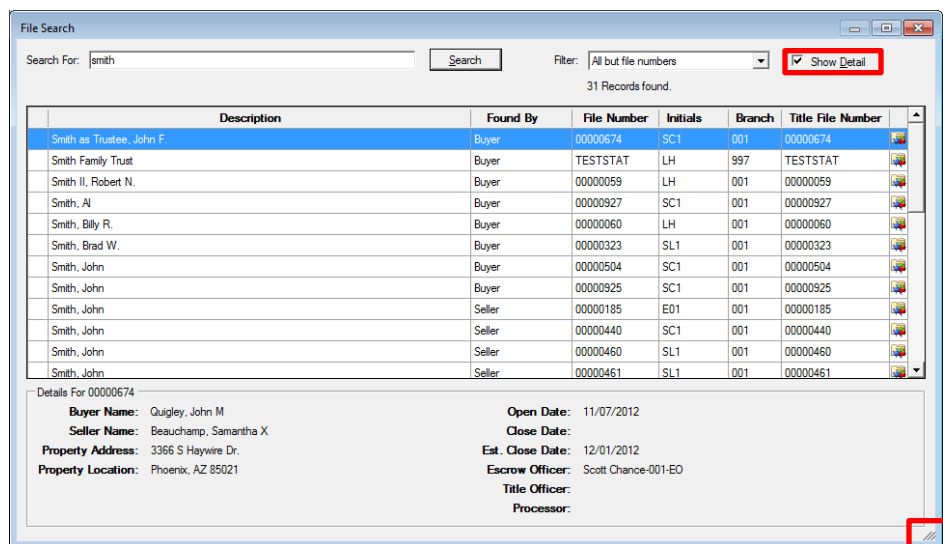
The user should proceed as far as they can before invoking a search, to minimize the effort. For example, if the plan is to open a file from the search results use the  **Open Existing File** toolbar icon and then click on the  **Search** icon and conduct the search. Double-clicking on a search result, will then open that file.

In the sample below, “smith” was the search criteria, with the **All but file numbers** filter. The **Found By** column indicates how the search criterion relates to the search result. The **File Number** column contains that information. The **Initials** column presents the Escrow Officer’s initials, and the **Branch** of the file is presented; along with the **Title File Number**. There is a  **View File Status** icon next to each record returned; click on the icon to get more information on the file that the record relates to.

The **Show Detail** checkbox, in the top right of the screen, will open a section at the bottom of the screen presenting some additional information on the highlighted file. This helps the user determine if the selection is the file they are really looking for.

The search results can be re-ordered by clicking on a column header.

The user can re-size the screen by clicking and dragging on the lower right corner of the screen.



The screenshot shows a window titled "File Search". At the top, there is a search bar with "smith" entered and a "Search" button. To the right, there is a filter dropdown set to "All but file numbers" and a checked "Show Detail" checkbox. Below this, it says "31 Records found.". The main area is a table with the following columns: Description, Found By, File Number, Initials, Branch, and Title File Number. The first row is highlighted in blue and has a small icon in the right margin. Below the table, there is a section titled "Details For 00000674" containing fields for Buyer Name, Seller Name, Property Address, Property Location, Open Date, Close Date, Est. Close Date, Escrow Officer, Title Officer, and Processor.

Description	Found By	File Number	Initials	Branch	Title File Number
Smith as Trustee, John F.	Buyer	00000674	SC1	001	00000674
Smith Family Trust	Buyer	TESTSTAT	LH	997	TESTSTAT
Smith II, Robert N.	Buyer	00000059	LH	001	00000059
Smith, Al	Buyer	00000927	SC1	001	00000927
Smith, Billy R.	Buyer	00000060	LH	001	00000060
Smith, Brad W.	Buyer	00000323	SL1	001	00000323
Smith, John	Buyer	00000504	SC1	001	00000504
Smith, John	Buyer	00000925	SC1	001	00000925
Smith, John	Seller	00000185	E01	001	00000185
Smith, John	Seller	00000440	SC1	001	00000440
Smith, John	Seller	00000460	SL1	001	00000460
Smith, John	Seller	00000461	SL1	001	00000461

Details For 00000674

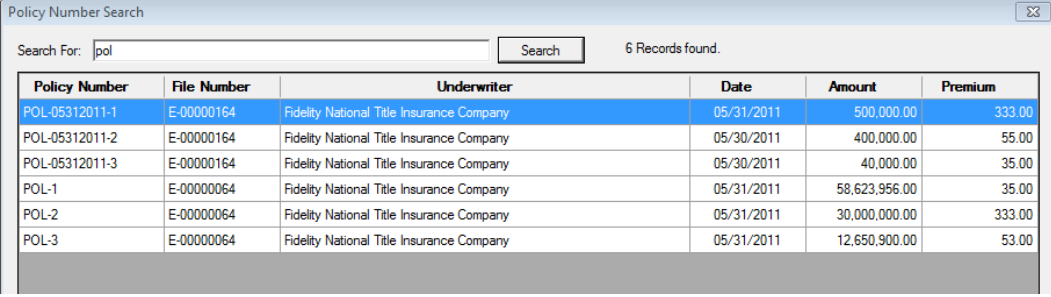
Buyer Name: Guigley, John M	Open Date: 11/07/2012
Seller Name: Beauchamp, Samantha X	Close Date:
Property Address: 3366 S Haywire Dr.	Est. Close Date: 12/01/2012
Property Location: Phoenix, AZ 85021	Escrow Officer: Scott Chance-001-EO
	Title Officer:
	Processor:

If the **File Search** screen was called up from a screen requesting a file number, double-clicking on a record in the results screen will select that file number for use.

Policy Number Search

The **Policy Number Search** function, on the **Misc** menu, is used to locate a file by the policy number. This can be helpful when an underwriter requests a duplicate policy, but only has the policy number.

Selecting the **Policy Number Search** function, on the **Misc** menu, will present a screen like that shown below...but the screen will be blank when first opened.



The screenshot shows a window titled "Policy Number Search" with a search input field containing "pol" and a "Search" button. Below the search bar, it indicates "6 Records found." The results are displayed in a table with the following columns: Policy Number, File Number, Underwriter, Date, Amount, and Premium.

Policy Number	File Number	Underwriter	Date	Amount	Premium
POL-05312011-1	E-00000164	Fidelity National Title Insurance Company	05/31/2011	500,000.00	333.00
POL-05312011-2	E-00000164	Fidelity National Title Insurance Company	05/30/2011	400,000.00	55.00
POL-05312011-3	E-00000164	Fidelity National Title Insurance Company	05/30/2011	40,000.00	35.00
POL-1	E-00000064	Fidelity National Title Insurance Company	05/31/2011	58,623,956.00	35.00
POL-2	E-00000064	Fidelity National Title Insurance Company	05/31/2011	30,000,000.00	333.00
POL-3	E-00000064	Fidelity National Title Insurance Company	05/31/2011	12,650,900.00	53.00

The user should enter information on the policy number in the **Search For** field and click on the **Search** button to conduct the search. The percent sign (%) can be used as a wild card, in front of the entry to search for any data containing the text or numbers anywhere in the policy number. The more that is entered, the narrower the search result will be.

Rate Calculator

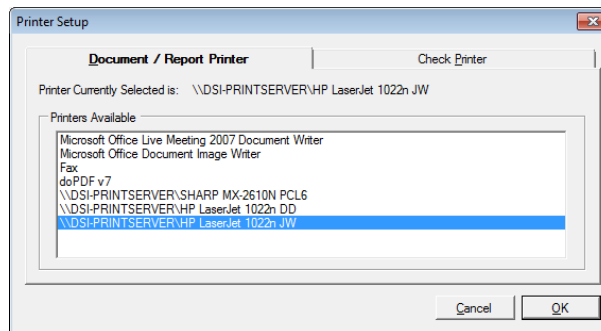
Please note that the Rate Calculator in Impact/SQL does not currently handle some common pricing practices and is under review for revision (as of January 2015). Therefore, a full description of the Rate Calculator will not be included in this section of the Title manual.

Printer Setup

Each user's session is unique in the printers it has at its disposal and how they are configured. Once printers are established within the computer environment (either in Citrix sessions, or in a terminal server environment, or locally), Impact must be told which printers to use for each user. They must be defined in the user's environment before they can be selected in Impact. The first time a user goes into Impact, if their printers have not been defined through this function, they will be prompted about the matter and will be asked if they wish to define their printers. Once defined, they will no longer get the warning prompt. Should they need to change their defined printers, they would use this function, from the **Misc** menu.

Depending on the user, Impact will need a document printer defined (at a minimum) and, possibly, a check printer will need to be defined. Note that the check printer is distinguished by the fact that it uses MICR toner, so banks' proof machines can recognize the encoded information on checks and deposit slips.

This function is available in the Impact Escrow, Title, Accounting and Utilities modules. The configuration only needs to be done once for each user (not in each module they use).




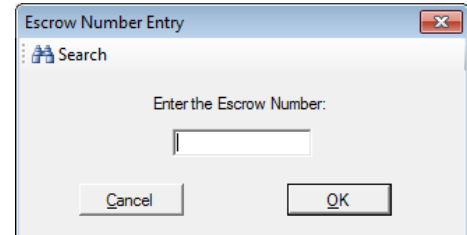
Two tabs are presented, one for the **Document/Report Printer** and the other for the **Check Printer**. Simply select the printer to assign to each task, by highlighting the desired printer from the list presented, on each tab.

When print jobs are queued up, Impact will know whether it needs to send each to the check printer or the document printer, and will send the jobs to the correct printers.





Escrow Ledger

The **Ledger** is where all of the accounting transactions on an Escrow file (receipts and disbursements) are presented (whether posted or in process). When the request is made to display a ledger, with the **Escrow Ledger** option, on the **Misc.** menu, the user will be prompted for the Escrow Number. No trust accounting can be done on Direct Order files, so no ledgers are available for them.

Generally, the user will have the **Escrow Number** and will simply enter it and click on the **OK** button. However, if they do not have the number, but have a name (for example there is a funding check in hand, without an escrow number on it, but with a borrower's name), the user can use the  **Search** icon to initiate a full system search of Impact.



Once an escrow number is entered on the **Escrow Number Entry** screen presented above, or if a file is selected from the search results screen (with a double-click), the **Ledger** will be presented, as shown below. Both **Escrow** and **Savings** account information is available through the same screen. The **Ledger** is described in detail in the following paragraphs.

At the very top of the screen are three icons:  **Change File** and  **Print** (on the left) and  **Collapse Summary** (on the right). The **Change File** icon will let the user select a different file. The **Print** icon will help the user print the ledger. The **Collapse Summary** icon will hide the file and balance information, at the top of the screen, giving the user more room to view ledger records. It will revert to an  **Expand Summary** icon, which is used to re-present the file and balance information.

At the initial opening of a ledger, general information about the file (**Escrow Number**, **Escrow Officer**, **Branch**, **Bank** currently assigned, and **Buyer** and **Seller** names) is presented on the top left of the screen, and summary accounting figures, relating to escrow trust balances, are presented on the top right. The (Posted) **Balance** is modified with the work in process and on hold to result in the **Available Balance** – which is what is left in the file to be disbursed.

Posted Items				Receipts in Process		Disbursements in Process		
Date	Src	By	Payor / Payee	Type	Number	Receipts	Disbursements	Balance
07/03/2012	R 03	SCA	Quigley	WIN	000007	289,000.00		289,000.00
07/23/2012	R 03	WSC	Buyer	EM	000009	500.00		289,500.00
08/07/2012	R 03	WSC	Transfer to Savings - IBA	SVC	000011		-250.00	289,250.00
08/14/2012	R 03	SCA	Buyer Test	CF	000014	300.00		289,550.00
08/14/2012	R 03	SCA	Buyer Test #2	CF	000015	275.00		289,825.00
08/15/2012	R 03	SCA	test 3	WIN	000016	200.00		290,025.00
11/13/2012	R 03	WSC	Quigley	CF	000018	500.00		290,525.00
12/05/2012	D 03	WSC	BANK OF BIG PAYOFFS		001029		-50,000.00	240,525.00

Note that there are three tabs on this screen: Posted Items, Receipts in Process and Disbursements in Process. Click on the tab heading to move from one to the other.

The ledger presents, for each transaction, from left to right:

The **Date** of the transaction; they are presented in date order

The **Src** column presents the type (**R**=receipt, **T**=transfer, **W**=wire and **D**=disbursement) and source (**Bank Number**); if the file has switched banks, you will see different source numbers on some of the items, and you will see multiple banks listed in the account tree on the left

Who entered the item (user's initials), in the **By** column

The **Payor** of a receipt or the **Payee** on a disbursement

The receipt type (only on receipts), in the **Type** column

The reference number of the item (receipt number or check number), in the **Number** column; an "**M**" beside the check number denotes it was a manually prepared check; a "**C**" beside a check number indicates the check has been cleared, through a reconciliation; an "**H**" will appear on a receipt that is on hold (remember: only Accounting can release non-current-date holds); and, a "**V**" will reflect a Void.

The amount of the item (either in the **Receipts** column or in the **Disbursements** column, as appropriate

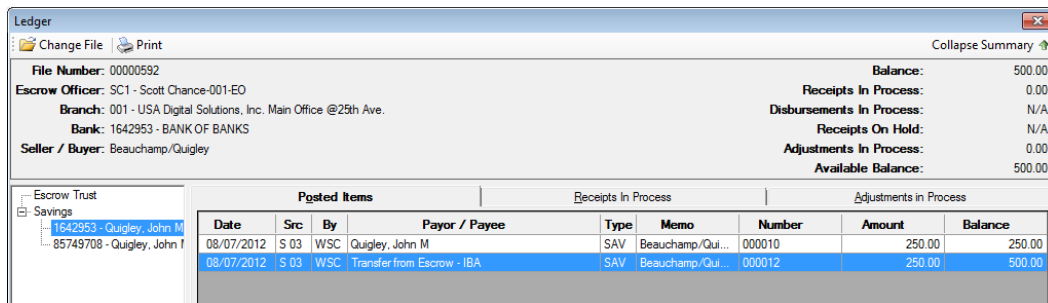
The running **Balance** through each transaction

The  **Info** icon next to some records can be used to present additional detail on the particular item.

Savings Ledger – from View Ledger

The **Ledger** also gives the user access to the **Savings** account information, if any, associated with a particular file. On the left side of the screen, under the file information, a “tree” of account numbers is presented. If there are one or more Savings accounts associated with the file, they will be listed under the **Savings** heading. Note: if there is escrow trust account activity for more than one escrow trust account, those will be listed above the Savings heading, under the **Escrow Trust** heading.

Click on a specific Savings account number listing and two things will happen. In the file summary section above the ledger detail, on the left side, the **Bank** field will be filled with the savings account’s information, and the **Balance** information, on the right side will reflect summary information about that particular savings account. The ledger detail that is presented will be that for the selected savings account.



The screenshot shows the Ledger application window. The top section displays file information: File Number: 00000592, Escrow Officer: SC1 - Scott Chance-001-EO, Branch: 001 - USA Digital Solutions, Inc. Main Office @29h Ave., Bank: 1642953 - BANK OF BANKS, and Seller / Buyer: Beauchamp/Quigley. On the right, a summary table shows: Balance: 500.00, Receipts In Process: 0.00, Disbursements In Process: N/A, Receipts On Hold: N/A, Adjustments In Process: 0.00, and Available Balance: 500.00. Below this is a tree view with 'Escrow Trust' and 'Savings' folders. Under 'Savings', two accounts are listed: '1642953 - Quigley, John M' (selected) and '85749708 - Quigley, John M'. The main area shows a table with three tabs: 'Posted Items', 'Receipts In Process', and 'Adjustments in Process'. The 'Posted Items' tab is active, showing a table with columns: Date, Src, By, Payor / Payee, Type, Memo, Number, Amount, and Balance. Two rows are visible: one for 08/07/2012 showing a receipt of 250.00 from Quigley, John M, and another for 08/07/2012 showing a transfer from Escrow - IBA of 250.00, resulting in a balance of 500.00.

Date	Src	By	Payor / Payee	Type	Memo	Number	Amount	Balance
08/07/2012	S 03	WSC	Quigley, John M	SAV	Beauchamp/Qui...	000010	250.00	250.00
08/07/2012	S 03	WSC	Transfer from Escrow - IBA	SAV	Beauchamp/Qui...	000012	250.00	500.00

The tabs available for ledger detail records are **Posted Items**, **Receipts in Process** and **Adjustments in Process** (no Disbursements), as all savings activity is done via receipts.

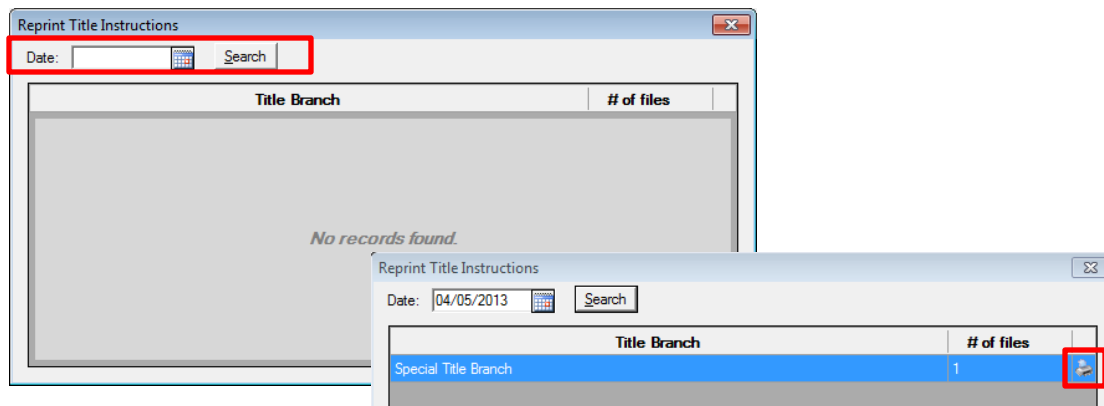
Close the **Ledger** with the  **Close** icon in the upper right hand corner.

Reprint Title Instructions

The **Reprint Title Instructions** menu option, on the **Misc** menu, is used to reprint **ALL** of the Title Instructions (Title Orders) that were submitted on a given date. If a site is configured for multiple title branches, the orders can be printed for a particular branch for the selected date.

*The reader is reminded, to reprint a single file's Title Instructions, use the **Documents** menu's **Print Title Instructions** option.*

Selecting the Reprint Title Instructions option will present the user with the screen below (this is the screen a site configured for multiple title branches will see).



The user should enter the date for which orders are to be reprinted, in “**mmddyy**” form, in the **Date** field, or the **Calendar** tool can be used to select the date. The **Search** button should then be clicked and the system will pull up a listing of the number of orders placed, by **Title Branch**, from which the user can select the branch to reprint orders for, by clicking on the Print icon to the right of the branch detail record.

Change Password (conditional)

If NT Authentication is not being used (not recommended), and the Impact system asks the user for their Impact initials and a password when they access an Impact module, the users will be able to change their own password with the **Change Password** function. Historically (pre Impact/SQL version 8), a System Administrator had to change a user's password for them. Selecting the **Change Password** option, on the **Misc.** menu, will present a screen on which the user will enter their old password and their new password. The new password will have to be entered twice, to verify it was entered consistently.

The entries will be displayed as asterisks (***) , so no one looking over the user's shoulder can read their password off the screen.

The system will NOT check to see that the password truly was changed – the same password can be entered as the Old Password and in the New and Verify Password fields.

User passwords in Impact/SQL are restricted to six (6) characters or less.

Bases Menu

The Bases menu contains four functions that are used for working with base files (title documents created inside or outside of Impact) that can be used, for example, with subdivision or condominium transactions, where much of the documentation is common file-to-file.

- **Copy Base Files & Subdivisions**
- **Create & Edit Subdivision Masters**
- **Print Subdivision Masters**
- **Edit Other Bases**

Copy Base Files & Subdivisions


The **Copy Base Files & Subdivisions** menu entry, on the **Bases** menu, is utilized to copy title-related work from one file to another. It is also used to copy title-related work from a pre-established Subdivision workup or from an Other Base file...collectively known as “**Bases**”.


The reader is referred to the explanation of this functionality in the [Copy Base Files & Subdivisions](#) portion of the **Edit** menu section of this manual.

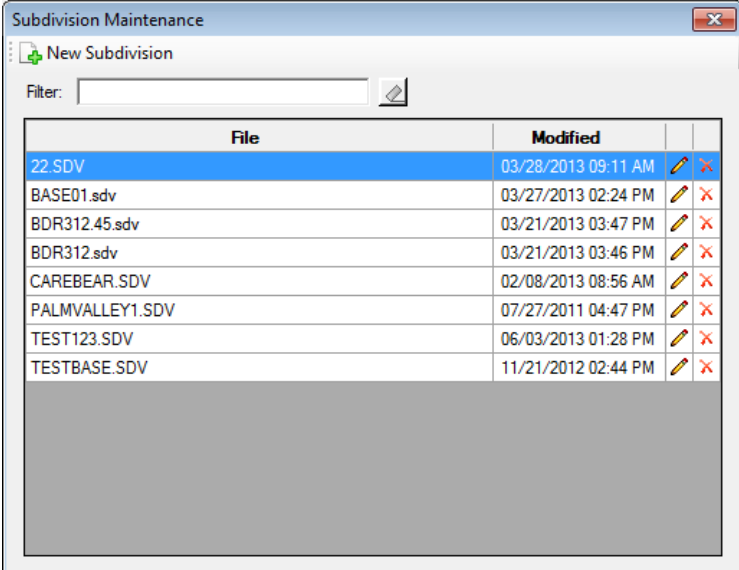
Create & Edit Subdivision Masters

Selecting the **Create & Edit Subdivision Masters** option, on the **Bases** menu, will open up the **Subdivision Maintenance** screen, as shown below.

















The screen presents an alphabetical listing of all the subdivision master files (extension .sdv) that have been created in the database, and the date/time each of them was last modified.

There is a  **New Subdivision** icon, at the top of the screen, which is used to create a new subdivision master file (discussed below).


The **Filter** field can be used to limit the list presented. The user should enter a minimum of three characters and the system will find file names starting with those characters. The percent sign (%) can be used as a wildcard in front of the entry to find the entry within a file name, rather than at the start of the file name. The  **Remove** icon can be used to clear the **Filter** field's contents.




The screenshot shows a window titled "Subdivision Maintenance" with a "New Subdivision" button and a "Filter:" input field. Below is a table listing subdivision master files with their modification dates and times, and edit/delete icons.


File	Modified		
22.SDV	03/28/2013 09:11 AM		
BASE01.sdv	03/27/2013 02:24 PM		
BDR312.45.sdv	03/21/2013 03:47 PM		
BDR312.sdv	03/21/2013 03:46 PM		
CAREBEAR.SDV	02/08/2013 08:56 AM		
PALMVALLEY1.SDV	07/27/2011 04:47 PM		
TEST123.SDV	06/03/2013 01:28 PM		
TESTBASE.SDV	11/21/2012 02:44 PM		

There are two icons to the right of each file listed.

The  **Modify** icon is used to maintain a subdivision master file.

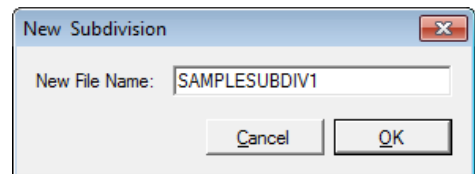
The  **Delete** icon is used to permanently remove a subdivision master file. The user will be prompted to confirm they wish to delete the file after the icon is clicked.

New Subdivision

When the  **New Subdivision** icon is clicked, the user will be presented with a **New Subdivision** pop-up window asking for the **New File Name**. The user should enter a name for the new file. The name can be up to 20 characters in length, and must conform to Microsoft® file name conventions.

A suggestion for naming subdivision files is to use the Book and Page of the plat map...for example “357-24”...but it is up to each business to establish their own naming convention that makes locating the subdivision master files easy for them.

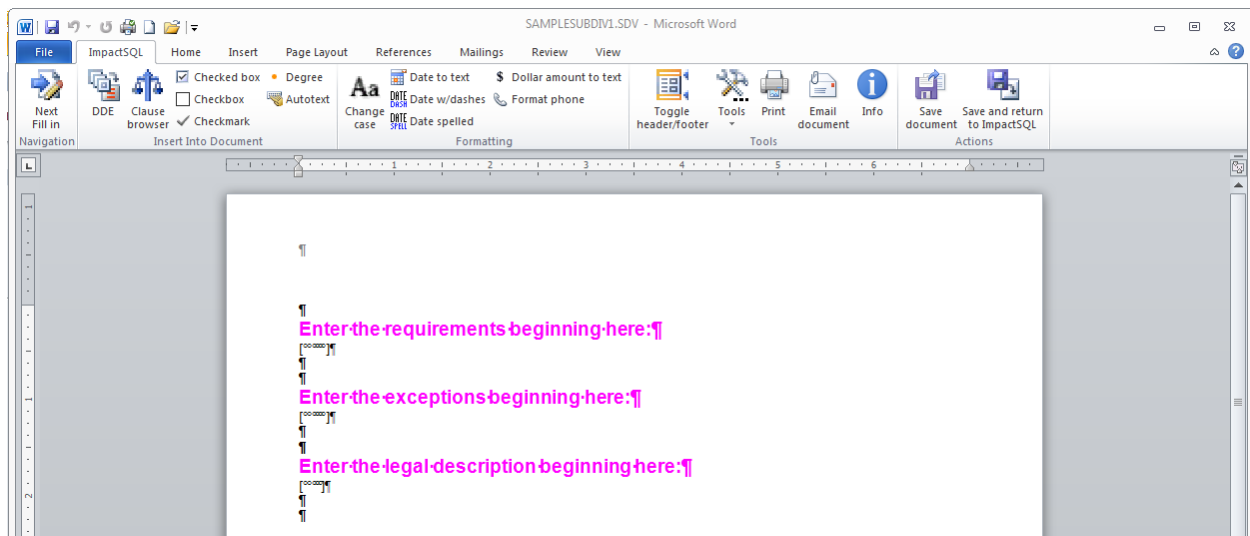
Once the name desired is entered, the user should click on **OK** to continue. If the name has not been previously used, the system will open up a new subdivision file in MS Word®. If the name entered already exists, the user will be notified of that fact and will be asked to enter another name.



Once MS Word® has loaded the template for a new subdivision master file, the user can edit it in the same manner discussed in earlier sections of this manual.

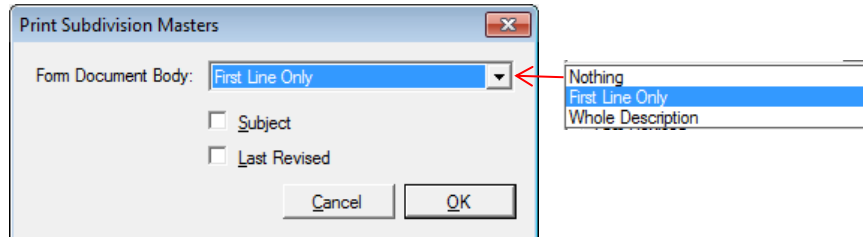
The subdivision master document template is made up of three bookmarked and styled sections: **Requirements**, **Exceptions** and the **Legal Description**, as shown below. The file for a new subdivision master should NOT have these sections removed or rearranged. The clause browser is used to load exceptions and requirements. When the **Legal** section is being worked, the user should enter square brackets [] where users should enter data down the road, when the master is copied to be used for an active file.

The user is referred to the **Edit > Editing a Prelim/Commitment in MS Word®** section, earlier in this manual, for a full discussion of editing documents in Impact. The ImpactSQL toolbar icons are described in the earlier document editing discussions, and will not be repeated here.



Print Subdivision Masters

The **Print Subdivision Masters** menu option, on the **Bases** menu, is used to generate one or more of three reports that provide information on the subdivision masters that exist in the database. The option will present the user with the screen below.



The options are to include, on the report, **Nothing** from the document body, or the **First Line Only** or the entire **Description**. Also, the **Subject** (it is the file name of the SDV file) and **Last Revised** date can be included on the report.

Edit Other Bases

The **Edit Other Bases** menu option, on the **Bases** menu, behaves in the same manner as the **Create & Edit Subdivision Masters** option discussed earlier, except there is not a New Other Base option. Other Bases are files that have been prepared in another system that have been copied into a specific folder for use as “Other Bases”. The editing of these files is similar to the other document editing discussed above. For this reason, the files must be MS Word® documents and must contain the same styles and bookmarks. These files are generally prepared by USA Digital Solutions, Inc. when a client is transferring from another system (if it is possible to work with the other system’s prelim files). Prelims from other Impact databases can also be put into the appropriate Other Bases folder and can be edited through this function.

Reports Menu

The **Reports** menu contains functionality for reporting on policies (submissions and exceptions) and on invoices (as Title generally does most of the invoicing). The items on the **Reports** menu are:

- **Underwriter Reports**
 - **Underwriter Submissions**
 - **Policy Exception Report**
 - **Policy Submission Export**
- **Invoice Reports**

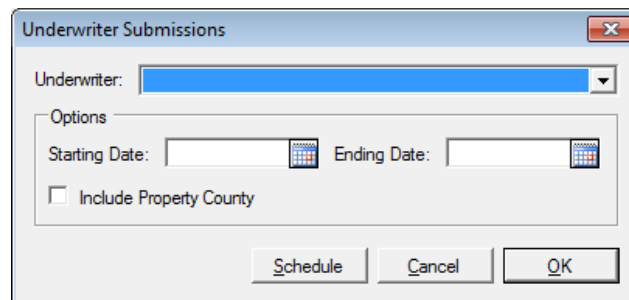
Underwriter Reports

There are three options on the **Underwriter Reports** sub-menu, as shown above. Each will be described below.

Underwriter Submissions

Selecting the **Underwriter Submissions** sub-menu entry will bring up the screen below, which is used to prepare an underwriter submission (remittance) report. Such reports detail the policies (and, generally, the related endorsements – only linked endorsements are included in the reports) with an **Approved Date** in the date range specified. There is a system option to automatically set the **Approved Date** as the date the policy is typed; but that date can be cleared or altered by the policy typist.

The reports are customized to meet each underwriter's specifications. Some are designed to be printed, while others are designed to be previewed and then exported – for importation into Excel templates, for example.



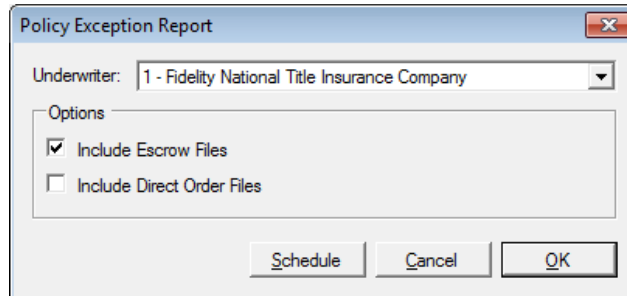
The screenshot shows a dialog box titled "Underwriter Submissions". It has a close button (X) in the top right corner. Below the title bar is a dropdown menu labeled "Underwriter:". Below that is a section titled "Options" which contains two date fields: "Starting Date:" and "Ending Date:", each with a calendar icon to its right. Below the date fields is a checkbox labeled "Include Property County" which is currently unchecked. At the bottom of the dialog are three buttons: "Schedule", "Cancel", and "OK".

The user should select the **Underwriter** they wish to generate the Submission (Remittance) Report for, from the dropdown, and then enter the **Starting Date** and **Ending Date** for the report. Again, this date range is based on the **Approved Date** (entered when typing policies). The **Include Property County** checkbox should be checked if the report for the selected underwriter requires it.

After clicking on **OK** to generate the report, the routine Print control panel is presented, letting the user print or preview the report. If the report is designed for export, the user would preview and then export. DSI personnel will provide any guidance that is needed for a particular underwriter's report.

Policy Exception Report

The **Policy Exception Report** presents data on policies that were started but which have no **Approved Date** on them. Policies without an Approved Date will never make it onto a Submission Report, so this report is helpful to confirm that there are not policies that are incomplete in that regard.

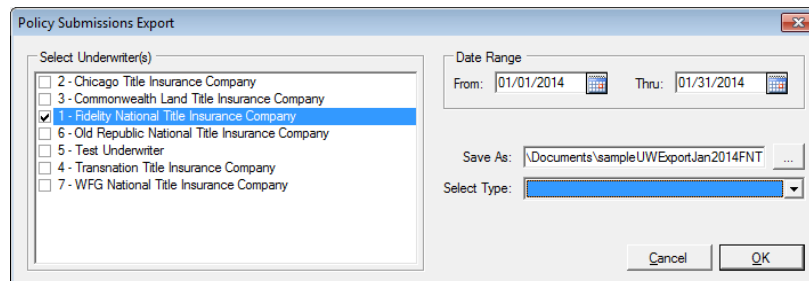


The user will be presented with the screen shown above, on which they will select the Underwriter to report on and identify whether **Escrow Files** or **Direct Order Files** or both should be reported.

Policy Submissions Export

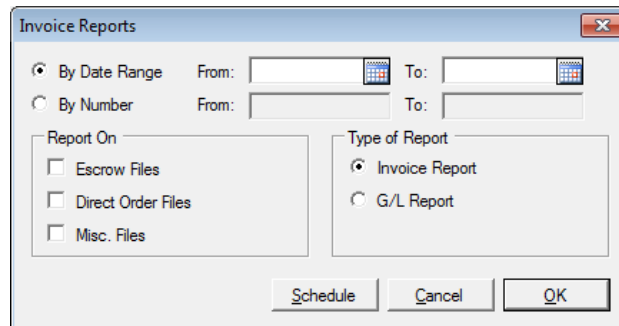
The **Policy Submissions Export** routine could be used to prepare an export file of policy submission data. This routine has been supplanted, in practice, by exports from the **Policy Submission Report** routine. The **Types** of exports that are in existence in the routine at this writing are old and are likely not in use by any clients; again, because similar functionality is achieved via the Policy Submission Report routine, and exporting from it.

The use of the routine is similar in that an **Underwriter** is selected, the date range (of **Approved Dates**) is entered, the target location for the export is identified and the **Select Type** field is used to identify the format desired.



Invoice Reports

The **Invoice Reports** menu selection, on the **Reports** menu, presents the **Invoice Report** screen shown below.



The screenshot shows a dialog box titled "Invoice Reports" with a close button (X) in the top right corner. It contains the following elements:

- Two radio buttons for selection: "By Date Range" (selected) and "By Number".
- For "By Date Range": "From:" and "To:" text boxes, each with a calendar icon.
- For "By Number": "From:" and "To:" text boxes.
- A "Report On" section with three checkboxes: "Escrow Files", "Direct Order Files", and "Misc. Files".
- A "Type of Report" section with two radio buttons: "Invoice Report" (selected) and "G/L Report".
- Three buttons at the bottom: "Schedule", "Cancel", and "OK".

Invoice reports can be run either **By Date Range** (invoice dates) or **By Number** (invoice numbers).

They can **Report On Escrow Files** &/or **Direct Order Files** &/or **Misc. Files**.

And, there are two **Types of Report** – **Invoice Report** and **G/L Report**.

The **Invoice Report By Date Range** format presents invoice data, ordered by invoice number, of all invoices dated within the date range selected. The file **Number**, **Branch**, **Type** of file, **Invoice Number**, invoice **Date**, **Billing Information**, **Transaction Type** on the file and **Total Invoice** amount are presented.

The **Invoice Report By Number** presents the same data, in the same layout, as the By Date Range report.

The **G/L Report** format (either **By Date** or **By Number**) takes the data of the requested invoices and sorts it by the underlying **Income Codes** tied to the **Invoice Description Codes**. The **Description** of the **Income Code** shows in the group heading. The detail records present the file **Number**, **Type**, **Invoice Number**, **Date**, **Description** off of the invoice line and the **Amount** of the charge. This report could be used to quantify revenue by income code description. Recall, however, that invoices can be edited after creation, so rigid controls must be in place to rely on invoice data.

Naf Menu


The **Name and Address File (Naf)** or customer list is a very important tool in Impact. It is used to aid in consistently filling name and address information into the appropriate fields in Impact. Consistency in data entry helps ensure that documents properly present information. Management reporting is also aided by consistent data entry. The **Name and Address File (Naf)** is displayed in a tiered manner: **Company – Branch – Individual (Top – Middle – Bottom)**. This provides a good way to show the relationship between an individual and where he/she works, within the larger organization. The **Naf** can be centralized or branch-specific, depending on system configuration. If the user is doing maintenance in a branch-specific environment they must be aware of the branch their Impact login initials are assigned to.

Add and Modify

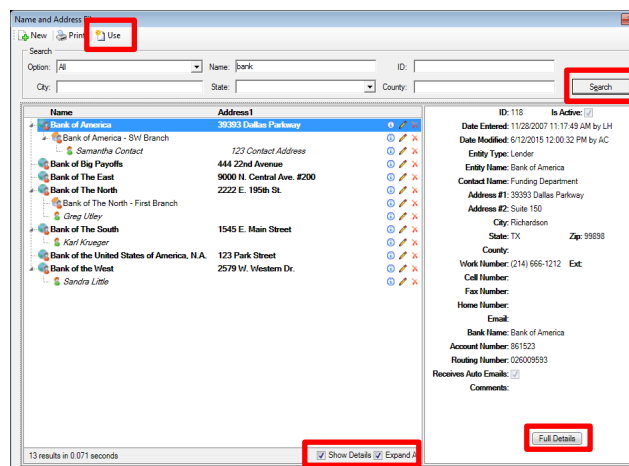
Maintenance of the **Naf** is done through this menu entry, if the user has authorization to change the **Naf**.



Search criteria are entered at the top of the screen. The first is the **Option** field. The nine options presented are the eight categories which can be used to categorize entries by type of firm, as they are entered/edited, and the **All** option is used to assist in searching the entire database, regardless of categorization of the entries.



In addition to the **Option** field, there are five other fields that are used to refine the **Search** to include either **Name, ID, City, State** and/or **County**. When more than one character is entered into any of these fields (three in **Name**), the **Search** button will be activated, and the user should click it when all desired criteria have been entered. You may use the percent sign (%) as a wildcard character. Those records that have a specific match, and their related records, are displayed in the tree on the lower left of the screen. In the search results display, the company entries are bolded, branch entries are not bolded and individuals' entries are italicized for enhanced readability. Details of the highlighted entry will appear on the right side of the screen, if the **Show Details** checkbox is checked (at the bottom of the screen).


Double-click on an entry to **Use** it, if you are in a field where a **NAF** entry could be used, when the **NAF** was invoked. Alternatively, highlight the entry and then click on the  **Use** icon at the top of the screen, or right-click on an entry and pick **Use** from the menu presented.

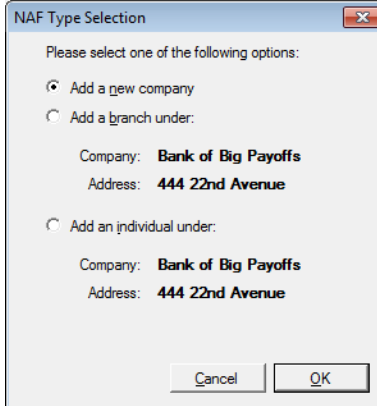
When a **NAF** entry is pulled into the file under **Parties, Contacts, Source of Business, Bill To Customer, Title Information, Documents** or **Payoffs**, if the **NAF** entry is a branch or individual, and the address information is empty, the parent's address information is used. The same is true if the **Work Number, Work Extension** and **Fax Number** are blank; the parent's values will be used.



When first accessed, the screen is blank, with the **Search Option** field filled with the **All** option, and the cursor is in the **Search Name** field, in anticipation of the user entering the beginning of a name to be searched for. There are two icons at the top of the screen,  **New** and  **Print**, which will be discussed below.

A user with maintenance authority can add a new **Naf** entry by clicking on the  **New** icon, at the top of the screen, or by right-clicking, while a specific entry is highlighted. Depending on whether there is a highlighted entry or not, and at what level the highlighted entry is (Company (top), Branch (middle), Individual (bottom)), Impact may display a prompt asking what the user would like to do, presenting currently available options, which could include: **Add a New Company**, **Add a Branch Under the Company**, **Add an Individual under the Branch** or **Add an Individual Under the Company**. Clicking  **New**, when no entry is highlighted, will bring up the entry screen, assuming a new **Company** entry is being made.

The sample shown to the right was generated while a company level record was highlighted, and the  **New** icon was clicked. Had the user right-clicked with the mouse, with the same record highlighted, the options would have been presented in a slightly different format (menu listing) with less information provided as guidance.



NAF Type Selection

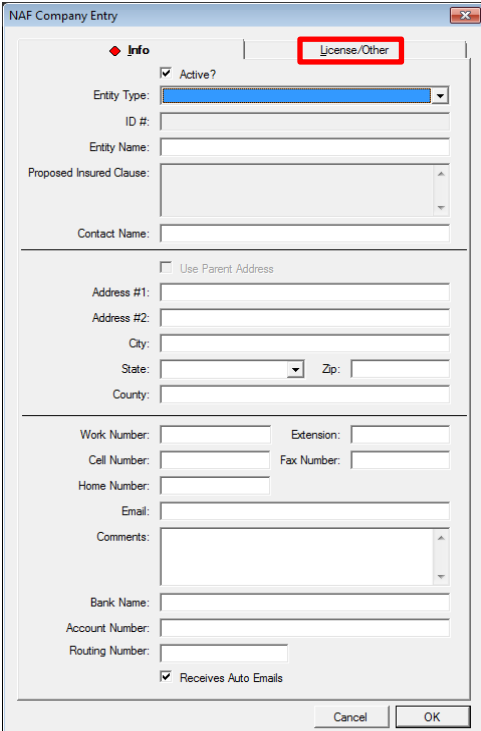
Please select one of the following options:

- Add a new company
- Add a branch under:
- Add an individual under:

Company: **Bank of Big Payoffs**
Address: **444 22nd Avenue**

Company: **Bank of Big Payoffs**
Address: **444 22nd Avenue**

Cancel OK



NAF Company Entry

Info License/Other

Active?

Entity Type: ▼

ID #: _____

Entity Name: _____

Proposed Insured Clause: _____

Contact Name: _____

Use Parent Address

Address #1: _____

Address #2: _____

City: _____

State: ▼ Zip: _____

County: _____

Work Number: _____ Extension: _____

Cell Number: _____ Fax Number: _____

Home Number: _____

Email: _____

Comments: _____

Bank Name: _____

Account Number: _____

Routing Number: _____

Receives Auto Emails

Cancel OK

Based on the user's selection, they will be presented with an empty form into which they will enter data on the new entry. Depending on what level of entry was requested, some fields may already be completed and will not be able to be edited. Complete the form with as much information as is available. The form shown to the left was presented when a **New Company** entry was requested.

The **Entity Type** is used to categorize the company to help in searches. If the **Entity Type** selected is **Lender**, the **Proposed Insured Clause** field will open for data entry. This verbiage is available as a DDE field for documents (when completed in the NAF and the lender is drawn from the NAF); the verbiage is stored on a tab in the Lender **Party** screen, when the lender is drawn from the NAF.


Depending on system configuration, an automatic Id # can be assigned to each customer. The automatic ID #'s are useful to coordinate customer numbering with an outside accounting or CRM system. The **Comments** area of the screen can be used for information not provided for in the fields presented.

At the bottom of the screen the **Naf** has fields available for a **Bank Name**, **Account Number** and **Routing Number**. This is useful information to have filled out before wiring money to the entity. The bank **Routing Number** must be a valid receiving bank ABA number or Impact will not accept the routing number. While bank routing numbers are downloaded from the Federal Reserve website and updated by the system administrator periodically, in order to validate ABA #'s on wire entries, the entries in the **Naf** are NOT updated by the ABA downloads.



The **License/Other** tab is used to enter licensing information that is used on the **CDF Contacts** table.

Click on **OK** to accept the entry, or on **Cancel** to quit without saving.

Info

The  **Info** icon, next to each entry presented, is used to bring up the full data set for the entry, including the **License** tab (which is not visible when the **Show Details** checkbox, at the bottom of the screen, is checked). The **Full Details** button, at the bottom right of the screen, under the selected entry's information, brings up the same full data set window.



Modify

To make changes to a **Naf** item, the user should double-click on the record they wish to change, or right-click on the record and select  **Edit** from the options presented, or click on the  Edit icon to the right of the entry. If the user has rights to edit the Naf, the entry will be presented for editing. . The initials of the person who created, and who last edited, each Naf entry are stored and presented.


The Naf allows the Naf Administrator to flag a Naf record as **Inactive**. Setting a Company level record as Inactive sets all related parties as Inactive. Setting a single related party as Inactive will dim the specific entry and still allow the user to use the Company level record and any other records not set as Inactive.

Click on **Cancel** to abort any changes and return to the NAF Entity screen, or **OK** to save any changes or new entries to the screen.


Delete

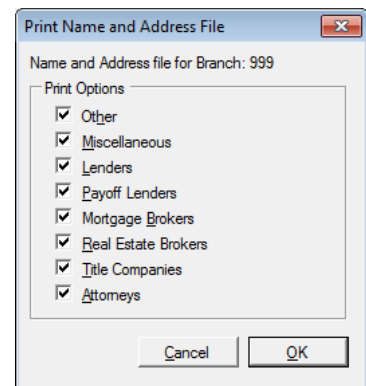
To delete a **Naf** entry, right-click on it and select  **Delete** from the options presented, or click on the  **Delete** icon to the right of the entry. If there are related entries below the one selected for deletion, the user will be prompted to delete them before attempting to delete the current record. The function will delete the entire Naf entry (a dialogue box will ask for confirmation).

Print

A name and address listing can be generated for any or all of the Naf categories. This can be done either from the main **Naf** screen, using the  **Print** icon, at the top of the screen, or by using the **Print** menu option, from the main **Naf** menu. By default, in the **Print Options** area of the screen that is then presented, all the fields are checked, meaning they are selected. Click on a check box to uncheck any categories that should not be printed.

Click on **OK** to print the report, or **Cancel** to abort and return to the Impact desktop.

Optionally, click on **OK**, then on **Preview**. From this preview screen, the print results can be exported to a file (click on the  **Export** icon on the top left corner of the screen, for example to an XLS or DOC file) and used in other systems, for seasonal greeting cards, mass mailing, etc.



Options Menu

The **Options** menu, on the Title desktop, has two settings on it that the user can select to provide helpful tools to their Title desktop: **Show Toolbar** and **Show Recent File List**. There is information on both of these tools at the beginning of this manual, so only a brief comment on each will be made below.

Show Toolbar

Selecting the **Show Toolbar** option, on the **Options** menu, displays a row of icons under the menu at the top of the Title desktop. The icons can be used to initiate actions without using the menus. Holding the cursor over the icons will present tooltips identifying each icon's purpose. The purpose of each icon is described at the [beginning of this manual](#).



Show Recent File List


Selecting the **Show Recent File List** option, on the **Options** menu, will provide a listing of the last ten (10) files accessed, at the bottom of the **File** menu. This is the **Recent File List**. The user can simply click on a file number, on the list, to open it up. To access the list the user can use **ALT+F** to display the **File** menu.

Tools Menu

There are two options on the **Tools** menu in Title, currently:

- **Event Log**
- **Auto Print Title Instructions**

Event Log

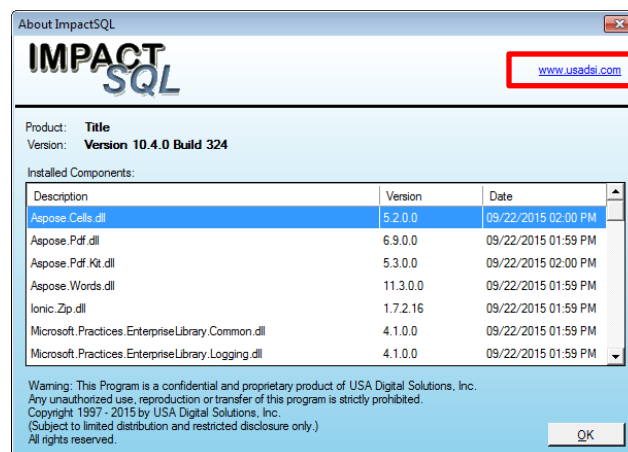
The Event Log, in Impact/SQL, keeps a record of most unexpected errors that a user might experience in Impact/SQL. It gives the USA Digital Solutions Support Team a good place to review the history of error events when an issue is being researched. Details captured on the errors can be emailed to Support@Digisolaz.com, after clicking on the  **Info** icon next to a particular error entry, and then clicking on the Email button at the bottom of the Event Details screen.

Auto Print Title Instructions

The **Auto Print Title Instructions** option, on the **Tools** menu, should only be unchecked if there is a problem with the auto-routing of title instructions (by the **Impact Windows Service**). Unchecking this option will add the **Print Title Instructions** option to the top of the **Misc** menu – which users would use to manually trigger the printing of any orders queued up. Typically, the **Auto Print Title Instructions** option is checked and remains on – which tells the **Impact Windows Service** to run its title instruction routine as configured.

About Menu

The **About** menu, on the Title desktop, will bring up a screen of the current Impact/SQL installation, including the version and build numbers. This information is often helpful for the USA Digital Solutions Support Team when researching an issue. There is no functionality on this screen, other than a link to the USA Digital Solutions, Inc. web site.



Appendix A - Washington State – Taxes

The Impact/SQL system can be configured to add the sales tax and excise tax calculations, for Washington State, to the applicable HUD screens (**1100 – Title Charges & 1200 – Government Recording and Transfer Charges**). This setting should only be applied to databases in the state of Washington. The discussion below will detail the system alterations for “with GFE” Residential files. The non-GFE Residential and Commercial data entry are also altered to accommodate sales taxes, but the concepts are similar so only the with-GFE Residential will be detailed below. The businesses are responsible for maintaining the sales tax tables (via the Utilities module) as rates change – not USA Digital Solutions, Inc. Title users with access to these Escrow screens, in Washington, will see these differences.

Sales Taxes on Escrow and Title Charges

The “with GFE” Residential file **1100 Title Charges** screen, on a site configured for Washington sales tax calculations, looks the same as on other sites, until the user enters the GFE charge breakdown screens for the 1102, 1103 & 1104 figures (shown below). Note the Sales Tax additions to the screens.

The image displays three overlapping screenshots of software screens, each with a red box highlighting the 'Override sales tax' checkbox and another red box highlighting the 'Total Sales Tax' field. The screens are:

- Settlement or closing fees:** Shows a table with columns for Description, Income Code, W, T, H, POC, Total Amount, and Total Sales Tax. The 'Escrow Fee' row has Total Amount 0.00 and Total Sales Tax 0.00. Below is a summary table with columns: Buyer Amount, Seller Credit To Buyer, Seller Amount. Rows include Sales Tax Paid (0.00), Amount Paid (0.00), and Total Paid (0.00).
- Title Charges Applicable to Owner's Policy:** Similar layout to the first screen, but includes a 'Liability Amount' column. The 'Total Sales Tax' field is highlighted with 0.00.
- Title Charges Applicable to Lender's Policy:** Similar layout, with 'R51-Refinance' as the description. The 'Total Sales Tax' field is highlighted with 0.00.

The **Override Sales Tax** checkbox, at the top left of each screen, will open up the sales tax fields for manual entry. If not checked, the system will calculate the sales tax on each line.

The calculations are based on the **Estimated Close of Escrow Date**.

Taxes on **Escrow Charges** are based on the file's closing center (**Escrow Branch**) Municipality Type, City, County and State.


Taxes on **Title Charges** are based on the file's title service center (**Title Branch**) Municipality Type, City, County and State. So, if a file's title branch is in another location from the escrow branch, the rates may be different for the two types of charges.

Excise Taxes

The Washington sales and excise tax option replaces the blank 1206 & 1207 lines with a 1206 line set of fields dedicated to Excise Tax.

	Buyer Amount	Seller Credit to Buyer Amount	Seller Amount	POC	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
1201. Government recording charges					0.00	0.00
1202. Aggregate Recording						
1203. Transfer Taxes					0.00	0.00
1204. City/County tax/stamps	0.00	0.00	0.00	0.00		
1205. State tax stamps						
1206. Excise Tax						

Seller Paid Owners Policy: 0.00
Seller Paid Loan Charges: 0.00

The  **Calculator** icon, to the right of the fields, is used to open the **Excise Tax** screen – shown to the right.

The **State** and **Local Excise Tax Rates** will present at the top of the screen (not shown in this sample).

The **Gross Selling Price** and **Personal Property** data, if entered, is shown.

The taxes will be calculated and presented.

The user should enter figures in the **Delinquent Interest State**, **Delinquent Interest Local** and **Delinquent Penalty**, as needed.

The **Amount to Charge Buyer** and **Amount to Charge Seller** fields should be used to split the **Total Due**, as applicable.

Click on **OK** to save and return to the 1200 screen. The excise tax data from the calculator will be presented and locked.

Once data is entered on the calculator screen, re-entering that screen and clicking on **Remove** will clear the data on the screen and when **OK** is then hit, the user is returned to the 1200 screen with the previously computed data still there, but editable (unlocked). The data can either be manually removed or adjusted as desired.

Click on **Cancel** to not save any changes and return to the 1200 screen.

State Excise Tax Rate:	N/A
Local Excise Tax Rate:	N/A
Gross Selling Price:	0.00
Personal Property:	0.00
Taxable Sales Price:	0.00
State Excise Tax Amount:	0.00
Local Excise Tax Amount:	0.00
Delinquent Interest State:	
Delinquent Interest Local:	
Delinquent Penalty:	
Total Due:	0.00
Amount to charge Buyer:	
Amount to charge Seller:	

Remove Cancel OK

Prelim/Commitment Entry

When the Washington State setup option is enabled, Title users will see a slightly different **Prelim/Commitment Entry** screen. The screen adds **Sales Tax** fields to the policy detail lines, so that the sales tax amounts can be entered by Title. There is also an option to push that data back to Escrow.

The screenshot shows the 'Prelim/Commitment Entry' window. At the top, there are buttons for 'Edit Document', 'Refresh Document', and 'Delete Document'. Below these are fields for 'Escrow File #', 'Branch', 'Title Officer', and 'Escrow Officer'. There are also checkboxes for 'Computer to Calculate Fees' and 'Computer to Calculate Sales Tax'. A table lists 'Types of Policies to be issued' with columns for 'Amount', 'Premium', 'Sales Tax', and 'Total'. The 'Sales Tax' column is highlighted with a red box. Below the table are fields for 'Effective Date', 'Date Last Amended', 'Number', 'Examiner', and 'Typists'.

	Types of Policies to be issued	Amount	Premium	Sales Tax	Total
A:	None	1,000,000.00			
B:	01 Standard Lender	111,111.00			
C:	None	222,222.00			

Note: the screen shot above is from version 8.4 of Impact/SQL, and reflects some fields at the bottom of the screen added after version 8.0.

Appendix B - Troubleshooting

USA Digital Solutions, Inc. (DSI) Support personnel may ask that you make a screen shot so that you can e-mail Support a "picture" of the screen as it appears when the error occurs.

To create this screen shot, save it and send it to the Support personnel, do the following:

Press the PRINT SCREEN key on the keyboard, which is usually located on the top row of the keyboard, and is usually the third key from the right.

Open your e-mail client, start a new e-mail, to Support@Digisolaz.com, and Paste the screen shot into the body of the e-mail. This will work if the e-mail format is HTML. If the screen shot does NOT paste properly, open an MS Word® document and paste the screen shot into it; save the MS Word® doc; and, attach it to an email addressed to Support@Digisolaz.com.

DSI Support personnel can be reached at (602) 866-8199 extension 2.



support@digisolaz.com

(602) 866-8199 x 2