

UTILITIES MANUAL

Impact / SQL

Version 10.6.545.NET

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Copyright and Licensing Information

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Introduction to Impact/SQL Utilities

The Impact/SQL **Utilities** module provides the system administrator with the tools required to oversee the configuration of the entire Impact/SQL suite. The Utilities module controls both the operating configuration of all of the other Impact modules and contains some tools used to monitor the system and address issues that might arise.

This manual will explain all of the configuration parameters controlled from the Impact/SQL Utilities module and explain the available tools. There are a tremendous number of configuration options that can affect the functionality of the system. Other program functions that used to be discussed in this manual (Invoice Export and Income Export) are now found in the Accounting module, and are explained in that module's manual. As each company functions in its own unique way, there are some functions within Impact/SQL that may not be utilized, but you are encouraged to examine and consider all of them to ensure you are getting the most out of Impact/SQL.

IMPORTANT NOTE: The settings made through Impact/SQL Utilities are very critical and some of them, once determined, cannot be altered without serious consequences. Therefore, those responsible for system administration must be very clear on what each of the settings is for and the ramifications of their use. A careful review of the information in this manual should help in that regard. Access to the Utilities module should be limited to those with an absolute need to be in it, and those individuals must have adequate training.

Please contact USA Digital Solutions, Inc. before making any changes in the Utilities module unless you are comfortable with the subject matter.

There are three major areas of focus in Impact/SQL Utilities:

Fundamental system configuration

Configuration of the large number of “lookup tables” with company-specific information

Tools to correct problems or perform functions that are not routine

Again, some of the settings will be established during system installation and testing and will not be changed going forward. Others may be altered as the company changes how it uses Impact/SQL as time goes by. For example, turning on a function like “Wire In Processing” might be done post-implementation.

While there may be more than one person who utilizes the Utilities module, there should not be many more; and, those that do have access should communicate clearly with each other to keep everyone aware of changes that are being made therein. Generally, a System Administrator and the manager of the Escrow Accounting area will be the primary users of Utilities. Due to the impact of some of the settings, it is imperative that only qualified users are given access to Utilities. It is also critical that all changes made through Utilities are documented. A change might be made that has an unanticipated effect on the user environment and it will be easier to troubleshoot if there is documentation about all changes made through Utilities.

NOTE: Several functions discussed herein require the **Impact Windows Service**, which was introduced with version 8.0 and is documented separately, to be installed and running.

General Information and Helpful Hints

This manual progresses through the functions in Impact Utilities in the order that they appear on the menus within the module. This is not how you will work with the product, as that will depend on your 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.

Some formatting conventions used in this manual are:

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.

System Files > License Manager means that you select **System Files** from the main menu and then select **License Manager** from the sub menu.

Quick Keys



In the Impact/SQL Utilities module, as in other Impact/SQL modules, there are opportunities to move through the options available without using the mouse. Most menu items contain an underlined letter. If you hold down the ALT key and press the underlined letter of the option list you want displayed, the menu will drop down.

ALT+S will open the **S**ystem Files drop-down menu list;


ALT+U will open the **U**ser Tables drop-down menu list;

ALT+T will open the **T**ools drop-down menu list; etc.

Info Icons


The  **Info** icons are found in various screens throughout the Utilities 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.

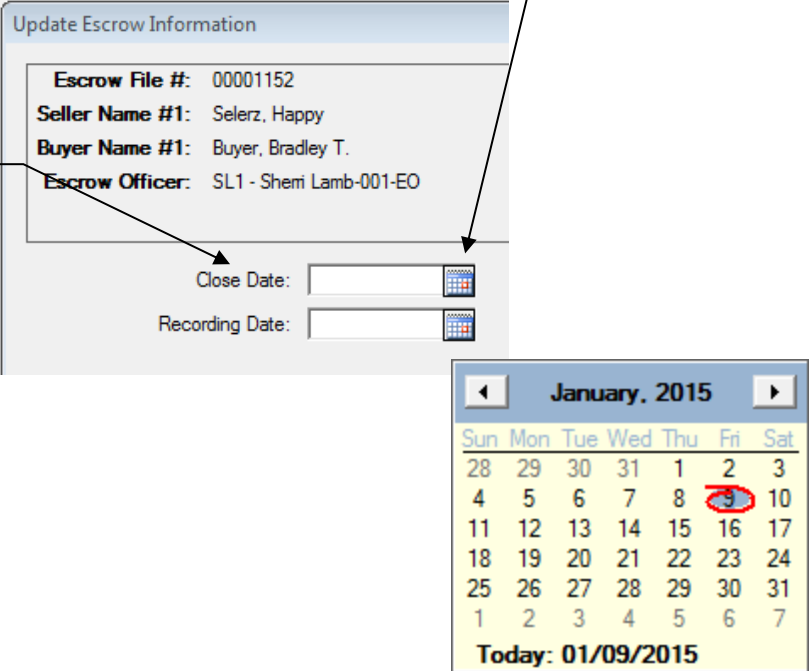
Closing Impact/SQL Utilities

As with most Windows applications, you can close Impact/SQL modules by clicking  in the upper-right hand corner of the Utilities desktop.

Dates

For dates in the current year, enter the two-digit month and two-digit day; for example, “0625” for June 25, 2015 (in 2015). Do not enter hyphens or slashes when entering dates into Impact. If the date is not within the current year, but in the current century, enter the date as two-digit month, two-digit day and two digit year, for example: “062516” for June 25, 2016. 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.



The screenshot shows the 'Update Escrow Information' window with the following details:

- Escrow File #: 00001152
- Seller Name #1: Selerz, Happy
- Buyer Name #1: Buyer, Bradley T.
- Escrow Officer: SL1 - Sheri Lamb-001-EO

At the bottom, there are two date entry fields: 'Close Date:' and 'Recording Date:'. Each field has a small calendar icon to its right. A blue arrow points from the text 'Date entry area' to the 'Close Date:' field. Another blue arrow points from the text 'For the Calendar tool, click on this box or use the CTRL+D Quick Key to display the Calendar tool.' to the calendar icon next to the 'Close Date:' field.

The calendar tool is displayed below the 'Close Date:' field, showing the month of January 2015. The date 01/09/2015 is highlighted with a red circle. The calendar also shows the current date as 01/09/2015.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

Today: 01/09/2015

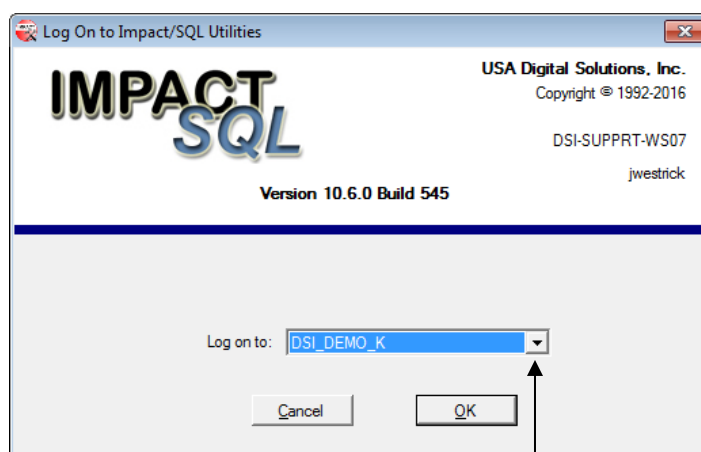
Logon

Access to the Impact Utilities module (as to all Impact modules), is controlled by a user-rights table, and administered by a limited set of user initials 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 users should routinely change their own password which can be done from within any Impact/SQL module, 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 later in this 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 Utilities icon on their desktop. The user should select the database to be accessed and click on **OK** to continue.



Use the drop-down list arrow to access other databases, if available.

When configured to require a logon step, the user will be identified within the system by their initials (three maximum), and will be given a password.

Enter your user initials in the first field, and then TAB to the **Password** field. Enter your 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 you do not want to use the mouse to click **OK**, you can press the TAB key until **OK** is highlighted, and then press ENTER.

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

If you don't want to continue, click **Cancel** instead. This will cause the **Log On to Impact/SQL Utilities** dialog box to close and the Impact Utilities module will not be opened.

KEEP YOUR PASSWORD PRIVATE. You should not share your password or log on to the system and then let someone else operate under that session. Access to the Utilities module should be severely limited.

If you forget your password, the administrator of the Impact application must assign a new one.

There are three user levels that provide access to the Impact Utilities module:

- Utilities
- Utilities – User Tables Only
- System Administrator

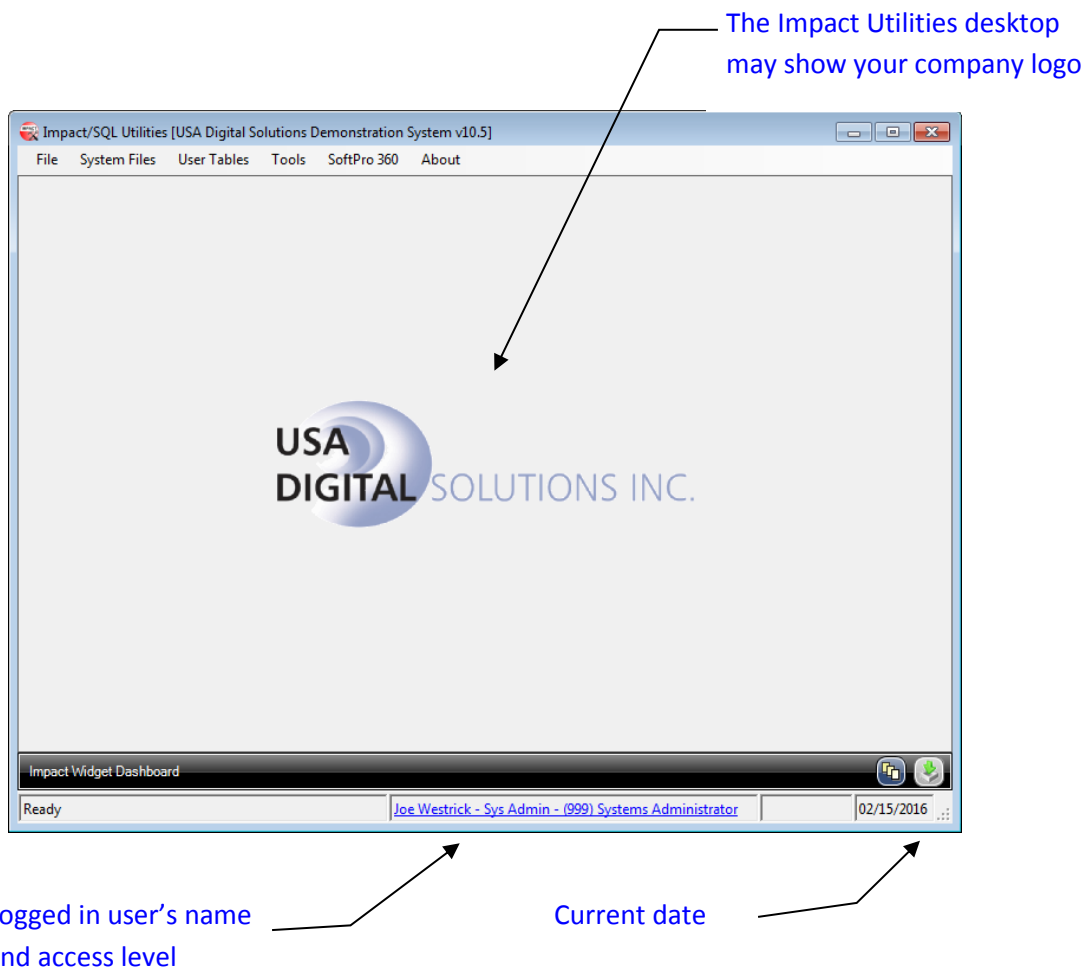
User levels are assigned in **Utilities > Users** (discussed later in this manual).

The Impact/SQL Utilities Desktop

Impact Utilities Desktop

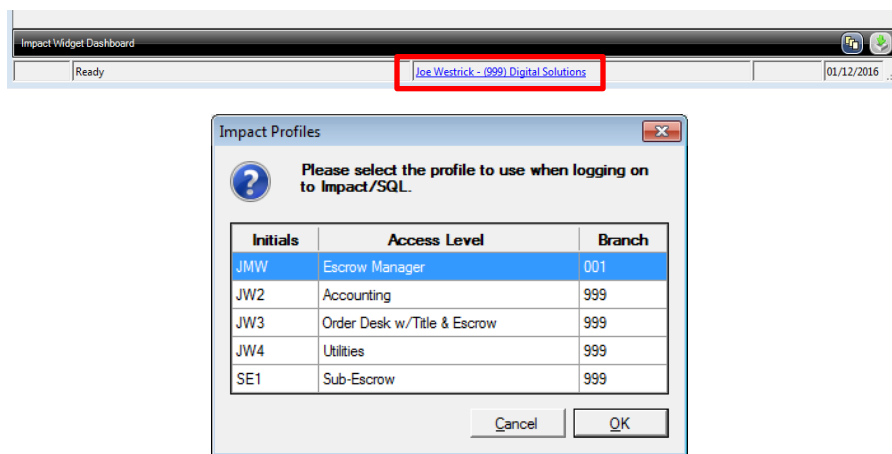
Impact will display a desktop as shown below when you log onto the Utilities module.

When the Utilities module is initially opened menus present across the top of the screen. Each menu option has a drop-down menu below it, which will be displayed when you click on the option name. Once you have clicked on one option name, and the menu list below it is presented, you can slide your cursor down the list, with your mouse, to get to the function you wish to use. If you are not sure under which option heading the desired function is housed, click on any option heading and, once the menu list is presented, slide your mouse to the left or right, to other option headings, and their menu lists will present without you having to click again, and you can then browse all of the menu choices available to you.




The current date should be displayed in the lower-right corner of the Impact desktop. If users do not have the current date displayed, they should notify their 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, the receipt date, check date, and voiding of check date, for example.

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.

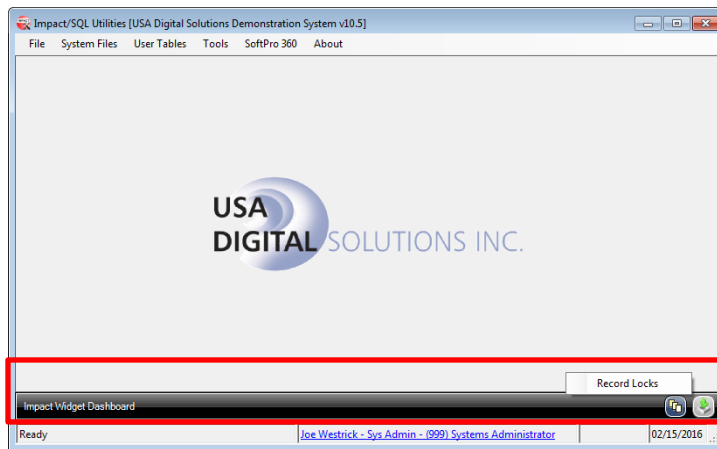



Exit Impact

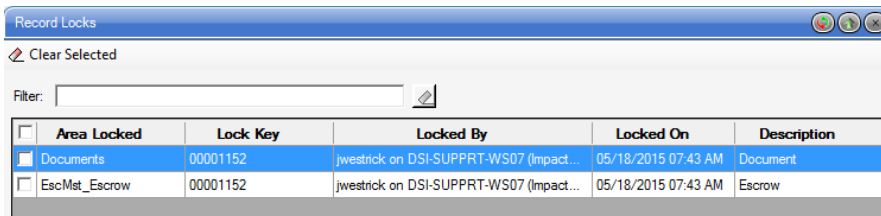
You should exit out of Impact when you are leaving your desk for an extended period, or are going home for the day. To exit, click on the  **Exit** icon, located in the upper right corner of the Impact desktop window. Always exit out of Impact at the end of each day, before logging off of your computer. If you leave your Impact Utilities session logged on, others will have access to your “rights”, and this could raise security concerns. You can also use **File > Exit** to close Utilities.

Impact Widget Dashboard

At the bottom of the Utilities desktop window there is a dark band, labeled as the **Impact Widget Dashboard**. In the Utilities module, the **Record Locks** widget is the only widget available on this dashboard.








To open the widget, click the  **Widget** icon on the right side of the dashboard and select **Record Locks**. The **Record Locks** widget displays a list of locks on all records.

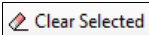
A screenshot of the "Record Locks" widget window. It has a title bar with standard window controls. Below the title bar is a "Clear Selected" button and a "Filter:" text box with a search icon. Below the filter is a table with columns: "Area Locked", "Lock Key", "Locked By", "Locked On", and "Description".

<input type="checkbox"/>	Area Locked	Lock Key	Locked By	Locked On	Description
<input checked="" type="checkbox"/>	Documents	00001152	jwestrick on DSI-SUPPRT-WS07 (Impact...	05/18/2015 07:43 AM	Document
<input type="checkbox"/>	EscMst_Escrow	00001152	jwestrick on DSI-SUPPRT-WS07 (Impact...	05/18/2015 07:43 AM	Escrow


The three icons located at the top-right corner of the widget window are used to:

-  **Refresh** the window content
-  **Collapse** or  **Expand** the window
-  **Close** the window

To find a specific record lock, use the **Filter** box. Enter information about the record lock in the box, such as the **Area Locked**, **Lock Key** (file number) and the **User** who locked the record. The records that match the entered information will display in the grid. Click the  **Clear** icon, to the right of the filter field, to clear the filter.

To remove a lock on a record, select the checkbox next to the record and then click  **Clear Selected**. Click **Yes** when the confirmation message displays to remove the lock.

File Menu

The **File** menu only has one item under it: **Exit**. This option can be used to close the module, or click  in the upper-right hand corner of the screen to close the Utilities desktop.

System Files Menu

The **System Files** menu has up to fourteen entries on it – one of which may not be accessible, depending on a setup option setting (it is grayed out if it is not accessible). Each item is very distinct from the other and will be explained in detail in the following pages. The items do not ‘flow’ one to the next as in a process workflow order. These functions cover a wide range of initial configuration options and include some routine maintenance functions (such as adding a branch or bank).

NOTE: Remember, improper changes to some settings can have serious consequences – so do not make changes you are not sure of. Consult USA Digital Solutions, Inc. if you are in doubt.

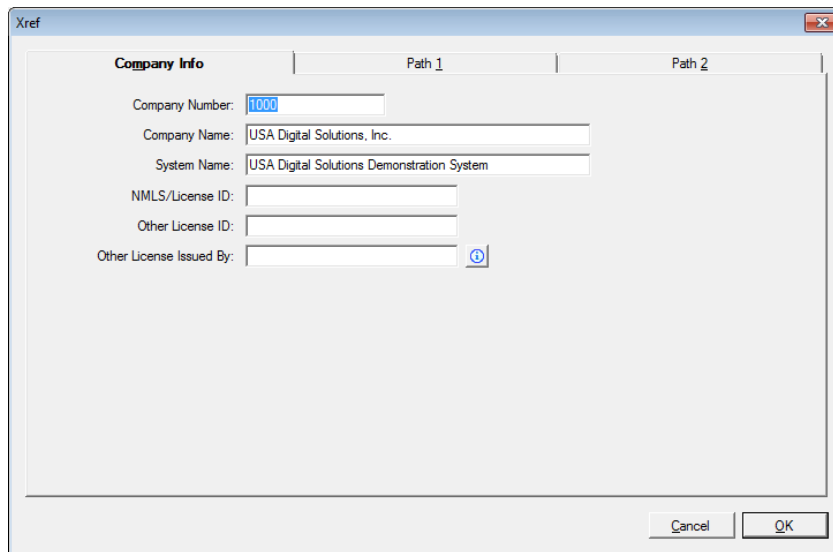
The options on the System Files menu are:

- **Xref**
- **Users**
- **File Table**
- **Branches**
- **Banks**
- **IRS Reporting Entities**
- **Set Next Escrow\Direct File Number**
- **Set Next Title File Number (optional)**
- **Set Posting Information**
- **Set Next Invoice Number**
- **Printer Setup**
- **Setup Options**
- **License Manager**
- **Messaging Manager**

Xref

The **Xref** menu selection takes the user to three screens on which basic company information and “paths” are assigned for all of the functional components of Impact/SQL. The “path” is the UNC path through which the program will search for required files. The only entry that must be a mapped drive is the **Local Work Path** (on Path 2 tab). The locations for the Escrow Master Documents, the Report files, the Legal Clause files, among others, are defined on the Xref screens.

NOTE: These paths will have been set up by the USA Digital Solutions, Inc. installation manager and should only be changed at the direction of USA Digital Solutions, Inc. personnel.

The image shows a screenshot of the 'Xref' application window. The window has a title bar with 'Xref' and standard window controls. It features three tabs: 'Company Info', 'Path 1', and 'Path 2'. The 'Company Info' tab is active and contains several text input fields. The 'Company Number' field is highlighted with a blue selection box and contains the value '1000'. The 'Company Name' field contains 'USA Digital Solutions, Inc.'. The 'System Name' field contains 'USA Digital Solutions Demonstration System'. Below these are three empty fields for 'NMLS/License ID', 'Other License ID', and 'Other License Issued By'. The 'Other License Issued By' field has a small blue information icon to its right. At the bottom right of the window are 'Cancel' and 'OK' buttons.

The first tab, on the **Xref** screen, is **Company Info**, shown above.

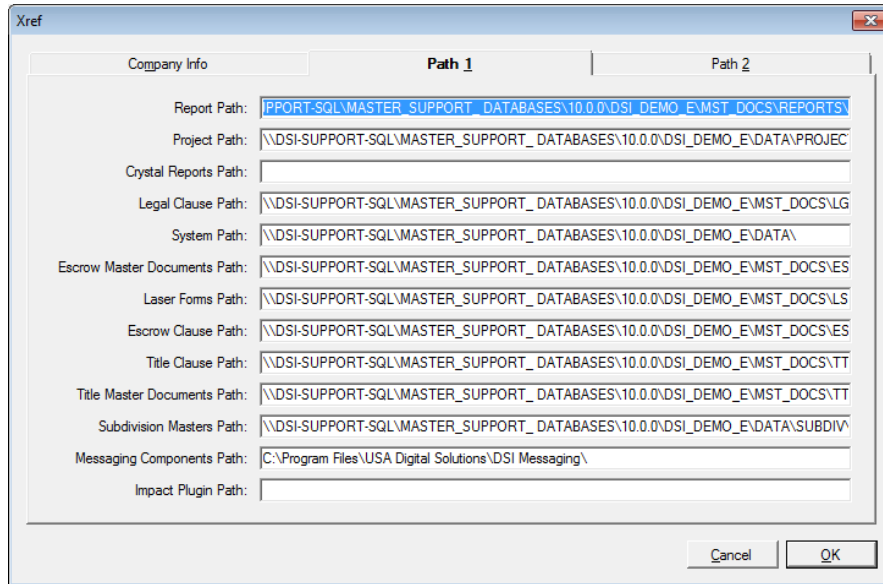
The **Company Number** is used for CRRAR configuration (FNF only).

The **Company Name** field is very important. The entry made here will be used for the Company Name in all documents produced out of Impact/SQL. It should be entered in mixed upper and lower case so as to appear normally in documents. This is the name that will be entered as the payee when the “:T” (read as colon T) payee shortcut is used.

The **System Name** field can be used to identify a different name from that shown in the **Company Name** field – which would be useful if a subsidiary division, with its own Impact/SQL database, wanted to show both the parent company’s name and the division name on reports. The parent company name would go in the **Company Name** variable, and the subsidiary division’s name would go in the **System Name** field. Then, as Crystal Reports is used to develop custom reports, the appropriate names are available for use on the reports. The **Company Name** would be the name printed on the HUD and Settlement Statements and documents (as mentioned above).

The **NMLS/License ID**, **Other License ID** and **Other License Issued By** fields are to be used to record licensing information for the company. That data is used on the Contacts table of the Closing Disclosure.

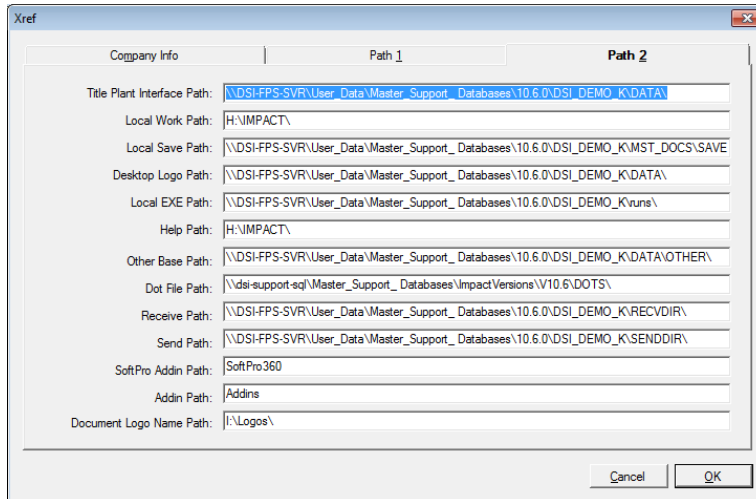
The two “Path” tabs are described in the following pages.



The specific XREF paths defined on the **Path 1** tab are:

Report Path	All standard and custom Crystal Reports report templates.
Project Path	Location of project information. Projects are established in the Escrow module.
Crystal Reports Path	The location of the Crystal Reports Designer program, if it is installed.
Legal Clause Path	Where the Word documents of standardized legal clauses, used to assist in the creation of legal descriptions, are located.
System Path	Houses all the data files.
Escrow Master Documents Path	The ESCTMP folder is where all the master forms for the escrow documents are stored. They are attached to the 'Escrow.dot' template. The global AutoText used in the Escrow module is also stored here.
Laser Forms Path	Where the master template for each check (and duplicate check files, if used), the overflow stub (STUB.RPT), and the transfer fee slip (TRANSFER.RPT) are stored. Each check corresponds to a bank number assignment. For example, if the bank number for an escrow trust account on your system is 01, then the corresponding check template would be CHECKS01.rpt.
Escrow Clause Path	The ESCCLS folder is where all the Escrow clauses are stored. They are attached to the 'Escrow .dot' template.

Title Clause Path	The TTLCLS folder is where all the Title clauses (the Title Codebook) are stored. These are Word documents attached to the 'Title.dot' template, and have special formatting applied to each code (Word document).
Title Master Documents Path	The TTLTMP folder is where all the master Word forms are stored for Title. This includes the prelim, commitment, policies, endorsements, miscellaneous transmittal letters, and the global AutoText used in the Title module.
Subdivision Masters Path	The SUBDIV folder is where all the master subdivisions that are created by the Title Department, within the Title module, are stored.
Messaging Components Path	The path to where the messaging components are installed.
Impact Plugin Path	The path to where the Impact Windows Service Plugins are installed. Typically this is located on the same server that the Impact Windows Service is installed on.



The specific XREF paths defined on the **Path 2** tab are:

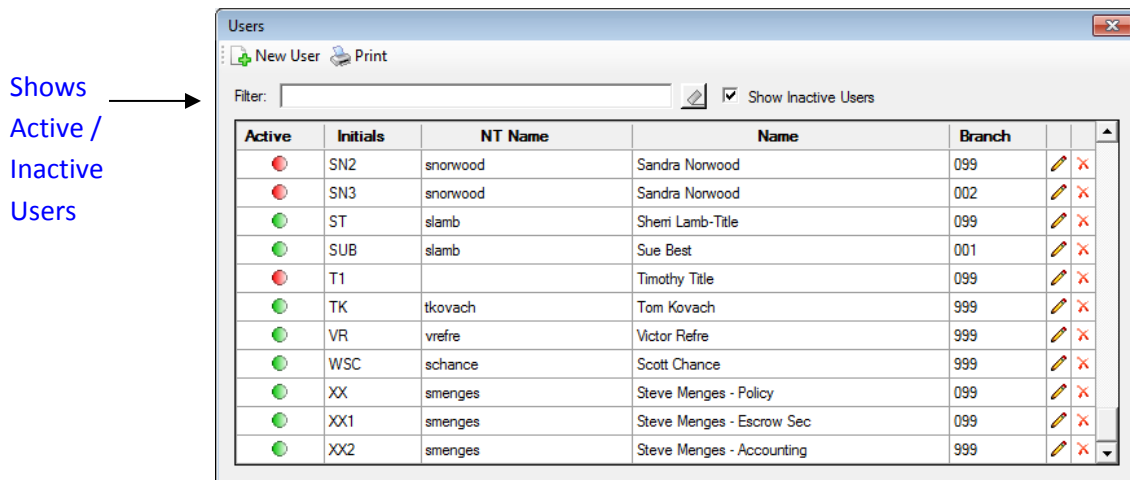
Title Plant Interface Path	No longer used.
Local Work Path	Where all of the users' temporary files are located. This must be a mapped drive, as it must be a unique path per user.
Local Save Path	Where "SAVE" files used with Crystal Reports are stored. NOTE: This XREF path is used in Impact/SQL, version 7.8.
Desktop Logo Path	Where the "company.gif" file is located in graphic information format. This is the Impact desktop backslash logo. Files can also be in PNG & JPG formats.
Local EXE Path	Where the Impact executables (".exe" files) are stored (the programs that run Impact)
Help Path	Not currently used.
Other Base Path	Where base orders established on a previous system are located. These bases are used in the Title Department when creating prelims.
Dot File Path	Where all the Word template files are located.
Receive Path	Reserved for future use.
Send Path	Reserved for future use.
SoftPro Addin Path	Where any Add-Ins related to SoftPro 360 are located
Addin Path	Where any Add-Ins for other products are located
Document Logo Name Path	Where document logos are located (often I:\Logos\) - mapped

Users

The **Users** function is the security control center for all users of all Impact/SQL modules. This function was called **Password** in pre-8.x versions of Impact/SQL. New users' accounts must be created here before they can access the system and the user accounts for those that leave the company should be terminated here. Changes to a **Name**, **Password**, **Title**, **Email Address**, **Branch Number**, **Access Code**, and **Type of User** are made using this function.

Great care should be taken to only provide the "rights" required for a user to do his/her job. The risks of serious errors being made by an untrained user go up substantially if they are given rights to access functions beyond their scope. In addition, the rights that users are assigned will determine which functions are made available to them on the screen. Limiting the functions to those required for them to do their job will simplify their environment.

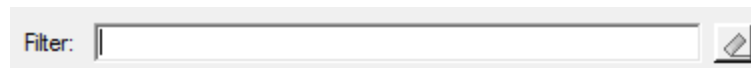
When first opened, the **Users** function will display the following screen:



The **Active** column on the **Users** screen indicates if a user is active or not. The ● **Active** icon indicates a user is active. The ● **Inactive** icon indicates a user is inactive. Users with the "Terminated Employee" access level are considered inactive.


Use the **Show Inactive Users** checkbox to display inactive users, along with active users, in the list of users.

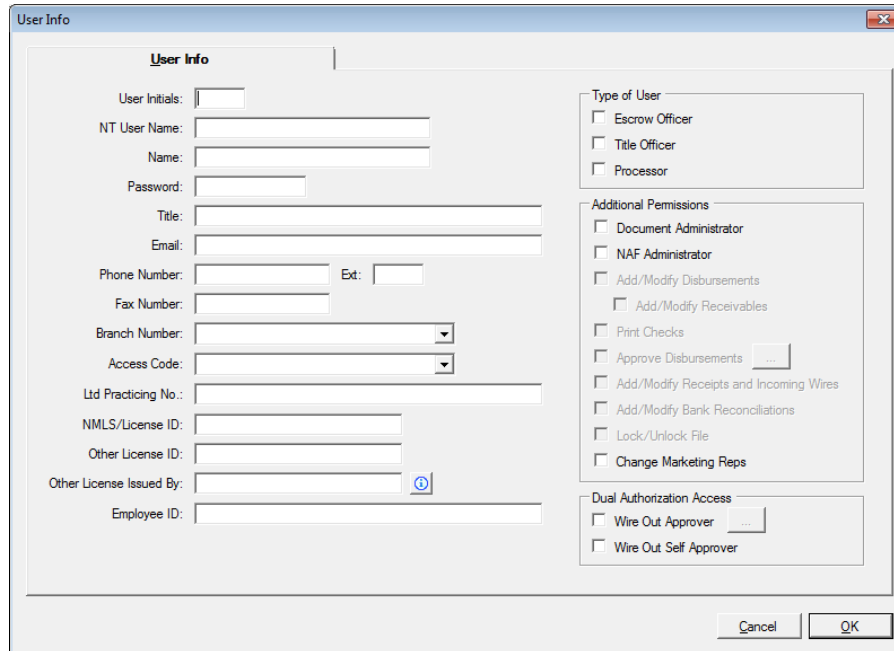
The **Filter** field can be used to aid you in locating a specific entry to modify or delete.



Simply enter some contiguous information that you believe is in any of the four fields presented (**Initials**, **NT Name**, **Name** and **Branch**) and the system will search the entire table and display those records that match the search criteria.

Add a New User

To add a new user, click  at the top of the screen. The **User Info** screen is displayed.



Enter the following information about the new user:

NOTE: Depending on the company's configuration, the **Dual Authorization Access** section may not display. Other items may be disabled or enabled on the screen, depending on the access level selected for the user, as explained below.

User Initials – Enter up to three characters. The initials must be unique to the database. (No two users can have the same initials in the system).

NT User Name – Enter the user name of the Windows NT account. Only accessible if the option for Enable NT Logon is turned on.

Name – Enter the full name of the user. The names should be entered consistently in upper and lower case, if that is the company preference, or all in uppercase. These names will appear on reports and in documents.

Password – Enter a password consisting of numbers and letters, up to a maximum of six (6) characters. As with the login screen, the password will not be displayed (it will present as a line of asterisks "*****") and so it must be replaced if forgotten. Even though the use of NT Authentication eliminates the need for this password to be entered by the user, one must still be entered here.

Title – Enter the user's job title. Again, consistency of entry format should be followed with regard to case (upper and lower case).

Email – Enter the email address of the user. The full email address should be entered, not just the portion before the "@" sign. For example, Bob Smith, of Great Title Agency, Inc. has the e-mail address "bsmith@greattitleagency.com". The address should be entered completely as shown, not as "bsmith". These addresses should be entered with care as they will be used by the system to send notifications to the user from within several functions (such as when prelims are ready or when wire transfers are complete).

Phone Number – Enter the phone number of the user. Do not enter hyphens, the system will auto format the number. There is a field for the user’s extension, if needed.

Fax Number – Enter the fax number of the user. Do not enter hyphens, the system will auto format the number.

Branch Number – Select a Branch Number from the drop-down list. This field is required.

Title users should be assigned to the Title branch (099 – or the appropriate Title branch number if more than one has been created).

Escrow users should be assigned to their home branch and they will be restricted to only accessing files assigned to their branch number.

Accounting users should be assigned to the “999” branch number. This will permit them to work with all branch data.

Floater should be assigned to branch “099” or the floater’s home branch with the access code “Floater”. This will permit them to work in any branch.

Access Code – Use the tables on the following pages to determine the appropriate Access Code to assign to the user. Access Codes are across the top of the chart and the modules (and some components within them) are listed down the left side.

NOTE: Access Code is the most critical field on this screen. This is the place where “rights levels” are assigned to a user. As has been said repeatedly, care should be taken to assign just the rights required by a user to perform their job. This will limit the functions they see on the screens and limit the potential risk of them taking actions or changing settings on which they have not been trained.

NOTE: It is possible that more than one set of initials may be assigned to a user to give them the combination of permissions desired.

*NOTE: The description of the balance of the **User Info** screen will follow the Access Code tables.*

The following table (on several pages) details the rights provided with each access code:

✘ = No rights ✔ = Rights

Module	0 - Terminated	1 - Receptionist	2 - Escrow Secretary	3 - Escrow Officer	4 - Escrow Manager
Accounting	✘	✘	✘	✘	✘
Setup Banks					
Add Banks to Branches					
Change Banks					
Accounting Lock/Unlock					
Escrow	✘	✔	✔	✔	✔
Income Analysis		✘	✘	✔ Only theirs	✔ All within branch
Log Book		✘	✘	✔ Only theirs	✔ All within branch
Tickler Maintenance		✘	✘	✔	✔
Projects		✘	✔	✔	✔
Cancel Escrow		✘	✔	✔	✔
Trial Balance		✘	✘	✔ Only theirs	✔ All within the branch
Savings Accounts		✘	✔	✔	✔
Print Savings Accounts		✘	✔ only their branch	✔ only their branch	✔ only their branch
Print HUD Certification Stamp		✘	✔	✔	✔
Void Checks		✘	✔	✔	✔
Assigned Escrow Report		✘	✔	✔	✔
Closing Report		✘	✔	✔	✔
Deposit Slips		✔	✔	✔	✔
Daily Receipts Journal		✔	✔	✔	✔
Daily Disbursements Journal		✔	✔	✔	✔
Wire Out Journal (if Dual Auth enabled)		✘	✘	✔	✔
Wire Out Audit (if Dual Auth enabled)		✘	✘	✘	✔
Accounting Lock/Unlock	✘	✘	✘	✔	✔
Utilities	✘	✘	✘	✘	✘
SQL Error Log					
View Clear Locks					
Copy Naf (must be NAF admin)					
Check Template					
Title	✘	✘	✘	✘	✘
Order Desk	✘	✘	✘	✘	✘
MIS	✘	✘	✘	✘	✘
Reconveyance Tracking	✘	✔	✔	✔	✔
Archive Viewer	✘	✔	✔	✔	✔

The second set of access codes:

✘ = No rights ✔ = Rights

Module	5 - Accounting	6 - Accounting Mgr	7 - MIS	8 - Title	9 - Policy
Accounting	✔	✔	✘	✘	✘
Setup Banks	✘	✔			
Add Banks to Branches	✔	✔			
Change Banks	✘	✔			
Accounting Lock/Unlock	✔	✔			
Escrow	✔	✔	✘	✘	✘
Income Analysis	✔	✔			
Log Book	✔	✔			
Tickler Maintenance					
Projects	✔	✔			
Cancel Escrow	✔	✔			
Trial Balance	✔	✔			
Savings Accounts	✔	✔			
Print Savings Accounts	✔	✔			
Print HUD Certification Stamp	✘	✘			
Void Checks	✔	✔			
Assigned Escrow Report	✔	✔			
Closing Report	✔	✔			
Deposit Slips	✔	✔			
Daily Receipts Journal	✔	✔			
Daily Disbursements Journal	✔	✔			
Wire Out Journal (if Dual Auth enabled)	✔	✔			
Wire Out Audit (if Dual Auth enabled)	✔	✔			
Accounting Lock/Unlock	✔	✔	✘	✘	✘
Utilities	✘	✘	✘	✘	✘
SQL Error Log					
View Clear Locks					
Copy Naf (must be NAF admin)					
Check Template					
Title	✘	✘	✘	✔	✔
Order Desk	✘	✘	✘	✘	✘
MIS	✘	✔	✔	✘	✘
Reconveyance Tracking	✔	✔	✘	✘	✘
Archive Viewer	✔	✔	✘	✔	✔

The third set of access codes:

✘ = No rights ✔ = Rights

Module	10 - Utilities	11 - CP	12 - E & T	13 - Sys Admin	14 - Utl Tables only
Accounting	✔	✘	✘	✔	✘
Setup Banks	✔			✔	
Add Banks to Branches	✔			✔	
Change Banks	✔			✔	
Accounting Lock/Unlock	✘	✘	✘	✔	✘
Escrow	✔	✔	✔	✔	✘
Income Analysis	✔	✘	✔ if EO	✔	
Log Book	✔	✔	✔ if EO	✔	
Tickler Maintenance	✘	✘	✔ if EO	✔	
Projects	✔	✔	✔	✔	
Cancel Escrow	✔	✔	✔	✔	
Trial Balance	✔ All within the branch if not assigned to 999	✘	✘	✔	
Savings Accounts	✔	✔	✔	✔	
Print Savings Accounts	✘	✔ Indiv. file only	✔	✔	
Print HUD Certification Stamp	✘	✘	✘	✘	
Void Checks	✔	✔	✔	✔	
Assigned Escrow Report	✔	✔	✔	✔	
Closing Report	✔	✔	✔	✔	
Deposit Slips	✔	✘	✔	✔	
Daily Receipts Journal	✔	✘	✔	✔	
Daily Disbursements Journal	✔	✘	✔	✔	
Wire Out Journal (if Dual Auth enabled)	✘	✘	✘	✔	
Wire Out Audit (if Dual Auth enabled)	✘	✘	✘	✘	
Accounting Lock/Unlock	✘	✘	✘	✔	✘
Utilities	✔	✘	✘	✔	✔ - User tables only
SQL Error Log	✘			✔	✘
View Clear Locks	✘			✔	✘
Copy Naf (must be NAF admin)	✔			✔	✘
Check Template	✘			✔	✘
Title	✔	✔	✔	✔	✘
Order Desk	✔	✘	✘	✔	✘
MIS	✔	✘	✘	✔	✘
Reconveyance Tracking	✔	✔	✔	✔	✘
Archive Viewer	✔	✔	✔	✔	✘

The fourth set of access codes:

✘ = No rights ✔ = Rights

Module	15 - Order Desk w/ Escrow & Title	16 - FLTR	17 FLT w/Chk	18 - Sub escrow
Accounting	✘	✘	✘	✘
Setup Banks				
Add Banks to Branches				
Change Banks				
Accounting Lock/Unlock				
Escrow	✔ No access to disbursements	✔ No access to disbursements	✔	✔ the following areas are disabled for Sub Escrow: IRS, Copy File, Order Title Search, Rent Schedule, Balance Statement, Commissions (HUD 700), Lender Summary, HUD 800, HUD 900, HUD 100 thru HUD 510, HUD 1000
Income Analysis	✘	✘	✘	✘
Log Book	✘	✘	✘	✔
Tickler Maintenance	✘	✘	✘	✔
Projects	✘	✘	✘	✔
Cancel Escrow	✔	✔	✔	✔
Trial Balance	✘	✘	✘	✘
Savings Accounts	✘	✘	✘	✔
Print Savings Accounts	✘	✘	✘	✔
Print HUD Certification Stamp	✘	✘	✔	✘
Void Checks	✘	✘	✔	✔
Assigned Escrow Report	✘	✘	✘	✔
Closing Report	✘	✘	✘	✔
Deposit Slips	✘	✘	✔	✔
Daily Receipts Journal	✘	✘	✔	✔
Daily Disbursements Journal	✘	✘	✔	✔
Wire Out Journal (if Dual Auth enabled)	✘	✘	✘	✘
Wire Out Audit (if Dual Auth enabled)	✘	✘	✘	✘
Accounting Lock/Unlock	✘	✔	✔	✘
Utilities	✘	✘	✘	✘
SQL Error Log				
View Clear Locks				
Copy Naf (must be NAF admin)				
Check Template				
Title	✔	✘	✘	✘
Order Desk	✔	✘	✘	✘
MIS	✘	✘	✘	✘
Reconveyance Tracking	✔	✔	✔	✘
Archive Viewer	✔	✔	✔	✘

The fifth set of access codes:

✘ = No rights ✔ = Rights

Module	19 - Order Desk Only
Accounting	✘
Setup Banks	
Add Banks to Branches	
Change Banks	
Accounting Lock/Unlock	
Escrow	✘
Income Analysis	
Log Book	
Tickler Maintenance	
Projects	
Cancel Escrow	
Trial Balance	
Savings Accounts	
Print Savings Accounts	
Print HUD Certification Stamp	
Void Checks	
Assigned Escrow Report	
Closing Report	
Deposit Slips	
Daily Receipts Journal	
Daily Disbursements Journal	
Wire Out Journal (if Dual Auth enabled)	
Wire Out Audit (if Dual Auth enabled)	
Accounting Lock/Unlock	
Utilities	✘
SQL Error Log	
View Clear Locks	
Copy Naf (must be NAF admin)	
Check Template	
Title	✘
Order Desk	✔
MIS	✘
Reconveyance Tracking	✘
Archive Viewer	✘

Ltd Practicing No – Enter the Limited Practicing Officer Number, if the escrow officer has one (requirement in state of Washington).

NMLS/License ID – Enter the user’s NMLS licensing number, if required. Used on the Closing Disclosure form.

Other License ID – Enter any additional licensing number, if required. Used on the Closing Disclosure form.

Other License Issued By – Enter the state abbreviation or licensing entity name for the issuing entity for the “Other License ID” entered above. Used on the Closing Disclosure form.

Employee ID – Enter up to 20-character ID. This feature can be used for reporting purposes.

Type of User & Additional Permissions – This section (right side of the **User Info** screen) contains several unrelated items. There are three types of users and the appropriate box(es) should be checked for each user. In addition, there are controls for Document Administration, NAF Administration, disbursements, receivables, receipting, altering marketing reps and, for Accounting access-coded users, a file lock control and reconciliation permissions. Wire out dual authorization permissions are also granted here. If a box is checked, some specific functionality is enabled as discussed below.

Escrow Officer - If checked, the user’s name will appear in the drop-down list as an available escrow officer within the branch of the user. Users will only see escrow officers assigned to the branch the file is assigned to. Some reports are generated by “Escrow Officer”.

Title Officer – If checked, the user’s name will appear in the drop-down list as an available internal title officer. Users will only see the Title Officers assigned to the title branch(es) available to the escrow branch of the file. Some reports are generated by “Title Officer”.

NOTE: If the system is configured for Multiple Title Departments then all Title Officers must be assigned to branch 099 or none assigned to branch 099. If most are not and at least one is assigned to branch 099 only those assigned to branch 099 will be available to users.

Processor – If checked, the user’s name will appear in the drop-down list as an available processor. Processors are escrow assistants or central processing staff members. Some reports may be generated by “Processor”. If Processor is checked, the Escrow Officer, Title Officer, and Document Administrator options are not available for selection.

Document Administrator – If checked, the user will have Document Maintenance as an option under the Documents menu. The user may have both escrow and title document maintenance access if they have an access level that allows multiple module access. Users that have this functionality will require special training.

NAF Administrator – If checked, permits the user to edit the Name and Address File (NAF). Generally, a company will want to limit the number of individuals who can edit the NAF to prevent the file from being filled with inconsistent and redundant entries. This works in conjunction with the Setup Options relating to the NAF.

The screenshot shows a user configuration interface with three main sections:

- Type of User:** Contains three checkboxes: Escrow Officer, Title Officer, and Processor.
- Additional Permissions:** Contains a list of checkboxes: Document Administrator, NAF Administrator, Add/Modify Disbursements, Add/Modify Receivables, Print Checks, Approve Disbursements (with a dropdown arrow), Add/Modify Receipts and Incoming Wires, Add/Modify Bank Reconciliations, Lock/Unlock File, and Change Marketing Reps.
- Dual Authorization Access:** Contains two checkboxes: Wire Out Approver (with a dropdown arrow) and Wire Out Self Approver.

Add/Modify Disbursements – If checked, the user will have access to the disbursements menu in Escrow, if their access level will permit it.

Add/Modify Receivables – If checked, the user will have access to add and modify receivables.

Print Checks – If checked, the user will be able to print checks, if their access level will permit it.

Approve Disbursements – If checked, the user has the ability to approve disbursements. This checkbox is available if **Dual Authorization on Disbursements** is enabled. Dual Authorization on Disbursements is enabled in **Utilities > Setup Options > Escrow Functions > Disbursements > Enable Dual Authorization on Disbursements**. The (...) ellipse icon is used to open a screen on which permissions can be granted/removed for approving specific users' disbursements – as an added control.

Add/Modify Receipts and Incoming Wires – If checked, the user has receipting and incoming wire entry ability, if their access level will permit it.

Add/Modify Bank Reconciliations – Users with Accounting or Accounting Manager access level can be granted permission to work trust account reconciliations. This lets that role be restricted so not all Accounting users need to have that permission.

Lock/Unlock File – This checkbox will be accessible if the user's Access Level is Accounting, Accounting Manager, Escrow Officer, Escrow Manager, Floater with Check Write, Floater without Check Write and System Administrator. If checked, enables the ability for the user to lock or unlock accounting activity on specific files.

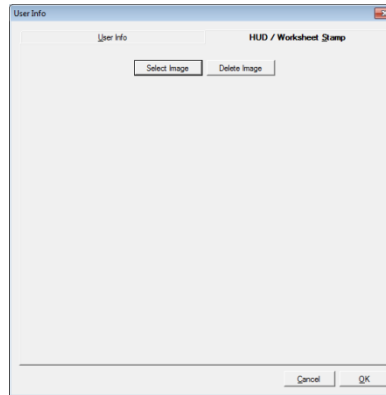
Change Marketing Reps – This checkbox controls whether the user can alter marketing reps, once they have been initially entered, if the setup option for this control is turned on.

Dual Authorization Access – This section will display if the Dual Authorization of Wires is enabled in **Utilities > Setup Options > Accounting Functions > Wire Processing > Outgoing > Enable Dual Authorizations for Wire Outs**. There are two rights associated with this access:

Wire Out Approver requires another approver's interaction.

Wire Out Self Approver does not require a second approval.


Hud/Worksheet Stamp – The Hud/Worksheet Stamp tab will display for access levels of Escrow Officer, Escrow Secretary, Escrow Manager or Floater With Check Write, if the **Enable Hud/Worksheet Stamp Functionality** option is enabled in **Utilities > Setup Options > Escrow Functions > HUD Printing**. This allows you to assign a small (<64K) image file to the user. This image file will appear on the HUD and Settlement Statements if the **Include the Certification Stamp** print option is selected. Settlement Statements, being customized by system, must be modified for the stamp to appear.

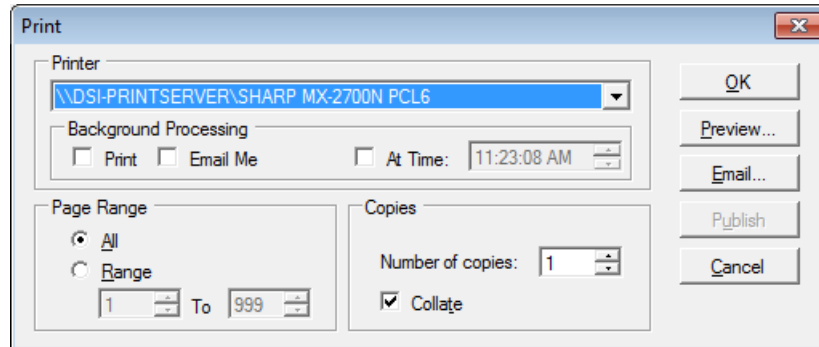


Click **Select Image** to open a Windows Explorer window that will let you browse to the location of the BMP file to be used as the certification stamp for the user. These files are created by the client, not USA Digital Solutions, Inc. Supported file types are GIF, BMP & JPG. If the selected image should no longer be used, click **Delete Image** to de-select it.

Click **OK** to save the settings established for the new user or click **Cancel** to return to the **Users** screen without saving the new user's settings.

Print a Report of All Users


To generate and print a report of all of the users defined in the user file, click  at the top of the Users screen. The **Print** dialog box is displayed.

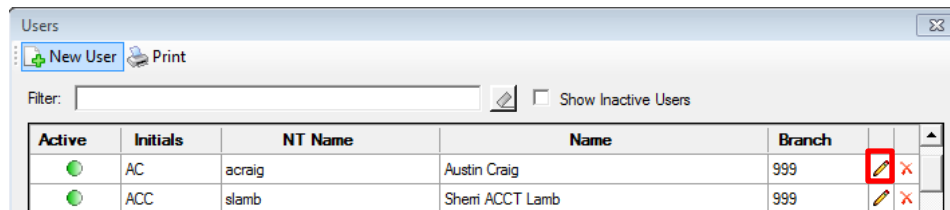


Complete the options on the **Print** dialog box, and then click **OK** to print the report.

NOTE: It is recommended that the users report be printed routinely and reviewed for terminated employees and for employees who have moved from one department to another who, therefore, may have improper rights assigned to them.


Modify an Existing User

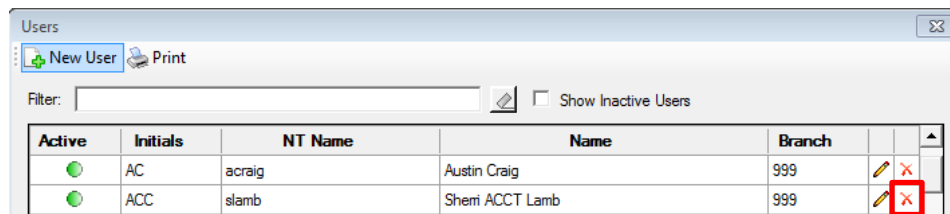
To view or change the settings for an existing user, highlight the user you wish to modify, and then click  **Modify** to the right of the selected user or double click on the user.



The **User Info** screen is displayed, with the settings for the selected user. At this point, you can view and/or change the settings. Click **OK** to save your changes to the user's settings or click **Cancel** to return to the **Users** screen without changing the existing settings.

Delete a User


To delete the user highlighted on the **Users** screen, click  **Delete** to the right of the selected user.



The system will attempt to delete the user. Impact will not delete a user that has files assigned to their initials. You will need to re-assign the files to another Escrow Officer's (or Title Officer's) initials before being permitted to delete the Escrow Officer (or Title Officer) from the Users file. If you have created a user in error, or a user has not been assigned to any files, then you can delete the user from the file.

When any employee departs the company, their Access Code should be immediately changed to **Terminated Employee**. Then, if they have files assigned to them, those should be re-assigned, if so desired, before deleting the user is attempted. Non-escrow officers or non-title officers can be deleted immediately, but should be flagged as Terminated Employee at a minimum upon their departure so they cannot access Impact/SQL. Escrow and Title officers that have been assigned to files can be marked Terminated Employee, and they will remain assigned to the files they are assigned to, until the assignments are changed, but will not appear on the EO and TO drop-down lists, so they cannot be assigned to new files.

Close the Users Screen

Click  in the upper-right corner of the screen to close the **Users** screen and return to the main Utilities desktop.

File Table

The **File Table** function is used to establish the locations and file count restrictions for the storage provided for document files relating to legal descriptions, prelims, policies, and MS Word documents – both for escrow and direct order files. Generally, these settings are established by USA Digital Solutions, Inc. at setup and do not need to be adjusted. The system administrator may wish to check on the number of files that are being stored in each location for each type, which can be done here.

Locations	Counts
\\DSI-SUPPORT-SQL\MASTER_SUPPORT_DATABASES\10.0.0\DSI_C	1595
\\DSI-SUPPORT-SQL\MASTER_SUPPORT_DATABASES\10.0.0\DSI_C	0
\\DSI-SUPPORT-SQL\MASTER_SUPPORT_DATABASES\10.0.0\DSI_C	0
\\DSI-SUPPORT-SQL\MASTER_SUPPORT_DATABASES\10.0.0\DSI_C	0
\\DSI-SUPPORT-SQL\MASTER_SUPPORT_DATABASES\10.0.0\DSI_C	0
\\DSI-SUPPORT-SQL\MASTER_SUPPORT_DATABASES\10.0.0\DSI_C	0
\\DSI-SUPPORT-SQL\MASTER_SUPPORT_DATABASES\10.0.0\DSI_C	0
\\DSI-SUPPORT-SQL\MASTER_SUPPORT_DATABASES\10.0.0\DSI_C	0
\\DSI-SUPPORT-SQL\MASTER_SUPPORT_DATABASES\10.0.0\DSI_C	0
\\DSI-SUPPORT-SQL\MASTER_SUPPORT_DATABASES\10.0.0\DSI_C	0

Impact/SQL utilizes ten sub-directories for each type of file per database. This permits files to be spread across systems or drives. A maximum number of files per sub-directory is identified in the **Max Files** field. Depending on the operating system in use and the drive space available, the **Max Files** setting may be relatively small or large. Initially, files are assigned to the first identified sub-directory until it has reached the maximum count then the next sub-directory is utilized. As files are deleted and the counts within sub-directories fall, files will be assigned to the first sub-directory in the list with space, then to the next with space available, and so on. The **Document Deletion** function can be set to remove documents from some of these directories to free up disk space. Configuration of the Document Deletion function is done in the **Impact Windows Service** administration module, not through **Utilities**.

The system will automatically increase the max count per directory if all directories reach the limit that is set.

NOTE: These paths will have been set up by the USA Digital Solutions, Inc. installation manager and should only be changed at the direction of USA Digital Solutions, Inc. personnel.

Branches

The **Branches** function, on the **System Files** menu, provides for the entry of new branches into the system, and for the editing of settings for an existing branch. This module is exactly the same as that found in the **Impact Accounting** module via the **Misc. > Set Up Branch** path. Generally, the function in Utilities would be used by the system administrator or USA Digital Solutions, Inc. when setting up the system the first time, and then Accounting staff would use the function within Accounting on an on-going basis.

IMPORTANT NOTES:



The original Title Department office is always assigned the branch number '099' (not '99', but '099').

The Accounting Department (Escrow Accounting, not Financial) is always assigned the branch number '999'.

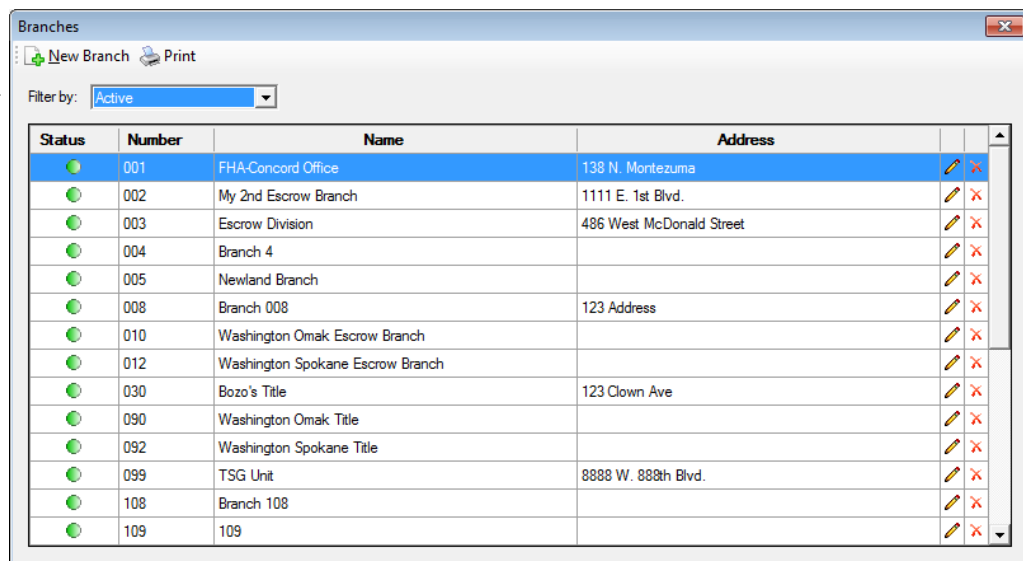
The branch number '998' is often reserved for a "Training Branch".











































ALL bank accounts must be assigned to branch '999' (Accounting), in addition to the branch(s) that use them.

When the function is selected, the **Branches** screen is displayed, presenting the branches that have already been set up in Impact/SQL. The branch **Status**, **Number**, **Name** and **Address** are shown, along with action icons and buttons.

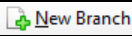
The **Status** column on the **Branches** screen indicates if a branch is active or not. The  **Active** icon indicates a branch is active. The  **Inactive** icon indicates a branch is inactive. The **Status** is set on the **Branch Information** tab when the branch is added or modified. If the **Branch Active - No** radio button is selected, the branch is inactive, which could indicate the branch is closed, merged with another or sold. The *No* setting will prevent users from creating new escrows within the branch, but will not prevent users from working files that have already been opened in the branch. Reconciliations can continue to be done that involve transactions originated at the inactive branch.

Filter by
Active/
Inactive
Status



Status	Number	Name	Address		
	001	FHA-Concord Office	138 N. Montezuma		
	002	My 2nd Escrow Branch	1111 E. 1st Blvd.		
	003	Escrow Division	486 West McDonald Street		
	004	Branch 4			
	005	Newland Branch			
	008	Branch 008	123 Address		
	010	Washington Omak Escrow Branch			
	012	Washington Spokane Escrow Branch			
	030	Bozo's Title	123 Clown Ave		
	090	Washington Omak Title			
	092	Washington Spokane Title			
	099	TSG Unit	8888 W. 888th Blvd.		
	108	Branch 108			
	109	109			

Add a New Branch

To add a new branch, click  at the top of the screen to display the **New Branch** screen.

The **Branch Information** tab is the only tab displayed at first. After a new branch number is entered, other tabs will appear. Up to four tabs across the top of the screen will display, representing four screens of information about each branch. The settings established on these screens are very important and should be done with care.

The four tabs are:

Branch Information

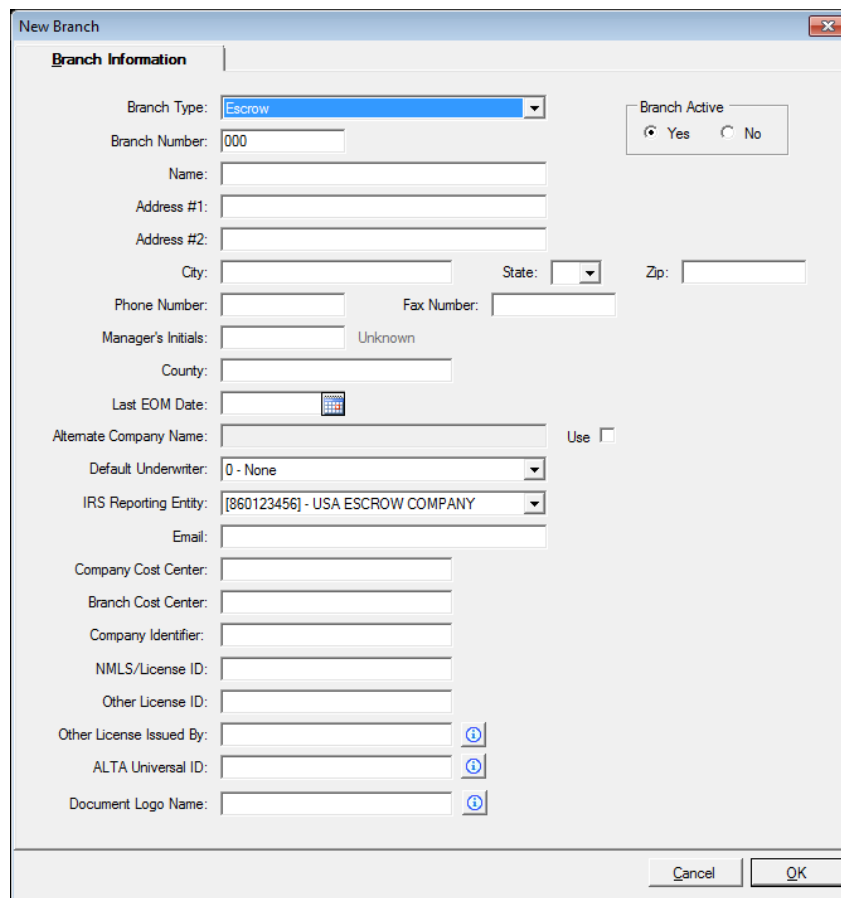
Bank Information

Savings Information

Title Departments (only shown for Escrow branches if the option for multiple Title Departments is set in the Utilities Setup Options)

Branch Information Tab

The **Branch Information** tab is where the basic information about each operating unit is established. While it is called “branch” information, Title and Accounting units are also established as “branches”. A training branch (998) may also be set up, by USA Digital Solutions, Inc., to facilitate that effort.



The screenshot shows the 'New Branch' dialog box with the 'Branch Information' tab selected. The form contains the following fields and controls:

- Branch Type: Escrow (dropdown menu)
- Branch Number: 000 (text input)
- Branch Active: Yes (radio button, selected), No (radio button)
- Name: (text input)
- Address #1: (text input)
- Address #2: (text input)
- City: (text input), State: (dropdown menu), Zip: (text input)
- Phone Number: (text input), Fax Number: (text input)
- Manager's Initials: (text input), Unknown (checkbox)
- County: (text input)
- Last EOM Date: (calendar icon)
- Alternate Company Name: (text input), Use (checkbox)
- Default Underwriter: 0 - None (dropdown menu)
- IRS Reporting Entity: [860123456] - USA ESCROW COMPANY (dropdown menu)
- Email: (text input)
- Company Cost Center: (text input)
- Branch Cost Center: (text input)
- Company Identifier: (text input)
- NMLS/License ID: (text input)
- Other License ID: (text input)
- Other License Issued By: (text input), (help icon)
- ALTA Universal ID: (text input), (help icon)
- Document Logo Name: (text input), (help icon)

Buttons: Cancel, OK

Complete the following fields on the **Branch Information** tab:

Branch Type –Select the Branch Type from the drop-down list. There are three types of branches:

Escrow – This type is assigned to normal escrow branches and to the Accounting “999” office, and provides for the routine escrow functionality within Impact. This setting permits receipts and disbursements to be generated under the number established for the office, in addition to income tracking. Again, the Escrow Accounting office is set up as an “escrow” office.

Title – This type should be assigned to pure title offices; no receipts or disbursements are permitted under Title branches.

NOTE: If a Title Department is going to generate receipts and track income, then establish a separate “escrow”-type branch for this purpose. Sub-escrows need to be established under an “escrow” branch. Direct Orders are only created in Title-type branches.

Other – If an office is being set up as a “control branch”, it should be designated with the **Other** type. A “control branch” is one established solely for the purpose of managing the check, receipt, deposit and wire-out numbers issued across a range of branches, when the numbers are not assigned across all branches using the same bank.

Branch Number – Enter a number three positions long, zero-filled from the left, if less than three non-zero numbers.

NOTE: The number “099” is reserved for the primary Title unit, and the number “999” is reserved for the Accounting unit. As noted above, “998” is generally also used, as the “Training Branch”. Therefore, there are 996 office numbers available for use, at a maximum.

Name – Enter a name for the office that is accurate and descriptive. It is the identifier that will appear on most reports and many documents, and may or may not appear with the branch number. The names should be unique; to prevent confusion in cases where the number is not presented.

Address Information – Enter the physical location of the branch. This will appear on many documents and reports so do not use the same address for all branches, unless they really are in the same location. The **Phone** and **Fax Numbers** should also be for the specific office.

Manager’s Initials –Complete this field only if all escrows opened in the office should be assigned to one escrow officer. The initials should be a valid set of user initials, as set up under **System Files > Users**.

County – Enter the name of the county that will be the default value loaded into the county field in each escrow file opened under the branch number being established. It can be changed, in each escrow file, if needed. The use of a default is because most transactions opened by an office will relate to properties from the surrounding area. There is a Setup Option that will let the auto-filling of the County field be disabled.

Last EOM (End-of-Month) Date – Enter a date that will be used to specify the “as-of date” for the EOM Balance data on the **Bank Information** and **Savings Information** screens. This is the starting date from which Impact will aggregate data, at each posting, until the **Close Month** function is performed, rolling the new end-of-month figure up to be the new starting figure for the next month’s aggregations.

NOTE: The system will maintain this date automatically in the normal course of business, however when adding a new branch this date should be filled in with the Last EOM date.

Alternate Company Name – Select the **Use** checkbox to activate this field, and then enter an alternate company name. The alternate name will be used on letterhead and other documents for this specific branch, rather than the name established for the database-wide company (through **System Files > Xref.**). It will be used as long as the Use box is checked. Normally, you would also have another IRS Reporting Entity involved as well, if more than one “brand” is being utilized in one database. This option is available only to Escrow type branches.

Default Underwriter – Select the default underwriter for the office from the drop-down list, to override the database-wide default. If an underwriter is selected here, it will automatically be loaded in the Initial Questions area, after an escrow file is opened. The default underwriter can be changed before the order is sent to Title from Escrow. If 0-None is selected on the Branch Information screen, then the default underwriter established under **Utilities > System Files > Setup Options > General** will be loaded into the Initial Questions area. The underwriters are set up in the Impact Title module, under **Documents > Document Maintenance > Edit Underwriter Menu Table**. There is more to establishing an underwriter than adding them to the Underwriter table. DSI Support should be contacted to add an underwriter.

IRS Reporting Entity – Select the IRS Reporting Entity for the office from the drop-down list. If you are using an alternate name, you might also have a separate IRS Reporting Entity. This is the name and tax ID number that appears on the 1099-S forms. If you have multiple IRS reporting entities, then you will generate a separate file for each, under 1099-S Reporting, for the IRS.

Email – Enter an email address (may be a distribution list) for the branch.

Company Cost Center – Available for entries that can be used in reporting.

Branch Cost Center – Available for entries that can be used in reporting.

Company Identifier – Available for entries that can be used in reporting.

NMLS/License ID – Enter the branch NMLS licensing number, if applicable. Used on the Closing Disclosure form.

Other License ID – Enter any additional branch licensing number, if applicable. Used on the Closing Disclosure form.

Other License Issued By – Enter the state abbreviation or licensing entity name for the issuing entity for the “Other License ID” entered above. Used on the Closing Disclosure form.



ALTA Universal ID – Enter the ALTA Universal ID for the branch, if available.

Document Logo Name – for any branch that is to have a logo other than the standard logo, enter the document logo name for the custom branch logo. Nothing should be entered if the standard DocLogo.doc or DocLogoT.doc logo files are to be utilized. Note: The logo for Title docs is driven by the title branch selected on the file. The logo file must have already been placed in the logo path location specified in **Xref, tab 2**, or the filename entry will not be saved here upon clicking on the OK button.

Branch Active Yes/No – Select the **No** radio button to “turn off” a branch, if it is closed, merged with another or sold, for example. The **No** setting will prevent users from creating new escrows within the branch, but will not prevent users from working files that have already been opened in the branch. Reconciliations can continue to be done that involve transactions originated at the “turned off” branch. This toggle also permits the system administrator to set up branches in advance of their “go live” date (by creating them, but making this setting **No**) and then switching them on at the appropriate time.

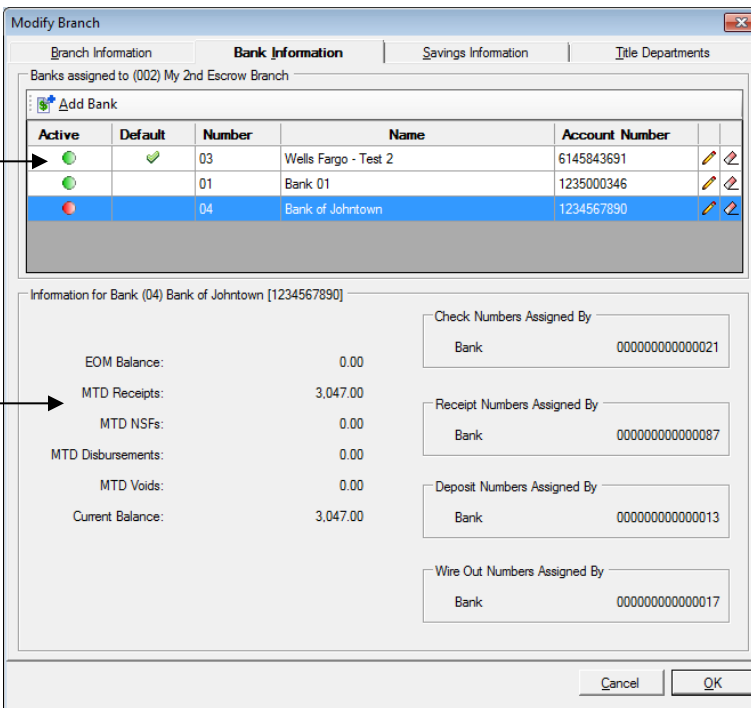
Bank Information Tab





The **Bank Information** tab relates to the Escrow Trust bank account(s) used by the branch and the numbering sequences to be used for checks, receipts, deposits and wires out for each branch/bank account combination. The tab will appear once a **Branch Number** is entered on the **Branch Information** screen. Savings accounts are **not** administered here. On an on-going basis, this screen (shown below) will also present the aggregate month-to-date accounting balances for each branch/bank account combination.

The **Active** column on the **Bank Information** tab indicates if a bank is active or not. The  **Active** icon indicates a bank is active. The  **Inactive** icon indicates a bank is inactive. If the **Inactive Bank Account** checkbox is selected on the **Edit Associated Bank** screen, then the bank's status will display as *Inactive*.

Active / Inactive Status

Aggregate month-to-date accounting balances for each branch/bank account combination.




Active	Default	Number	Name	Account Number
		03	Wells Fargo - Test 2	6145843691
		01	Bank 01	1235000346
		04	Bank of Johntown	1234567890

Information for Bank (04) Bank of Johntown [1234567890]


EOM Balance: 0.00
MTD Receipts: 3,047.00
MTD NSF's: 0.00
MTD Disbursements: 0.00
MTD Voids: 0.00
Current Balance: 3,047.00

Check Numbers Assigned By: Bank 000000000000021
Receipt Numbers Assigned By: Bank 000000000000087
Deposit Numbers Assigned By: Bank 000000000000013
Wire Out Numbers Assigned By: Bank 000000000000017


Set Default Bank

If the  **Default** icon displays in the bank's row, then that bank has been selected as the default bank. The default bank is selected using the **Default bank for this branch** checkbox on the **Associate New Bank/Edit Associated Bank** screen.

Relate Bank Accounts to a Branch

To relate a bank account to a branch, click  at the top of the **Bank Information** tab. The **Select Bank** dialog box is displayed.

NOTE: Before a bank account can be related to a branch, the bank account must be established within Impact. This can be done in **Utilities > System Files > Banks > New** or in **Accounting > Misc. > Set Up Bank**. The assumption will be made here that the bank has already been set up.

Select the desired bank account from the drop-down list, and then click **OK**. If you clicked  **Add Bank** in error, click **Cancel** to return to **Bank Information** tab.

Any number of accounts may be assigned to a branch.

NOTE: All bank accounts should be assigned to the Accounting “999” branch.

Once a bank account has been selected to be assigned to the branch, the **Associate New Bank** screen will be presented, on which information about the branch/bank relationship can be defined.

Default bank for this branch – For all but the Accounting branch (999), select this checkbox to tag one bank as the default bank for this branch.

Inactive Bank Account – You can set up a bank ahead of time for a branch and set it as inactive using this checkbox, until you are ready to have Escrow users “see” the bank. Accounting users will see all banks, regardless of active status.

The next step is to assign starting numbers for the numbering of Checks, Receipts, Deposits and Wires Out. There are three options for governing how numbers are assigned to these items: by Branch, by Bank or by a Check Control branch. Use the drop-down arrow for each item type to make your selection. Numbers assigned **By Bank** is the strongly recommended option for each type, for each account, for each branch.

Check Numbers Assigned By:

By Branch: This option is most appropriate if you have separate accounts for each branch, but the **By Bank** option will serve in that instance as well. Should your company be using pre-numbered checks (not recommended), you may want to use this option. Great care should be taken, if multiple branches are using one account, as you want each branch to have unique sequence number ranges, to space your starting check numbers sufficiently apart, from branch to branch, to prevent one branch from “running into” another. If this selection is made, enter one less than the starting number in the field to the right of the selection. As the account is used (checks are issued), the number that appears in this field will increment up.

NOTE: While the field for check number can hold up to 15 digits many banks are limited to 12 digits (or less) for their check numbers. Confirm your bank’s limit before determining the numbering scheme for your company.

By Bank: This is the most common, and recommended, setting, with laser printers using MICR toner, generating checks on blank check stock. Whether you have separate accounts for each branch or not, using this setting will govern the administration of check numbers across all offices that are using each account. If this selection is made, the starting number entered in the field to the right of the selection will be the same for all offices that will be using the account. Once the number is set on one branch/bank screen, it will be used everywhere the same bank and “by bank” setting is selected. This field will reflect the last check number used.

By Check Control: This option should be selected **ONLY** if you are using one account for multiple branch numbers **AND** have other branches, also sharing the account, which will have unique sequences assigned to them. In this situation, you cannot use the “by bank” option, as not all of the sharing units are to be pulling the next available number from a single point. This is most applicable to physical locations that may have multiple operating units (‘branches’) within them, and which are using pre-numbered checks (not recommended), and where not all of the branches are to pull from the same starting number. For those offices that are sharing a number sequence, select the control branch option. Rather than entering a starting number under this option, you will enter a branch number: the check control branch’s number. The check control branch will need to have already been set up, and, within its configuration, the bank account will have been selected, with the by branch option and a starting check number. This can be a “real” branch; it need not be a “dummy” branch number. You can use the branch number of one of the “sharing” units as the control branch.

Receipt Numbers Assigned By

These options are identical to **Check Numbers Assigned By**. The considerations in assigning numbers to receipts are also similar, and the By Bank option is common, and recommended, in most instances, as this prevents the chance of duplicate numbers being assigned to receipts. It also permits a Receipts Journal to be run by bank so missing receipts can easily be identified (when troubleshooting issues). Some companies wish to tag their receipt numbers with the branch number in the leading digits (for example: “562000001”, for branch 562’s first receipt), to help the Accounting staff be able to rapidly identify the branch responsible for a receipt. In this instance, you would need to use the “by branch” or “by check control branch” options. As each company’s environment is unique, how the numbers are assigned is left to each company – but should be carefully considered.

Deposit Numbers Assigned By

These options are also identical in presentation, and the considerations are similar to receipts. The **By Bank** option is recommended in most instances.


Wire Out Numbers Assigned By

These options are also similar. Wires Out are considered disbursements in Impact. Again, the **By Bank** option is recommended in most instances. Wires Out are numbered regardless of whether the Wire Out Processing feature is in use or not.



Month-to-Date Aggregate Information

This information, shown on the left of the Bank Information tab will be filled over time as transactions are done, and may be of use when troubleshooting issues. At the initial assignment of a bank to a branch, the fields will be zero. As daily posting is done, the “buckets” are incremented up by the total amount for each type of transaction for the branch/bank account combination. When the **Close Month** function is run, the final **Current Balance** will be moved up to the **EOM Balance** and the other buckets will be cleared out, in anticipation of the new month’s data coming in. The **Current Balance** should match your **Trial Balance** total for the branch/bank account. On rare occasion, these figures might need to be altered – but that should only be done under USA Digital Solutions, Inc. direction.

Modify Bank Information

To view or change the settings for an existing bank, highlight the bank on the **Bank Information** tab you wish to modify, and then click  **Modify** to the right of the selected bank. The **Edit Associated Bank** screen is displayed, with the settings for the selected bank. At this point, you can view and/or change the settings. Click **OK** to save your changes to the settings or click **Cancel** to return to the **Bank Information** tab without changing the existing settings.

Remove Bank Information

The  **Remove** icon removes link between the bank account and the branch. It does not delete the bank account. To remove the link, highlight the bank on the **Bank Information** tab you wish to remove, and then click  **Remove** in the selected row.

Savings Information Tab

The **Savings Information** tab presents the aggregate month-to-date totals of savings activity for the selected branch. When creating a new branch, these figures will be zero, and nothing need be done on this screen – unless a starting balance is required when switching from another system to Impact. The **Current Balance** should reflect the total of the **Savings Trial Balance**, as of the current posting date, for the branch involved. The savings balance is a total of all savings accounts assigned to the escrow file. An escrow file may have unlimited savings accounts.

The screenshot shows a 'Modify Branch' dialog box with four tabs: 'Branch Information', 'Bank Information', 'Savings Information', and 'Title Departments'. The 'Savings Information' tab is active. Inside the dialog, there is a 'Savings Account Information' section with the following fields:

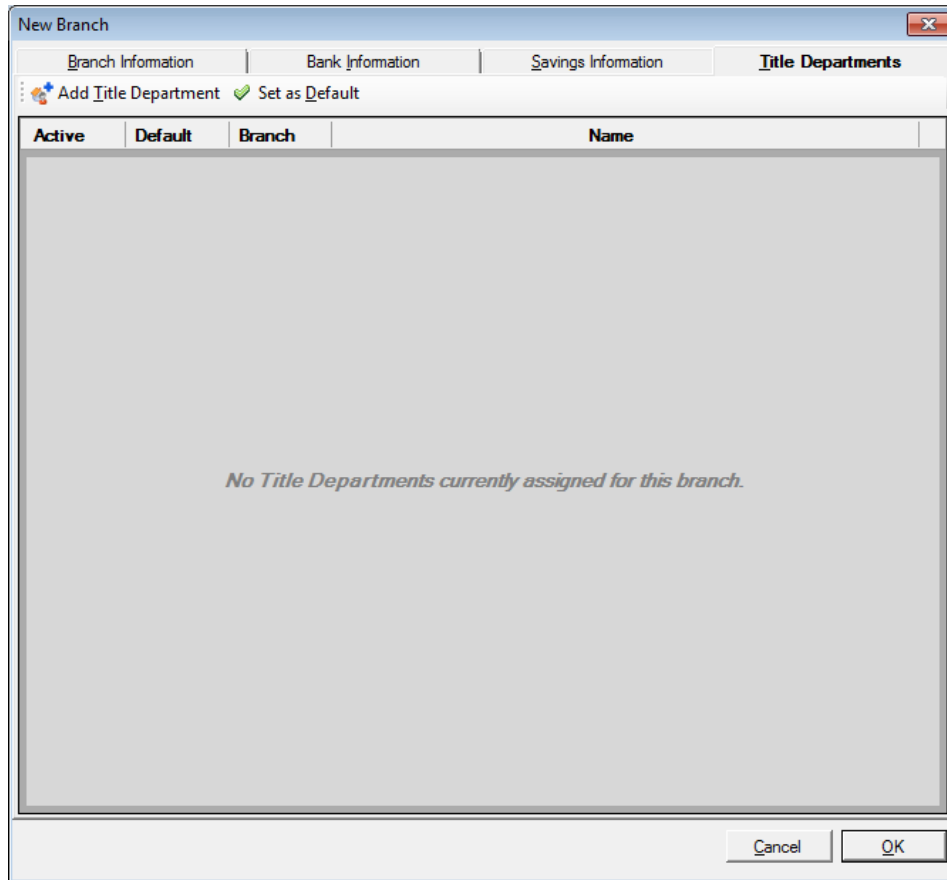
Field	Value
EOM Balance:	2535.00
MTD Deposits:	0.00
MTD Interest:	0.00
MTD Withdrawals:	0.00
Current Balance:	2,535.00

At the bottom right of the dialog box, there are 'Cancel' and 'OK' buttons.


Title Departments Tab

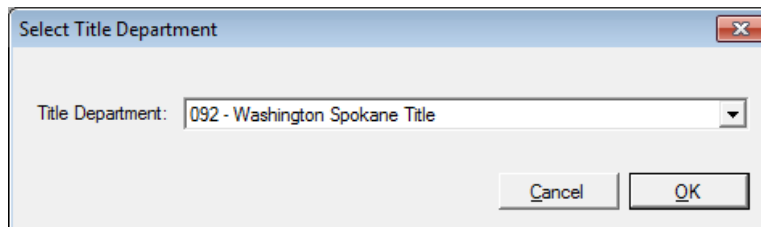
Impact can be configured to permit more than one Title Department to be made available to the branches. However, at least one title “branch” must be set up before branches can have it assigned to them. If more than one title branch is set up, the **Title Departments** tab will be made available in Branch Setup. Branches designated as “Title” branches will not have the Title Departments tab presented in Branch Setup.

The **Title Departments** tab displays a list of the previously selected title units available for use by the branch being configured – this will be blank for a new branch set up (as shown below).



Add a Title Department

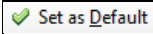
Click  at the top of the screen to display the **Select Title Department** dialog box, from which you will select a title unit to be assigned to the branch.



Select the desired **Title Department**, and click the **OK** button. Repeat, if you wish more than one title branch to be available to the escrow branch in question. Click **Cancel** to indicate you are finished with selecting title units for the branch.

Active	Default	Branch	Name
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	090	Washington Omak Title
<input checked="" type="checkbox"/>	<input type="checkbox"/>	099	TSG Unit


Set Default Title Department

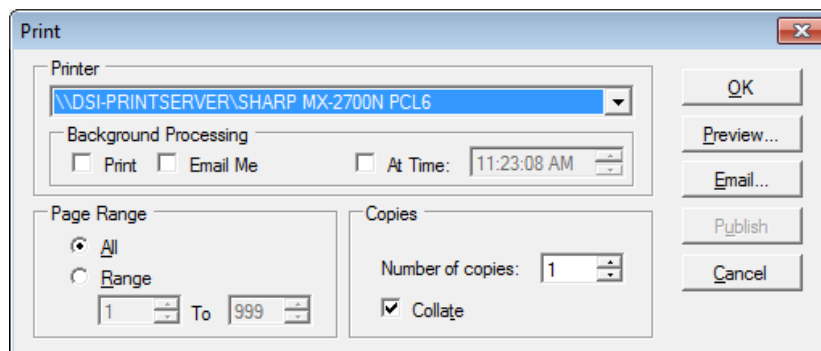
Select the appropriate one of the assigned Title Departments, and click  to flag that department as the default for the Escrow branch.

If more than one title unit is assigned to a branch, all will be visible within the Escrow module, when submitting an order to Title, unless an Internal Title Officer has been selected (and the TO's are not all assigned to 099). In that case, the order will be submitted to the Title Branch of the Title Officer.

NOTE: If the option for multiple Title Branches is enabled, then each Escrow Branch under Setup Branch must have at least one Title Branch assigned to it.

Print a Report of All Branches

To generate and print a report of all branches defined click  at the top of the **Branches** screen. The **Print** dialog box is displayed.

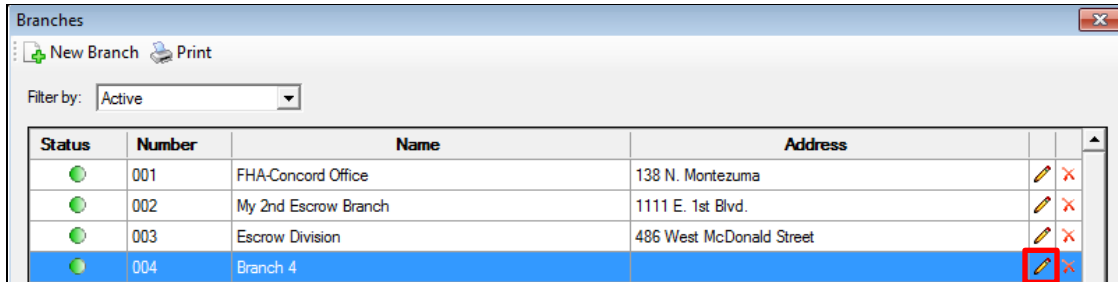














Complete the options on the **Print** dialog box, and then click **OK** to print the report.

Note: It is recommended that the branch report be printed out routinely, and reviewed for accuracy.

Modify a Branch Record

To modify a record on the **Branches** screen, click  **Modify** to the right of the selected branch or double click the highlighted entry.




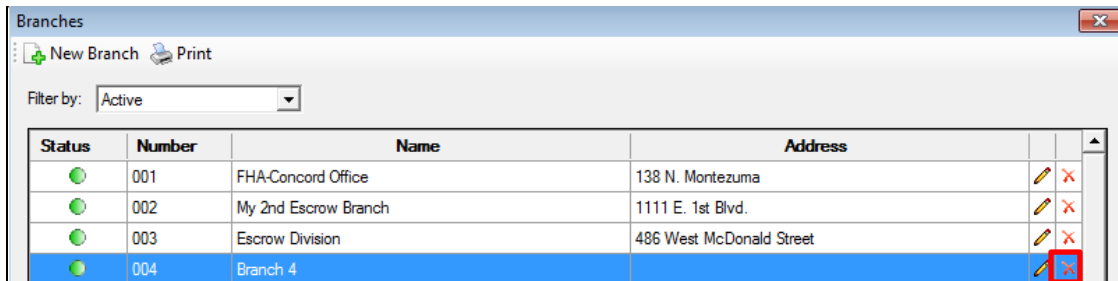
Status	Number	Name	Address		
	001	FHA-Concord Office	138 N. Montezuma		
	002	My 2nd Escrow Branch	1111 E. 1st Blvd.		
	003	Escrow Division	486 West McDonald Street		
	004	Branch 4			













The **Modify Branch** screen is displayed, with the same four tabs that are described under *Add a New Branch*, but now there is data in the fields (refer to the *Add a New Branch* topic for more information). Use the **Modify** function to update branch configurations and to view the month-to-date figures for each branch/bank account.

NOTE: Care should be taken when changing some settings (such as how check and other transaction type numbers are assigned) once they have been in use.

Delete a Branch Record


To delete a branch record that has no activity, for example, a branch that was set up in error, click  **Delete**.



Status	Number	Name	Address		
	001	FHA-Concord Office	138 N. Montezuma		
	002	My 2nd Escrow Branch	1111 E. 1st Blvd.		
	003	Escrow Division	486 West McDonald Street		
	004	Branch 4			

Once a branch has activity of any kind, it cannot be deleted. Attempting to delete a branch with activity will result in a warning message explaining why the branch cannot be deleted.

Close the Branches Screen

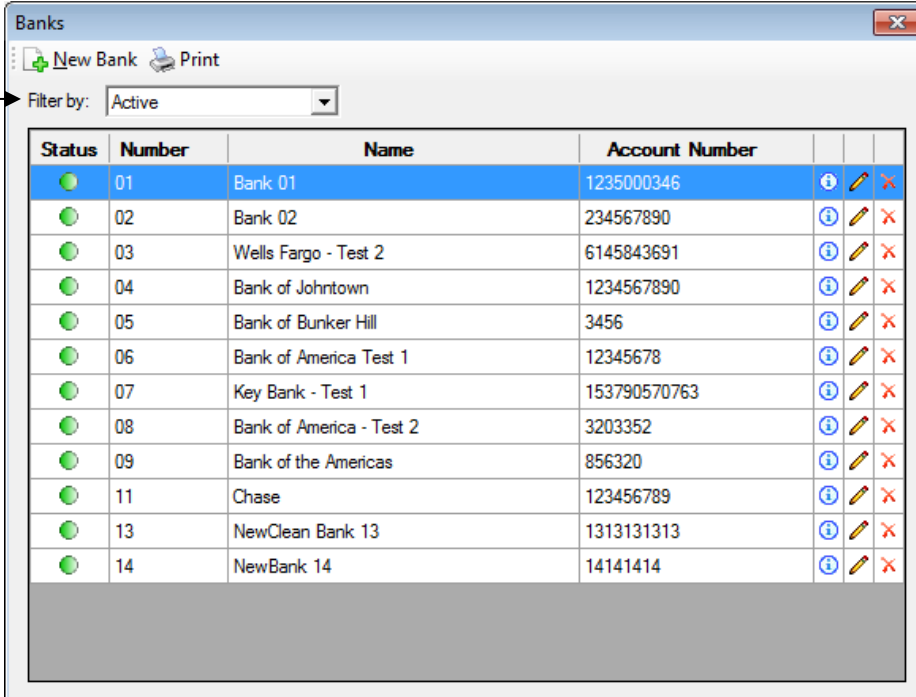
Click  in the upper-right corner of the screen to close the **Branches** screen and return to the main Utilities desktop.

Banks

The **Banks** function on the **System Files** menu provides for the entry of new escrow trust bank accounts into the system, and for the editing of settings for existing bank accounts. Each account is called a **Bank** in Impact/SQL. Every escrow trust bank account will be assigned a separate bank number within Impact, even if at the same financial institution. Depending on your user permissions level this function may or may not be available. This module is exactly the same as that found in the **Impact Accounting** module, under **Misc. > Set up Banks**. Generally, the system administrator or USA Digital Solutions, Inc., when setting up the system the first time would use the function in Utilities, and then the Accounting Manager would use the function within Accounting on an on-going basis to add or modify escrow trust bank account information.

The **Banks** screen shows all bank accounts that have already been set up in Impact. A **Filter** drop-down list allows you to control the accounts to be displayed by **Active**, **Inactive**, or **Closed** status.

Filter by Active/Inactive/Closed Status



The screenshot shows a window titled "Banks" with a "Filter by:" dropdown menu set to "Active". Below the menu is a table with columns: Status, Number, Name, and Account Number. Each row represents a bank account and includes an information icon (i), an edit icon (pencil), and a delete icon (X).

Status	Number	Name	Account Number			
●	01	Bank 01	1235000346	i	✎	✕
●	02	Bank 02	234567890	i	✎	✕
●	03	Wells Fargo - Test 2	6145843691	i	✎	✕
●	04	Bank of Johnstown	1234567890	i	✎	✕
●	05	Bank of Bunker Hill	3456	i	✎	✕
●	06	Bank of America Test 1	12345678	i	✎	✕
●	07	Key Bank - Test 1	153790570763	i	✎	✕
●	08	Bank of America - Test 2	3203352	i	✎	✕
●	09	Bank of the Americas	856320	i	✎	✕
●	11	Chase	123456789	i	✎	✕
●	13	NewClean Bank 13	1313131313	i	✎	✕
●	14	NewBank 14	14141414	i	✎	✕

The **i** **Info** icon, located to the right of each account listed, displays a non-editable screen of information about the account. For example:



The screenshot shows a window titled "Bank Detail" with the following information:


Bank: 04 - Bank of Johnstown [1234567890]
Status: Active
Address #1: 123 Mockingbird Lane
Address #2:
City, State and Zip: Munsters, Az 85111
Account Number: 1234567890
Last Statement Date: 06/01/2012
Last Statement Balance: 1,000,000.00
Max Length of Other Wire Reference: 255
Cutoff Time: 2:30 PM
Date Closed:

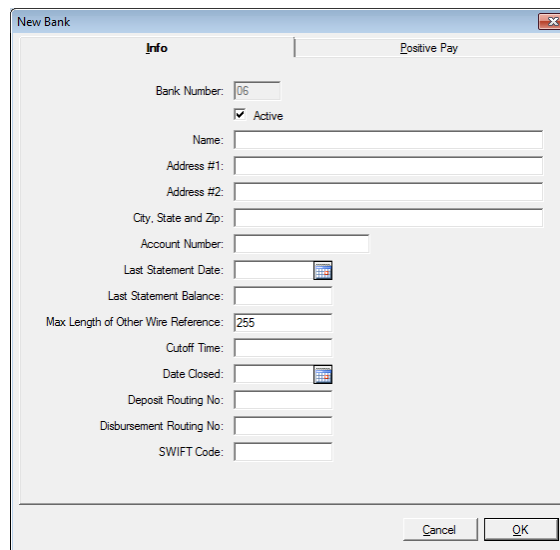
NOTE #1: When a new bank account is established, USA Digital Solutions, Inc. must create the laser check and laser deposit slip template files. Please give USA Digital Solutions, Inc. as much advance notice as possible of plans for utilizing a new account.

NOTE #2: The bank's specifications for its reconciliation export and positive pay import files must also be forwarded to USA Digital Solutions, Inc., so we can confirm that the filter programs already in existence will work properly, or assist in creating new filters as needed (assuming you intend to use a bank download in the reconciliation process, and intend to upload check issue data to the bank for positive pay processing).

NOTE #3: Once a bank account has been established it must always be assigned to the Accounting branch "999" and to each branch that will be using the account.

Add a New Bank Account

To add an escrow trust bank account into Impact, click  at the top of the screen. The **Info** tab on the **New Bank** screen is displayed.



Bank Number – The next sequential bank number is automatically selected as the next number to be used. You may not change this selection. If multiple bank numbers have been established and one was deleted then Impact will use the first available sequential number for the bank assignment.

Active – When a bank account is initially set up, you may wish to make it inactive (Active checkbox NOT selected), until the real “go live” date is reached. Then, at the time you wish to make the bank account available to users, you will select the Active checkbox.

Name/Address – Enter the name of the financial institution and address in their respective fields.

Account Number – Enter the account number.

NOTE: If bank downloads are used with the reconciliation process (with the Import function), the account number entered here should be in the same format as seen in the bank download. You do not have to worry about this initially, but if the import in the reconciliation fails with a message that the *File Format is Invalid*, you may need to change the account number here. For example, the bank export may have a number of leading zeroes before the account number that would need to be entered here. This field can be altered without impacting checks or deposit slips (they do not get their number from this field).

Last Statement Date/Last Statement Balance – These fields are used by the reconciliation module as starting figures. Nothing need be entered in the date field and the balance field can be left at \$0.00.

Overhead Fee Escrow No – This field will be on the screen if the system is configured to use overhead fee accounts (**System Files > Setup Options > Accounting > Enable Overhead Fee Account**). If so configured, this is the escrow file into which the company's fees (:T & :E payees) would be automatically transferred to upon disbursal at closings. The fees can then be taken, en masse, from this escrow on a periodic basis (daily is recommended). A separate escrow file per bank account must be set up, and the number of the escrow is entered in this field. The overhead fee escrows should be set up under the Accounting branch "999". This is discussed in more detail later under the Setup Options section of this manual.

Max Length of Other Wire Reference – Enter the character limit for the bank's "other information" field, used to provide additional information on the bank's wire out form. This is only available if you are using Impact's wire out feature, where Accounting confirms the wire out with a bank tracking number.

Cutoff Time – Enter the cutoff time for transmitting wires. This field is just for printing on the wire out form. It provides notification to the user that their accounting department will not transmit wires after the cutoff time. This will not prevent the user from entering a wire out after the cutoff time.

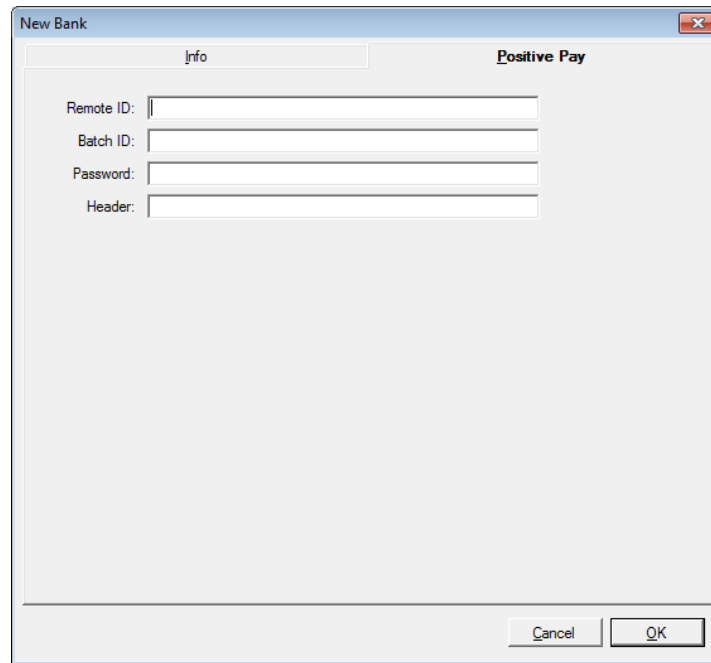
Date Closed – This field is used to close a bank account in Impact. It should be left blank when adding a new account. See *Modify a Bank Account* for more details on this field.

The Deposit Routing No/Disbursement Routing No – These fields provide data that can be used in Wiring Instructions. This will allow a single set of wiring instructions to be used with multiple banks.

SWIFT Code – The SWIFT code for the bank, if entered here, will be available to be used on Crystal Reports-produced or MS Word-produced wiring instruction documents. Its use will provide the SWIFT number based on the bank assigned to the file. The Crystal Reports and MS Word master templates used for wiring instructions must be edited on a site-by-site basis to utilize the SWIFT code.


New Bank – Positive Pay Tab

Selecting the **Positive Pay** tab will present the screen shown below. It is used to detail information needed by some positive pay filters to generate positive pay export files.




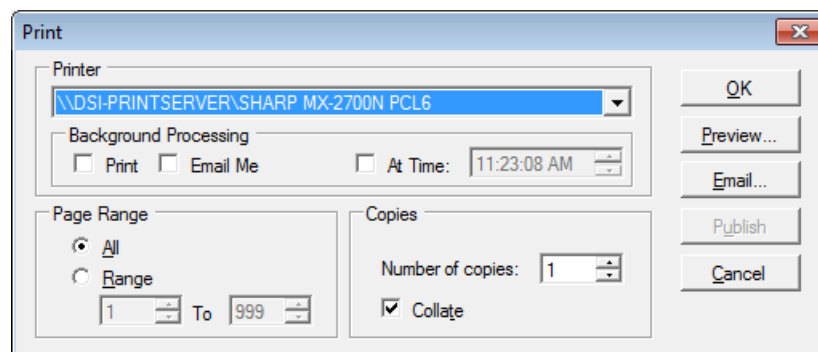
The screenshot shows a dialog box titled "New Bank" with two tabs: "Info" and "Positive Pay". The "Positive Pay" tab is active. It contains four text input fields labeled "Remote ID:", "Batch ID:", "Password:", and "Header:". At the bottom right, there are "Cancel" and "OK" buttons. A close button (X) is in the top right corner.

Click **OK** to save your entries, or **Cancel** to close the form without saving your entries. You will return to the **Banks** screen, from where you can add another bank account, modify an existing bank account or delete an unused bank account. A report of all of the account information in the table can also be printed.

The  **Close** button in the upper-right corner of the screen will prompt you about saving changes, if any were made, and, once that prompt is replied to, will return you to the **Banks** screen.

Print a Report of All Bank Accounts

To generate and print a report of information on all banks that exist in the system, click  **Print** at the top of the **Bank** screen. The **Print** dialog box is displayed.

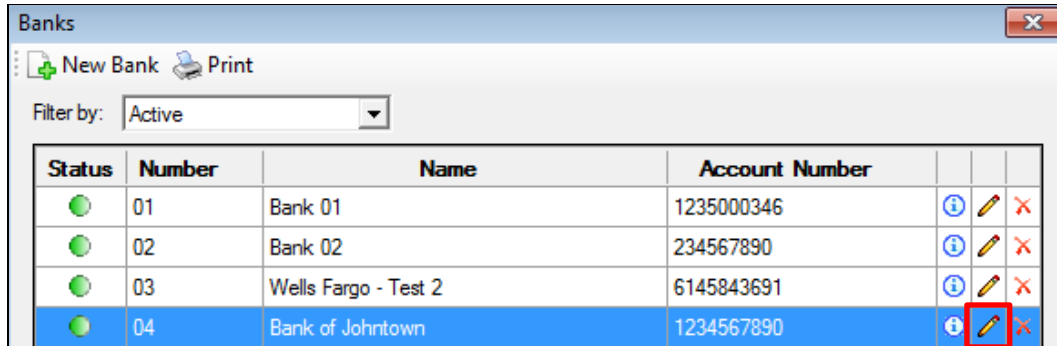


















The screenshot shows a "Print" dialog box. It has a "Printer" dropdown menu set to "\\DSI-PRINTSERVER\SHARP MX-2700N PCL6". There are checkboxes for "Background Processing" (Print, Email Me) and "At Time:" (11:23:08 AM). The "Page Range" section has radio buttons for "All" (selected) and "Range" (1 To 999). The "Copies" section has a "Number of copies:" spinner set to 1 and a checked "Collate" checkbox. On the right side, there are buttons for "OK", "Preview...", "Email...", "Publish", and "Cancel".

Complete the options on the **Print** dialog box, and then click **OK** to print the report.

Modify a Bank Account

To change a bank's existing information, click  **Modify** to the right of the account on the **Banks** list or double-click the highlighted entry.



Status	Number	Name	Account Number			
	01	Bank 01	1235000346			
	02	Bank 02	234567890			
	03	Wells Fargo - Test 2	6145843691			
	04	Bank of Johntown	1234567890			

The tabs shown are the same as the New Bank screens, Info and Positive Pay, but with the fields filled with previously entered data (refer to the *Add a New Bank Account* topic for more information). The current (last reconciled) bank statement date and balance will be in their respective fields.

The following information can be changed on the **Modify Bank** screen:

Active – You can change the bank's active status – If you are “turning on” an account or “turning off” an account. If a bank account that has activity against it is made inactive, no new escrows will be permitted to be assigned to the bank, but existing files with balances may continue to be worked off, and postings and reconciliations will continue to post to the account.

Name/Address – Enter the name of the financial institution and address in their respective fields.

Account Number – Enter the account number.

NOTE: If bank downloads are used with the reconciliation process (with the Import function), the account number entered here should be in the same format as seen in the bank download. You do not have to worry about this initially, but if the import in the reconciliation fails with a message that the *File Format is Invalid*, you may need to change the account number here. For example, the bank export may have a number of leading zeroes before the account number that would need to be entered here. This field can be altered without impacting checks or deposit slips (they do not get their number from this field).

Last Statement Date/Last Statement Balance – These fields are used by the reconciliation module as starting figures. There should be no need to change this information.

Overhead Fee Escrow No – This field will be on the screen if the system is configured to use overhead fee accounts (**System Files > Setup Options > Accounting > Enable Overhead Fee Account**). If so configured, this is the escrow file into which the company's fees (:T & :E payees) would be automatically transferred to upon disbursal at closings. The fees can then be taken, en masse, from this escrow on a periodic basis (daily is recommended). A separate escrow file per bank account must be set up, and the number of the escrow is entered in this field. The overhead fee escrows should be set up under the Accounting branch “999”. This is discussed in more detail later under the Setup Options section of this manual.


Max Length of Other Wire Reference – Enter the character limit for the bank's “other information” field, used to provide additional information on the bank's wire out form. This is only available if you are using Impact's wire out feature, where Accounting confirms the wire out with a bank tracking number.

Cutoff Time – Enter the cutoff time for transmitting wires. This field is just for printing on the wire out form. It provides notification to the user that their accounting department will not transmit wires after the cutoff time. This will not inhibit the user from entering a wire out after the cutoff time.


Date Closed – To close an account, enter a date in this field. The system will run through some tests to determine if the account can be closed, and will report back any reasons why it cannot be, if that is the case. An account can be closed if there are no files with outstanding balances using that account and there are no outstanding (unreconciled) items for the account. Once closed, no activity will be permitted with the account, by any users (Escrow or Accounting). Reports on that bank's activity will still be able to be run.

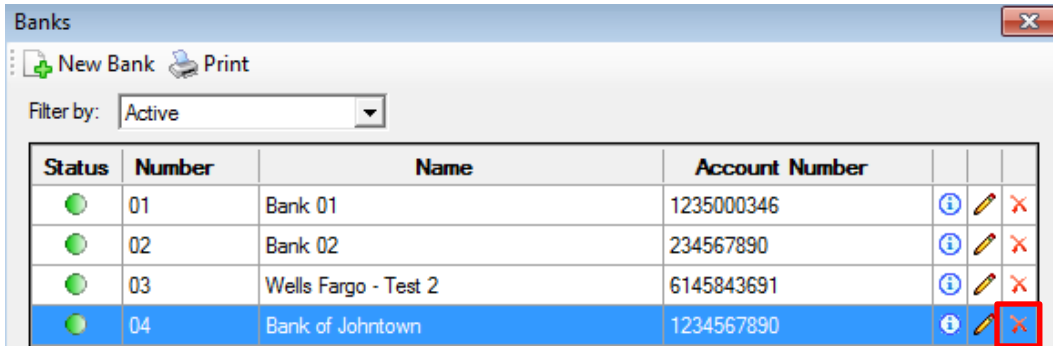
The Deposit Routing No/Disbursement Routing No – These fields provide data that can be used in Wiring Instructions. This will allow a single set of wiring instructions to be used with multiple banks.

Click **OK** to save and exit, or click **Cancel** to close without saving your entries.

















Click  in the upper-right corner of the **Modify Bank** screen, will prompt you about saving changes, if any were made, and, once that prompt is replied to, will also return to the **Banks** screen.

Delete a Bank Account


The  **Delete** icon, on the right of each account listed, will only be effective if there is no activity on the account; receipts, checks, wires out, and escrows are not assigned to it. If an account was set up in error and has no activity against it, the account will be able to be deleted.



The screenshot shows a window titled "Banks" with a toolbar containing "New Bank" and "Print" icons. Below the toolbar is a "Filter by:" dropdown menu set to "Active". The main area contains a table with the following data:

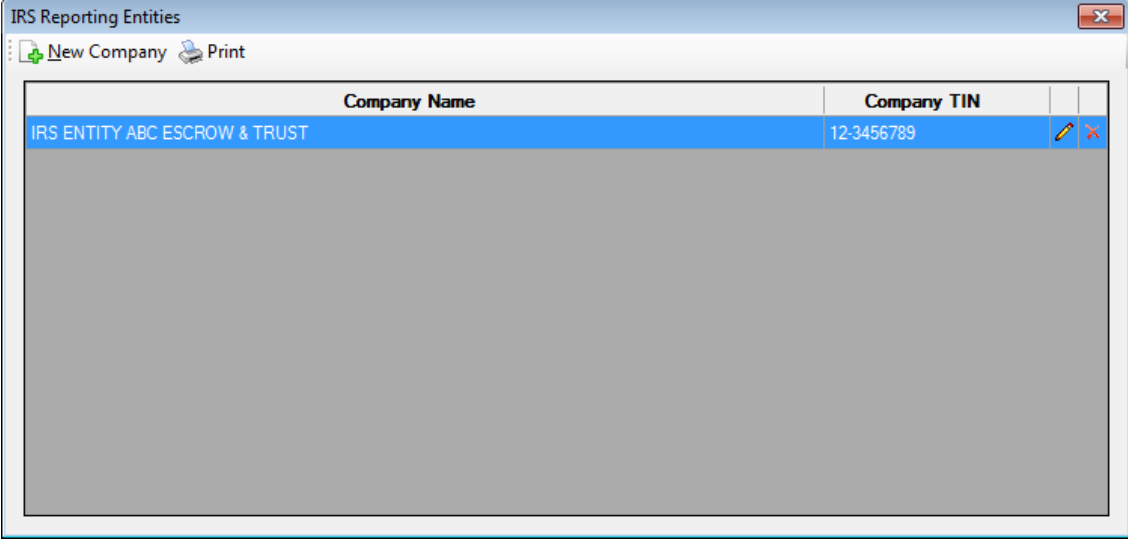
Status	Number	Name	Account Number			
	01	Bank 01	1235000346			
	02	Bank 02	234567890			
	03	Wells Fargo - Test 2	6145843691			
	04	Bank of Johntown	1234567890			

Close the Bank Screen

Click  in the upper-right corner of the screen to close the **Banks** screen and return to the main Utilities desktop.

IRS Reporting Entities


The **IRS Reporting Entities** screen must be completed to provide accurate information on all 1099-S forms issued out of the system and to identify the transmitter information for reporting 1099-S information to the Internal Revenue Service.

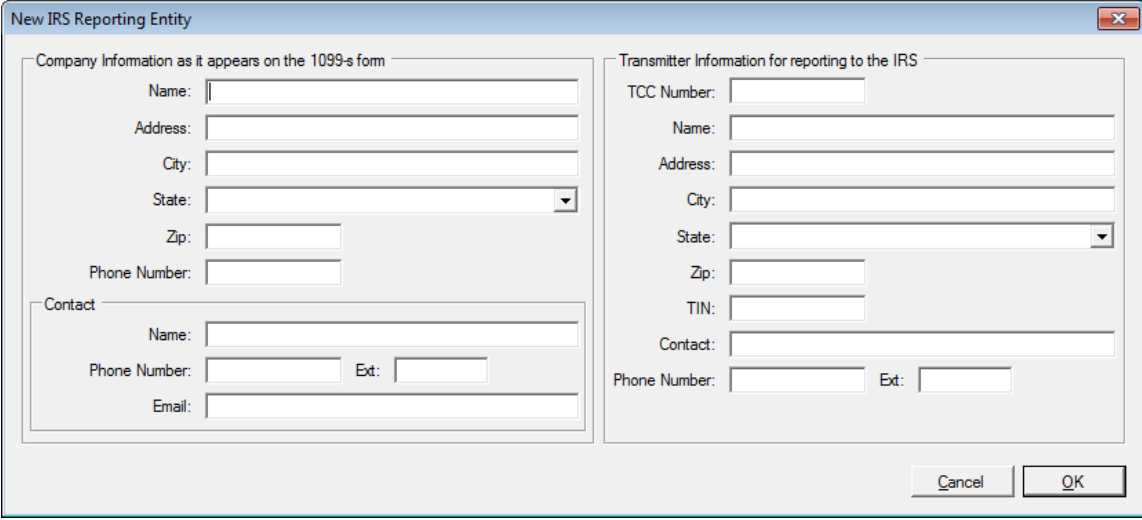


The screenshot shows a window titled "IRS Reporting Entities". At the top, there are buttons for "New Company" and "Print". Below is a table with two columns: "Company Name" and "Company TIN". The table contains one row with the following data:

Company Name	Company TIN
IRS ENTITY ABC ESCROW & TRUST	12-3456789

Add a New Entity

To add a new entity, click  at the top of the screen to display the **New IRS Reporting Entity Information** screen.



The screenshot shows a window titled "New IRS Reporting Entity". It is divided into two main sections: "Company Information as it appears on the 1099-s form" and "Transmitter Information for reporting to the IRS".

Company Information as it appears on the 1099-s form:

- Name:
- Address:
- City:
- State:
- Zip:
- Phone Number:
- Contact:
 - Name:
 - Phone Number: Ext:
 - Email:

Transmitter Information for reporting to the IRS:

- TCC Number:
- Name:
- Address:
- City:
- State:
- Zip:
- TIN:
- Contact:
- Phone Number: Ext:

At the bottom right, there are "Cancel" and "OK" buttons.

Company Information as it appears on the 1099-s form – Complete the **Name Address, Phone,** and **Contact** fields for the company.

Transmitter Information for reporting to the IRS – Complete the **TCC Number** of the firm. Do not include the "-" (dashes) in the TCC field. Make sure to enter the contact information as well. If a different firm is responsible for transmitting the data to the IRS annually, then the information on the right side of the screen will be different from that on the left. Otherwise, it will be the same, with the addition, at the top of the screen, of the transmitter's TCC Number (received from the IRS).

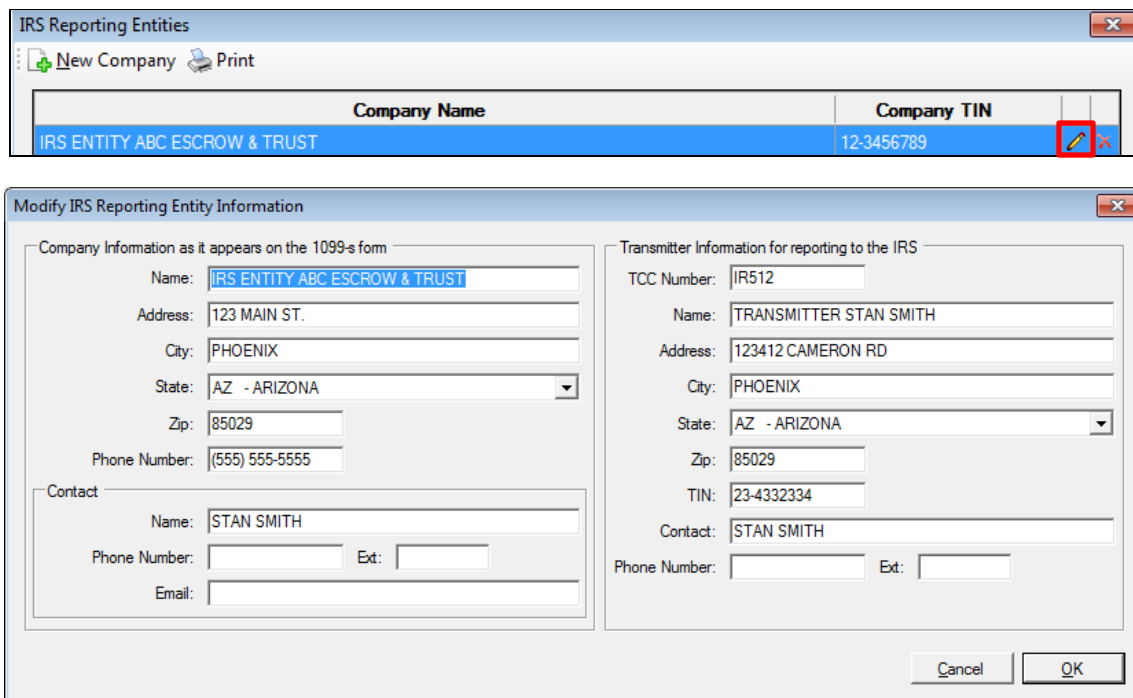
Multiple reporting entities can be set up in Impact/SQL to accommodate multiple legal entities within one database. The appropriate reporting entity for each branch is selected on the **Branch Information** screen.

USA Digital Solutions, Inc. is the transmitter of 1099-S information for many of our clients. There is a fee for this service. In that situation, the information on the right side of the screen would be USA Digital Solutions, Inc.'s. (What is shown below is sample data.)

Click **OK** to save and exit, or click **Cancel** to close without saving your entries.

Modify an Existing Entity

To modify an existing entity, click  **Modify** on the right of each existing Company entry or double click the highlighted entry to display the **Modify IRS Reporting Entity Information** screen.




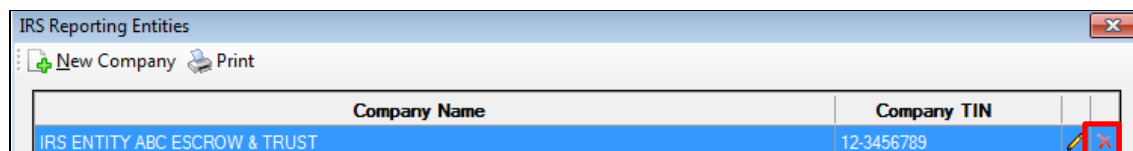
The image shows two screenshots from a software application. The top screenshot is a table titled "IRS Reporting Entities" with columns for "Company Name" and "Company TIN". The first row contains "IRS ENTITY ABC ESCROW & TRUST" and "12-3456789". A red box highlights a pencil icon in the right margin of the table. The bottom screenshot is a dialog box titled "Modify IRS Reporting Entity Information". It is divided into two sections: "Company Information as it appears on the 1099-s form" and "Transmitter Information for reporting to the IRS". The "Company Information" section includes fields for Name, Address, City, State, Zip, and Phone Number. The "Transmitter Information" section includes fields for TCC Number, Name, Address, City, State, Zip, TIN, and Contact. Both sections have "Cancel" and "OK" buttons at the bottom.

The fields are filled with previously entered data (refer to the *Add a New Company* topic for more information). Modify the fields, as needed.

Click **OK** to save and exit, or click **Cancel** to close without saving your entries.


Delete an Unused Entity

To remove an unused entity, click  **Delete** to the right of each existing Company entry in the list.



The image shows a screenshot of the "IRS Reporting Entities" table. The table has two columns: "Company Name" and "Company TIN". The first row contains "IRS ENTITY ABC ESCROW & TRUST" and "12-3456789". A red box highlights an "X" icon in the right margin of the table, which is used to delete an entity.

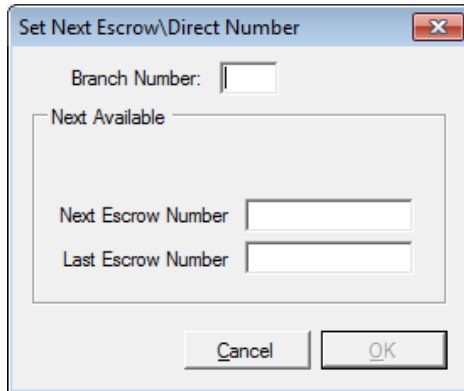
Close the IRS Reporting Entities Screen

Click on the  **Close** button in the upper-right corner of the IRS Reporting Entities screen to display a prompt about saving changes, if any were made, and, once that prompt is replied to, will return to the Utilities desktop.

Set Next Escrow\Direct File Number

During initial setup, the starting escrow number to be used by the system needs to be established if automatic assignment of numbers is turned on in **System Files > Setup Options > General Functions > File Numbering**. Automatic escrow numbers may be assigned within a branch or system wide, again a setting controlled in Setup Options. Depending on which setting has been selected, when you select **System Files > Set Next Escrow\Direct File Number**, you will see one of the following two screens:

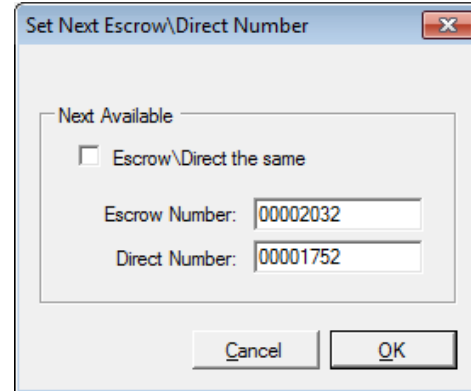
Escrow Numbers Assigned by Branch



The dialog box titled "Set Next Escrow\Direct Number" contains the following fields and controls:

- Branch Number: []
- Next Available: []
- Next Escrow Number: []
- Last Escrow Number: []
- Buttons: Cancel, OK

Escrow Numbers Assigned System Wide



The dialog box titled "Set Next Escrow\Direct Number" contains the following fields and controls:

- Next Available: []
- Escrow\Direct the same
- Escrow Number: 00002032
- Direct Number: 00001752
- Buttons: Cancel, OK

By Branch: If this is the configuration option selected, you will need to enter a **Branch Number**, and then the **Next Escrow Number** and **Last Escrow Number** to be used by the system for that branch. If you enter a Title branch number, you will be entering the range for Direct Order (DO) numbers. You will need to enter a range for each branch in the system. The **Next Escrow Number** field will increment up as files are opened. The numbers assigned by branch should not overlap. The numbers can be up to eight positions and may be all numbers or a combination of alpha and numeric. The **Last Escrow Number** will limit the automatic numbers issued to the range specified.

System Wide: If this is the configuration option selected (recommended), you will enter only the starting number for each type: **Escrow Number** and **Direct Number**, or just one number if you check the **Escrow/Direct the same box**. The number(s) will increment up as files are opened. The numbers can be up to eight positions and may be all numbers or a combination of alpha and numeric.

With either approach: There must be four (4) numbers in a group in order for a numbering scheme with alpha characters to sequence. For example: AB0001AB would sequence the numbers, with alpha characters "AB" on both ends; another example would be ABC00001. Often, "00000001" is the starting value on a new database.

Click **OK** to save and exit, or click **Cancel** to close without saving your entries.

Set Next Title File Number (optional)

This option is used if Title wishes a different numbering scheme to be used on escrow files to represent the **Title File Number**. This is not used with Direct Orders.

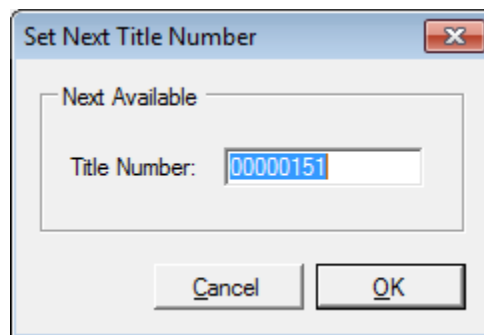
This **System Files** menu option will only be available if the **Enable Title File Numbering** option is selected in **Setup Options > General Functions > File Numbering**. This applies to each of the three options under **Enable Title File Numbering, Begin at:**

Manually

When File is Opened

When File is Ordered.

If this option is enabled, the **Set Next Title Number** screen is displayed, showing the next **Title Available Title Number** to be assigned. This number can be changed on this screen.



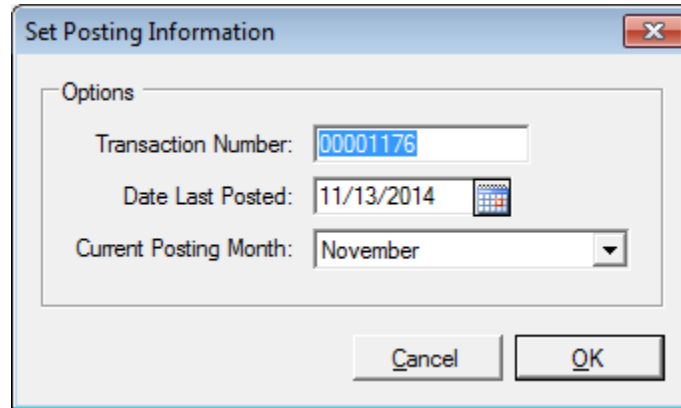
The screenshot shows a standard Windows-style dialog box titled "Set Next Title Number". It features a close button (X) in the top right corner. The main content area contains a label "Next Available" positioned above a text input field. The input field is currently filled with the number "00000151". At the bottom of the dialog, there are two buttons: "Cancel" on the left and "OK" on the right.

Click **OK** to save and exit, or click **Cancel** to close without saving your entry.

NOTE: This is a system setting and applies to the database even when Escrow Numbers are assigned by branch.

Set Posting Information

The starting information on this screen is entered at the original configuration of the system. The information will increment as transactions are entered (**Transaction Number**), as postings are done (**Date Last Posted**), and as the Close Month function is performed (**Current Posting Month**).



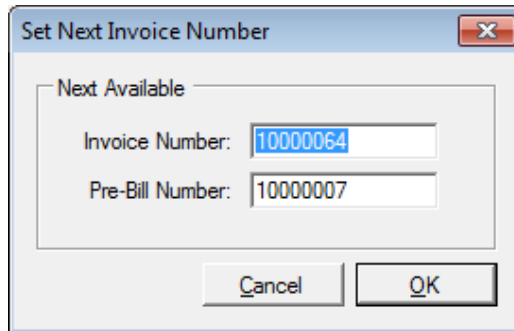
The screenshot shows a dialog box titled "Set Posting Information". It contains three input fields under the heading "Options":
- "Transaction Number": 00001176
- "Date Last Posted": 11/13/2014 (with a calendar icon)
- "Current Posting Month": November (with a dropdown arrow)
At the bottom of the dialog are "Cancel" and "OK" buttons.

NOTE: These values should NOT be changed except under USA Digital Solutions, Inc.'s direction.

Click **OK** to save and exit, or click **Cancel** to close without saving your entries.

Set Next Invoice Number

During system configuration, the starting **Invoice Number** and **Pre-Bill Number** will be established on this screen. The values will increment up as invoices and pre-bills are generated. **Pre-Bill** is an option for invoices that presents estimated charges for work to be performed. Different invoice forms are designed for pre-bills than for regular invoices.



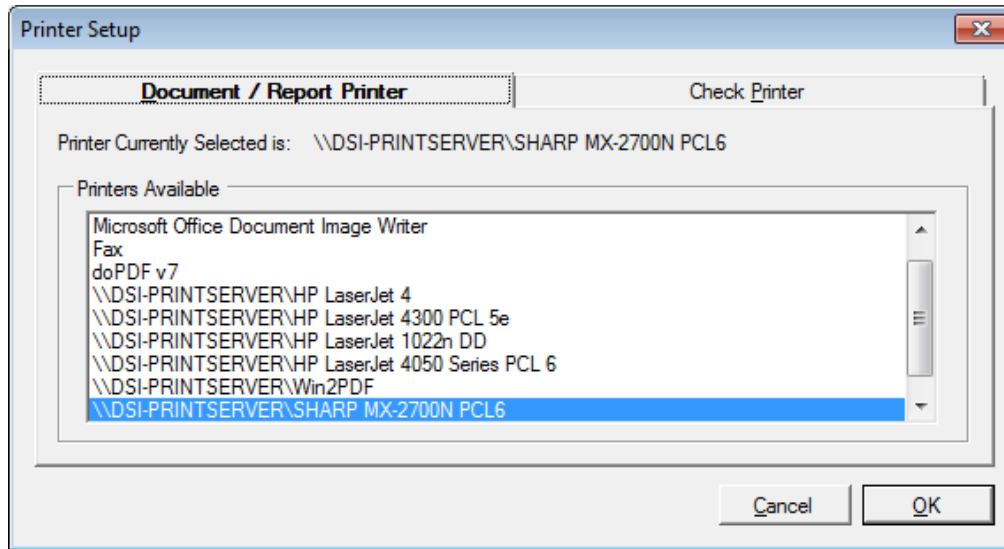
The screenshot shows a dialog box titled "Set Next Invoice Number". It contains a section labeled "Next Available" with two input fields. The "Invoice Number" field contains the value "10000064" and the "Pre-Bill Number" field contains the value "10000007". At the bottom of the dialog are two buttons: "Cancel" and "OK".

NOTE: Care should be taken in changing these numbers once they have been established to prevent duplications.

Click **OK** to save and exit, or click **Cancel** to close without saving your entries.

Printer Setup

Each workstation or user's work session must have printers defined within Impact/SQL AFTER printers have been established through Windows or the network operating system. Impact/SQL does not simply utilize the default Windows printer. Generally, two printers are defined: one **Document / Report Printer** and one **Check Printer** (also for deposit slips). Generally, both printers are laser printers and the check printer is loaded with blank check stock and MICR toner so that its output can be "read" by bank check processing equipment.



As most users do not have access to Utilities, this function is also available under the **Misc.** menus in the **Escrow**, **Title**, and **Accounting** modules. The printers presented are those configured for the user's Windows session.

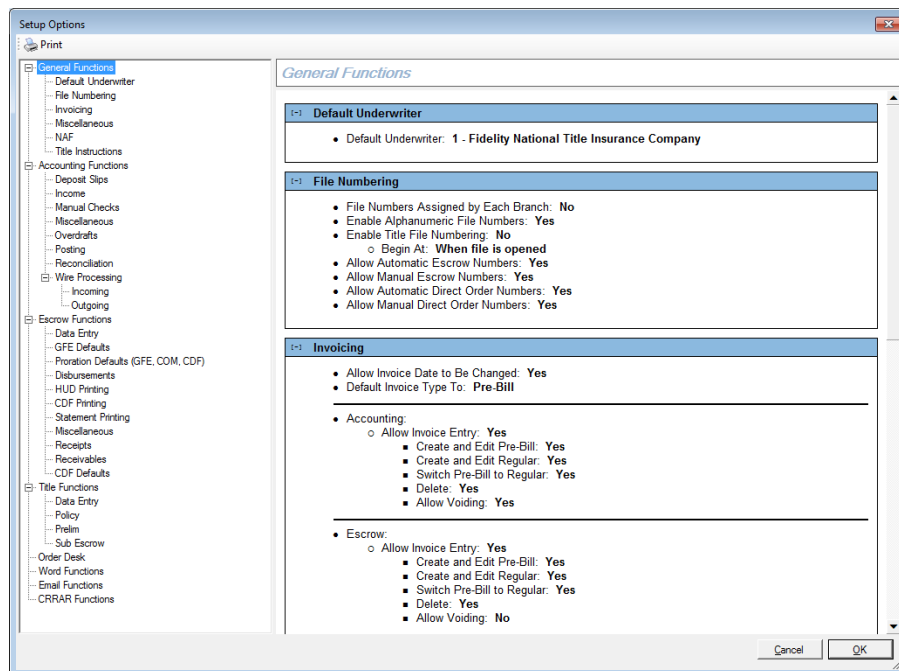
On each tab, select the document printer to be used by highlighting it. Click **OK** to save and exit, or click **Cancel** to close without saving.

Setup Options

The primary configuration of all of the Impact modules is done through **System Files > Setup Options**. The settings established here are based in large part on the Configuration Worksheet completed by the company prior to installation of Impact/SQL and the system will be configured by USA Digital Solutions, Inc. personnel.


NOTE: Extreme care should be taken when making changes to these settings, especially after the system has been in operation, as they can have drastic ramifications to the behavior of the system. Changes should be discussed with USA Digital Solutions, Inc. prior to being made if there is ANY doubt as to the effect of the change.

Users with experience with the Setup Options in Impact/SQL versions prior to 8.0 will recognize that there has been a complete reworking of the user interface starting with version 8.0. The interface is now based on a “tree” layout, with the categories on the left side of the screen and details shown on the right. In addition, the assorted options have been re-grouped by functional areas and are no longer grouped by the predominant Impact/SQL module to which they relate.



The functional categories available to users with Utilities access are:

- **General Functions**
- **Accounting Functions**
- **Escrow Functions**
- **Title Functions**
- **Order Desk**
- **Word Functions**
- **Email Functions**
- **CRRAR Functions**

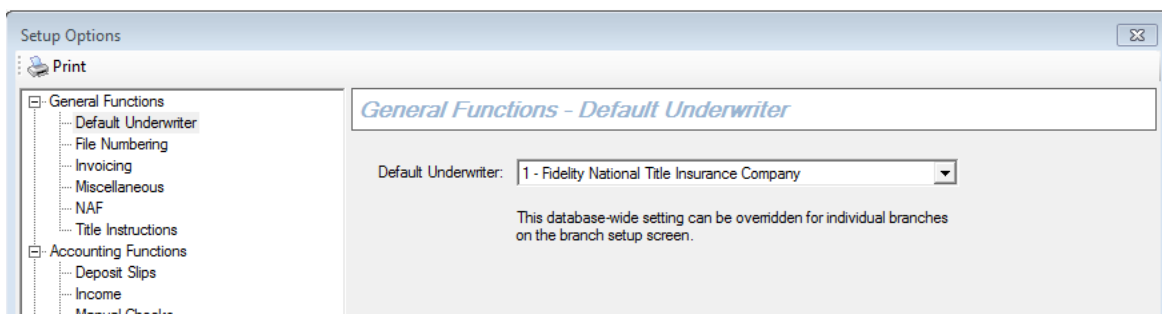
When a group header is highlighted, on the left side of the screen, as shown above, the right side of the screen will present a display of the current settings under that functional category, with a scroll bar to move through the display. When a “branch” of the tree is highlighted, below a functional heading, the presentation on the right side of the screen will change to display the editable options. Each will be discussed in the following pages. The  **Print** function at the top of the screen can be used to print the entire current setting set.

Click **OK** to save and exit, or click **Cancel** to close without saving (safest route).

General Functions

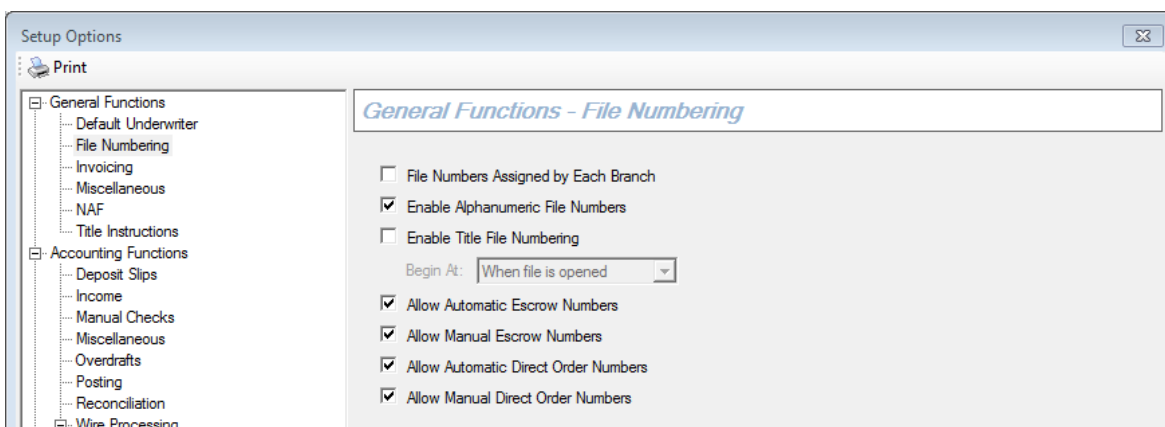
Default Underwriter

The **Default Underwriter** for the database is set on this screen. Underwriters are established, in Impact, via the **Document Maintenance** menu in the **Title** module. Up to 99 underwriters can be set up in Impact. Once set up, one can be picked to be the default for the database. As is noted on the screen, the database-wide setting can be overridden for individual branches, via the **Branch** setup screen. The default underwriter will appear on the Initial Questions Dates/Transaction Information screen when a file is opened. Escrow or Title users may override the default underwriter, file-by-file, as necessary.



File Numbering

The **File Numbering** options deal with file numbering, both for Escrow and Title.



File Numbers Assigned by Each Branch – This option is used in conjunction with having file numbers automatically assigned. If enabled, then the number ranges for files at each office must be set under **System Files > Select Next Escrow\Direct File Number**. See that section of this manual for a discussion of that function. The alternative is file numbering with one sequence across the database.

Enable Alphanumeric File Numbers – Allowing alphanumeric file numbering permits users to use letters in their file numbers as opposed to just numbers. This can come in handy when establishing Project files or naming files for training purposes where the “name” of the file is a handy reference rather than the users having to remember a specific file number. In the normal course of business, however, if automatic file numbering is turned on, most file numbers will be numeric and sequentially issued – generally only a manual assignment would be done alphanumerically.

Enable Title File Numbering – This option will provide for a separate file number for the title file than that used for the escrow file. This is not required; it is a business preference. There are three sub-options that determine when and how the title file number is assigned.

Manually, if selected, will require the Title user to assign a manual number after the title search is ordered. The user will need to select the file using the escrow number assigned via **Escrow > Edit > Update Search and Exam Info** and change the file number from the original escrow number to the desired number. Once that is done, both numbers will appear in the status bar.

When File is Opened, if selected, will automatically assign a title file number when an escrow file is created. The title number will appear after the escrow number in the status box (lower left corner of the Impact screen).

When File is Ordered, if selected, will not assign a title file number until the title order is generated. This will preclude numbers from being assigned that are related to escrow files that will not be involved with title or which are cancelled.

Allow Automatic Escrow Numbers – Turning this option on, which will then require completing the **System Files > Select Next Escrow\Direct File Number** screen, will provide for automatic and consecutive numbering of escrow files (and Directs, if linked). If not selected, then the user will be forced to enter a unique file number manually.

Allow Manual Escrow Numbers – If the company wishes to permit the users to enter manual numbers, even if automatic numbering is turned on, this option should be checked. This is useful, for example, when transferring from another system to Impact/SQL and you wish to be able to enter numbers already established on the other system as you transfer file information to Impact/SQL. This option will also be required to be turned on if you want the users to have the ability to enter alphanumeric file names for Projects, Overhead Fee Accounts, or training files, for example.

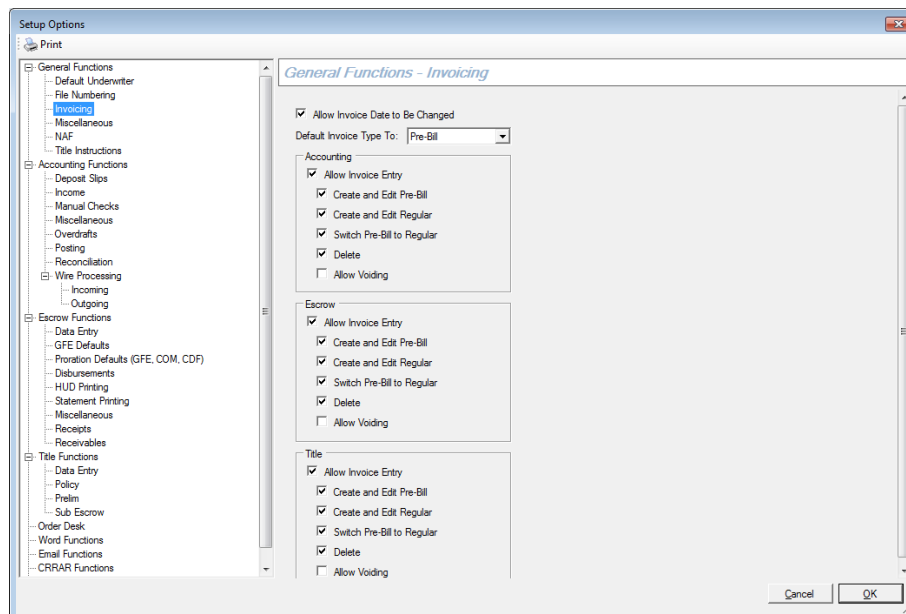
Allow Automatic Direct Order Numbers – This is similar to automatic escrow file numbers above, but for Direct Orders.

NOTE: On the **System Files > Select Next Escrow\Direct File Number** screen, you can tell Impact/SQL to use the same automatic numbering scheme for both Escrow and Direct Order files. Also, if Direct Orders are not used by the company, **Automatic Direct Orders** will be enabled as a default. (One type of Direct Order setting is required.)

Allow Manual Direct Order Numbers – This option is similar to manual escrow numbers above, but for Direct Orders.

Invoicing

The **Invoicing** options deal with Invoicing; for Accounting, Escrow, and Title.



Allow Invoice Date to be Changed – If this option is not enabled, the system will be set to only allow the current system date to be used on new invoices and no invoice dates will be permitted to be edited.

Default Invoice Type To: Regular or Pre-Bill – If the company, in the normal course of business, issues “estimated cost” invoices on each order (pre-bills), then the **Pre-Bill** option should be selected from the drop-down list. Otherwise, the **Regular** option should be selected. The numbering for each type is distinct and set under **System Files > Set Next Invoice Number**.

Accounting

Allow Invoice Entry – When this option is enabled, users in the Accounting module will have an option, **Invoicing > Add and Modify Invoices**, to enter invoices for fees. While invoicing historically has been a Title function, this option permits Accounting users to issue invoices.

If enabled, the following checkboxes display:

Create and Edit Pre-Bill – This option allows an Accounting user to create and modify pre-bills.

Create and Edit Regular – This option allows an Accounting user to create and modify regular invoices.

Switch Pre-Bill to Regular – This option allows an Accounting user to switch pre-bills to regular invoices.

Delete – This option permits an invoice to be deleted by an Accounting user. Because invoices are issued with automatic, sequential numbers, if the company wishes to preserve a record of each invoice issued, this option is not recommended.

Allow Voiding – This option permits an invoice to be voided.

Escrow

Allow Invoice Entry – When this option is enabled, users in the Escrow module will have an option, **File > Add and Modify Invoices**, to enter invoices for fees. While invoicing historically has been a Title function, this option permits Escrow users to issue invoices.

If enabled, the following checkboxes display:

Create and Edit Pre-Bill – This option allows an Escrow user to create and modify pre-bills.

Create and Edit Regular – This option allows an Escrow user to create and modify regular invoices.

Switch Pre-Bill to Regular – This option allows an Escrow user to switch pre-bills to regular invoices.

Delete – This option permits an invoice to be deleted by an Escrow user. Because invoices are issued with automatic, sequential numbers, if the company wishes to preserve a record of each invoice issued, this option is not recommended.

Allow Voiding – This option permits an invoice to be voided.

Title

Allow Invoice Entry – When this option is enabled, users in the Title module will have an option, **Misc. > Add and Modify Invoices**, to enter invoices for fees.

If enabled, the following checkboxes display:

Create and Edit Pre-Bill – This option allows a Title user to create and modify pre-bills.

Create and Edit Regular – This option allows a Title user to create and modify regular invoices.

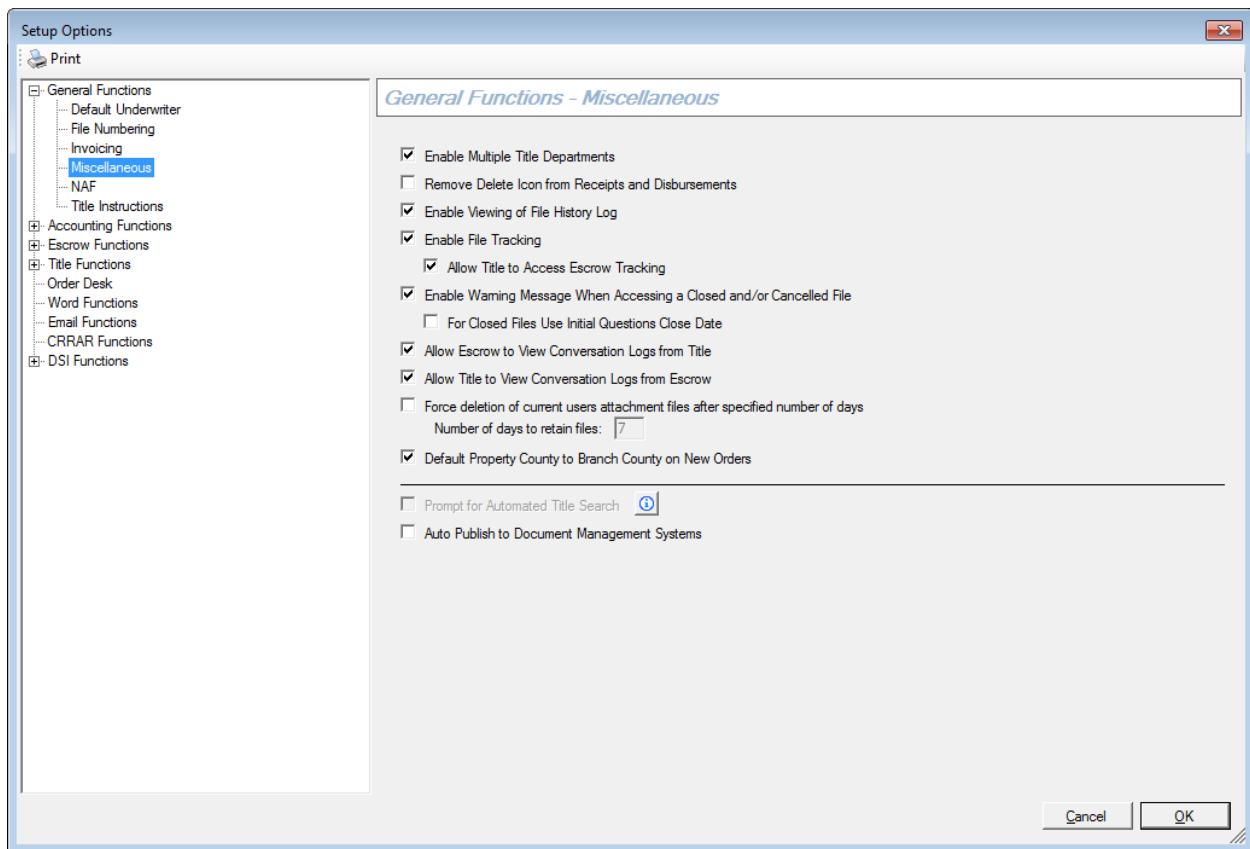
Switch Pre-Bill to Regular – This option allows a Title user to switch pre-bills to regular invoices.

Delete – This option permits an invoice to be deleted by a Title user. Because invoices are issued with automatic, sequential numbers, if the company wishes to preserve a record of each invoice issued, this option is not recommended.

Allow Voiding – This option permits an invoice to be voided.

Miscellaneous

This set of options is a catch-all category for items that do not have a number of related options.



Enable Multiple Title Departments – This option permits the existence of more than one title department branch. If turned on, each escrow branch that is set up must be linked to one or more of the title departments that are established. See **Branch Setup > Title Departments** tab. With multiple title departments, orders can be routed (by printing or emailing) to a more targeted audience.

Remove Delete Icon from Receipts and Disbursements – This option used to be able to only be set/modified by USA Digital Solutions, Inc. personnel; it has now been “exposed” for use by local system administrators. Selecting the option will prevent users from being able to delete receipts or disbursement entries. It is strongly recommended that this option be turned ON, to prevent a break in item sequencing. From an audit standpoint, being able to delete items is not recommended. Receipts can be zeroed out and disbursements can be voided, as alternatives to deleting them.

Enable Viewing of the File History log – Certain events that occur within Impact/SQL when you access a file are tracked and written to a history log. If this option is enabled, you can select the **File > View Escrow History** menu in Escrow or the **File > View File History** menu in Title to display the **History Log** screens. The items tracked are detailed in the Escrow manual.

Enable File Tracking – This option controls the Tracking function that provides a place where dates can be recorded relating to the start date and completion date of various requirements of each file. For example, some items might include: demand for the payoff for the 1st mortgage, the appraisal, and the termite inspection. A default tracking table can be established under **Utilities > User Tables > Tracking Descriptions > Escrow** (or **Direct Order**) for both Escrow files and Title Direct Order files, and can be further customized by **Transaction Type**. The tracking entries may be customized by file as well. The entries of the **Date Ordered** and **Date Received** are made manually through the Escrow and/or Title modules.

Allow Title to Access Escrow Tracking – This is a sub-option under the **Enable File Tracking** option discussed above. If enabled, the **Tracking** screen maintained in the Escrow module is made available to Title users. This is handy as some of the items being tracked may be under Title's control. When they complete the work, they can then record that fact which increases communication channels with Escrow.

Enable Warning Message When Accessing a Closed and/or Cancelled File – When this option is enabled, and a user tries to access a closed and/or cancelled file, a pop-up notification will be received warning the user of the file's status. This can help ensure work is not done in the wrong file (if a similar but incorrect file number was entered, for example). The date in this message is, traditionally, the date the fee check was taken (assuming the option to set the Closed Date when the fee check is cut is enabled).

For Closed Files Use Initial Questions Close Date – This sub-option lets the date in the warning message (above) be the Close Date from the first screen of Initial Questions.

Allow Escrow to View Conversation Logs from Title, and

Allow Title to View Conversation Logs from Escrow – These two options relate to conversation logs available to Title on Escrow files, in addition to those which are available to Escrow on Escrow files. With these options, the two conversation logs can be shared in one or both directions.

Force deletion of current users attachment files after specified number of days - This option is designed to limit the space requirements of "user attachments", a function which lets users attach dissimilar documents to files so they can be emailed or published together. It is intended as a temporary function, and this option enforces that by prompting users about older documents.

Number of days to retain files: ## - the number of days to allow documents to be retained as user attachments is defined with this sub-option.

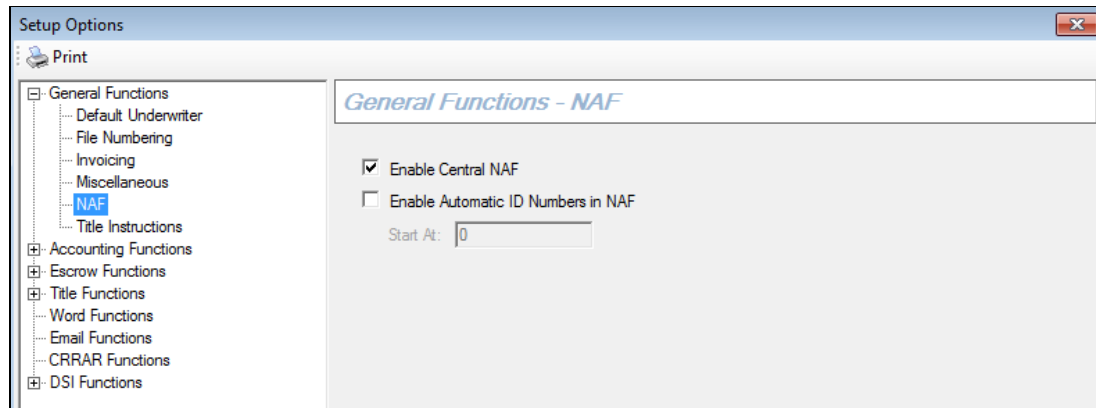
Default Property County to Branch County on New Orders – This option does as it says, which is the historic behavior for Impact. Some clients do not wish for that behavior, so it was made optional. Deselecting this option will keep the county from defaulting to that on the Branch setup screen.

Prompt for Automated Title Search – This option is only available if USA Digital Solutions, Inc. Messaging is installed, and with a title provider's integration configured. If not, this option is grayed out. Click [?](#) for additional information about the field.

Auto Publish to Document Management Systems – When this option is enabled, the system will prompt the user as to whether they wish to publish whatever document they have just edited to a third-party document management system. When not enabled, manual triggering of the publishing is required (available when a document management system integration is in place).

NAF (Name and Address File)

The **NAF** (Name and Address File) is used to house the company-wide, or branch level, directory of names and institutions that are commonly involved with transactions. Using the NAF to enter data speeds data entry and helps ensure data consistency for reporting.



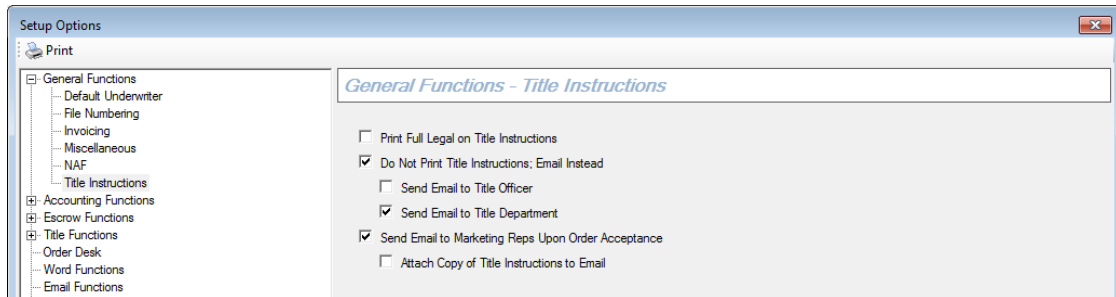
There are two options on the **NAF** screen:

Enable Central NAF – Having a centralized Name and Address File (NAF) where all users share the same listing, when combined with a limited number of NAF administrators, can greatly enhance the effectiveness of the NAF. This will help limit redundant entries, making it easier for the users to find and select the correct entry, and can make managerial reporting of more use by limiting data-splitting across the redundant entries. If this option is not enabled, there will be a separate NAF established for each branch number; and, separate NAF Administrators will need to be available for each branch.

Enable Automatic ID Numbers in NAF – When this option is enabled, the NAF (Name and Address File) issues a unique ID number for each entry in it. This can be useful when integrating data from the NAF with other non-Impact systems such as a general ledger accounts receivable package. If selected, the **Start At:** field is accessible, for entry of the starting ID number. The figure presented in that field will not increment up as numbers are assigned; it simply indicates where the numbering started. Numbers cannot be manually assigned, so an entity would be established in the NAF first, have its number assigned, and then that number could be attached to the corresponding entity in the outside system.

Title Instructions

Settings related to Title Instructions are controlled on this screen.



Print Full Legal on Title Instructions – This option, combined with properly configured Title Instruction report templates, controls whether the full legal description is presented on the Title Instructions.

Do not print the Title Instructions; email Instead:

Send email to Title Officer

Send email to Title Department

This option allows the Title Instructions to be routed to one or more persons or to a department instead of being printed. An e-mail account will need to be configured for use by the **Print Title Instructions** module. The **Print Title Instructions** module is configured through the **Impact Windows Service** interface, documented separately. An e-mail address for the recipient(s) is entered on the Branch setup screen for the Title Branch(es) and the User setup screen for Title Officers.

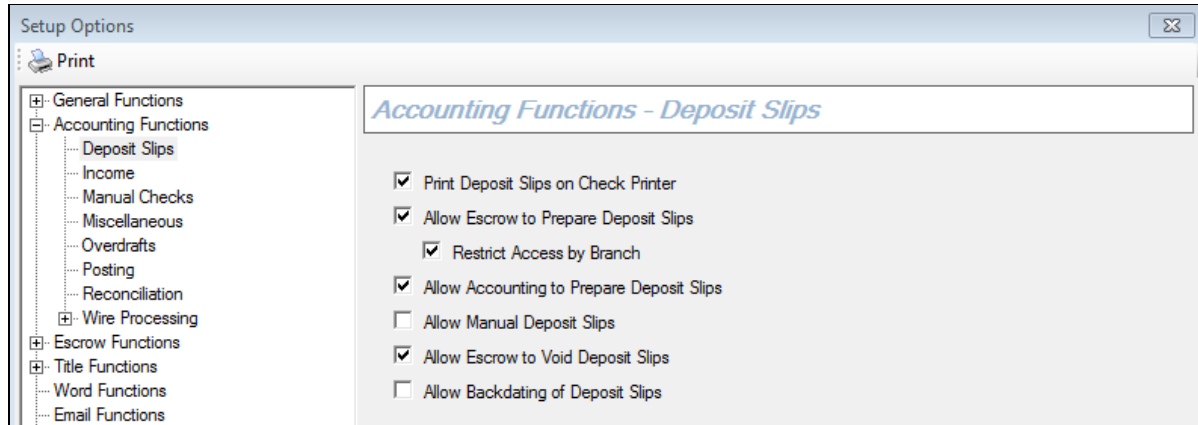
Send Email to Marketing Reps Upon Order Acceptance – This option will send an email notification to the Marketing Reps on the file upon the receipt of the Title Order in Title. The Marketing Reps must have their emails loaded in the Marketing Reps User Table for this function to work.

Attach Copy of Title Instructions to Email – This sub-option will attach a copy of the Title Instructions to the email notification to the Marketing Reps upon order acceptance.

Accounting Functions

Deposit Slips

The first category of settings, in the **Accounting Functions** group, is **Deposit Slips**. All options relating to deposit slips are consolidated on this screen.



Print Deposit Slips on Check Printer – If this option is enabled (recommended), all deposit slips will route to the user’s check printer where they will be printed on the blank check stock with MICR toner. Also, the encoding will be done in the MICR font. This will result in an item that can be “read” by banks’ item processing equipment. Users will then not need to prepare a deposit slip manually and the company will not have to purchase pre-encoded deposit slips. This may limit deposit slip errors and enhance reconciliation efforts.

Allow Escrow to Prepare Deposit Slips – Receipts coded with “deposable” receipt type codes will not appear directly in reconciliations; they must be tagged for inclusion on a deposit slip, if either this Escrow option or the Accounting equivalent is checked. If neither is checked, all receipts will appear individually in the reconciliation file. Depending on who is preparing and making the physical bank deposits of deposable items (checks and cash) the company may want to turn this option on. If Escrow personnel are performing this function, then the option must be turned on. This will allow Escrow users to tag receipts generated with a “deposable” receipt type code into deposits and to generate deposit slips out of the system, precluding the need to prepare a deposit slip manually. If the Accounting staff is preparing the deposits, there is no need to turn this option on.

Restrict Access by Branch – This option refers to the Escrow users only being able to see receipts from their branch in the deposit slip preparation screen. This option is highly recommended so deposits are not mixed up across branches. Accounting users will still see all receipts on the deposit slip preparation screen.

Allow Accounting to Prepare Deposit Slips – If this option is enabled, Accounting users will have access to the deposit slip preparation screen. While Escrow users can be restricted to seeing only the receipts from their respective branches during deposit slip preparation (option discussed above), Accounting users will see all receipts that are available from all branches. The company may wish to turn this option on even if the bulk of deposits are prepared by Escrow users as there may be instances where Accounting may need to make a deposit for Escrow (for making deposits of loss fundings, for example, or just as a backup resource for Escrow). The options discussed above should be used in conjunction with this option to best “fit” Impact’s configuration into your company’s specific policies regarding deposits, specifically as Escrow users may not be permitted certain behaviors, which Accounting will then need to perform.

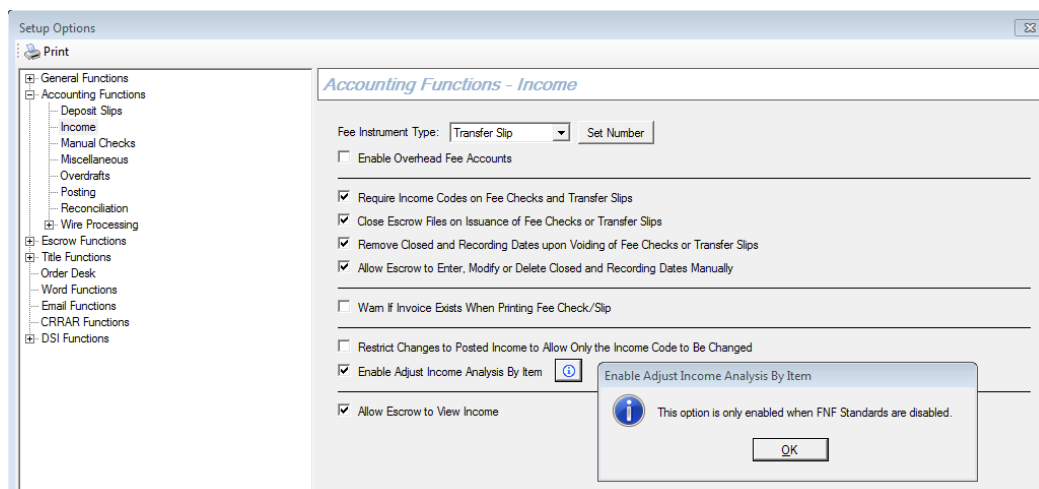
Allow Manual Deposit Slips – This option is used when a company is switching from not using Impact-generated deposit slips to using them. Outstanding deposits would be entered manually so they will appear in the next reconciliation. This is a rarely used option.

Allow Escrow to Void Deposit Slips – When enabled, this option permits voiding of deposit slips. When a deposit slip is voided, the receipts that were assigned to it will move back to the deposit slip preparation screen for inclusion on another deposit. A receipt may not be modified if it is included in a deposit slip, so the slip would need to be voided to allow modification of a receipt that was on it.

Allow Backdating of Deposit Slips – Users authorized to prepare deposit slips (Escrow and/or Accounting) can be given access to backdate a deposit ticket with this option. As deposit slips should be prepared promptly each day, there is generally no need for this functionality.

Income

There are quite a few income-related options. “Income” refers to the escrow fees, title premiums and other pass-through fees collected under the Company’s name. The Company’s payee shortcut for income items is :T (read as “colon T”).



Fee instrument Type – There are two options available:

Check – A check must be physically generated out of each file to provide for the collection of Company fees (escrow, title, and miscellaneous). The Company check is identified by the use of the “:T” payee (read “colon T”). When “:T” is entered in the payee field during data entry on the HUD or worksheet, it means the funds are to be issued to your Company. These checks must then be endorsed and deposited into the operating account. The information on fee checks is stored in the Income Analysis system, for reporting purposes.

Transfer Slip – This option can be a great timesaver and involves no negotiable instruments. You can select this option, with two alternatives for how fees are tracked for transfer to the operating account, and stop the generation of paper fee checks file-by-file. In lieu of checks, transfer slips (aka fee slips) will be issued, when the “:T” payee is used, on the document printer and the fee information (dollars by income code by file) will be entered into the Income Analysis system. Reporting from that system can support the routine transferring of funds from the escrow trust account(s) to the Company’s operating account. The funds may also be transferred to an “overhead fee account” (another escrow file) should the Company desire to see the funds retained on the Trial Balance until physically moved to the operating account. (See *Enable Overhead Fee Accounts* below for more information).

Should multiple escrow trust accounts be used at a specific branch, the reporting out of the Income Analysis system cannot be relied upon to support the transfers until a “Bank” break is added to the reporting. Overhead fee accounts can be used in that situation in conjunction with fee transfer slips; there must be an Overhead Fee Account (OFA) for each escrow trust account. With the use of overhead fee accounts, the funds are either disbursed by check from the overhead fee accounts, after being collected there via the transfer slip function, by wire out disbursement, or negative receipt in the case of a bank transfer.

Voids of fee transfer slips are managed smoothly by passing the reversing entries to the Income Analysis system and overhead files, if used, thereby netting down subsequent transfers to reflect the voiding of a previously taken fee.

Set Number – This option is required for the **Transfer Slip** setting. When this option is clicked, it will ask for the next fee ticket number. The number cannot be 0, and the numbering sequence must not conflict/overlap with the check numbering sequences of any of the banks set up in Impact/SQL. Generally, a high starting number, with many more digits than those of the banks’ check sequences, is utilized. The sequencing is for all transfer slips, across all escrow trust accounts.

Enable Overhead Fee Account – (Refer to the *Banks* section earlier in this manual, and the discussion of the income options above, for more information related to this topic in making the determination whether to use this option.) If fee transfer slips have been selected to be used, the funds can be reflected as having been pulled from the escrow files. The Trial Balance will reflect a lower balance in total even if the funds have not yet been pulled from the escrow trust bank account. Alternatively, the funds can be reflected as having been pulled from the escrow files and transferred to an “overhead fee account”. There would be one overhead fee account, which is just an escrow file that will be continuously used for this purpose, set up for each escrow trust account. If this function is turned on and a fee transfer slip is generated, the funds will be automatically receipted out of the escrow file and into the overhead fee account established for the escrow trust account of the file from which fees are being taken. The funds will remain in the overhead fee account ledger, and would therefore be reflected on the Trial Balance, until a check or transfer out was issued to remove the funds, which would then be deposited in the operating account and recorded in the general ledger of the Company. A void of a fee transfer slip will flow through to the overhead fee account as a reversing entry and a reversal of a void will flow through with the appropriate re-crediting of the fee. The primary consideration for use of an overhead fee account(s) is whether the company wishes for fees to continue to be reflected on the Trial Balance until they are actually moved out of the escrow trust account(s).

Require Income Codes on Fee Checks and Transfer Slips – This option affects Escrow users directly in day-to-day operation. If turned on, the option requires that every line item on a fee check or fee slip must be coded with an income code. While some lines may be coded by default based on their entry point on the HUD, not all lines will be. This option forces the users to edit the fee disbursements (those made out to the “:T” payee) to include an income code on every line item. The revenue check or fee slip will not be able to be printed until all items are coded. **This is a highly recommended option** as it ensures that all revenue data makes it into the Income Analysis system and that information reported out of that system is full and complete. This is mandatory if bulk transfers of fees are being done based on reporting from the Income Analysis database.


Close Escrow Files on Issuance of Fee Checks or Transfer Slips – When this option is enabled, it will cause the date of the fee check/fee slip to be entered into the **Close Date** and **Recorded Date** fields within Impact/SQL Escrow. The “fee check/fee slip” is identified as the check/slip issued to the “:T” payee (read “colon T”, for Title Company). If the company’s policy is to issue fee checks on the day of closing, then this option helps to guarantee that the files are properly tagged with the correct closing date. If fees are routinely, by company policy, taken before or after the formal closing date, then the Company may decide this option should not be turned on. If turned off, the escrow staff must be trained to routinely enter the appropriate date(s) into the **Close Date** and **Recorded Date** fields or reporting that keys off of those dates will be meaningless. When this option is turned on, the Allow Escrow to enter, modify or delete Closed and Recording Dates manually option (discussed below) can be disabled so the only way a file can be flagged with a Close Date is with a fee check/fee slip being issued. The only way to change a Close Date if being forced from the fee check is through **Utilities > Tools > Update Escrow Information** if the **Allow Escrow to enter, modify or delete Closed and Recording Dates manually** option is disabled. The **Close Date** appears on the Trial Balance report and on some MIS reports in addition to being stored in the ledger.

Remove Closed and Recording Dates upon Voiding of Fee Checks or Transfer Slips – This option will remove the Closed and Recording Dates on a file when the fee check/slip is voided. Normally, the Close Escrow File on Issuance of Fee Checks or Transfer Slips option is turned on (above) and the dates entered as a result of that option are the ones being removed when the void is done. This may impact MIS and other reporting (based on Closed Date) if voids are done on prior month items.

Allow Escrow to Enter, Modify or Delete Closed and Recording Dates Manually – If this option is turned on, the user can, or must, if the **Close Escrow files on issuance of Fee Checks or Transfer Slips** option is not turned on, enter the close date for a file without involving the fee check/fee slip process. This option adds **Close File** to the Escrow **Disbursements** menu. Note: the Close Date in Initial Questions is not the same field; that one is the “Estimated Close Date”, which does not “close” the file.

Warn if Invoice Exists When Printing Fee Check/Slip – This option will result in the user being warned that an invoice exists for a file if a fee check/slip is being printed. The user may still print the fee check/slip.

Restrict Changes to Posted Income to Allow Only the Income Code to Be Changed– This option limits changes to posted income data, via **Accounting > Misc > Adjust Income Analysis**, to just income codes. Amounts, dates and other data will not be permitted to be changed. This provides tighter control over income data but does permit errors in income code selection to be corrected without going through a complete fee check/slip voiding and reissuing cycle.

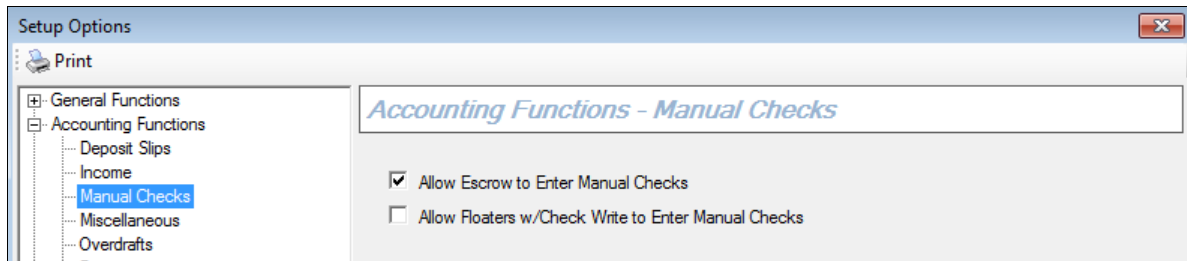
Enable Adjust Income Analysis by Item– There are two variations of the **Adjust Income Analysis** editing function – **By File Number** and **By Item**. The **By File Number** alternative is the default function, beginning with Impact/SQL version 8.0. Historically, the **By Item** method was the norm. Both are described in detail in the **Accounting** manual. The By File Number option provides greater control over ensuring that the original fee check/slip remains intact, from a dollar total standpoint, than the **By Item** function does – which is why By File Number is the new standard. Clients that insist on the old, **By Item**, approach, can turn on this option...otherwise the **By Item** approach is not presented. The  **Info** icon brings up the screen shown in the earlier screenshot, explaining the option is not available if FNF standards are enabled.

Allow Escrow to View Income – The Company can control whether they wish Escrow module users to be able to view and/or print their own income information from the **Reports** menu. The Escrow Manager will be permitted to print income data for the entire branch while individual Escrow Officers will only be permitted to print their own information. If management does not want this data to be available for such access, then this option should not be checked. All income reporting would then come out of the Accounting and MIS modules exclusively.

Manual Checks

There are two options on the **Manual Checks** screen, both relating to escrow users and manual checks.

NOTE: Accounting users can always enter manual checks. Manual checks, in this context, are checks that are not prepared in Impact, but which are truly hand-completed outside of Impact (during a printer failure, for example).

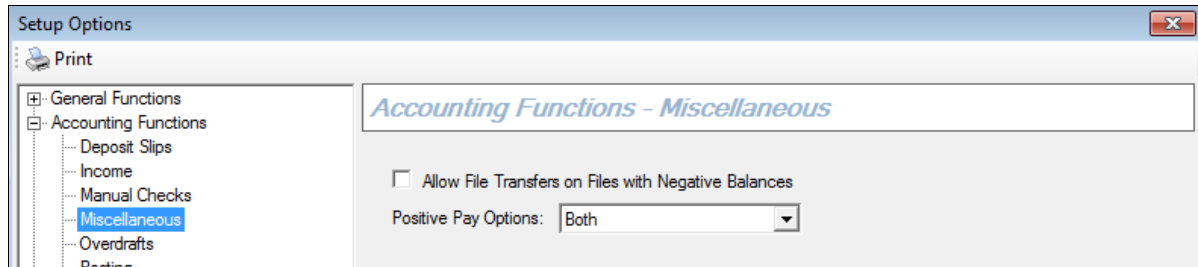


Allow Escrow to Enter Manual Checks – In normal operation, checks are issued out of Impact/SQL to a laser printer on blank check stock. This functionality ensures that information about checks is captured by the system through their generation. There can be, however, instances where manual checks might need to be issued: the check printer(s) might be disabled, the entire system may be out of commission, and there is demand for an immediate check. In this case, the Company should have a policy governing who will issue manual checks (Escrow or Accounting) and will need to have some pre-printed check stock at the disposal of the appropriate people. After a manual check is prepared, data about the check (payee, amount, escrow file, date) will need to be entered into Impact/SQL. This option allows for that information to be entered by Escrow users in addition to Accounting users. Generally, as these are “special events” and will have potential positive pay processing and/or reconciliation impacts, Accounting needs to be aware of the existence of manual checks and so often the entry of that data is restricted to Accounting users. It may be that the physical issuance of manual checks is also restricted to Accounting users, but that is outside of Impact/SQL’s reach. Manual check entry also allows for the entry of address information on the checks.

Allow Floaters w/Check Write to Enter Manual Checks – One category of users, controlled by Access Code in the **Users** table, is **Floaters - with Check Write** ability. As these individuals may be in and out of many branches, the company may wish to restrict their functionality a bit more than an Escrow user permanently assigned to one branch or, conversely, expand it if they are “power” users. If the option is selected permitting Escrow users to do manual checks, **Floaters - with Check Write** ability can be restricted if the company so desires or the company may only want these users to do manual checks and not all of Escrow.

Miscellaneous

The **Miscellaneous** screen, under **Accounting Functions**, addresses two functions that do not fit in the other categories...and they are not related to each other.



Allow File Transfers on Files with Negative Balances – File transfers, between branches and/or banks, will not be permitted for negative balance files, if this option is not enabled.

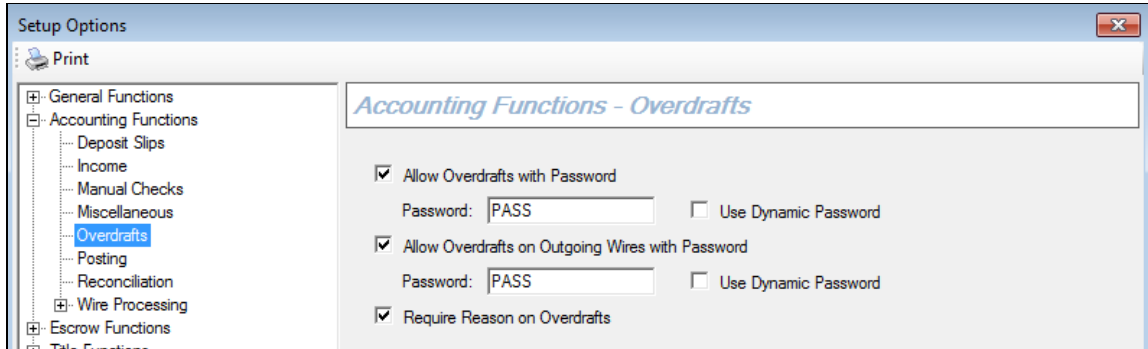
Positive Pay Options – Select an option from the drop-down list to allow the system to be configured for no positive pay (**None**), **Positive Pay**, **Reverse Positive Pay**, or **Both**. This option depends on the banks used by the Company for their escrow trust account(s).

Positive Pay: This feature generates a file of checks issued out of Impact, for transmission to the bank, to be matched against items presented for payment. Please refer to the *Impact Accounting* manual for a more complete discussion on Positive Pay. This option, when selected, makes the feature available to Accounting module users. The decision to use this function does not need to be made at the initial setup.

Reverse Positive Pay: As with Positive Pay, the need for this feature to be enabled is a function of the bank being utilized by the Company. Some banks will not accept a Positive Pay upload, but will generate a file of items presented for payment that the company can then, through Impact/SQL, match against checks issued. The Company will then notify the bank of items to be rejected. Please refer to the *Impact Accounting* manual for a more complete discussion on Reverse Positive Pay. This option, when selected, makes the feature available to Accounting module users. The decision to use this function does not need to be made at the initial setup.

Overdrafts

The **Overdrafts** options screen address permitting overdrafting of escrow files as well as logging reasons for overdrafts.



Allow Overdrafts with Password – There are two methods available to the company for handling overdrafts (caused by a check): (1) with passwords or, (2) the company may choose to forbid overdrafts completely. Leaving this option unchecked will prevent overdrafts caused by a check from being permitted in any instance. Checking this option permits overdrafts with two different safety mechanisms: dynamic or static passwords.

The sub-option **Use Dynamic Password**, when checked, will trigger the use of a two-step password routine if a user tries to disburse more funds than are in a file. The user will be presented with a “key” (set of numbers) and will be prompted to call the responsible Accounting user for the password that goes with the key presented. The Accounting user will enter the key provided by Escrow into the password module in Accounting and a unique key will be returned which is then given to the Escrow user to be entered into that system. This password will permit the file to be overdrawn. A log of all of the instances of overdrafts being authorized through this mechanism is maintained in the system and can be printed out. If **Use Dynamic Password** is not checked, but **Allow Overdrafts with Password** is checked, then the **Password** field will be opened up into which a static (unchanging) password is to be entered. Selected users will need to be given this password with which they can permit a file to be overdrawn. As static passwords tend to get pretty wide distribution quite quickly, the dynamic approach is safer, but it takes more time in execution at each overdraft. If a static password approach is taken, routine changing of the password is highly recommended and serious training on limiting its distribution is necessary.

Allow Overdrafts on Outgoing Wires with Password – This option behaves similarly to the *Allow Overdrafts with Password* option above, but relates specifically to outgoing wires as opposed to checks. The two alternatives of password protection discussed above (dynamic and static) are applicable here as well. Please refer to the discussion above for further details.

Require Reason on Overdrafts – In addition to requiring a password in an overdraft situation, a reason for the overdraft can be required. This option forces a reason to be entered. This reason will be printed on one version of the *Trial Balance* and on the *Overdraft Report*, if available.

Posting

There are only two options relating to the posting of the daily work, and both are recommended to be turned on.



Include the Following Reports in the Posting Analysis – There are two reports that can be added to the output generated when the daily work’s posting process is started:

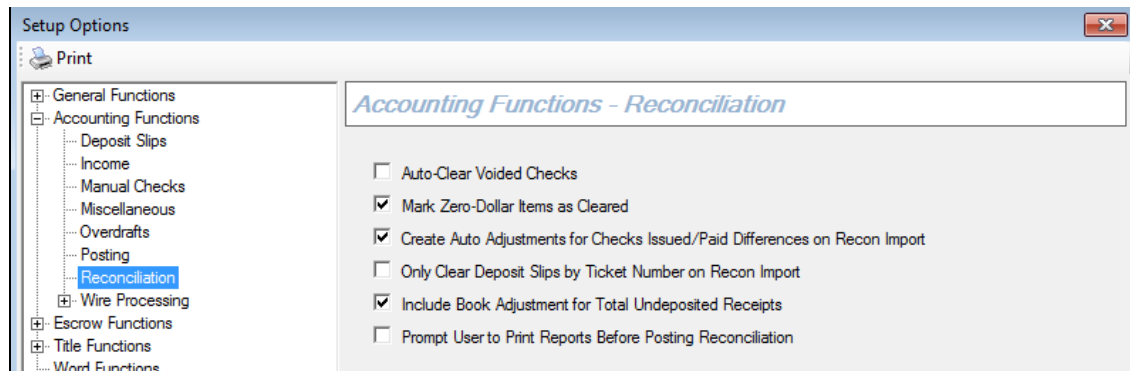
Daily Receipts Journal by Bank

Daily Disbursement Journal by Bank

These are handy reports to have on hand to assist in researching posting issues that might arise. While the routine output generated, as the **Posting Analysis**, contains the posting detail, these two reports are formatted to make the data more readable, on a macro level.

Reconciliation

These options relate to the escrow trust account reconciliation functionality.



Auto-Clear Voided Checks – With this option enabled, checks that have been voided as of a date up through the date of the reconciliation being done will automatically be flagged as cleared and will not appear in the reconciliation when it is opened. Checks that are voided as of a date beyond the reconciliation date will still appear in the reconciliation with a **Status** flag of “V”. These are referred to as “future voids”. If the option is not turned on, voided items will appear in the reconciliation and will have to be cleared by hand. It is recommended that the option be turned on.

Mark Zero Dollar Items as Cleared – When you perform a reconciliation, zero (0.00) dollar amount items, through the date of the reconciliation, are automatically marked as cleared when this option is enabled. It is recommended that the option be turned on.

Create Auto Adjustments for Check Issued/Paid Differences on Recon Import – This option is utilized when using the **Recon > Import** function in Accounting to build the reconciliation file. This feature automatically creates a bank adjustment, in the reconciliation, for any difference between the amount of the check issued, and the amount that was actually paid at the bank.

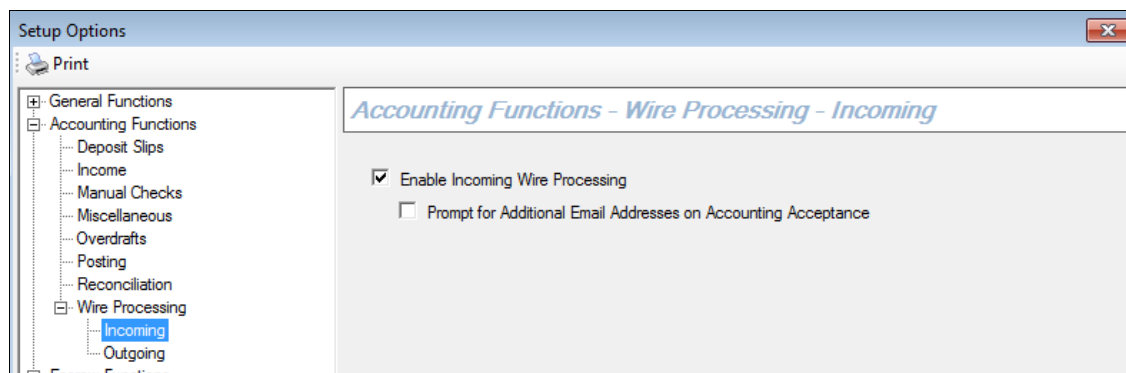
Only Clear Deposit Slips by Ticket Number on Recon Import – This option will require a match on both ticket number and dollar amount, when **Import** is utilized in preparing a reconciliation file, before a deposit slip will be marked cleared. Some bank downloads of cleared items contain the deposit slip number, and this option utilizes that feature. This aids in making sure that common-dollar deposits are properly cleared – rather than just the first deposit for the dollar amount that matches the download item.

Include Book Adjustment for Total Undeposited Receipts – An automatic **Undeposited Receipts** adjustment, in the reconciliation, on the **Book** tab in the bottom summary data area, is controlled by this option. In addition, the Receipts Journal, when run for “undeposited receipts only” through the date of the reconciliation, presents the data from the deposits details table, which is undeposited through the date of the reconciliation...and so should match the automatic adjustment created if this option is enabled.

Prompt User to Print Reports Before Posting Reconciliation – Critical reports that are printed out of the Reconciliation function (Summary, Cleared and Uncleared) cannot be re-printed after a reconciliation is posted. This option, to prompt the user to print the reports before posting of the reconciliation, is designed to ensure that the reports are printed. This is helpful when there is turnover in the Accounting area and the habit of printing before posting is not ingrained in the personnel doing reconciliations.

Wire Processing – Incoming

There are two sub-sections under the **Wire Processing** section: **Incoming** and **Outgoing**. This is because the functions are separate and distinct and need not both be enabled or disabled at the same time.

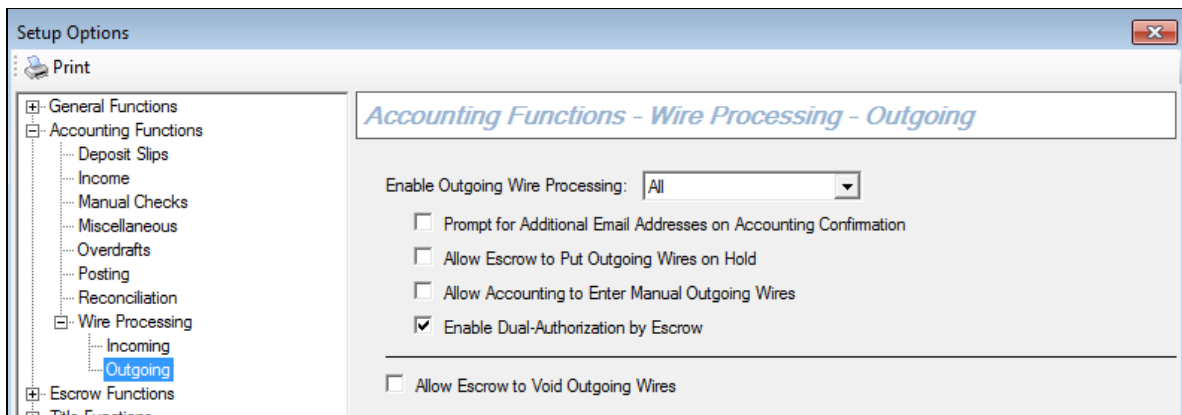


Enable Incoming Wire Processing – This option controls whether the incoming wire processing functionality of Impact/SQL is turned on. With this function turned on, Escrow users fill out an incoming wire screen on an anticipated wire, which is then reviewed by Accounting. The funds associated with that wire are not receipted into the escrow file until Accounting has provided a Fed Wire ID upon confirming the physical receipt of the wire at the bank. This can help limit overdrafts as the receipting of wired funds is more controlled, as wires should not be receipted into multiple files.

Prompt for Additional Email Addresses on Accounting Acceptance – This option is made available if incoming wire processing is turned on. This option will result in a prompt asking the Accounting user if they want to add additional email addresses to the acceptance notice that is generated for the originator of the information on the incoming wire screen and the escrow officer on the file (if not the same person).

Wire Processing – Outgoing

The outgoing wire processing functionality is separate and distinct from incoming wire processing. Some companies may use one, but not the other, depending on their structure and distribution of responsibilities. This process has the Escrow user complete an outgoing wire screen detailing information about the wire they wish to send. The funds are immediately withdrawn from the balance in the file.



Enable Outgoing Wire Processing: The following three options are available from the drop-down list:

None: If selected, only Accounting users will have the short form available to them to enter information on wires out. Escrow would communicate, on paper, with Accounting about wires out.

Short Form in Escrow: If selected, Escrow users enter basic information about the wire out, and Accounting does not confirm the wires. This option is used if Escrow personnel are doing the wire activity with the bank directly.

All: If selected, a “long form” is presented to Escrow users, onto which they detail information about the wire out they want sent, and Accounting is then notified of the desired wire and when they execute the wire and get the bank confirmation it has gone out (indicated by the entry of a Fed Wire ID on the wire out form by Accounting), a notice is returned to the originator of the request and the EO on the file.

Prompt for Additional Email Addresses on Accounting Confirmation – This option is the same as the similarly labeled option under *Incoming Wires*, discussed above.

Allow Escrow to Put Outgoing Wires on Hold – This sub-option allows the user to create a long form wire out request in advance and place a hold on it, thereby not releasing it to Accounting. If the file is to be overdrawn by the wire out and overdraft protection is turned on, the user will be prompted for the overdraft password. (With the **MFS Wire Integration** option turned on, the user will not be prompted about the overdraft until the wire out is released from the hold.)

Allow Accounting to Enter Manual Outgoing Wires – This option will permit Accounting users to complete the short form outgoing wire screen, within Accounting, while Escrow users are using the long form format, which interacts with Accounting. This will permit Accounting to create an outgoing wire directly.

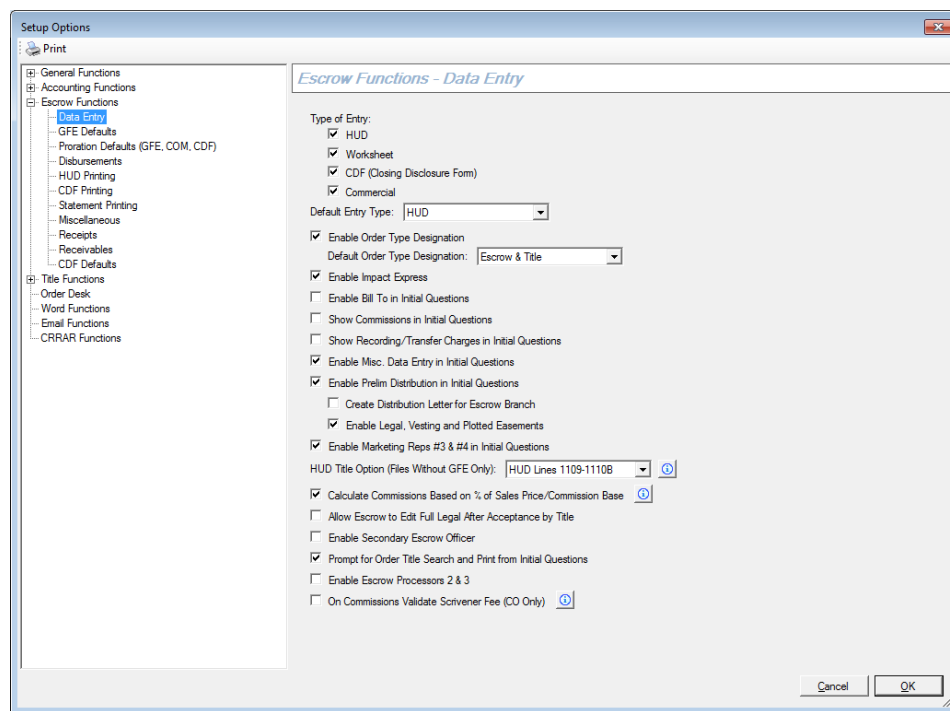
Enable Dual Authorization by Escrow – This sub-option provides for dual authorization of wires out, before they appear on the Accounting wire out confirmation screen. This option, when enabled, will provide a **Wire Approval** screen, in Escrow, and Escrow users must be configured as either a **Wire Out Approver** (user can approve wires entered by other users) or **Wire Out Self Approver** (wires entered by such a user do not require a second approval) in the **Password** file.

Allow Escrow to Void Outgoing Wires – This option determines whether Escrow users are permitted to void outgoing wires via the **Misc. > Void Wire Out** menu. The user will be required to enter the wire number. Once the wire is identified, the user will have the option of voiding the wire out or canceling the operation. As it can lead to duplicate disbursement of funds if voids are done improperly, care should be taken when providing this function to a wider range of users than just Accounting. However, in a smaller environment where Escrow staff handles all of the interactions with the bank(s) on wires, this setting might be appropriately turned on.

Escrow Functions

Data Entry

There are quite a few options on the **Data Entry** screen, under **Escrow Functions**. They all relate to the configuration of the Escrow users' data entry screens, and default options thereon.



Type of Entry – There are four choices under this option and those to be available to users should be checked. The types are **HUD**, **Worksheet**, **CDF (Closing Disclosure Form)** and **Commercial**.

Default Entry Type - It is up to the Company as to whether to present a default entry type and, if so, which one. The options are **None**, **HUD**, **Worksheet**, **HUD with GFE**, **Worksheet with GFE**, and **CDF (Closing Disclosure Form)**. The choice made will pre-suppose for the users which format they will use, but they can still pick the format they prefer. Regardless of the manner of data entry, either the Settlement Statement or HUD documents can be generated (on residential, non-CDF files).

Enable Order Type Designation – This option turns on the ability to flag each file with an order type. Order types can be used for assisting with data breakdowns for reporting to the California Department of

Insurance (which uses this type of breakdown in their reporting) or for other custom reporting purposes. The **Default Order Type Designation** options are:

None

Escrow & Title

Escrow Only

Title Only

Enable Impact Express –The Impact Express function provides for the quick entry of a number of new escrow files over a range of consecutive numbers with a minimal amount of requested information initially. As an escrow number cannot be “unused” once selected for use, the company may wish to turn off this function to prevent the erroneous use of a large number of file numbers by accident.

Enable Bill To in Initial Questions – This option will put the **Bill To Customer** screen on the **Initial Questions** menu of screens in Impact Escrow, so the party to be invoiced for escrow & title fees can be identified. If invoicing is not being done by the Company, there is no need to have this option enabled. If data has been entered in earlier data entry for the party identified by the check box selected, it will automatically populate the fields presented. If not, the data for the party to be billed (for escrow and title fees) must be entered manually or pulled from the NAF. While there is not an Accounts Receivable module within Impact/SQL, data on invoices that have been generated can be exported to external A/R systems for follow-up tracking.

Show Commission in Initial Questions – If this option is enabled, the **Commissions** menu option will also be available on the **Initial Questions** menu, of Residential files. If this option is NOT enabled, then the **Commissions** menu option will be only available from the **HUD** and **Worksheet** data entry menus.

Show Recording/Transfer Charges in Initial Questions – If this option is enabled, the **Gov’t Recording/Transfer Charges** data entry screen will be displayed in the **Initial Questions** section of screens, right after the Commissions screen, if present, or after Parties.


Enable Misc Data Entry in Initial Questions – A custom data entry screen, which can be utilized in Escrow, can be defined in the **Utilities** module. The company may identify data fields they wish to collect on each file through this utility. If enabled, this screen is available from the **Initial Questions** menu. Select the **Misc Data Entry** menu item to open the **Miscellaneous Data Entry** screen. Also, a report can be printed from that screen. Enabling this option will enable configuration of the screen through **Utilities > User tables > Dynamic Data Entry**.

Enable Prelim Distribution in Initial Questions – This option turns on the preliminary title report distribution tracking function. The **Prelim Distribution List** screen is called from the Escrow module via **Initial Questions** and provides a place where the escrow officer or support staff can track the number of copies of the Prelim, the CC&R’s, and sets of other documents, which should be sent to a wide range of pre-identified parties (seller, buyer, lender, broker, etc.). The methods of delivery (Via) drop down provided on the user screen in Escrow are pre-established through **Utilities > User Tables > Prelim Distribution Via**.

Create Distribution Letter for Escrow Branch – If this sub-option is selected, this listing can also be used to trigger the generation of opening letters after the prelim/commitment has been issued.

Enable Legal, Vesting and Plotted Easements – If this sub-option is selected, three additional document types are listed on the **Distribution** screen.

Enable Marketing Reps #3 and #4 in Initial Questions – Normally, on the **Initial Questions > Dates / Transaction Info** screen, fields are presented for two marketing representatives per file. This option expands the field set to four marketing representatives and allows for all four to participate with split percentages. The primary rep's percentage is inferred as 100% less the percentages identified for the others. Marketing representatives are established in the system through **Utilities > User Tables > Marketing Reps**.

HUD Title Option (Files without GFE only) – These options relate to how title charges are displayed on the HUD, and are only applicable to files of “with no GFE” entry types. Click on the  **Info** icon on the screen for additional information about this field.


The options available on drop-down list are:

None

HUD Lines 1109-1110B – When using the rate calculator, normally the system uses HUD line 1108 to show the total charges paid by the buyer and seller and shows the policy liability amounts on 1109-1110B (with no dollar amounts in the buyer and seller columns). If the HUD Lines 1109-1110B option is enabled, then HUD 1108 shows the payee for the title charges (no buyer/seller amounts) and 1109-1110B show the policy liability amounts AND the amount paid by the buyer and seller.

Title Fee Breakdown – If the company routinely splits title fees between itself and other title companies, such as when out-of-county policies are sold, then it may want to turn on this option. It provides a mechanism at the bottom of the title fee detail screen for generating a split of title fees based on a percentage and for identifying the payee for the split. A check will be generated to the payee identified. The detail of the split will be shown on the fee slip detail as a reduction to the Company's fees.

On Refi's Copy Seller Name to Buyer Name – With the introduction of the Parties routine for entering parties to the file, this option is no longer utilized and should be unchecked.

Calculate Commissions Based on % Of Sales Price/Commission Base – This option provides for the calculation of agent commissions to be based on a percentage of the commission base (normally the sales price), as opposed to a percentage of the total commission amount. Click on the  **Info** icon for additional information about this field.

Allow Escrow to Edit Full Legal After Acceptance by Title – Escrow is permitted to edit the full legal description attached to a file after the title order has been accepted by Title (printed or emailed to Title after being “ordered”) if this option is enabled. Often, Title departments do not want Escrow to be able to edit the full legal, after the order has been sent to Title.

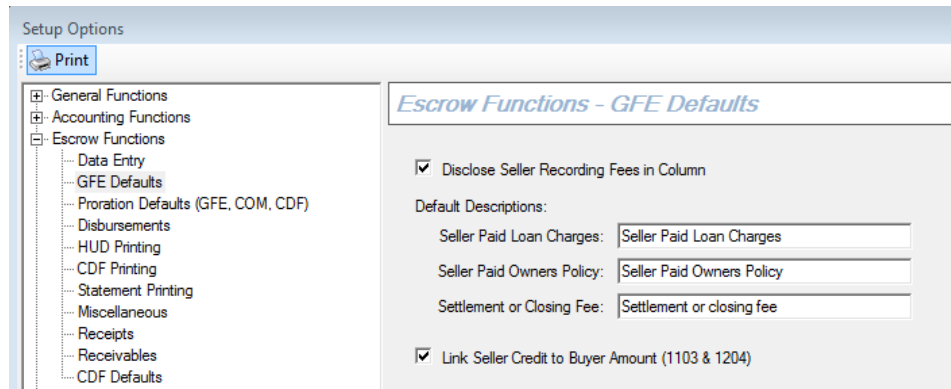
Enable Secondary Escrow Officer – When this option is enabled, a user has the ability to identify a Secondary Escrow Officer on an Escrow file.

Prompt for Order Title Search and Print from Initial Questions – This option displays a prompt to the user asking if the file should be submitted to Title, when they exit Initial Questions. An Escrow Only operation would likely turn this option off.

Enable Escrow Processors 2 & 3 – This option boosts the number of Processors that can be associated with any file from one to three.

On Commissions Validate Scrivener Fee (CO Only) – This option provides for a validation test to see if a “Scrivener Fee” has been added to any of the Listing Agent's sub-agents (on Residential or Commercial files) for sales transactions. The testing is done on the Commissions screen. If enabled, the test is done on files whose transaction type's “Refi” property is flagged “No”. This testing is applicable to Colorado only, due to a workflow established there.

GFE Defaults



Disclose Seller Recording Fees in Column – This option affects default behavior of the HUD 1200 section on “with GFE” files. This setting will be the default for new files; however, the user may change the setting on the **HUD 1200** screen, file-by-file.

Default Descriptions – Enter a default description for each of the following:

Seller Paid Loan Charges

Seller Paid Owners Policy

Settlement or Closing Fee

Link Seller Credit to Buyer Amount (1103 & 1204) – This option adds a **Lnk** checkbox to these two screens (which is checked by default) and which will trigger the system to automatically populate the seller credit to buyer amount field based on the buyer amount. If the link does not apply to a specific file, the user can uncheck the **Lnk** checkbox and edit the amounts independently.

Proration Defaults (GFE, COM, CDF)

These settings apply as the database-wide defaults for proration calculations for GFE, Commercial and CDF files.

The screenshot shows the 'Setup Options' window with a tree view on the left and a main panel on the right. The tree view includes 'General Functions', 'Accounting Functions', and 'Escrow Functions'. Under 'Escrow Functions', 'Proration Defaults (GFE, COM, CDF)' is selected. The main panel is titled 'Escrow Functions - Proration Defaults (GFE, COM, CDF)'. It contains a table with columns 'Prorations Based On:', 'Based On', and 'Frequency'. The table has five rows: 'County Taxes', 'City/Town Taxes', 'Assessments', 'Daily Interest', and 'Other'. Each row has a 'Based On' dropdown menu set to '365 Days' and a 'Frequency' dropdown menu set to 'Annual'.

Prorations Based On:	Based On	Frequency
County Taxes:	365 Days	Annual
City/Town Taxes:	365 Days	Annual
Assessments:	365 Days	Annual
Daily Interest:	365 Days	
Other:	365 Days	Annual

Prorations Based On – This option sets the default **Based On** setting for new prorations during setup. Select the default setting for each of the following:

County Taxes – Select **360 Days**, **365 Days**, or **Days in Period**. This affects HUD 100, 210, 400, and 510.

City/Town Taxes – Select **360 Days**, **365 Days**, or **Days in Period**. This affects HUD 100, 210, 400, and 510

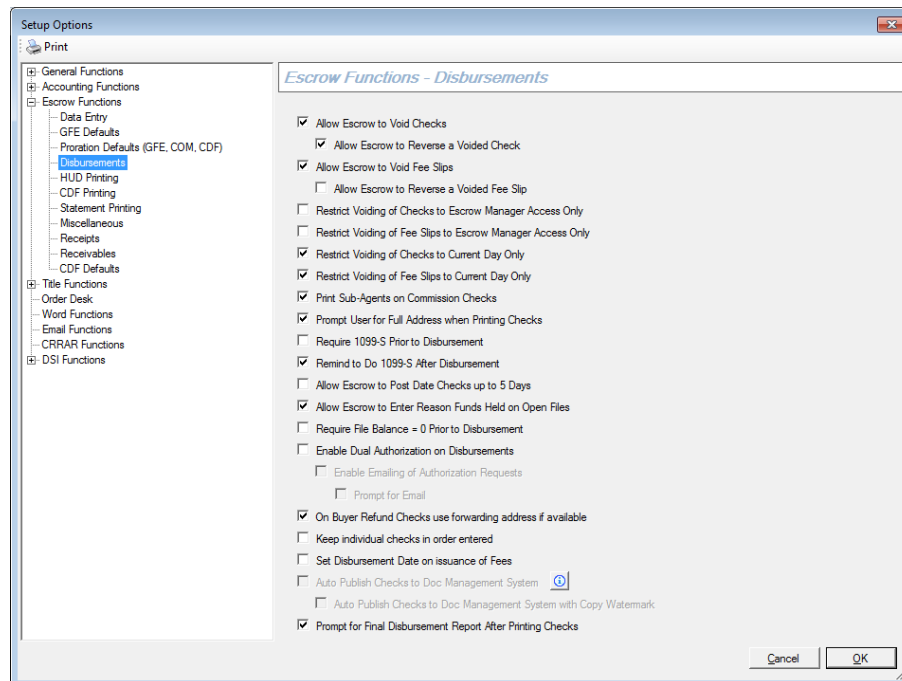
Assessments – Select **360 Days**, **365 Days**, or **Days in Period**. This affects HUD 100, 210, 400, 510.

Daily Interest – Select **360 Days** or **365 Days**. This affects HUD 901.

Other – Select **360 Days**, **365 Days**, or **Days in Period**. This affects HUD 100, 210, 400, 510, and 1300.

Disbursements

The **Disbursements** setup options screen, under **Escrow Functions**, controls Escrow functionality regarding disbursement of funds out of escrow files.



Allow Escrow to Void Checks – Errors can be made during check entry. The issue is whether the company wishes all Escrow users to be able to void checks or whether that action should be limited to Accounting users and, potentially, the Escrow Manager – see below. Limiting the voiding of checks to Accounting users will require a greater degree of communication between Accounting and Escrow and will require Accounting to be prompt in response to Escrow in order to prevent a bottleneck. Some companies insist on Accounting authorizing and performing every void. This option is provided for them, as turning it off will prevent Escrow from voiding any checks.

Allow Escrow to Reverse a Voided Check – Impact will permit the reversing of a void. This may be required if the wrong check was voided or a check was voided legitimately (it was lost) and then was found to be truly outstanding (it cleared the bank). Such items can complicate reconciliations and therefore some companies want only Accounting users to be able to reverse voids so they can be made aware of the item and be prepared to give it the attention it needs. This option will restrict Escrow users from reversing voids if not enabled.

Allow Escrow to Void Fee Slip – This option is similar in nature to the void check option discussed above. It is only relevant if the Company is using fee slips for collection of escrow and title fees with the “:T” payee instead of checks. As fees can be a sensitive issue and the changing of fees after they have been approved might need to be noted by someone other than the Escrow Officer this option is separate from the check option above.

Allow Escrow to Reverse a Voided Fee Slip – This option is similar to the reversing of a voided check option described above, but relates specifically to fee slips.

Restrict Voiding of Checks to Escrow Manager Access Only – If the company wishes to restrict the voiding of checks from most Escrow users, but permit users designated as Escrow Managers (**System Files > Users w/ Access Code = Escrow Manager**), in addition to Accounting users, to be authorized to void checks, then this option should be turned on. This can ease the bottleneck discussed above (**Allow Escrow to Void Checks**).

Restrict Voiding of Fee Slips to Escrow Manager Access Only – This option is similar to the voiding of checks by Escrow Manager access level only option discussed above, but relates specifically to fee slips.

Restrict Voiding of Checks to Current Day Only – Another alternative to completely restricting Escrow users from voiding checks is to limit the checks they can void to current day items only. These are most likely checks cut in error and which are most likely still in the possession of Escrow personnel limiting the risk of them clearing the bank along with re-issues. Check this option to give this flexibility to Escrow users.

Restrict Voiding of Fee Slips to Current Day Only – This option is similar to the voiding of checks restriction to current day items only, but relates specifically to fee slips.

Print Sub Agents on Commission Checks – To reflect any reductions made to the Listing and Selling Agents' commissions, through payments to sub-agents, on the commission checks, this option should be turned on. The payments will be noted, on an optional addendum, as line items beginning "(Less) sub-agents name" and showing the amount paid as a negative number, reducing the primary agent's gross commission down to the net paid on the check. Up to five sub-agents may participate in each Listing, Selling, or Other Broker check. A separate check is issued for each sub-agent's commission.

Prompt User for Full Address when Printing Checks – This option will trigger a prompt for a full address on any check about to be printed that is missing address information.

Require 1099-S Prior to Disbursement – This option, if selected, will require the 1099-S process to have been completed prior to any funds being disbursed from the file. If the file is flagged **Reportable**, the information for one or more 1099-S forms must have been completed and the form(s) generated. If the file is flagged **Non-reportable**, this flag is ignored. This option may enforce compliance with the 1099-S process, but may introduce a possibly undesirable hurdle for pre-closing disbursement items. Impact/SQL is designed for 1099-S forms to be distributed at closing, not for mass mailings after year-end.

Remind to do 1099-S After Disbursement – After a user has printed the revenue check, a message is presented to the user if the file is marked as **Reportable** and a 1099-S has not yet been completed. The user is then given the opportunity to enter their 1099-S information. It is recommended that this setting be enabled, as it is less restrictive than the **Require 1099-S prior to disbursement** option (above), but still warns the user that there is an outstanding issue.

Allow Escrow to Post Date Checks up to 5 Days – This option will permit Escrow users to advance date (postdate) checks by up to 5 days. Checks that are post-dated will Post to the ledger (s) (move from "in process" to "posted") with the posting (in Accounting) of the check date(s), not the date of creation.

Allow Escrow to Enter Reason Funds Held on Open Files – If this option is selected and funds remain in the escrow file after the fee check/fee slip is generated, the user will be prompted to enter a reason for holding the funds. A version of the Trial Balance can be printed that presents the reasons entered on these files. This can make it easy to document why funds are held and to prompt follow-up action on those items whose reasons no longer seem valid. It is recommended that a follow-up date be provided in the reason field.

Require File Balance = 0 Prior to Disbursement – If this option is enabled, it will require disbursements to completely exhaust the funds in a file each time they are made. Checks and/or wires out must exactly total all of the funds receipted in the file at the time of the generation of the disbursement file. This will prevent held funds from being an issue, but can raise some difficulties in practice.

Enable Dual Authorization on Disbursements – This option is used to enable the control that mandates two different users must be involved in the issuance of checks. Once enabled, when a disbursement file is ready for check printing, the user will click the **Submit** button and the item(s) will be put in a status of pending approval. The checks will not be able to be printed until approved by another user. When enabled, the **Approve Disbursements** permission is made usable, in **Users**. Users must be granted permission to approve checks. They can be restricted as to which other users items they may approve.

Enable Emailing of Authorization Requests – When enabled, this option will trigger an email to the email address (may be a distribution list address) assigned to the branch of the file involved upon submission of checks for approval. This speeds communications between users.

Prompt for Email – When enabled, this option brings up the authorization request email so that additional information can be added, instead of automatically sending the email.

On Buyer Refund Checks use forwarding address if available – This option will have the buyer's forwarding address automatically be used on buyer refund checks, if there has been a forwarding address entered for the buyer.

Keep individual checks in order entered - This option will let the listing of pending checks, entered via the **Create and Print Individual Checks** disbursement function, stay in the order they were entered; and, checks will print in that order. Without this option enabled, the listing and printing is in alphabetic order.

Set Disbursement Date on issuance of Fees – This option will result in the **Disbursement Date** field, on the first screen of **Initial Questions**, being filled with the date of the fee check/fee slip when issued.

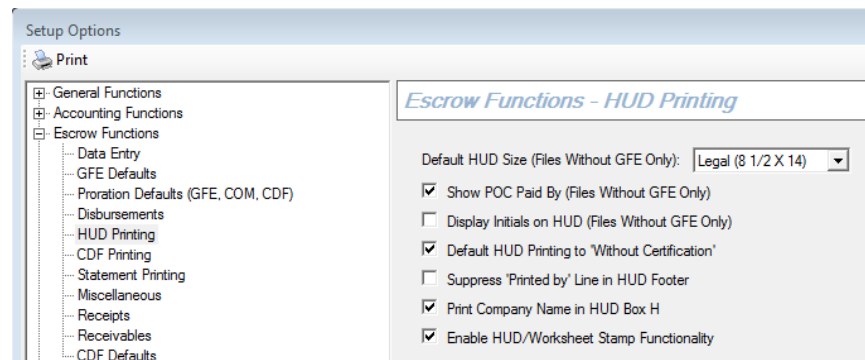
Auto Publish Checks to Doc Management System – This option will only be available for use if a document management system is installed (currently functions with smartVIEW). If enabled, each disbursement batch of checks will be published as a single document to the document management system.

Auto Publish Checks to Doc Management System with Copy Watermark – This sub-option will place a "COPY" watermark on the pages of the published disbursement batch.

Prompt for Final Disbursement Report After Printing Checks – This option will prompt users, after they print any check(s), as to whether they wish to print the **Final Disbursement Report**. Some companies have an established practice of printing a Final after each and every check run, and this option facilitates that routine.

HUD Printing

These options relate to the generation of the HUD document.



Default HUD size (files without GFE only) –The HUD (for files prepared with the “with no GFE” formats) can be printed in either legal-sized or letter-sized format. This option merely selects which format should be pre-selected by the system.

Legal (8 ½ x 14): The legal-sized format will print all standard lines, whether used or not, and all extra lines with data on them. The HUD for files prepared “with GFE” is always a legal-sized document.

Letter (8 ½ x 11): The letter-sized format will only print lines that have buyer and/or seller dollar amounts on them.

Show POC Paid By (Files Without GFE Only) – If the company’s policy is to present the payer (Buyer or Seller) of “paid outside closing” (POC) items, then this option should be turned on. The payer will be presented in the description field of the POC item along with the amount paid (as “Buyer” or “Seller”). This option is only applicable to files prepared with the “with no GFE” formats. The formatting on files prepared via the “with GFE” formats have a fixed style of just presenting “B” for buyer or “S” for seller – as there is insufficient room with the new HUD layout to spell out the words.

Display Initials on HUD (Files Without GFE Only) – The addition of “initial lines” on the bottom of each page of the HUD report is controlled by this option. Some companies want each page of the HUD-C initialed by parties to the transaction. This option is only applicable to files prepared with the “with no GFE” formats.

Default HUD Printing to ‘Without Certification’ – The certification page of the HUD is where the parties to the transaction certify that they have reviewed the HUD and concur with what it presents – aka the signature page. This option determines whether the default setting, when printing the HUD, is for this page to print or not. Regardless of this setting, the certification page can be printed, or not, each time the HUD is generated. This option just makes the most desired choice the default, thereby speeding up the user’s interaction with the system.

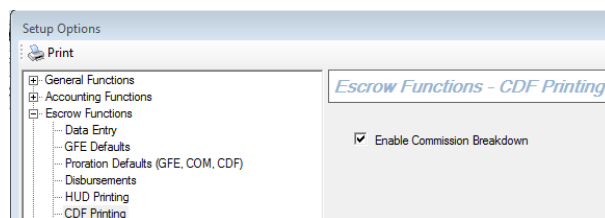
Suppress ‘Printed by’ Line in HUD Footer – The “Printed by” verbiage on the bottom of the HUD and Settlement Statement can be disabled or enabled with this option. It will indicate the user’s name and the date & time of the printing of the document.

Print Company Name in HUD Box H – Box H, on the HUD page 1, contains the name of the settlement agent and the place of settlement (address of the settlement agent). This will be automatically filled with the **Company Name** identified on the **XREF > Page 2** screen, if this option is checked. If the majority of closings are handled by the company at the company offices, this box will normally be checked.

Enable HUD/Worksheet Stamp Functionality – This option enables the ability to add an image/stamp, to a user's setup, that will appear on the HUD or Settlement Statement. The image files should be a small (<64K) bitmap (BMP) file. See the *Users* section earlier in this manual for image assignment details.

CDF Printing

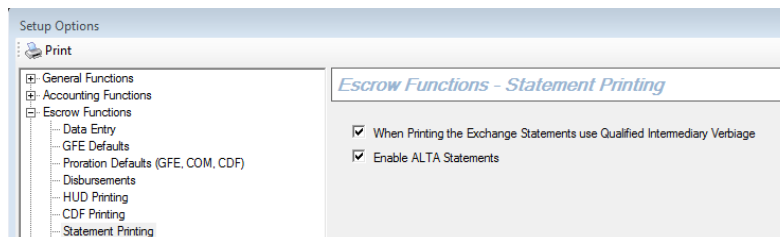
There is a single option on the CDF Printing screen of Escrow Functions.



Enable Commission Breakdown – This option provides for the generation of a Commission Breakdown, on the Attachment, when printing the CDF.

Statement Printing

There are two options on the Statement Printing screen of Escrow Functions.

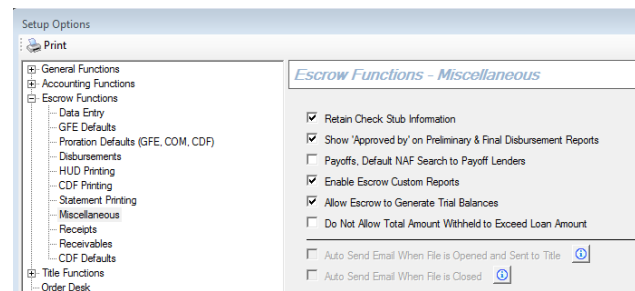


When Printing the Exchange Statements use Qualified Intermediary Verbiage – This option will put the name(s) of the Accommodator(s) in front of the buyer &/or seller names, with “as Qualified Intermediary” between the party names, on Exchange Statements. This is instead of replacing the buyer &/or seller names with the Accommodator's name(s).

Enable ALTA Statements – this option will present users with the option of generating ALTA Settlement Statements on CDF files.

Miscellaneous

This screen contains an assortment of disparate options relating to Escrow functionality.



Retain Check Stub Information – When turned on, this option will provide for full check stub details to be retained and presented on the **Final Disbursement** report. If the option is not turned on, the Final Disbursement report will only print the payee information and the total of the check, but will not present the full check breakdown. This option, if on, makes it easy to review check detail, without having to locate the original check stubs in the paper file.

Show ‘Approved by’ on Preliminary & Final Disbursement Reports – When selected, this option will cause an “Approved by:_____” signature line to appear on the Preliminary and Final Disbursement reports.

Payoffs, Default NAF Search to Payoff Lenders – This option will pre-select the Payoff Lenders category on the NAF search screen when the user is entering information about payoffs. This simply saves a mouse click or two, but does speed up use of the system. This option should only be enabled, however, if the business routinely categorizes appropriate NAF entries as Payoff Lenders.

Enable Escrow Custom Reports – While most custom reports, written in Crystal Reports, are available through the MIS module, the company may wish for some to be made available to Escrow users. If so, this option should be enabled. Then, while in the Escrow module, users can generate custom reports that have been established for them or even develop their own depending on the configuration of the system. When turned on, the users will find the reports under **Escrow > Reports > Custom Reports**.

Allow Escrow to Generate Trial Balances – One consideration to be evaluated in turning on this option is the ready availability of listings of aged files with balances, which are at higher risk for fraudulent activity. Escrow users will only be permitted to generate Trial Balance reports for their specific branch. The “upside” of this option is that Escrow can use the Trial to work aged files without Accounting having to send them reports.

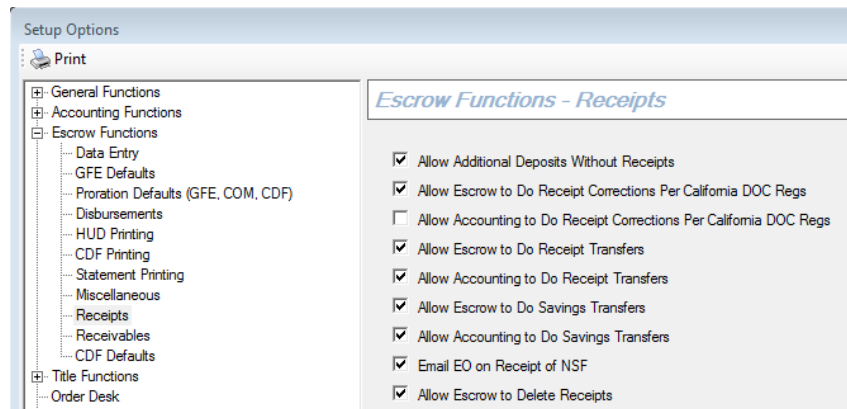
Do Not Allow Total Amount Withheld to Exceed Loan Amount – When enabled, this option will warn the user that an item being flagged to be withheld from lender’s funds (WTH) pushes the total being withheld over the available funds, and they will not be permitted to flag the item WTH.

Auto Send Email When File is Opened and Sent to Title – When enabled, this option will automatically send an email to outside parties when the file is opened and when it is sent to title. The parties must have email addresses in the file and, if their email addresses are found in the NAF, the NAF entries must have the “Can Receive Auto Emails” checkbox checked. The Auto Email DSI Messaging component is required for this function.

Auto Send Email When File is Closed – When enabled, this option will automatically send an email to outside parties when the file is closed. The parties must have email addresses in the file and, if their email addresses are found in the NAF, the NAF entries must have the “Can Receive Auto Emails” checkbox checked. The Auto Email DSI Messaging component is required for this function.

Receipts

This screen's options relate to receipting of funds in escrow trust accounts and interest bearing accounts (savings).



Allow Additional Deposits Without Receipts – If this option is enabled, then on the **Additional Buyer/Borrower Deposits** screen an **Enter Receipt** checkbox will be displayed and checking it will provide for a receipt to be created for the additional deposit. The user can manually uncheck the checkbox in order to enter items into Impact/SQL without creating a receipt.

Allow Escrow to Do Receipt Corrections Per California DOC Regs – This setting is only applicable to companies that fall under the jurisdiction of the California Department of Corporations (DOC); “Escrow Only” companies in California. It is USA Digital Solutions, Inc. understanding that the regulatory requirement is that if funds are receipted into an escrow file and it is determined at a later date that the funds should have been entered into a different file, correcting receipts, with the same receipt number on each, are to be entered into the original file (with a negative amount) and into the correct file (with a positive amount). This setting automates the procedure by allowing the user to answer a few questions (original escrow number, receipt number, and new escrow number) and then the system will automatically generate the needed transactions. Both escrows must be on the same bank account and the correction cannot cause an overdraft in the original file. If turned on, the menu item **Receipt Correction** appears under the **Escrow > Receipts** menu.

Allow Accounting to Do Receipt Corrections Per California DOC Regs – This option is the Accounting module equivalent of the Escrow option discussed immediately above. If turned on, the menu item **Receipt Correction** appears under the **Accounting > Receipts** menu.

Allow Escrow to Do Receipt Transfers – If this option is enabled, a **Transfer Funds** menu item is provided on the **Escrow > Receipts** menu. This option makes it easier to transfer funds between escrow files that share the same bank. Rather than the users having to enter two receipts, they must simply identify the two file numbers and the amount to be moved. The system will generate the receipts.

Allow Accounting to Do Receipt Transfers – If this option is enabled, it will provide a menu item, **Transfer Funds**, on the **Accounting > Receipts** menu. This option is identical to the Escrow option discussed immediately above.

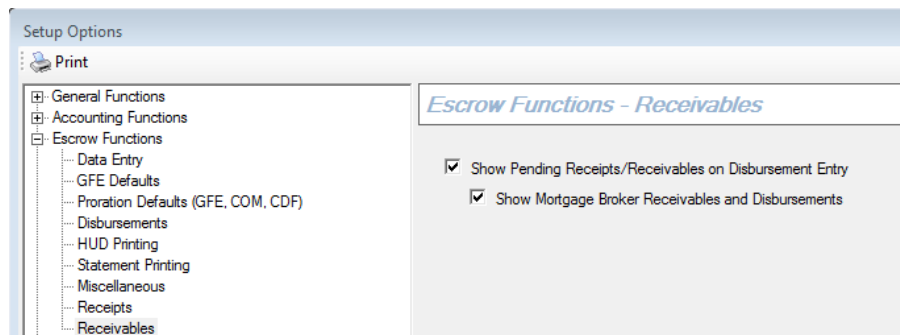
Allow Escrow to Do Savings Transfers – The ability to transfer funds to/from Savings accounts in one step (as opposed to the SAV and STF receipt pairs historically entered) has been introduced with version 7.0, and this option extends that ability to Escrow users. The transfer function is on the **Escrow > Receipts** menu, labeled **Transfer Savings**, if this option is enabled.

Allow Accounting to Do Savings Transfers – This option is identical to the Escrow option discussed immediately above. The transfer function is on the **Accounting > Receipts** menu, labeled **Transfer Savings**, if this option is enabled.

Email EO on Receipt of NSF – After Accounting personnel enter a receipt for an NSF item, when this option is enabled, an email will be sent to the escrow officer whose user initials are linked to the file. The email will let the escrow officer know that the item deposited was returned by the bank. This can improve the communication between Accounting and Escrow regarding NSF items. As with the emailing of notices from Title to Escrow, this option requires that the email addresses for escrow officers be properly maintained in the **Users** table. The NSF receipt type must be used to trigger this behavior.

Allow Escrow to Delete Receipts – Errors can be made during receipt entry. The issue is whether the company wishes all receipts to be retained in order to provide an audit trail of all activity, with sequential receipt numbering, or permit a receipt to be deleted by Escrow users prior to posting. The alternative to deleting a receipt completely is for the user to zero out the amount of the receipt, but leave the numbered receipt in place. Turning this option off will deny Escrow users the ability to delete a receipt. They can only zero it out prior to posting. The system will check that the file involved will not be overdrawn by the change in amount and the user may be prompted for an overdraft-authorizing password before proceeding. If the option is turned on, a requested deletion that will cause an overdraft will have the same effect. It is not recommended that this option be turned on.

Receivables

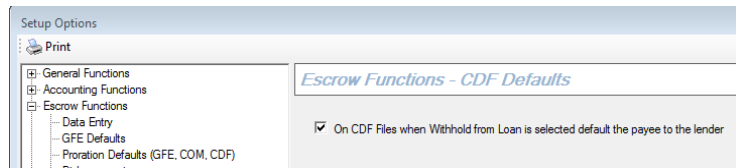


Show Pending Receipts/Receivables on Disbursement Entry – for states that do table funding, this option will show the escrow user the amount that should be receipted into the file to cover the disbursements currently set up.

Show Mortgage Broker Receivables and Disbursements – This option is only available if the **Show Pending Receipts/Receivables on Disbursement Entry** is checked. The system will calculate the Mortgage broker's check by deducting any items marked as POC by the broker. If the Mortgage broker's check is insufficient to cover the POC by the broker items, then a receivables item is shown for the difference.

CDF Defaults

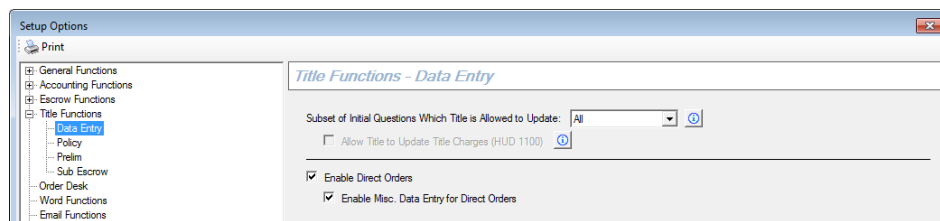
There is a single option on the CDF Defaults screen of Escrow Functions.



On CDF files when Withhold from Loan is selected default the payee to the lender – when enabled, this option will do exactly as its label indicates, if the Payee field is blank. An existing Payee will not be overridden.

Title Functions

Data Entry




Subset of Initial Questions Which Title is Allowed to Update – The Company must determine whether Title users should be permitted to edit all information in the **Escrow Initial Questions** menu set or a limited set of data. The drop-down list options are:

Select **None** if Title users are not to be permitted to edit any data entered by Escrow, in Initial Questions, with the exception of the Full Legal Description.

Select **Partial** to allow only Property Information, Buyer/Seller Names/Addresses, and the Prelim Distribution List (if enabled) to be edited.

Select **All** if Title is permitted to edit all screens of Initial Questions, in addition to the Full Legal.

Click  for additional information about this field's options.

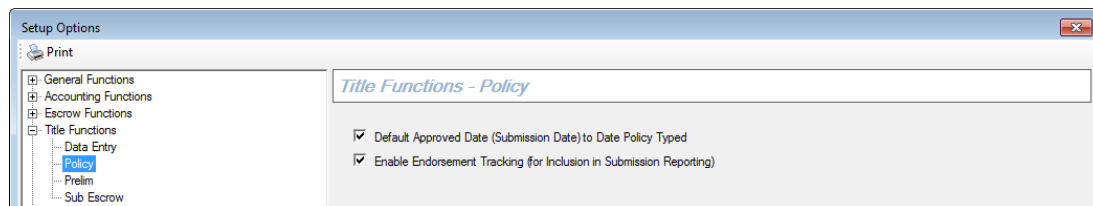
Allow Title to Update Title Charges (HUD 1100) – This option will only be available if the **All** or **Partial** option above is selected. It will permit Title users to edit the data entered on the title charges line(s) of the HUD 1100 section of Residential files, and Title Charges on Commercial files. The company must decide if this will do more good than harm, as it will permit Title to alter the balances on the HUD. Good communication between Title and Escrow personnel would be a necessity if this option were enabled. Click  for additional information about this field's options.

Enable Direct Orders – The ability to work with the file type Direct Orders is controlled by this option. If unchecked, no Direct Orders will be able to be created (and no existing Direct Orders will be accessible); it is a complete disabling of Direct Orders, if unchecked. Direct Orders are fully explained in the Title manual.

Enable Misc. Data Entry for Direct Orders – A custom data entry screen for Direct Orders, which can be utilized in Title, can be created through the Utilities module. The company can identify data fields they wish to collect information in through this utility. If enabled, this screen is available from the **Edit > Opening Info** menu for a Direct Order file.

Policy

These options relate specifically to policy production.

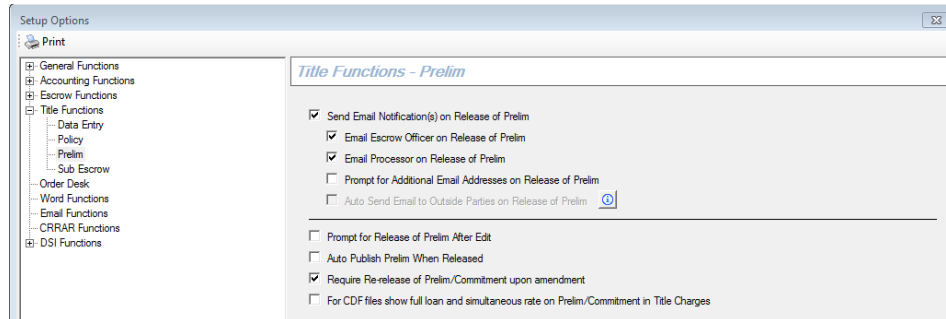


Default Approved Date (Submission Date) to Date Policy Typed – When this option is enabled, it will default fill the **Approved Date** field on the **Policy Entry** screen to the current day as the policy is being typed. This will help ensure that the **Approved Date** is filled, which is important, as this is the field that is used to determine if a policy will appear on the Underwriter Remittance (Submission) report. The auto-entered date can be changed. Care needs to be taken when changing the date to make sure the date is not moved back earlier than the date for which remittance reports have already been run or the policy will never be reported to the underwriter. If the field is blank, the policy will appear on the Policy Exception Report.

Enable Endorsement Tracking (for Inclusion in Submission Reporting) – This option provides a sub-screen on the **Policy Entry** screen for endorsement information to be entered in conjunction with policy preparation. Endorsements entered here will be made part of the Underwriter's Remittance (Submission) Report. Generally, this option would be selected. Endorsements prepared from the separate Endorsement Menu are not available for inclusion in remittance (submission) reporting.

Prelim

These options relate specifically to the production routine for the preliminary report or commitment – called “Prelim” in Impact/SQL.



Send Email Notification(s) On Release of Prelim – If this option is enabled, email notifications are sent when the prelim is released by Title. The sub-options specify who should be notified by email.

Email Escrow Officer on Release of Prelim – Select this option to indicate “Yes”.

Email Processor on Release of Prelim – Select this option to indicate “Yes”.

NOTE: The e-mail addresses for EO and Processor are pulled from the User file, so the data there must be kept up-to-date.

Prompt for Additional Email Addresses on Release of Prelim – When this option is enabled, the notice of the release of the prelim can be emailed to multiple parties instead of just the processor and escrow officer. Once enabled, the user will be prompted as to whether others should be notified and if the response is positive, the email screen will be presented for more addresses to be added by the user.

Auto Send Email to Outside Parties on Release of Prelim – When this option is enabled, the notice of the release of the prelim is automatically emailed to outside parties that are listed in the Prelim Distribution Via table to receive at least one copy of the prelim, with a “Via” method of “Email”, and who have email addresses. A PDF of the prelim is attached to the email. The Auto Email DSI Messaging component is required for this function.

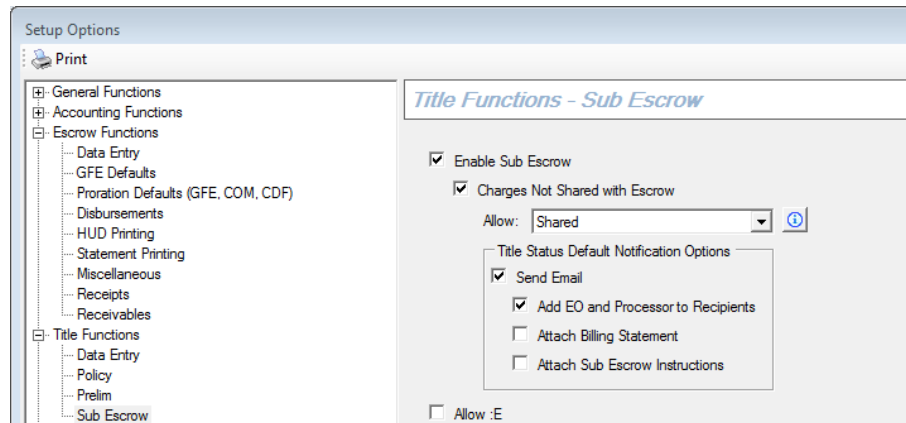
Prompt for Release of Prelim After Edit – If this option is enabled, the prelim typist, upon exiting the editing of a prelim, will be presented a dialog box asking if the prelim should be released to Escrow. If this prompting is not enabled, the typist must remember to manually release the prelim to Escrow upon completion.

Auto Publish Prelim When Released – If this option is enabled, the notice of the release of the prelim is automatically published to a third-party vendor, if the database is configured for a Document Management system.

Require Re-release of Prelim/Commitment upon amendment – This option is used to require Title to re-release the prelim or commitment after amending it. The prior **Release Date** will be cleared when an amended order is submitted to Title.


For CDF files show full loan and simultaneous rate on Prelim/Commitment in Title Charges – This option is used to present both the full and simultaneous loan policy rates under the Title Charges section, on a prelim/commitment configured to reflect Title Charges, on CDF files.

Sub Escrow



Enable Sub-Escrow – This functionality was created for use primarily in the Southern California market. Within the Escrow module, a set of menu options dedicated to “sub-escrow” behavior was created that consolidated existing functions together for ease of use by the “sub-escrow” user. A special user-level access of Sub-Escrow was created and only those users will see the sub-escrow functionality. If the next option is not enabled, the original sub-escrow functionality will be in place.

Charges Not Shared with Escrow – When enabled, this option will introduce a new set of Sub Escrow programming (these changes were initially described in separate Impact/SQL version 7.7 documentation which should be reviewed prior to setting these options). Both the Title and Escrow modules will reflect altered sub-escrow changes if this functionality is turned on. In the Title module, screens have been made available on a three-tab window for the Title Officer to enter Title, Recording, and Additional charges.

Allow – Click on the  **Info** icon on the screen for additional information about this field. Select one of the following options from the drop-down list to set the access level for Sub Escrow and Title users:

Shared – both Title and Sub-Escrow users can edit the same charges

Title – only Title can enter charges; Sub-Escrow can view but not edit charges

Separate – Title and Sub-Escrow users can edit charges, but cannot edit each other’s entries

Title Status Default Notification Options – Use this option to select the Title charge status default email notifications.

Select **Send Email**, and then select additional options for the email:

Add EO and Processor to Recipients: Adds the Escrow Officer and Processor to the email recipients.

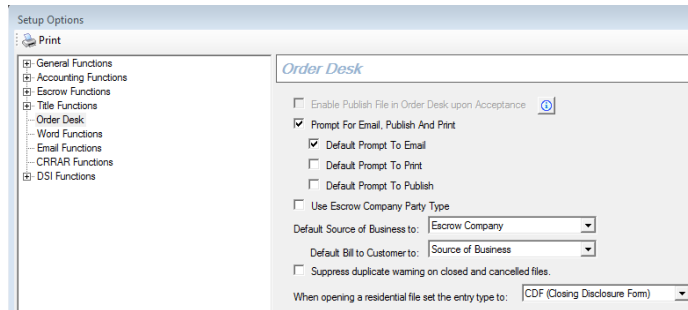
Attach Billing Statement: Attaches the Billing Statement to the email.


Attach Sub Escrow Instructions: Attaches the Sub Escrow Instructions to the email.

Allow :E – This option will allow for the use of the “:E” payee shortcut for Escrow charges, entered by Escrow personnel, to distinguish them from the “:T” payee shortcut used on Title charges, entered by the sub-escrow group, in a situation where the sub-escrow functionality was in use. Both “:E” and “:T” entries will end up on the same fee slip/check. “:E” is just a substitute for “:T” in this situation to distinguish who entered which charges.

Order Desk

The **Order Desk** screen is used to fine tune the configuration of the Order Desk module.



Enable Publish File in Order Desk Upon Acceptance – This option enables the automatic publishing of the file to a third-party file management system (such as smartVIEW) upon Order Desk acceptance (creation of the file). An  **Info** icon will present next to this option, if no file management Messaging component is located on the system, and clicking on it will present a message saying just that.

Prompt for Email, Publish and Print – This option will substitute the routine prompt about printing the Title Instructions, received after submitting the order to Title, with a prompt asking the user whether they wish to Email &/or Print &/or Publish the Title Instructions. The user may select any or all of the options. The three sub-options below, if checked, will pre-select the identified action on the prompt screen.

Default Prompt to Email

Default Prompt to Print

Default Prompt to Publish

Use Escrow Company Party Type – This option will put the data that is entered into the main Order Desk entry screen, for the Escrow Company, into a party designated as “Escrow Company” rather than into “Other Party #1” (which was the original behavior). If this option is to be enabled, a review of document masters that might be using “Other Party #1” information to identify the outside escrow company (possibly the prelim/commitment masters) must be done and affected document masters would need to be updated. That effort (doc maintenance) will need to be coordinated with the option setting change. If there are files that were started before the option was changed, that do not yet have the affected documents prepared from the old setting, the users will need to copy the “Other Party #1” party information to the “Escrow Company” party, then prepare the newly-formatted document(s).

Default Source of Business to: - This option lets a default party be set as the Source of Business on the Order Desk screen. The options are Other, Escrow Company, one of the Brokers or one of the Lenders.

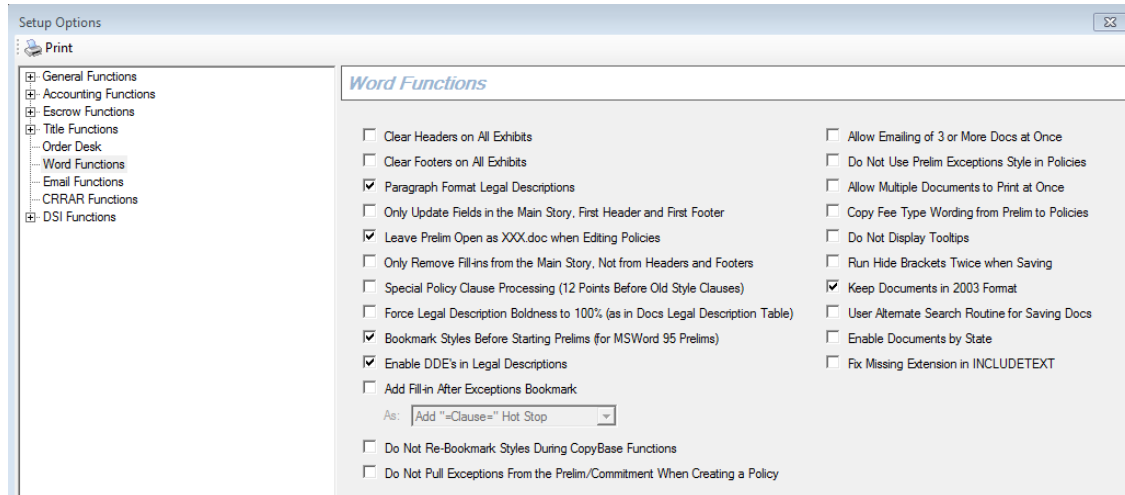
Default Bill to Customer to: - This option lets a default party be set as the Bill to Customer on the Order Desk screen. The options are the Source of Business (defined above) or the same alternatives discussed above.

Suppress duplicate warning on closed and cancelled files. – This option will restrict the testing of existing files for duplicate Address 1 or APN values being entered on a new Order Desk file to files that have an Open status; Closed and Cancelled files will not be looked at in the testing for duplicates.

When opening a residential file set the entry type to: - This option is used to set the default entry type on a new file opened via the Order Desk. Options are None, HUD, HUD w/ GFE, Worksheet, Worksheet w/ GFE, and CDF (Closing Disclosure Form).

Word Functions

This option screen deals entirely with the MS Word integration with Impact/SQL. The descriptions of these options, presented below, are not a substitute for Document Administration training, available from USA Digital Solutions, Inc.



There are no sub-sections to this group of options.

Clear Headers on All Exhibits – Whenever Impact/SQL creates an Exhibit in a document, this option controls whether the header from the previous section in the document will be copied into the new section created for the exhibited text. If this option is enabled, then the exhibited text will have a blank header. If this option is not enabled, then the exhibited text will use the same header as the previous section. Enabling this option is recommended by USA Digital Solutions, Inc.

Clear Footers on All Exhibits – Whenever Impact/SQL creates an Exhibit in a document, this option controls whether the footer from the previous section in the document will be copied into the new section created for the exhibited text. When this option is enabled, the exhibited text will have a blank footer. When it is not enabled, the exhibited text will use the same footer as the previous section. Enabling this option is recommended by USA Digital Solutions, Inc.

Paragraph Format Legal Descriptions – Legal descriptions (the Full Legal, contained in a special MS Word document, not to be confused with the Brief Legal, available in a DDE field) are typically included in a document through the use of the INCLUDETEXT field. This is an active link to another MS Word document, which could have its own paragraph and character formatting. This option determines whether the linked text will keep its own formatting when placed into the User document or will it be reformatted to match the rest of the document. When this option is enabled, the legal description will be reformatted to match the main document. If it is not enabled, the legal description will keep its own formatting.

Only Update Fields in the Main Story, First Header and First Footer – When Impact/SQL opens a document, it updates all the fields linked to the database with the current information in the database. The Impact/SQL user may experience a delay while this processing occurs. This option controls the time spent updating these fields when the document is opened by skipping the fields contained in headers and footers outside of page one. If you use bookmarks and REF fields for information in these headers/footers, this option should be turned on. When this option is enabled, headers and footers outside of page one will not be updated when the document is opened. When this option is not enabled, all fields regardless of their location will be updated when the document is opened.

Leave Prelim Open As XXX.Doc when Editing Policies – Impact/SQL opens the Prelim document when it is creating policies in order to copy information from the Prelim to the policy(ies). When this process is finished, Impact/SQL normally closes the Prelim and the Impact/SQL user is presented with a list of policy documents to edit. This option controls whether Impact/SQL will leave the prelim document open as “XXX.doc” - a read-only document. The Impact/SQL user can then switch back and forth between the policies and the Prelim on their own. When this option is enabled, the prelim is left open as “XXX.doc”. When this option is not enabled, the prelim is closed after the policies have been created.

Only Remove Fill-Ins from the Main Story, Not From Headers and Footers – Impact/SQL searches the document before printing or emailing and changes all unfilled Fill-Ins to hidden text. This means they will not show up on the printed page or in the emailed version of the document but can be brought back when the document is edited again. This option is similar to the **Only Update Fields in The Main Story, First Header and First Footer** option (above). Since it is very rare to find a Fill-In field in a header or a footer, this option could be enabled to speed up processing of the documents. When this option is enabled, only unused Fill-Ins in the main body of the document will be hidden during the printing or e-mailing processing. When this option is not enabled, all unused Fill-Ins in the document will be hidden during the printing or e-mailing processing.

Special Policy Clause Processing (12 Points Before Old Style Clauses) – This option will only effect Policy documents. When clauses are inserted into the document, Impact/SQL can make sure there is one blank line before the clause. The first paragraph of the clause will be reformatted to include a 12 point line before the paragraph begins. This guarantees there will be a blank link before each clause inserted into the document. When this option is enabled, each clause inserted into the Policy will have a blank line before the clause begins. When this option is not enabled, there will be no blank lines inserted between clauses.

Force Legal Description Boldness to 100% (as in Doc’s Legal Description Table) – Impact/SQL can change the legal description’s formatting when it is inserted into the document. This option determines whether the Bold attribute should be changed to match the Master.

If the legal description is within a table, Impact/SQL will look at how the table itself is formatted. If the legal description is not in a table, it will look at the paragraph formatting. If the table or paragraph is bolded, the legal description will be bolded when this option is enabled. The Bold attribute for the text in the legal description will be changed to match the formatting applied to the table or paragraph containing the INCLUDETEXT field in the Master. If this option is not enabled, the bolding will be untouched. Only the text that was initially bolded in the legal description will be bolded. The Bold attribute for the text in the legal description will not be changed from how it appears outside of the Master.

Bookmark Styles Before Starting Prelims (for MSWord 95 Prelims) – This option will affect only Prelims. Impact/SQL will search through the Prelim and place bookmarks around any text formatting with the following character “styles”:

- Exceptions
- Requirements
- Notes
- Restrictions
- InsA, B, C, D
- FeeType
- Vested

If this option is enabled, then the formatted text will have bookmarks applied. If this option is not enabled, no bookmarks will be automatically inserted

Enable DDE's in Legal Descriptions – Impact/SQL will allow you to place DDE fields from a certain subset into your legal descriptions. These fields will be preserved when the legal description is then transferred into a User document. Be aware that only a subset of DDE fields work in the legal description so you need to be careful when you copy and paste text from other documents. If this option is enabled, any legal description DDE fields will be preserved when the text is copied into a document. If this option is not enabled, all DDE fields in the legal description are ignored by Impact/SQL. Enabling this option is recommended by USA Digital Solutions, Inc.

Add Fill-In After Exceptions Bookmark – In the Prelim/Commitment master documents, the Exceptions bookmark contains the Fill-In field [=clause=]. This Fill-In opens the Insert Clause dialog box and makes it easy for the Impact/SQL user to add Exceptions to the document. When they have finished selecting clauses, the Fill-In field is automatically removed and the clauses are inserted within the Exceptions bookmark. When the policy is created, all text within the Exceptions bookmark is copied from the Prelim into the Exceptions area in the policy.

If the **Add Blank Hot Stop** sub-option is selected, Impact/SQL will automatically add a regular Fill-In field, [°°°°°], to the end of the Exceptions bookmark. This allows the Impact/SQL user to easily locate the position where additional clauses could be entered directly into the policy.

If the **Add “=Clause=” Hot Stop** sub-option is selected, Impact/SQL will insert the [=clause=] Fill-In instead of the normal [°°°°°] Fill-In.

Do Not Re-Bookmark Styles During CopyBase Functions – It is recommended that this option be enabled. The option prevents Impact/SQL from re-bookmarking all areas of the Prelim document based on applied character styles. Under normal operations, when the Prelim is used as a base document for the CopyBase function, the default bookmarks, such as Requirements and Exceptions, are removed from the original file and redefined based on the current character style. In other words, all text that has the Exceptions characters style will be within the Exceptions bookmark. Allowing the DOT to bookmark text automatically in this manner has resulted in too many errors. This is because the Impact/SQL user will copy text from one location in a document to another not realizing they are also copying the character style. If the Exception character style exists in several separate locations in the document, the DOT will automatically include all the instances within one Exceptions bookmark. This caused unexpected results. With this option enabled, the existing bookmarks in a Prelim will be left alone if the document becomes the base document for a CopyBase function.

Do Not Pull Exceptions From the Prelim/Commitment When Creating a Policy – This option allows the system to be configured to automatically include or exclude the Exceptions, from the prelim/commitment, into a policy.

Allow Emailing Of 3 or More Docs at Once – This option is not used by the system in versions from 7.8 and beyond.

Do Not Use Prelim Exceptions Style in Policies – This option prevents the Exceptions character style in a policy document from being automatically changed to match what the current settings are for the Exceptions style in the Prelim. For example, if the Prelim Exceptions character style is defined as Arial 10 and the Policy Exceptions character style is defined as Tahoma 12, the enabling of this option will make sure the Exceptions in the Policy are Tahoma 12.

Allow Multiple Documents to Print at Once – Under certain circumstances, a setting of “Yes” for Background Printing in MS Word (**Options -> Print** tab) may contribute to automation errors when printing from a list of documents. This option allows the Impact/SQL user to keep Background Printing set to “Yes”.

Copy Fee Type Wording From Prelim to Policies – This option prevents the program from deleting all text inside the ‘FeeType’ bookmark except for the words Fee Simple when it is copied from the Prelim to the Policy. This option should be enabled.

Do Not Display Tooltips – Some Citrix environments have, historically, had a problem with MS Word reverting to the background and documents printing with the Fill-in brackets still in place (“[]”). It was determined that if Tooltips were disabled, the issue went away. This option should only be turned on if such behavior is being experienced.

Run Hide Brackets Twice when Saving – This option was introduced to counter a condition in some environments that result in the square brackets (“[]”) for Fill-In fields being printed on the document. Under normal operations, they should have been marked as hidden text. This switch will cause the routine to run a second time before documents are printed. This option should only be enabled if the brackets are appearing.

Keep Documents in 2003 Format – This option is used to retain the “DOC” extension on all user docs, as opposed to reverting to the “DOCX” extension used by Word 2007 & 2010. For sites that are transitioning from Office 2003 to 2010, this option should be enabled. Only after all users are using Word 2010, and will not be using 2003 again, should the option be disabled.

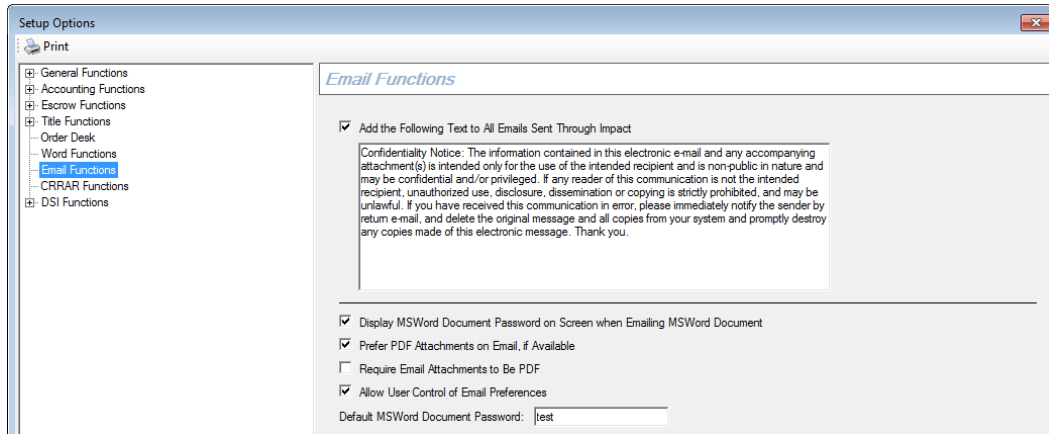
Use Alternate Search Routine for Saving Docs – This option is for client sites running MS Word 2002 or higher. The behavior of MS Word, when saving prior to printing of a document, changed with Word 2002, so this option was developed to accommodate the change. The DOT’s use a ReplaceAll routine to hide the square brackets associated with Fill-In fields when the document is printed. If there is more than one document open when this routine is run, MS Word tends to lose track of which document is the active document.

Enable Documents by State – If a company operates in several states and is using a common SQL database for those operations, Impact/SQL can customize the Escrow menu for master documents with documents unique to each state. This is driven by the state identified on each property in the file being worked. *This option should not be turned on and off as that can cause major problems with the Escrow document menu.*

Fix Missing Extension in INCLUDETEXT – Word 2010 does not support an INCLUDETEXT statement where a file name does not include an extension (Word 2003 did), and this option addresses that issue. It should be enabled if the problem is being experienced.

Email Functions

This group of options deals with the email integration within Impact/SQL. There are no sub-sections to this group of options.



Add The Following Text to All Emails Sent Through Impact – This option provides for the addition of a Privacy Notice, or other message, to all email sent out of Impact/SQL. The message to be added should be entered into the space provided.

Display MSWord Document Password On Screen When Emailing MSWord Document – When email attachments are prepared in MS Word format, rather than PDF, they are most often password protected, so the recipient cannot change the document without the password. This option will present the password to the user, so that they can know it and provide it to the recipient if they wish the recipient to be able to modify the document being emailed. If this is done, understand that the default password will become common knowledge in short order.

Prefer PDF Attachments on Email, if Available – This option will default the option of what format an email attachment should take to PDF, but will make available to the user the option to select the MS Word format, alternatively, at the time of the preparation of the email attachment. A separate PDF “printer” is no longer required for this functionality; the capability is part of Impact/SQL.

Require Email Attachments to be PDF – If this option is enabled, then all email attachments are forced to be in PDF form, protecting them from being edited. A separate PDF “printer” is no longer required for this functionality; the capability is part of Impact/SQL.

Allow User Control of Email Preferences – This option permits the user to see and change the email password (if they are sending an MS Word formatted attachment), and permits the user to select the format to be used (MS Word or PDF), if the **Prefer PDF Attachments on Email, if Available** option (above) is also selected. In Escrow, a screen like the one shown below is presented for the user’s interaction when they request to email documents. In this sample, both MS Word and PDF attachments are available, and the user is permitted to see and change the MS Word password on the attachment; in addition, parties to the file can be selected as recipients of the email with its attachment.

Email Options

Escrow File #: 00000001
 Escrow Officer: E1 - Escrow Trainee
 Branch: 998 - Training Branch

Attachments: 1

<input type="checkbox"/> To	<input type="checkbox"/> CC	Party	Role	Name	Email
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Buyer-1		Buyer, Maxwell Uno	max1buyer@notreal.com
<input type="checkbox"/>	<input type="checkbox"/>	Escrow Officer-1	Primary	Escrow Trainee	slamb@digisolaz.com

- Attachment Options

Default Password:

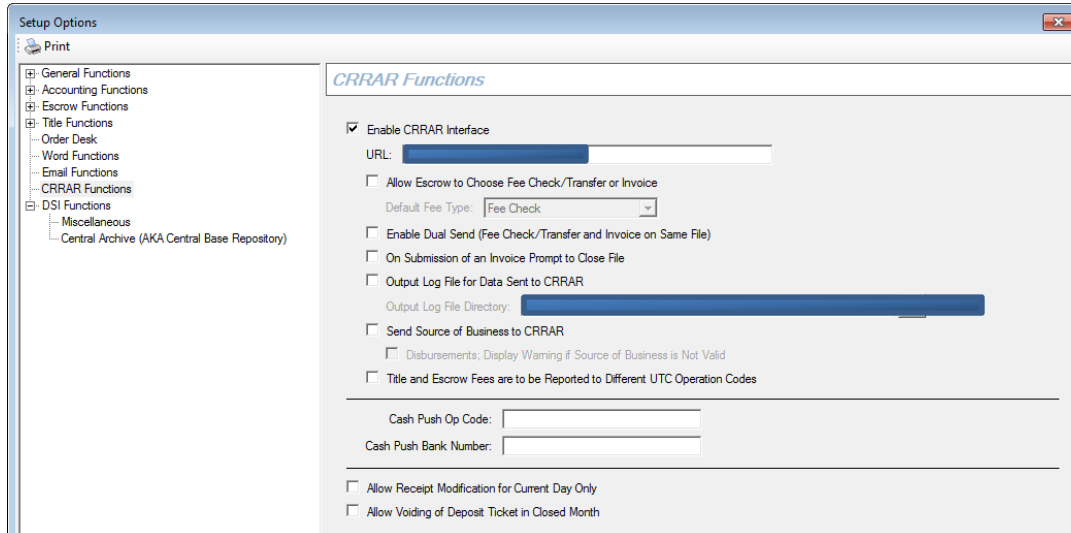
PDF

Cancel OK

Default MSWord Document Password – If the site is going to email attachments in MS Word format, the default password to be used to protect the attachments is entered into this field.

CRRAR Functions

CRRAR is a propriety accounting data transfer routine, utilized exclusively by Fidelity National Financial subsidiaries. Configuration of these settings can only be done if the Enable FNF Standards flag has been set on the database, by USA Digital Solutions, Inc. personnel. Non-FNF clients should ignore these options.



The screenshot shows a software window titled "Setup Options" with a "Print" button in the top left. A tree view on the left lists various function categories: General Functions, Accounting Functions, Escrow Functions, Title Functions, Order Desk, Word Functions, Email Functions, CRRAR Functions, DSI Functions, and Miscellaneous (with a sub-item "Central Archive (AKA Central Base Repository)"). The "CRRAR Functions" category is selected, and the main pane displays the "CRRAR Functions" configuration options:

- Enable CRRAR Interface
 - URL: [Text Field]
 - Allow Escrow to Choose Fee Check/Transfer or Invoice
 - Default Fee Type: [Fee Check] (dropdown)
 - Enable Dual Send (Fee Check/Transfer and Invoice on Same File)
 - On Submission of an Invoice Prompt to Close File
 - Output Log File for Data Sent to CRRAR
 - Output Log File Directory: [Text Field]
 - Send Source of Business to CRRAR
 - Disbursements: Display Warning if Source of Business is Not Valid
 - Title and Escrow Fees are to be Reported to Different UTC Operation Codes
- Cash Push Op Code: [Text Field]
- Cash Push Bank Number: [Text Field]
- Allow Receipt Modification for Current Day Only
- Allow Voiding of Deposit Ticket in Closed Month

Enable CRRAR Interface – This option indicates that the CRRAR interface is to be utilized.

The **URL** for the interface to send data through should be entered in the field provided. This information will be provided by FNF Accounting.

Allow Escrow to Choose Fee Check/Transfer or Invoice – This option will give the Escrow user a facility, on the first screen on Initial Questions, to identify whether they intend to report revenue via a fee check or invoice. The system will then only permit the selected action to be taken. Up to the point that either a fee check or invoice is issued, the user can alter their selection. If this option is enabled, the **Default Fee Type** field will activate and let you select the Default Fee Type (Invoice or Fee Check).

Enable Dual Send (Fee Check/Transfer and Invoice on Same File) – When this option is enabled, the **Allow Escrow to Choose** option (immediately above) is precluded from being selected. As it states, the option will allow both fee check and invoice data to be generated on the same file and have that data transfer via CRRAR.

If neither **Allow Escrow to Choose** or **Enable Dual Send** is selected, the first action done by the user (Fee check or invoice) is accepted and the file is locked to that format. Either option will be permitted (unlike with the **Allow Escrow to Choose** option) until one is utilized.

On Submission of an Invoice Prompt to Close File – This option automatically sends a prompt to close the file on submission of an invoice, instead of the user manually closing the file.

Output Log File for Data Sent to CRRAR – This option identifies that there will be a CRRAR data log file created.

Output Log File Directory – This field is used to identify the output directory for the log file.

Send Source of Business to CRRAR – This option controls whether information on the Source of Business is sent to CRRAR or not.

Disbursements; Display Warning if Source of Business is Not Valid – This sub-option will enable the validation of the SOB information vs. the NAF.

Title and Escrow Fees are to be Reported to Different UTC Operation Codes – This option provides for separate revenue flows for Title and Escrow fees, for Southern California operations that follow that reporting pattern. The categorization of Income Codes is key to this functionality.

Cash Push Op Code – The appropriate value must be entered here.

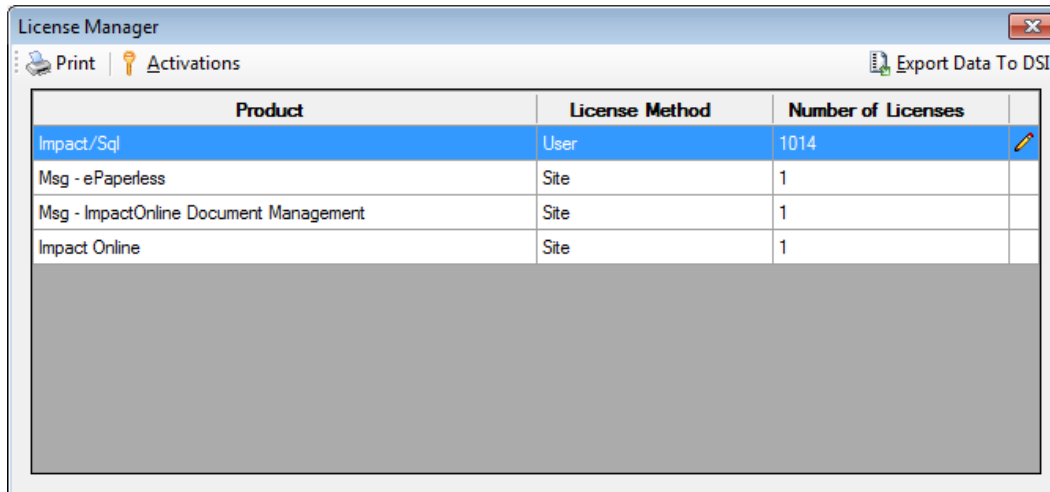
Cash Push Bank Number – The appropriate value must be entered here.

Allow Receipt Modification for Current Day Only – The FNF Standards, by default, do not permit receipt modifications. This option overrides that default.

Allow Voiding of Deposit Ticket in Closed Month – The FNF Standards, by default, do not permit voiding of Deposit Tickets in closed months. This option overrides that default.

License Manager

The primary activity in the License Manager is managing user licenses for Impact/SQL. Administrators with Utilities access can open the License Manager using **Utilities > System Files > License Manager**. The **License Manager** screen shows the currently licensed products on the site. Some product licenses are managed “by user” counts and others “by site”.

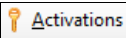


The screenshot shows a window titled "License Manager" with a toolbar containing "Print", "Activations", and "Export Data To DSI". Below the toolbar is a table with the following data:

Product	License Method	Number of Licenses
Impact/Sql	User	1014
Msg - ePaperless	Site	1
Msg - ImpactOnline Document Management	Site	1
Impact Online	Site	1

Automated routines are integrated into the License Manager. New licenses are registered and activated by communicating with a licensing server at USA Digital Solutions, Inc. In addition, product licenses (applications and integration services) are managed via the License Manager. Unused user licenses are automatically freed up, upon an extended period of inactivity, and are made available to new users. Access to the Internet from the client network is required.

Activate a Product License

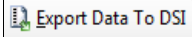
If a new product is installed, it must be “Activated”. An e-mail notification could be sent to the Product License contact on record at USA Digital Solutions, Inc. for the database, with the Activation Key in it. Click  on the License Manager screen to open the **Activations** screen, highlight the product to be activated and enter the **Activation Key** to complete the process.

NOTE: Normally, new product activation would be managed by USA Digital Solutions, Inc. personnel.

Print a Report of Licenses


Click  at the top of the screen to print a report of all licenses.

Export Data to USA Digital Solutions, Inc.

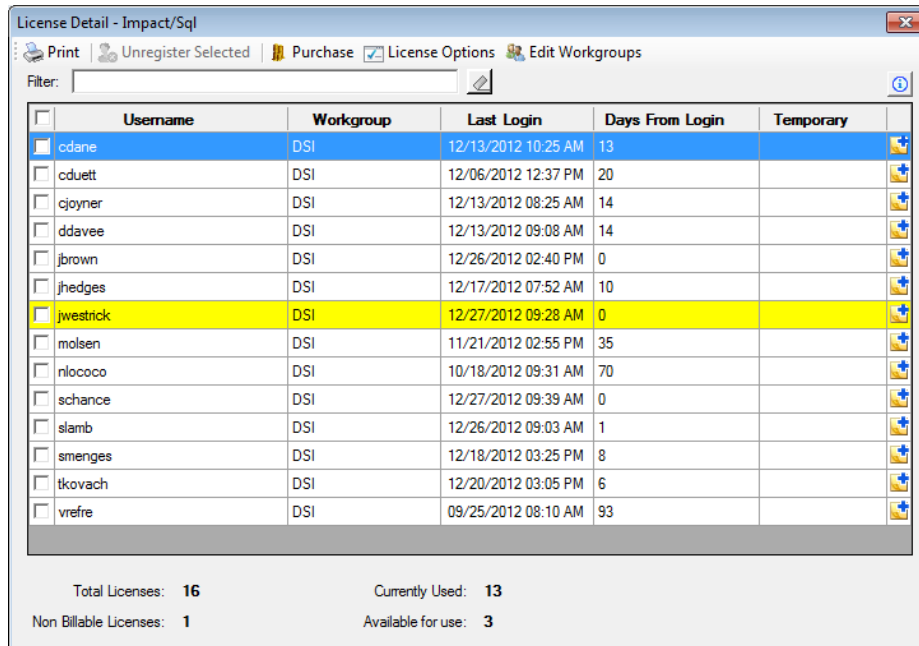
Click  to export product license data to USA Digital Solutions, Inc. A message displays when the data has been successfully sent to USA Digital Solutions, Inc.

NOTE: Use the **Export Data to USA Digital Solutions, Inc.** function only if requested by Support at USA Digital Solutions, Inc.
















View/Modify License Details

To view or change user license detail of a product, click  **Details** in the selected **Product's** row. The **License Detail** screen is displayed, with a listing of all registered users for the product.

NOTE: Only products with a **License Method** of **User** have the  **Details** icon.




The screenshot shows a window titled "License Detail - Impact/Sql" with a toolbar at the top containing icons for Print, Unregister Selected, Purchase, License Options (checked), and Edit Workgroups. Below the toolbar is a filter input field. The main area contains a table with the following columns: Username, Workgroup, Last Login, Days From Login, and Temporary. The table lists 16 users, with the row for 'jwestrick' highlighted in yellow. At the bottom of the window, summary statistics are displayed: Total Licenses: 16, Currently Used: 13, Non Billable Licenses: 1, and Available for use: 3.

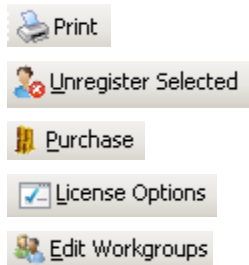
<input type="checkbox"/>	Username	Workgroup	Last Login	Days From Login	Temporary	
<input checked="" type="checkbox"/>	cdane	DSI	12/13/2012 10:25 AM	13		
<input type="checkbox"/>	cduett	DSI	12/06/2012 12:37 PM	20		
<input type="checkbox"/>	cjoyner	DSI	12/13/2012 08:25 AM	14		
<input type="checkbox"/>	ddavee	DSI	12/13/2012 09:08 AM	14		
<input type="checkbox"/>	jbrown	DSI	12/26/2012 02:40 PM	0		
<input type="checkbox"/>	jhedges	DSI	12/17/2012 07:52 AM	10		
<input checked="" type="checkbox"/>	jwestrick	DSI	12/27/2012 09:28 AM	0		
<input type="checkbox"/>	molsen	DSI	11/21/2012 02:55 PM	35		
<input type="checkbox"/>	nlococo	DSI	10/18/2012 09:31 AM	70		
<input type="checkbox"/>	schance	DSI	12/27/2012 09:39 AM	0		
<input type="checkbox"/>	slamb	DSI	12/26/2012 09:03 AM	1		
<input type="checkbox"/>	smenges	DSI	12/18/2012 03:25 PM	8		
<input type="checkbox"/>	tkovach	DSI	12/20/2012 03:05 PM	6		
<input type="checkbox"/>	vrefre	DSI	09/25/2012 08:10 AM	93		

Total Licenses: 16 Currently Used: 13
Non Billable Licenses: 1 Available for use: 3


The **Days From Login** column reflects the number of days since the user's last login. If a user name is tagged as **Temporary**, the license has been activated, but not yet reported to USA Digital Solutions, Inc. Non-billable users' accounts will be highlighted in yellow; only DSI can control billability of users.

You can search for a particular user using the Filter at the top of the screen. Enter part or all letters of user's name in the box. The records that match entered information display in the list. Click  to clear the filter.

The toolbar at the top of the **License Detail** screen provides the following options:




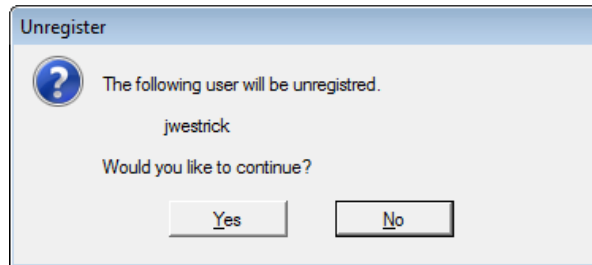
Print

Select one or more users for whom you want to print the **User Details** report, and then click  at the top of the screen.

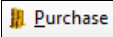
Unregister Selected

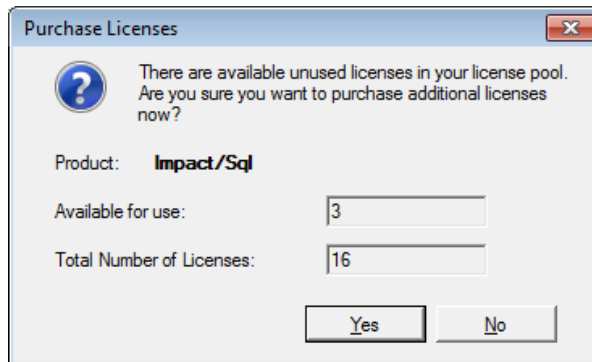
If an employee no longer needs access to Impact/SQL (from termination, for example) their license should be “unregistered” in the License Manager, so it will be immediately available for a new user to pick up.

Check the box in front of the user and click  at the top of the screen to unregister a user's license, freeing it up for another user. Click **Yes** when the prompt displays. This will free up their license immediately for use by another.

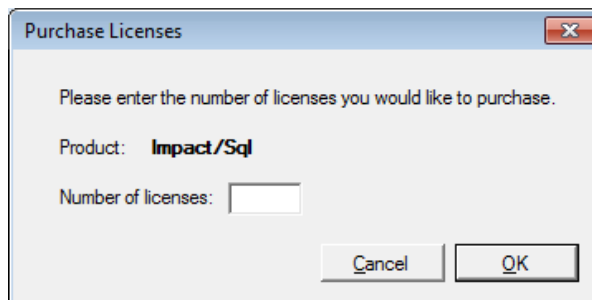


Purchase

Click  at the top of the screen to purchase additional licenses. The system will check on the total number of licenses purchased, and the number that are registered to users. This option is only used to manually purchase licenses. Most sites will be set to AutoRegister users (see license options below).

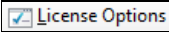


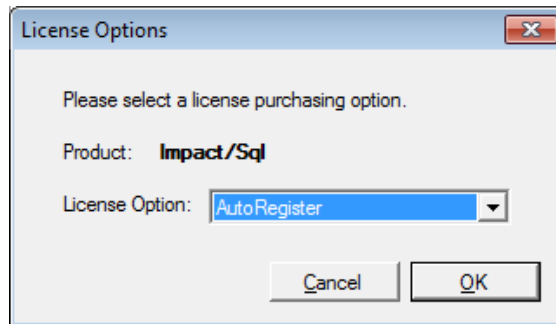
Click Yes to display the **Purchase Licenses** dialog box.



Enter the number to be purchased and click **OK**. The licenses will be made available, and USA Digital Solutions, Inc. will automatically receive notice that new licenses have been acquired and are billable. Should any of the newly-acquired licenses be considered non-billable by the client, for whatever reason, USA Digital Solutions, Inc. must be contacted with that information, and USA Digital Solutions, Inc. will adjust our records appropriately.

License Options

Click  at the top of the screen to display the **License Options** dialog box.



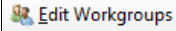
From the License Options dialog box, select one of the following:

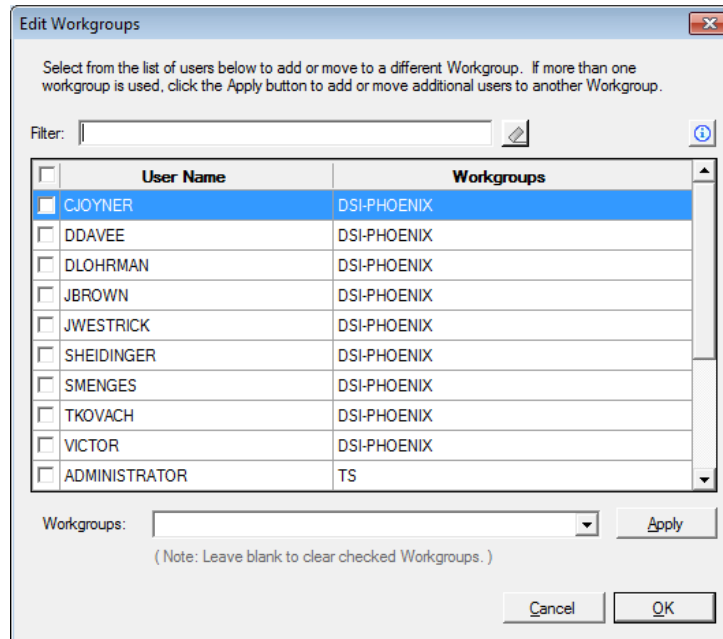
The **AutoRegister** license option will provide for the system to automatically purchase individual licenses when a user logs in, if there are no unused licenses available to be assigned. This option is the most automated but does require the system administrator to be on top of terminations and prompt new hiring, as the system will not auto-unregister inactive licenses for a lengthy period (over 120 days) from the date of last use.

The **AutoPurchase** license option will permit authorized personnel at each site to purchase one or more licenses without calling USA Digital Solutions, Inc. This forces some manual intervention so that in the event the un-registration process is not kept current, licenses will not be ordered when they are not needed.

The **Manual** license option is similar to that in place in earlier releases. The administrator will initiate the addition of licenses and will call USA Digital Solutions, Inc. for a license authorization key.

Edit Workgroups

Click  at the top of the screen to display the **Edit Workgroup** screen to create workgroup assignments.



<input type="checkbox"/>	User Name	Workgroups
<input checked="" type="checkbox"/>	CJOYNER	DSI-PHOENIX
<input type="checkbox"/>	DDAVEE	DSI-PHOENIX
<input type="checkbox"/>	DLOHRMAN	DSI-PHOENIX
<input type="checkbox"/>	JBROWN	DSI-PHOENIX
<input type="checkbox"/>	JWESTRICK	DSI-PHOENIX
<input type="checkbox"/>	SHEIDINGER	DSI-PHOENIX
<input type="checkbox"/>	SMENGES	DSI-PHOENIX
<input type="checkbox"/>	TKOVACH	DSI-PHOENIX
<input type="checkbox"/>	VICTOR	DSI-PHOENIX
<input type="checkbox"/>	ADMINISTRATOR	TS

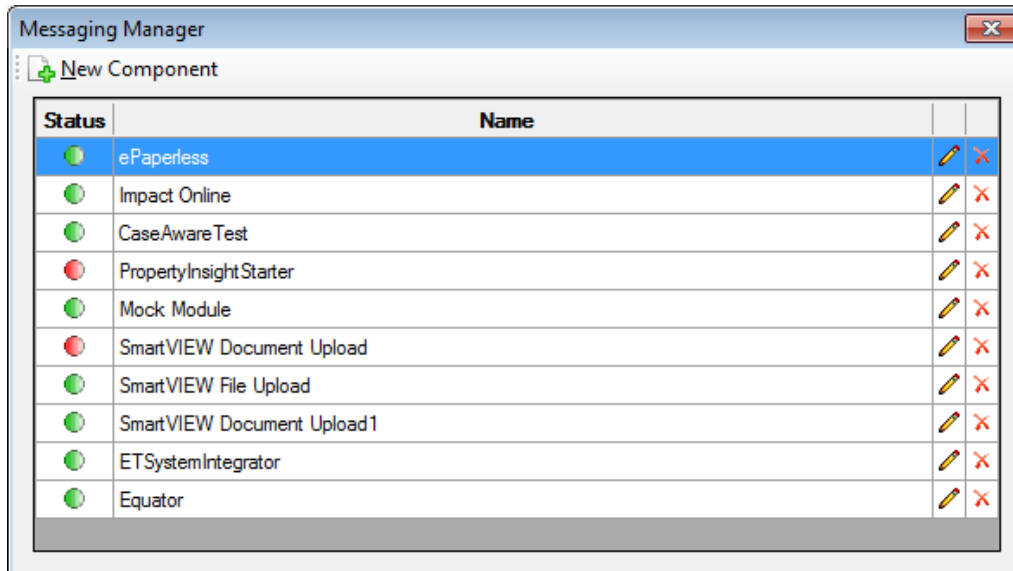
Workgroups are handy for grouping users into various categories (Admin, Accounting, Escrow, Title, etc.).

You can search for a particular user using the **Filter** at the top of the screen. Enter part or all letters of user's name in the box. The records that match entered information display in the list. Click  to clear the filter.

To assign a workgroup, check the user(s) for the workgroup, enter a workgroup name in the field at the bottom of the screen, and then click **Apply**.

Messaging Manager

The **Message Manager** is only applicable to sites with integrations installed that utilize the USA Digital Solutions, Inc. Messaging service. **Configuration of these components is normally only done by DSI personnel. Changes can have significant impacts on the user experience and should only be made by trained personnel.**



The **Status** column on the **Messaging Manager** screen indicates if a component is active or not. The **Active** icon indicates a component is active. The **Inactive** icon indicates a component is inactive.

Add a New Component

To add a new component to the Messaging Manager, click at the top of the screen. The applicable DLL must then be located, via the browser and selected. The dialog box that displays, once the component is selected, is specific to the type of component that you are adding. Complete the fields on the dialog box, and then click **OK** to add the component to the Messaging Manager.

Modify an Existing Component

To view or change the settings for an existing component, highlight the component on the screen you wish to modify, and then click **Modify** to the right of the selected component. The dialog box that displays will be specific to the component selected. Modify the settings, as needed. Click **OK** to save your changes or click **Cancel** to exit without saving.

Delete a Component

To delete the component highlighted on the **Messaging Manager** screen, click **Delete** to the right of the selected component. The component is deleted from the system.

User Tables

There are many lookup tables and drop-down lists that appear throughout Impact/SQL. The values that appear on most of those lists are entered and maintained from the **User Tables** menu. The contents of these tables, if carefully considered in advance of their entry, and if carefully maintained as business conditions warrant, can make the users of the system much more efficient and reporting out of the system can be extremely valuable in decision-making situations. The initial loading of data into these tables will generally be made by USA Digital Solutions, Inc. personnel, in conjunction with the Company's representatives. Company representatives must be involved, as only they know the company's mode of operation and unique naming conventions and product offerings.

The **User Tables** menu routinely has twenty-four items on it:

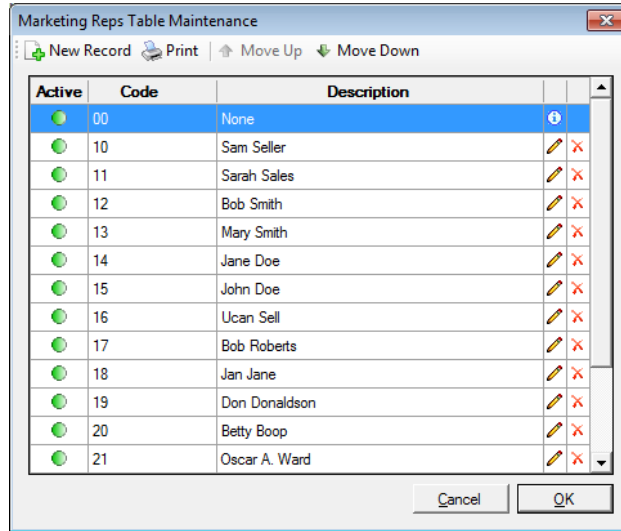
NOTE: A **Print Taxes** menu entry, with sub-categories of **Excise Tax** and **Sales Tax**, will appear on the menu if the **Enable Washington State Requirements** is turned on (not shown here).

- Marketing Reps**
- External Title Officers**
- Hold Title As**
- Transaction Types**
- Rate Charts**
- Title Rates Descriptions**
- Property Descriptions ►**
- Recording Fees**
- Receipt Types**
- Income Codes**
- Invoice Descriptions**
- Auto Ticklers**
- Dynamic Data Fields**
- Tracking Descriptions ►**
- Closing Statement Categories ►**
- Settlement Statement Headers**
- Prelim Distribution VIA**
- Mandatory Fields**
- Check Templates**
- Payoff Descriptions**
- Disbursement Hold Reasons**
- User Defaults**
- Party Types**
- Contact Roles**
- FNF Flash Codes (conditional)**
- Custom Lookups ►**

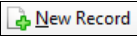
Standard User Table Maintenance Screens

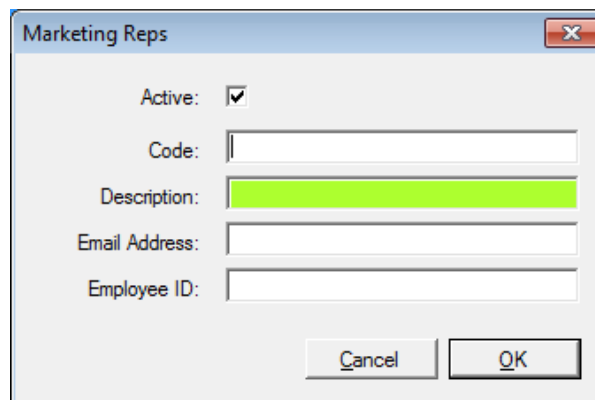
Many of the maintenance screens for user tables are similar in form and have common screen tools, so this section will provide an explanation of the common functionality available in all user tables. In the sections that follow, only the differences of the individual tables will be detailed.

The standard **User Table** maintenance screen has a listing of existing entries in the body of the screen and icons at the top of the screen, and icons on each record, which are used to initiate actions. When a **Code** field exists, unique codes are required.



The standard icons and their functions are described below.

New Record – Click  to add a new entry to the table. A data entry dialog box, like the one shown below, displays. When the cursor is in a field, the field background will be white, and all required fields (if you are not in one) will have a green background, as shown in this example.



Marketing Reps

Active:

Code:


Description:

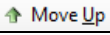

Email Address:



Employee ID:


Cancel OK


Complete the fields on the dialog box, as needed. Click **OK** to save your entry, or if you change your mind, click **Cancel** to close the data entry screen without saving your entry.

Print – To generate a formatted report of the codes and entries associated with them, click . It is recommended that the person responsible for maintaining the user tables keep a copy of the current contents of each table handy for reference. All of the tables' contents should be routinely reviewed for accuracy and relevance.

Move Up & Move Down – The order of presentation of the table on this screen is the same that will be seen in the list box displayed for the user in the Escrow module. If you have a preferred order of display, you can highlight an entry and then click  or  to reposition it in the table. The order of initial entry is not important as the list can be re-arranged with these buttons. As an alphabetical sort is not always the way companies wish to see such data presented, this approach has been selected to provide the most flexibility for the users. It is recommended that the most frequently used selection(s) be placed at the top of the list to speed up the user involvement with the drop-down list. When entries are being added to the tables, the user will often be prompted as to whether they wish to enter the new item before the currently selected record...so, if the effort is made during data entry, re-organizing with the Move Up and Move Down icons can be minimized.

Active column – The  **Active** icon indicates an entry is active, and the  **Inactive** icon indicates an entry is inactive.

Modify – To modify an existing entry, from the main listing, click  **Modify** to the right of the selected record. The data entry dialog box is displayed. Modify the data, as needed. Alternatively, you can double-click the entry to edit the data.

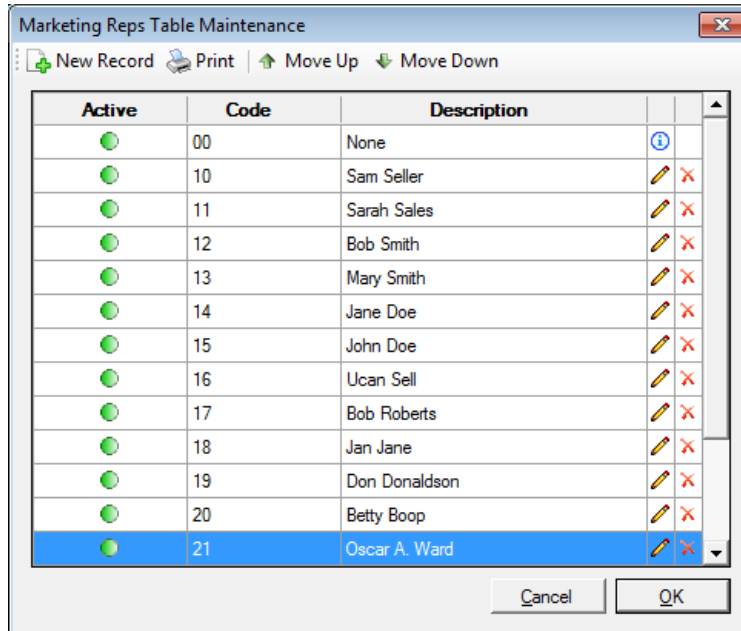
Delete – If you wish to delete an entry from the table, click  **Delete** to the right of the specific record to be deleted.

Cancel – To close the user table maintenance screen without saving changes that have been made, click **Cancel** in the lower-right corner of the screen.

OK – To save your changes and close the maintenance screen, click **OK** in the lower-right corner of the screen.

Marketing Reps

The marketing representative listing is maintained in this table. The marketing representatives listing is utilized in list boxes on the **Initial Questions** data entry area of the Escrow module. As was noted above, in the **System Files > Setup Options > Escrow Functions > Data Entry**, the base number of marketing reps per file accommodated by the system is two, but that can be increased to four per file by enabling the option, **Enable Marketing Reps #3 and #4 in Initial Questions**.

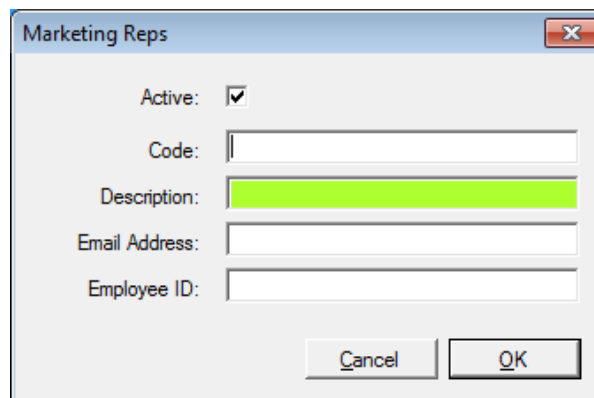


The dialog box titled "Marketing Reps Table Maintenance" contains a table with the following data:

Active	Code	Description		
<input checked="" type="checkbox"/>	00	None		
<input checked="" type="checkbox"/>	10	Sam Seller		
<input checked="" type="checkbox"/>	11	Sarah Sales		
<input checked="" type="checkbox"/>	12	Bob Smith		
<input checked="" type="checkbox"/>	13	Mary Smith		
<input checked="" type="checkbox"/>	14	Jane Doe		
<input checked="" type="checkbox"/>	15	John Doe		
<input checked="" type="checkbox"/>	16	Ucan Sell		
<input checked="" type="checkbox"/>	17	Bob Roberts		
<input checked="" type="checkbox"/>	18	Jan Jane		
<input checked="" type="checkbox"/>	19	Don Donaldson		
<input checked="" type="checkbox"/>	20	Betty Boop		
<input checked="" type="checkbox"/>	21	Oscar A. Ward		

Each marketing representative is assigned a two- or three-digit code, with 10 being the lowest permitted. There must be an item coded *00* with the description *None* in the table and is now a default in this table. And, the description of *None*, on *Marketing Rep 00*, cannot be changed. The codes are used internally by Impact/SQL rather than storing the full name on each file. Therefore, changing the names on existing marketing rep numbers will invalidate historic reporting. It is recommended that if a marketing rep leaves, their code and name combination be marked as *Inactive* and be left intact for a sufficient period so that any reporting done by marketing reps is completed and will not need to be re-generated. A marketing rep entry that is marked *Inactive* will then not appear to be able to be assigned to new files.

Click **New Record** to add a new entry to the table; or to modify an existing entry, highlight a record and click **Modify** or double-click the entry. The **Marketing Reps** dialog box is displayed.



The "Marketing Reps" dialog box contains the following fields:

- Active:
- Code:
- Description:
- Email Address:
- Employee ID:

Complete or modify the following fields:

Active: This field is selected by default.

Code: Enter a new two- or three-digit code, “10” or higher.

Description: Enter the marketing rep’s name.

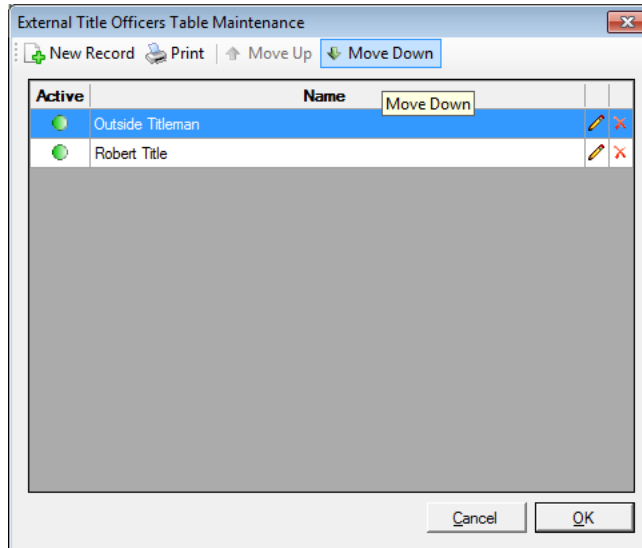
Email Address: Enter the marketing rep’s email address.



Employee ID: Enter the marketing rep’s employee ID, if to be used for reporting.

Click **OK** to save your changes, or click **Cancel** to close without saving.

External Title Officers

All outside title officers that the company works with may be listed in the External Title Officers table, maintained through this menu item. The table is used for the lookup list on the **Edit > Initial Questions > Title Information** screens in both the Title and Escrow modules. This is not the listing of internal title officers used on the **Initial Questions > Dates/Transaction Information** screen. Care should be taken in training so the two fields are not confused.



Click  to add a new entry to the table; or to modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **External Title Officers** dialog box is displayed.

Complete or modify the following fields:

Active: This field is selected by default.

Name: Enter the Title Officer's name.

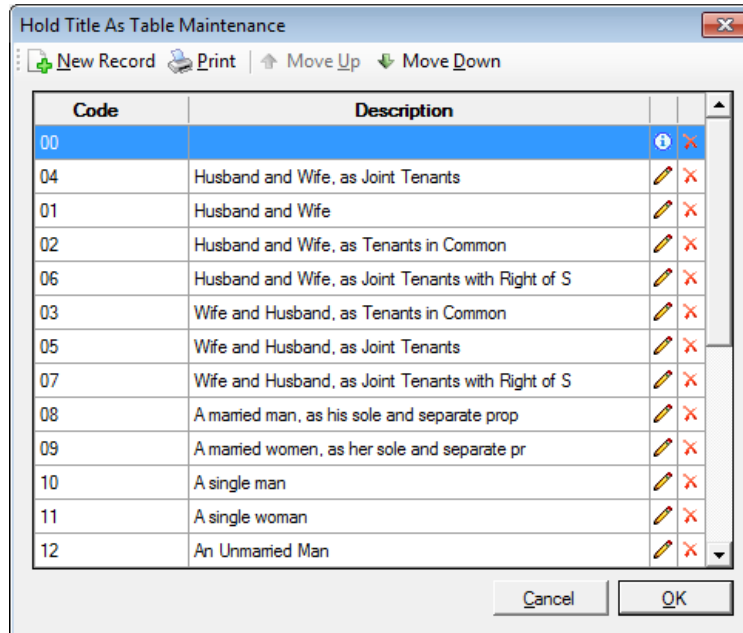
Employee ID: Enter the Title Officer's employee ID.

NOTE: The inclusion of an **Employee ID** field in this listing was made to accommodate clients who wanted to use this table for internal title officers, but, again, this listing is normally of outside title officers, so an Employee ID would not normally be entered.



Click **OK** to save your changes, or click **Cancel** to close without saving.

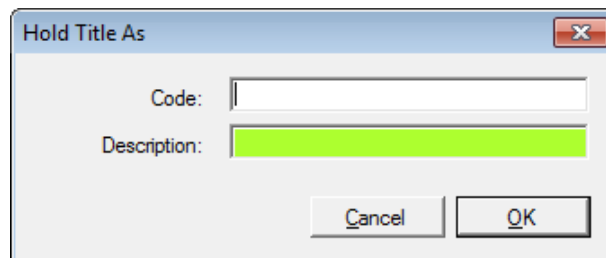
Hold Title As

The entries to the Hold Title As table establish default vesting clauses. Some examples would be: “husband and wife”, “husband and wife, as community property”, and “as tenants in common”. These phrases are used to fill the vesting description fields associated with each buyer and seller name (labeled **Hold Title Code** on the Buyers’ Names and Sellers’ Names screens). The user may override an entry selected from the list box and enter a vesting clause of up to 8,000 characters, per name.



Each clause is assigned a two-digit code. These code/clause combinations, once used, must not be changed or the information that already exists in the database will be invalid. A blank entry with the code “00” is required in this table. If the blank entry is selected by users from the list box, they will need to enter a customized clause manually.

Click  **New Record** to add a new entry to the table; or to modify an existing entry, highlight a record and click  (**Modify** or double-click the entry. The **Hold Title As** dialog box is displayed.



Complete or modify the following fields:

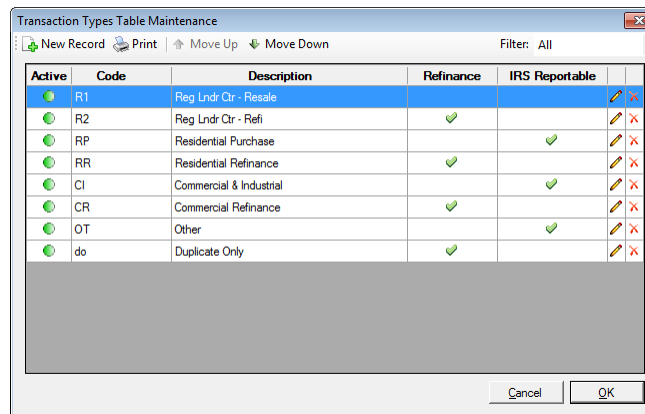
Code: Enter a new two-digit code.

Description: Enter a phrase that will fill the vesting description fields associated with each buyer and seller name. Examples include: “husband and wife”, “husband and wife, as community property”, and “as tenant in common”.



Click **OK** to save your changes, or click **Cancel** to close without saving.

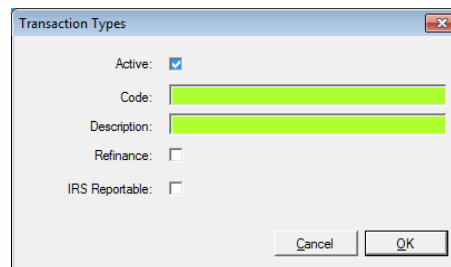
Transaction Type

Transaction types are used to distinguish categories of escrows providing a mechanism for grouping them for statistical reporting, for automatic ticklers (through the **Automatic Ticklers** table), and for customizing of tracking routines (through the **Tracking Descriptions** tables). The number of types created and the categorizations made are very dependent on the individual company's product set and market. Some examples of transaction types might include "Residential Sale", "Residential Refinance", and "Commercial Sale". Again, some companies will have very short lists of transaction types and some will have longer lists. Two points to keep in mind when establishing the types are: what kind of management reporting will be expected and to what extent does the company want customized workflow tracking structures established for different types of escrows.



Active	Code	Description	Refinance	IRS Reportable	
<input checked="" type="checkbox"/>	R1	Reg Lndr Ctr - Resale			
<input checked="" type="checkbox"/>	R2	Reg Lndr Ctr - Refi	<input checked="" type="checkbox"/>		
<input checked="" type="checkbox"/>	RP	Residential Purchase		<input checked="" type="checkbox"/>	
<input checked="" type="checkbox"/>	RR	Residential Refinance	<input checked="" type="checkbox"/>		
<input checked="" type="checkbox"/>	CI	Commercial & Industrial		<input checked="" type="checkbox"/>	
<input checked="" type="checkbox"/>	CR	Commercial Refinance	<input checked="" type="checkbox"/>		
<input checked="" type="checkbox"/>	OT	Other		<input checked="" type="checkbox"/>	
<input checked="" type="checkbox"/>	do	Duplicate Only	<input checked="" type="checkbox"/>		

Click  **New Record** to add a new entry to the table; or to modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **Transaction Types** dialog box is displayed.



Active:

Code:

Description:

Refinance:

IRS Reportable:

Complete or modify the following fields:

Active: Check the checkbox if the code is to be available to users.

Code: Enter a new two-character code.

Description: Enter the transaction type's description.

Refinance: Select this checkbox to flag the transaction type as exclusively Refinance related.

IRS Reportable: Select this checkbox to flag the transaction type as reportable to the IRS, with regard to the 1099-S process. If the type is generically flagged IRS Reportable, on the maintenance screen, the function within Escrow that is used to definitively identify a specific transaction as reportable or not is made available. If the transaction type is not generically flagged as reportable on the maintenance screen, the user will not have the ability to mark any escrow assigned that type as reportable to the IRS.

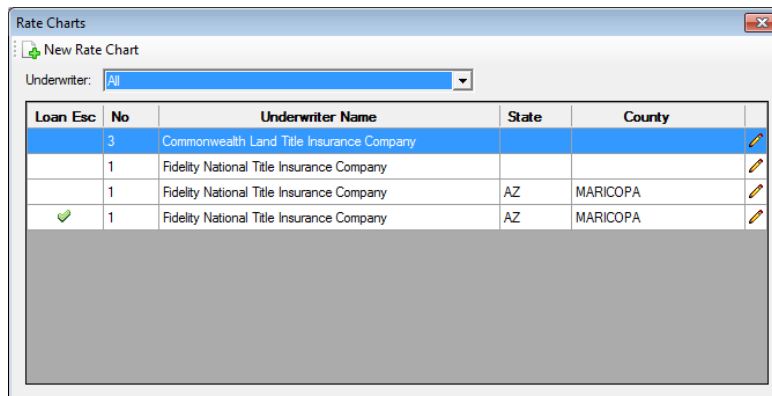
Click **OK** to save your changes, or click **Cancel** to close without saving.

Rate Charts

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 July 2016). It is not recommended that it be used.

Impact/SQL can compute Escrow and Title charges for the users for a fixed dollar range of transactions if rate tables are established for the underwriter(s) that have been set up in the system. Rate charts are, at a minimum, by Underwriter, but can also be by State and County within Underwriter. There are two types of rate charts: the regular charts cover owner's and lender's policies and "Loan Escrow" charts are used only for refinance transactions and have fewer options than the regular charts. Discounts can be used, in regular rate charts, instead of setting up "Loan Escrow" rate charts.

The rate chart structure in use prior to version 8.0 of Impact/SQL was comprised of a set of external "flat" files that held the information for the rate chart and discounts, etc. With version 8.0 and later, those files are still in place but a new interface for editing the data within them is provided and the user should not edit the external files directly. It is intended that the new interface will make setting up and editing of rate charts easier than in the past.




The screenshot shows a window titled "Rate Charts" with a "New Rate Chart" icon and a dropdown menu for "Underwriter" set to "All". Below is a table with columns: Loan Esc, No, Underwriter Name, State, and County. The table contains four rows of data, with the last row having a green checkmark in the "Loan Esc" column.

Loan Esc	No	Underwriter Name	State	County
	3	Commonwealth Land Title Insurance Company		
	1	Fidelity National Title Insurance Company		
	1	Fidelity National Title Insurance Company	AZ	MARICOPA
✓	1	Fidelity National Title Insurance Company	AZ	MARICOPA

When the Rate Charts function is initially selected, a screen like that shown above will be presented, it shows a listing of all rate charts that have already been established in the database.

If a new chart is to be created, the  New Rate Chart icon, at the top of the screen should be clicked.

If an existing rate chart is to be edited, the  Modify icon, on the record of the chart to be modified, should be clicked.

The Underwriter: filter drop-down list, at the top of the screen, can be used to limit the charts listed to a select underwriter. This is helpful if there are many charts entered (for various counties for various underwriters).

The screens presented for a new chart are the same as those for modifying a chart, with the top of the screen being fully editable on a new chart only. The discussion that follows will present a new chart being created. The modification screen initially presented is on the following page.

Having a printed rate chart in hand, which is to be duplicated in Impact, is imperative, as the body of the base chart must be typed into Impact. Very often, the figures on the base chart are not mathematically exactly calculable with formulas. The figures beyond the base chart are calculated, based on the information entered into the system.

The name of the Underwriter is at the top of the screen. On a new chart, the field will present with a drop-down of the underwriters established in the database.

If the chart is to be one of several for the underwriter, with state and county identifiers for each, then enter the State and County for the chart being set up. There will be a separate chart created for each Underwriter, State and County combination desired.

If the chart is to be a Loan Escrow chart (for refinance transactions only), that box should be checked, when establishing a new chart. It will reflect as “Yes” if that is the case when modifying an existing chart. A “No” indicates it is a regular rate chart.

Once set, the above fields cannot be changed on an existing chart.

On a new chart, the Effective Date should be entered. The Effective Date of the chart can be changed, when and if the chart is being updated for new rates.

The screen above is completely blank, save for the default, current, date at opening of a new chart.

NOTE: The figures used in the following example of a new chart setup are fictitious and should not be utilized in a real chart.

The Rate Chart tab, right below the County field, will contain the meat of the base rate chart. The three tabs BELOW the Rate Chart tab, Rate Lines, Base Data and Increment Above Base, are used to establish the bulk of the rate information.

The Other Rate and Discounts tabs will be discussed after the Rate Chart tab and its sub-tabs are explained.


The  Clear and Regenerate Rate Lines icon, right below the Rate Chart tab heading, should be used AFTER the six fields right below the Rate Lines heading are completed.

Table Start: enter the base dollar amount for the first entry in the basic rate chart. In the example, 35,000 has been used. Do not enter the comma for the thousands designator, the system will do so. Just enter 35000 (or whatever the starting number should be).


Table End: enter the highest dollar amount to be covered by the base rate chart. In the example, 300,000 has been used. Again, don't enter commas.

Increment Amount: this is the incremental step between lines on the base rate chart. If the title rates are to change at every \$5,000 change in sales price or loan amount, then "5000" would be entered.

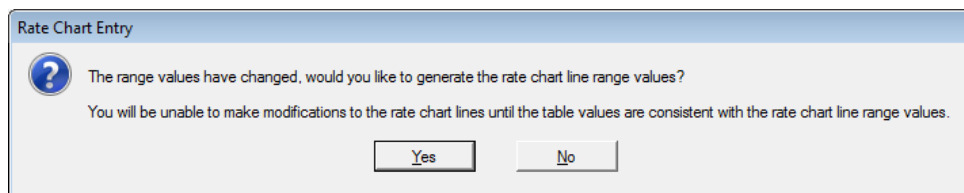
Escrow Increment: this value is not used on the base chart, but is taken into consideration in calculations for escrow fees beyond the scope of the base chart. This increment is that change in sales price at which the escrow rate will change...every \$5,000 dollars, for example.


Max for Increment: this value is also used in calculation of escrow fees beyond the scope of the base chart, and is the highest sales price at which the escrow fees will change. In this sample, \$1,000,000 is the limit, entered as 1000000.

Calculation Max: a non-zero amount entered here will limit the calculation of rates to policies with a liability amount less than or equal to the value entered. If "0" (zero) is entered, the calculation will be done on any sized policy. If your underwriter does not want you to calculate rates on any policy over \$1,500,000, for example, you would enter that amount in this field. A message will be received by the user, if they ask for a rate to be calculated on a policy with a liability amount over that amount, to consult with the title department for the rate. In this sample, 1500000 was entered.

When the six figures above have been entered, for a new chart, the  Clear and Regenerate Rate Lines icon, right below the Rate Chart tab heading, can be used to generate the rate lines for the new chart.

When editing a chart, If the user tabs out of the sixth field, after entering &/or changing data in the six fields discussed above, the following message will be received and a Yes response has the effect of presenting new Amount increments, but does not eliminate any of the fee amounts that have been entered.



On the next page, the results of entering the six values and clicking the  Clear and Regenerate Rate Lines icon are presented. The reader will note that the values in the Escrow Fee, Owners Fee, Combo Fee, Std Mortgage and ALTA Mortgage columns are all "0.00". These values must be entered, manually, from the printed rate chart. The scroll bar, on the right, is used to move down through the chart.

At this point, the base figures for the Escrow Fee, Owners Fee, Combo Fee, Std Mortgage and ALTA Mortgage columns are entered, by the user, manually, per the company's printed rate chart for the underwriter, state and county. These figures must be keyed in manually; there is not an "import" function.

Rate Chart Entry

Underwriter: 5 - Test Underwriter Effective Date: 12/28/2012

State: AZ - ARIZONA Loan Escrow:

County: Maricopa

Rate Chart Other Rate Discounts

Clear and Regenerate Rate Lines

Rate Lines Base Data Increment Above Base

Table Start: 35,000 Table End: 300,000 Increment Amount: 5,000

Escrow Increment: 5,000 Max for Increment: 1,000,000 Calculation Max: 1,500,000

	Amount	Escrow Fee	Owners Fee	Combo Fee	Std Mortgage	ALTA Mortgage
▶	35,000	0.00	0.00	0.00	0.00	0.00
	40,000	0.00	0.00	0.00	0.00	0.00
	45,000	0.00	0.00	0.00	0.00	0.00
	50,000	0.00	0.00	0.00	0.00	0.00
	55,000	0.00	0.00	0.00	0.00	0.00
	60,000	0.00	0.00	0.00	0.00	0.00
	65,000	0.00	0.00	0.00	0.00	0.00
	70,000	0.00	0.00	0.00	0.00	0.00
	75,000	0.00	0.00	0.00	0.00	0.00
	80,000	0.00	0.00	0.00	0.00	0.00
	85,000	0.00	0.00	0.00	0.00	0.00
	90,000	0.00	0.00	0.00	0.00	0.00
	95,000	0.00	0.00	0.00	0.00	0.00
	100,000	0.00	0.00	0.00	0.00	0.00
	105,000	0.00	0.00	0.00	0.00	0.00

Cancel OK

Below, are the beginning and end of the Rate Lines table, after data has been entered manually. Again, this is fictional data, but the values at the end of the chart are used on subsequent screens, so showing the transition from one screen to the next is important.

Table Start: 35,000 Table End: 300,000 Increment Amount: 5,000

Escrow Increment: 5,000 Max for Increment: 1,000,000 Calculation Max: 1,500,000

	Amount	Escrow Fee	Owners Fee	Combo Fee	Std Mortgage	ALTA Mortgage
▶	35,000	300.00	345.00	207.00	276.00	414.00
	40,000	300.00	377.00	226.00	302.00	452.00
	45,000	300.00	409.00	245.00	327.00	491.00
	50,000	300.00	440.00	264.00	352.00	528.00
	55,000	300.00	471.00	277.00	369.00	553.00

<<Top of schedule

Bottom of schedule >>

	275,000	500.00	1,126.00	677.00	902.00	1,304.00
	280,000	500.00	1,141.00	685.00	913.00	1,369.00
	285,000	550.00	1,155.00	693.00	924.00	1,386.00
	290,000	550.00	1,168.00	701.00	934.00	1,402.00
	295,000	550.00	1,181.00	709.00	945.00	1,417.00
	300,000	550.00	1,195.00	717.00	956.00	1,434.00

Cancel OK

Once the **Rate Lines** tab's fields have been completed (all data entered through the end of the rate lines established), then the user should click the **Base Data** tab, to enter information there.

Rate Lines	Base Data				Increment Above Base	
	Amount	Escrow Fee	Owners Fee	Combo Fee	Std Mortgage	ALTA Mortgage
▶	300,000	550.00	1,195.00	717.00	956.00	1,434.00
	500,000	950.00	1,375.00	957.00	1,276.00	1,994.00
	750,000	1,400.00	1,925.00	1,257.00	1,626.00	2,644.00
	1,000,000	1,850.00	2,425.00	1,507.00	1,976.00	3,244.00
	1,250,000	2,250.00	2,875.00	1,757.00	2,276.00	3,844.00
	1,500,000	2,600.00	3,275.00	1,957.00	2,576.00	4,494.00
	1,500,000	2,600.00	3,275.00	1,957.00	2,576.00	4,494.00

The **Base Data** tab (above) contains a series of 7 rows, on which are presented the figures, for each of the rate categories, at the end of each range for which calculation factors are to be entered on the **Increment Above Base** tab (below).

Rate Lines	Base Data				Increment Above Base	
	Amount	Escrow Fee	Owners Fee	Combo Fee	Std Mortgage	ALTA Mortgage
▶	300,000	10.00	12.00	6.00	8.00	14.00
	500,000	9.00	11.00	6.00	7.00	13.00
	750,000	9.00	10.00	5.00	7.00	12.00
	1,000,000	8.00	9.00	5.00	6.00	12.00
	1,250,000	7.00	8.00	4.00	6.00	11.00
	1,500,000	7.00	8.00	4.00	6.00	11.00
	1,500,000	7.00	8.00	4.00	6.00	11.00

Note: Values in Amount column are determined/changed via the Amount column of the corresponding row of the grid on the Base Data tab.

Once the **Rate Lines** table is complete, the first line of the **Base Data** table will be the last line from the **Rate Lines** table, as shown above. The **Amount** column is then filled, by the user, with the maximum dollar level at which the fees are to be adjusted at different rates. In this sample, the fees are to be computed with different rates between \$300,000 and \$500,000, then at different rates between \$500,000 and \$750,000, and with subsequent rate changes at each \$250,000, with the last computed rates stopping at \$1,500,000. The last line is repeated, in this sample, to let the system know that there are no additional rate changes. Again, up to seven lines may be used.

The **Amount** values entered on this tab will flow to the **Increment Above Base** tab, where the incremental rates within each range are defined, as is explained next.

Clicking on the **Increment Above Base** tab, the user would be presented with a grid into which they will enter the dollars per escrow or title increment (as appropriate) for each increment until the incremental rates change again. In this example, the incremental change, at each \$5,000 increment (coincidentally, in this case, the same for Escrow and Title fees, but not necessarily) until the Amount exceeds \$500,000, at which point new incremental rates are to be applied. Above, the first line has been completed, showing that Escrow Fees would increase by \$10.00 at every \$5,000 change in the Sales Price; the Owners Fee by \$12.00 for every \$5,000 change in Sales Price; the Combo Fee by \$6.00 for every \$5,000 change in Sales Price; and the Std and ALTA Mortgage rates by \$8.00 and \$14.00, respectively, for every \$5,000 change in Loan Amount.

Those figures, when applied at the range maximum (the range between \$300,000 and ending at \$500,000) result in fees of set amounts, which are then entered, manually, into the **Base Data** screen, as shown above.

The screen shot of the **Increment Above Base** table, above, is filled with all of the sample rates, for each of the sample rate ranges. Again, these are entered by the user, from the information in the Underwriter's Rate Manual. Note: the last range is repeated until all seven rows are completed.

The screen shot of the **Base Data** tab, above, reflects all of the top-of-tier values, for each of the rate ranges. Again, these values are computed and entered manually.

With the three tabs (**Rate Lines**, **Base Data** and **Increment Above Base**) completed, the core of the rate calculator is loaded. The next step is to address the **Other Rate** and **Discounts** tabs.

The **Other Rate** tab is used to enter factors used to calculate extended rates, for values above the **Base Chart** entered in the **Rate Lines** table, and the fees to be added for simultaneous issues. The buyer's split percentage is identified in the **Split Percent** field. The **Other Rate** tab, when first used on a new rate chart, appears as shown below.

Other Rate	
Owners Extended Rate:	0%
Lenders Extended Rate:	0
Simultaneous Standard Fee:	0.00
Simultaneous Extended Fee:	0.00
Simultaneous Combo Fee:	0.00
Simultaneous Escrow Fee:	0.00
Split Percent:	50%
<input type="checkbox"/> Owners Premium Less Lender	

Owners Extended Rate – enter the percentage that should be used to amplify the owner's standard rate to get to the extended rate – 110 (for 110%) would be an example.

Lenders Extended Rate – enter the percentage that should be used to amplify the lender's standard rate to get to the extended rate – 120 (for 120%) would be an example.

Simultaneous Standard Fee – enter the dollar amount to be charged in the situation where there is a simultaneous issue of standard policies – 50.00 (for \$50.00) would be an example.

Simultaneous Extended Fee – enter the dollar amount to be charged in the situation where there is a simultaneous issue of extended policies - 55.00 (for \$55.00) would be an example.

Simultaneous Combo Fee – enter the percentage that should be applied to the owners policy to get the lenders policy premium, in a simultaneous issue situation – 50 (for 50%) would be an example.


Simultaneous Escrow Fee – enter the dollar amount to be added to the base escrow fee when there is a simultaneous issue of policies – 10.00 (for \$10.00) would be an example.

Split Percent – enter the percentage of the fees/premiums to be charged to the Buyer – 50 (for 50%) would be an example.

Check the Owners Premium Less Lender checkbox, in conjunction with, or rather than the simultaneous fees, if that is the pricing model.

A completed screen would look like the one shown to the right. The system will add the % and \$ signs as applicable

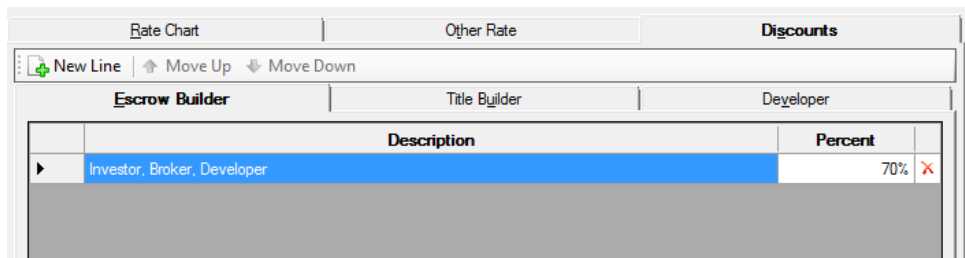
Other Rate	
Owners Extended Rate:	110
Lenders Extended Rate:	120%
Simultaneous Standard Fee:	50.00
Simultaneous Extended Fee:	55.00
Simultaneous Combo Fee:	50.00
Simultaneous Escrow Fee:	10.00
Split Percent:	50%
<input type="checkbox"/> Owners Premium Less Lender	

The **Discounts** tab (shown below) is used to detail builder (escrow and title) and developer discounts. When first presented, the screen is blank with three tabs: Escrow Builder, Title Builder and Developer. Be sure the correct tab is selected and then use the  New Line icon to initiate the addition of a record to the tab selected.

Escrow Builder – on this tab, entries are detailed with a short description (34 characters max) and a percentage. The percentage is entered as ## (70 – for 70%), and is a percentage of the escrow fee that will be charged, when the discount is selected.

Title Builder – on this tab, entries are detailed with a short description (34 characters max) and a percentage. The percentage is entered as ## (70 for 70%), and is a percentage of the title premium that will be charged, when the discount is selected. In the sample below, two discounts are detailed.

Developer – on this tab, entries are detailed with a short description (34 characters max) and a percentage. The percentage is entered as ## (80 for 80%), and is a percentage of the title premium that will be charged, when the discount is selected. In the sample below, two discounts are detailed – note that the percentage of the discount may be included in the Description, if you wish.



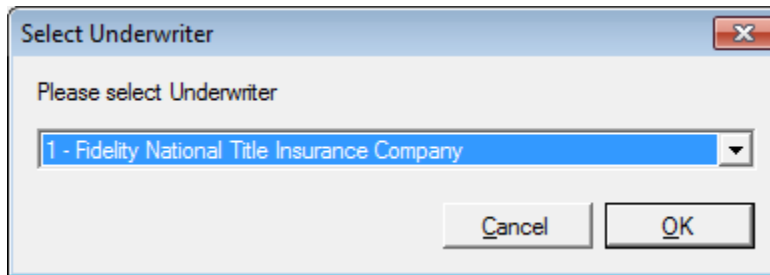
Discounts		
New Line Move Up Move Down		
Escrow Builder		Developer
Description	Percent	
Investor, Broker, Developer	70%	X

Title Rates Descriptions

The information maintained in the **Title Rates Descriptions** table is used to identify the policy or policies that are being purchased through each file. It also can be used in conjunction with Rate Chart data to compute rates within Impact/SQL. The user will see the listing on the first **Initial Questions** screen under the field heading **Premium Rate**.

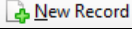

The **Title Rate Descriptions** are maintained in a series of tables, one for each underwriter established in the system. The various policies offered by each underwriter and the combinations of policies that might be sold are used as the factors in determining the items to be entered on these tables. For example, you may have items for each type of owner's policy offered, for each lender policy offered, and for the various combinations of owner's and lender's policies offered.

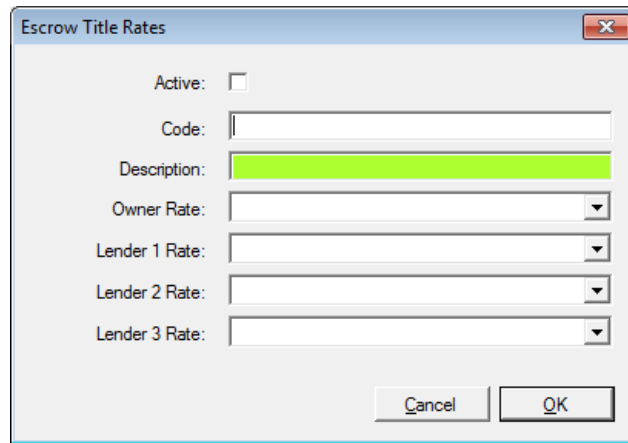
NOTE: The underwriters must be created in the system, prior to **Title Rate Descriptions** tables being set up, through **Title > Documents > Document Maintenance > Edit > Underwriter Menu Table**.



Once an Underwriter is selected, the **Escrow Title Rates Table Maintenance** screen is displayed for the selected Underwriter, if one exists.

Active	Code	Description	Owner	Lender 1	Lender 2	Lender 3	
	01	Owner's Policy	S				
	02	Lender's Policy		E			
	03	Owner's Policy, Lender's Policy	S	S			
	07	Owner's Policy, Lender's Policy, Lender's Policy	S	E	S		
	08	Owner's Policy, Lender's Policy, Lender's Policy	S	E	S		
	04	Owner's Policy, Lender's Policy, Lender's Policy, Lender's	S	E	S	S	
	05	Lender's Policy, Lender's Policy		E	S		
	06	Limited Coverage Policy		S			
	09	Extended Owner's	E				

Click  **New Record** to add a new entry to the table; or to modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **Escrow Title Rates** dialog box is displayed.



The dialog box titled "Escrow Title Rates" contains the following fields:

- Active:
- Code:
- Description:
- Owner Rate:
- Lender 1 Rate:
- Lender 2 Rate:
- Lender 3 Rate:

Buttons:

Complete or modify the following fields:

Active: Check the checkbox if the code is to be available to users.

Code: Enter a unique two-digit code. Each description has a unique two-digit code within each underwriter. Once a code/description combination has been used, it cannot be changed.

NOTE: If the **Title Rates Descriptions** table is modified, the **Title Order Sheets**, which are Crystal Reports, may also need to be modified – depending on their design.

Description: Enter a description. The descriptions are to be stylized with the description of the owner's policy first (if any) and then the lender's policy or policies (up to three), if any, separated by commas. **The comma separators are critical.**

Rate Fields: There are also four **Rate** fields for each description, which are used to categorize the policy or policies identified in the descriptions as **Standard (S)** or **Extended (E)**:

- **Owner Rate:** Enter the Owner's policy as **Standard (S)** or **Extended (E)**. If there is no owner's policy being issued this field will be blank.
- **Lender 1 Rate:** Enter the first lender's policy as **Standard (S)** or **Extended (E)**.
- **Lender 2 Rate:** Enter the second lender's policy as **Standard (S)** or **Extended (E)**.
- **Lender 3 Rate:** Enter the third lender's policy as **Standard (S)** or **Extended (E)**.

NOTE: When the descriptions and codes are combined, they tell the user (in text) and the system (in codes) what they need to know to identify the policy(ies) being issued and, if so configured, the rates to use.

Files using the "with GFE" styles of data entry will use the coding above to default the text on the Owner, 1st, 2nd and 3rd Lender policy description fields (on the 1103 & 1104 breakdown screens).

The following are some examples of code, description, and rate combinations:

Code: 01

Desc: Owner's Policy, ALTA Lender's Policy

Rate fields: S E _ _

Code: 02

Desc: Owner's Policy

Rate fields: S _ _ _

Code: 03

Desc: Lender's Policy

Rate fields: _ S _ _

Code: 04

Desc: Extended Owner's, ALTA Lender's Ext., Standard Lender's

Rate fields: E E S _

The same codes and descriptions can be used for each underwriter, if appropriate.

Property Descriptions ►

There are six menu choices under this heading that provide maintenance screens for tables related to the properties on transactions.

States

Counties

Cities

Municipality Types

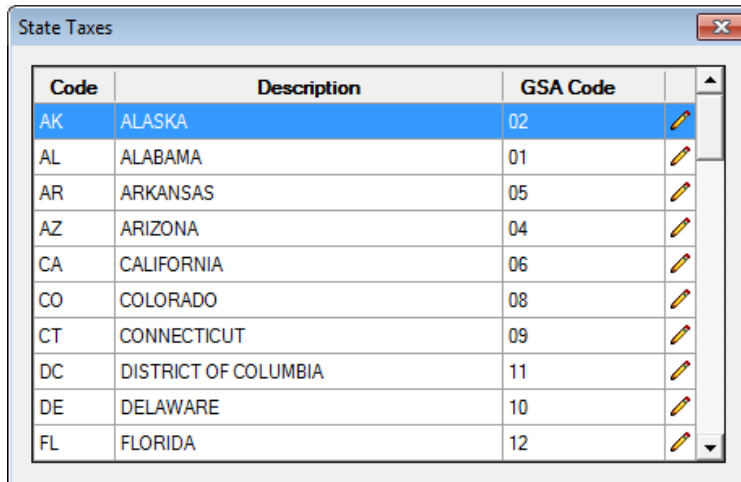
Subdivisions











Property Types


In addition, the **Transfer Tax** and **Tax Stamp** table configuration functions, which were reached via **User Table** menu paths in pre-8.0 versions of Impact, are now reached through the **States**, **Cities** and **Counties** maintenance screens. **Washington Excise Taxes** and **Sales Taxes**, for databases configured for use in Washington State, are also addressed through these maintenance screens.

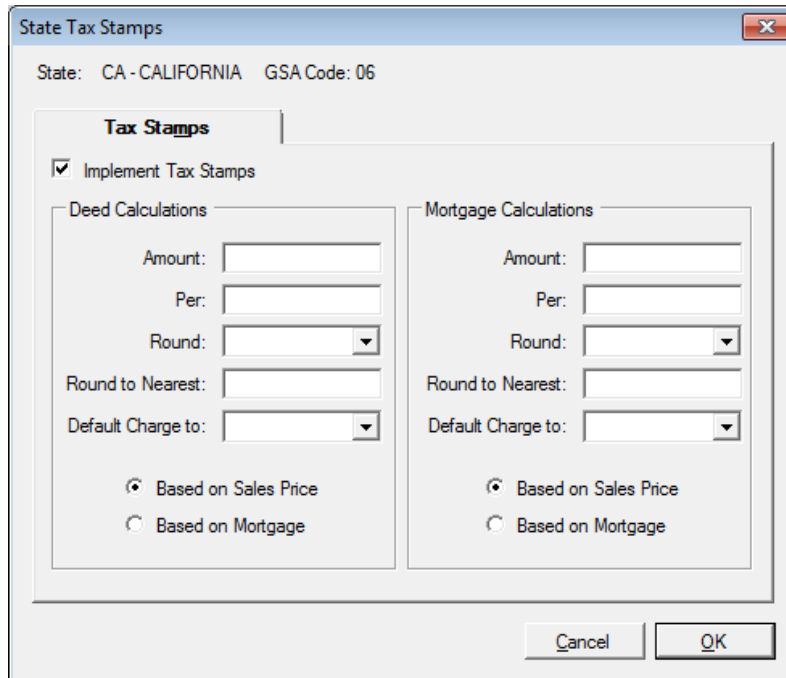
States

The **States** table contains all of the United States and the District of Columbia. The **GSA Code** of each is pre-loaded. There is no maintenance required with this table, except for the configuring of state tax stamps, if required in the area the Company does business (discussed below).



Code	Description	GSA Code	
AK	ALASKA	02	
AL	ALABAMA	01	
AR	ARKANSAS	05	
AZ	ARIZONA	04	
CA	CALIFORNIA	06	
CO	COLORADO	08	
CT	CONNECTICUT	09	
DC	DISTRICT OF COLUMBIA	11	
DE	DELAWARE	10	
FL	FLORIDA	12	

To modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **State Tax Stamps** dialog box is displayed, with the selected state information at the top of the screen. If you are going to enter tax stamp calculation variables, check the **Implement Tax Stamps** checkbox, and the fields below it will become available for editing.



Complete or modify the following fields:

Implement Tax Stamps: Select this checkbox to activate the sections below.

Deed Calculations and Mortgage Calculations sections

Amount: Enter the amount to be charged.

Per: Enter per increment (for example, per 1,000.00).

Round: Select **Up** or **Down** from the drop-down list.

Round to Nearest: Enter the amount to Round to Nearest.

Default Charge to: Select **Buyer** or **Seller** from the drop-down list.

Based on Sales Price: Identifies the tax stamp is to be based on sales price.

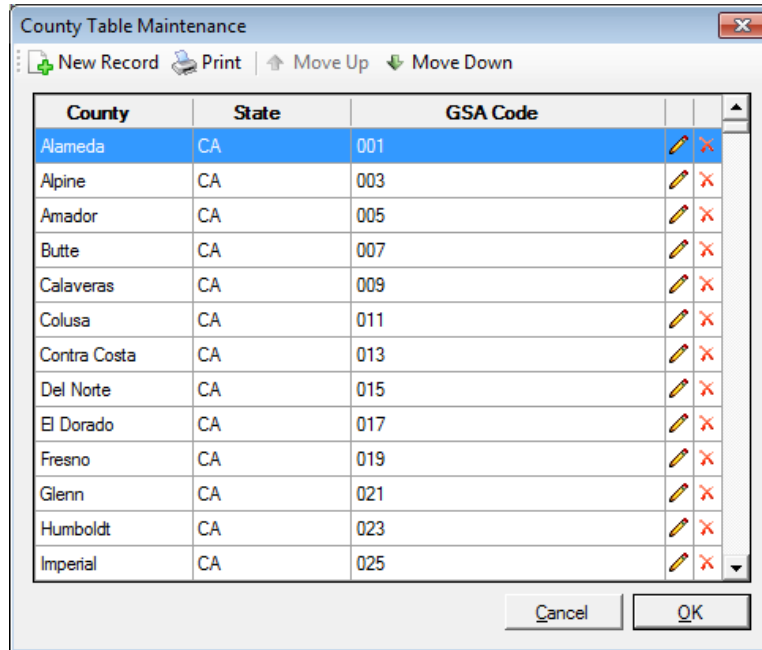
Based on Mortgage: Identifies the tax stamp is to be based on mortgage.

Click **OK** to save your changes, or click **Cancel** to close without saving.

Counties



The **Counties** table is pre-loaded with all United States counties, along with their **State** and **GSA Code**. There should be no maintenance required in this table, except for the configuring of **County Transfer Taxes** and **Tax Stamps**, if required in the area(s) the Company does business in (discussed below). The list feeds the **City** table maintenance screen and, more importantly, feeds the **County** field on the **Initial Questions > Property Information** screen, ensuring consistency of spelling on documents. The **County Name**, **State** and **County transaction taxes** are maintained here.

The **County Table Maintenance** screen lists the counties entered, and their state.



The screenshot shows a window titled "County Table Maintenance" with a toolbar containing "New Record", "Print", "Move Up", and "Move Down". Below the toolbar is a table with three columns: "County", "State", and "GSA Code". The table lists 14 counties from Alameda to Imperial, all with "CA" as the state and various GSA codes. Each row has a pencil icon for modification and a red 'X' icon for deletion. At the bottom of the window are "Cancel" and "OK" buttons.

County	State	GSA Code		
Alameda	CA	001		
Alpine	CA	003		
Amador	CA	005		
Butte	CA	007		
Calaveras	CA	009		
Colusa	CA	011		
Contra Costa	CA	013		
Del Norte	CA	015		
El Dorado	CA	017		
Fresno	CA	019		
Glenn	CA	021		
Humboldt	CA	023		
Imperial	CA	025		

Click  **New Record** to add a new entry to the table; or, to modify an existing entry click the  **Modify** icon on the County entry to be edited, or double-click the entry. There should be no need to add a county, and the user is not able to enter a GSA code on a county added manually. USA Digital Solutions, Inc. will maintain the County listing via the upgrade cycle, as needed.

Transfer Tax Tab

The **Transfer Tax** tab at the bottom of the screen is used for entry of **County Transfer Tax** rates, if appropriate.

Modify County

County Name: Alameda

State: CA - CALIFORNIA

GSA Code: 001

Transfer Tax | Tax Stamps

Implement Transfer Tax

Use Tiered Calculations

Amount: 1.10

Per: 1,000

Round: Up

Round to Nearest: 500.00

Default Charge to: Seller

First Time Home Buyer Exemption Amt:

First Time Home Buyer Amount:

Principal Residence Exemption Amt:

Cancel OK

Complete or modify the following fields:

Implement Transfer Tax: Select this checkbox to begin the process of entering tax rates. That will open up the data fields for data entry.

Use Tiered Calculations: Select this checkbox if the Transfer Taxes are based on tiered calculations in the specific county (see tiered screen below).

The **non-tiered** screen asks for the tax **Amount**, the **Per** increment, how the **Rounding** will be done, and **Default Charge To** (who the cost is applied to by default). **Exemption** information can also be identified.

Amount: Enter the amount to be charged.

Per: Enter per increment (for example, per 1,000.00).

Round: Select **Up** or **Down** from the drop-down list.

Round to Nearest: Enter the amount to Round to Nearest.

Default Charge to: Select **Buyer** or **Seller** from the drop-down list.

First Time Home Buyer Exemption Amount:

First Time Home Buyer Amount:

Principal Residence Exemption Amount:

The **tiered** screen asks for similar **Amount** and **Per** increment information, but for each of up to four “tiers” of sales price.

Tax Stamps Tab

The **Tax Stamps** tab at the bottom of the Modify County screen is used for entry of **County Tax Stamp** rates, if appropriate.

Implement Tax Stamps: Select this checkbox to activate the sections below.

Deed Calculations and Mortgage Calculations sections

Amount: Enter the amount to be charged.

Per: Enter per increment (for example, per 1,000.00).

Round: Select **Up** or **Down** from the drop-down list.

Round to Nearest: Enter the amount to Round to Nearest.

Default Charge to: Select **Buyer** or **Seller** from the drop-down list.

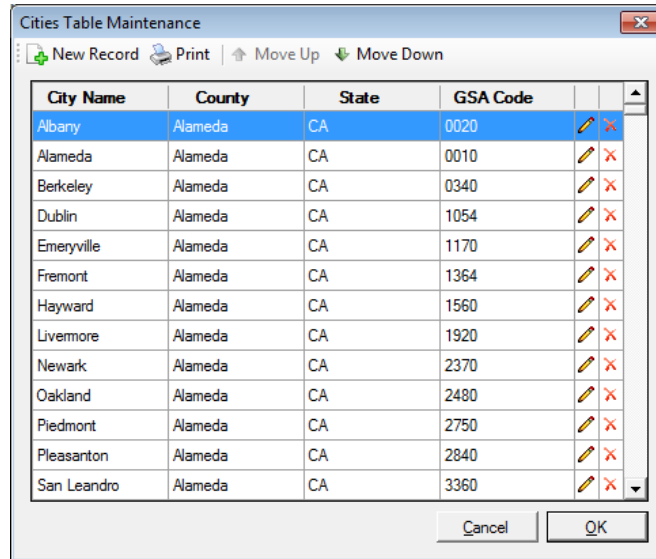
Based on Sales Price: Identifies the tax stamp is to be based on sales price.

Based on Mortgage: Identifies the tax stamp is to be based on mortgage.

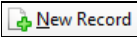

Click **OK** to save your changes, or click **Cancel** to close without saving.

Cities

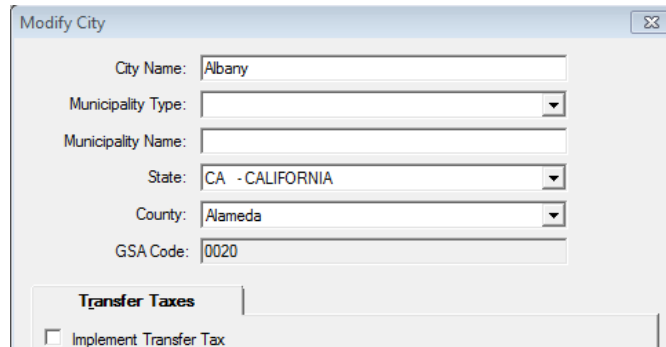
The **Cities** table is pre-loaded with all United States cities, along with their **County**, **State** and **GSA Code**. There should be no maintenance required in this table, except for the configuring of **City Transfer**, **Excise** and **Sales Taxes**, if required in the cities the Company does business in (discussed below). The **Cities** table is the source for the City field drop-down on the **Initial Questions > Property Information** screen. The drop-down is used to speed data entry by Escrow personnel and to ensure consistency of spelling on documents. The user may enter a city that is not on the drop-down list.



City Name	County	State	GSA Code		
Albany	Alameda	CA	0020		
Alameda	Alameda	CA	0010		
Berkeley	Alameda	CA	0340		
Dublin	Alameda	CA	1054		
Emeryville	Alameda	CA	1170		
Fremont	Alameda	CA	1364		
Hayward	Alameda	CA	1560		
Livermore	Alameda	CA	1920		
Newark	Alameda	CA	2370		
Oakland	Alameda	CA	2480		
Piedmont	Alameda	CA	2750		
Pleasanton	Alameda	CA	2840		
San Leandro	Alameda	CA	3360		

Click  to add a new entry to the table; or, to modify an existing entry click the  **Modify** icon on the City entry to be edited, or double-click the entry. There should be no need to add a city, and the user is not able to enter a GSA code on a city added manually. USA Digital Solutions, Inc. will maintain the City listing via the upgrade cycle, as needed.

The top half of the **Modify City** screen is shown below. The user could edit the **Municipality Type** and **Municipality Name**, if needed in your area. The other fields should not need editing.



Modify City

City Name: Albany

Municipality Type:

Municipality Name:

State: CA - CALIFORNIA

County: Alameda

GSA Code: 0020

Transfer Taxes

Implement Transfer Tax

The bottom half of the screen relates to maintenance of tax rates, and will be discussed on the next page.

The bottom half of the **Modify City** screen is used for entry of **City Transfer, Excise** and **Sales Tax** rates, if appropriate. This configuration is done to support the system's ability to compute transfer, excise and sales taxes, for those locales that have such taxes, in the data entry areas for **Recording Expenses**.

Depending on configuration, you will see a tab for each type of tax that can be configured for the city. Normally, you will only have a **Transfer Taxes** tab. Transfer taxes are based on the **Sales Price**. Databases configured for business in Washington State will have **Excise** and **Sales Tax** tabs as well.

Complete or modify the following fields:

Implement Transfer Tax: Select this checkbox to begin the process of entering tax rates. That will open up the data fields for data entry.

Use Tiered Calculations: Select this checkbox if the Transfer Taxes are based on tiered calculations in the specific city (see tiered screen below).

The **non-tiered** screen asks for the tax **Amount**, the **Per** increment, how the **Rounding** will be done, and **Default Charge To** (who the cost is applied to by default). **Exemption** information can also be identified.

Amount: Enter the amount to be charged.

Per: Enter per increment (for example, per 1,000.00).

Round: Select **Up** or **Down** from the drop-down list.

Round to Nearest: Enter the amount to Round to Nearest.

Default Charge to: Select **Buyer** or **Seller** from the drop-down list.

First Time Home Buyer Exemption Amount:

First Time Home Buyer Amount:

Principal Residence Exemption Amount:

Check the **Use Tiered Calculations** if appropriate for the city. The **Tiered** screen asks for similar **Amount** and **Per** increment information, but for each of up to four “tiers” of sales price.

Transfer Taxes

Implement Transfer Tax

Use Tiered Calculations

From	To	Amount	Per
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Round:

Round to Nearest:

Default Charge to:

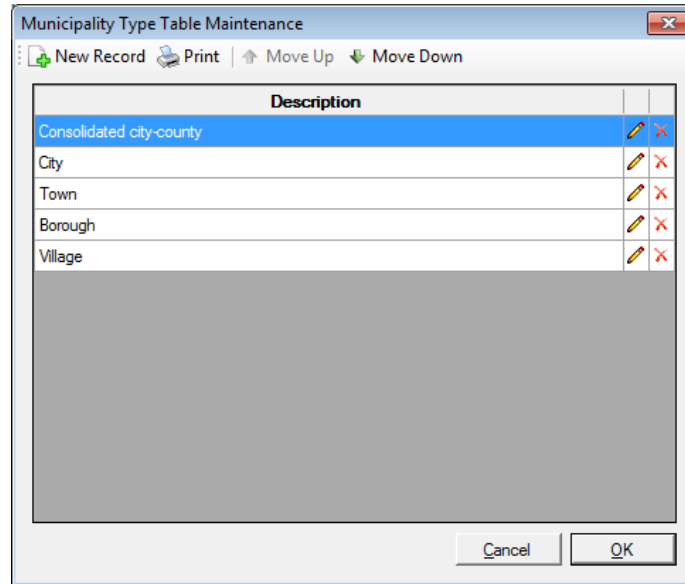
First Time Home Buyer Exemption Amt:

Principal Residence Exemption Amt:

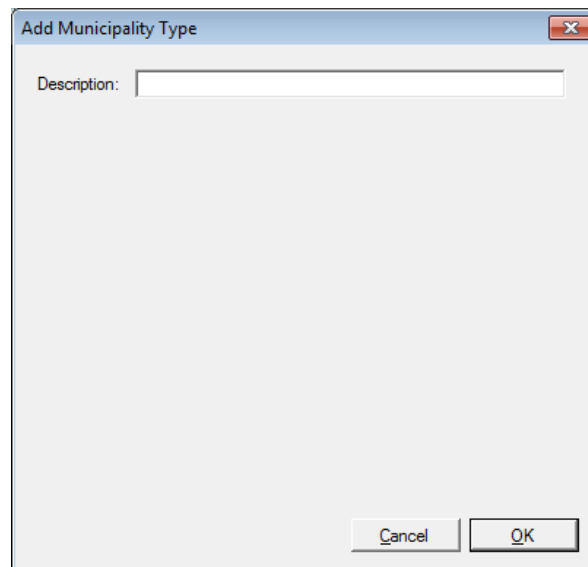
Click **OK** to save your changes, or click **Cancel** to close without saving.

Municipality Types

The **Municipality Types** table feeds the field of that name on the **Initial Questions > Property Information** data entry screen.



Click **New Record** to add a new entry to the table, or to modify an existing entry, highlight a record and click **Modify** or double-click the entry. The **Add Municipality Type** dialog box is displayed.

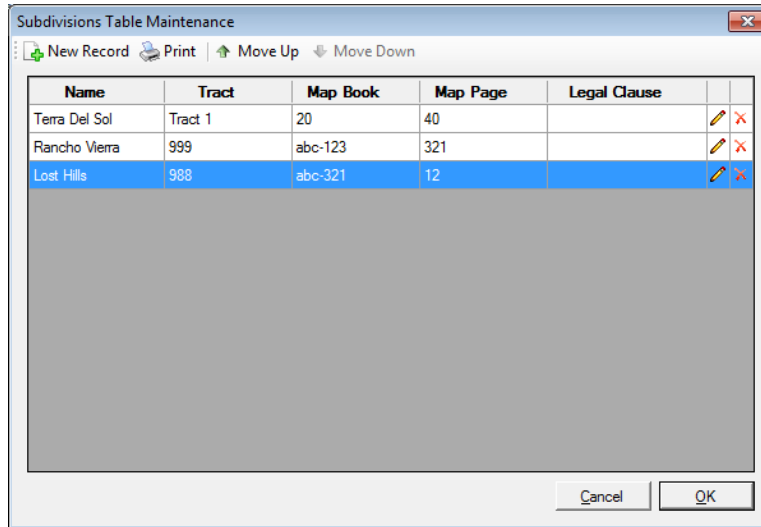








Description: Enter the officially recognized description of each municipality type in the state.

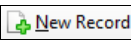

Click **OK** to save your changes, or click **Cancel** to close without saving.

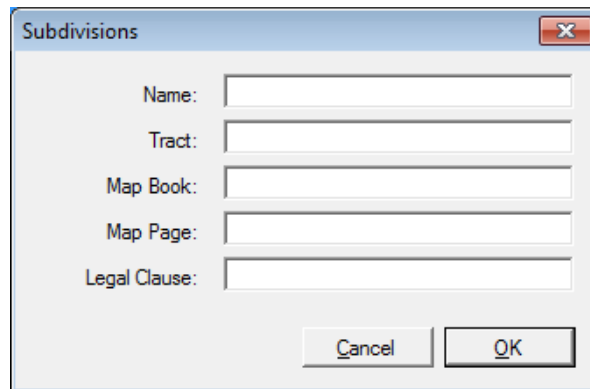
Subdivisions

The **Subdivision** table provides data for the **Subdivision** drop-down list on the **Initial Questions > Property Information** screen. If the user selects a **Subdivision Name** from the drop-down and then clicks inside the **Brief Legal** field, this field will be filled with the Tract, Map Book, and Map Page information stored for the particular subdivision. The **Legal Clause** value is the file name of the master document prepared, for the subdivision, under **Escrow > Documents > Document Maintenance > Legal Clauses**. The Legal Clause must exist before it can be referenced in this table.



Name	Tract	Map Book	Map Page	Legal Clause	
Terra Del Sol	Tract 1	20	40		 
Rancho Vierra	999	abc-123	321		 
Lost Hills	988	abc-321	12		 

Click  to add a new entry to the table, or to modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **Subdivision** dialog box is displayed.



Name:

Tract:

Map Book:

Map Page:

Legal Clause:

Complete or modify the following fields:

Name: Enter the name of the subdivision.

Tract: Enter the tract information for the subdivision.

Map Book: Enter the map book location for the subdivision.

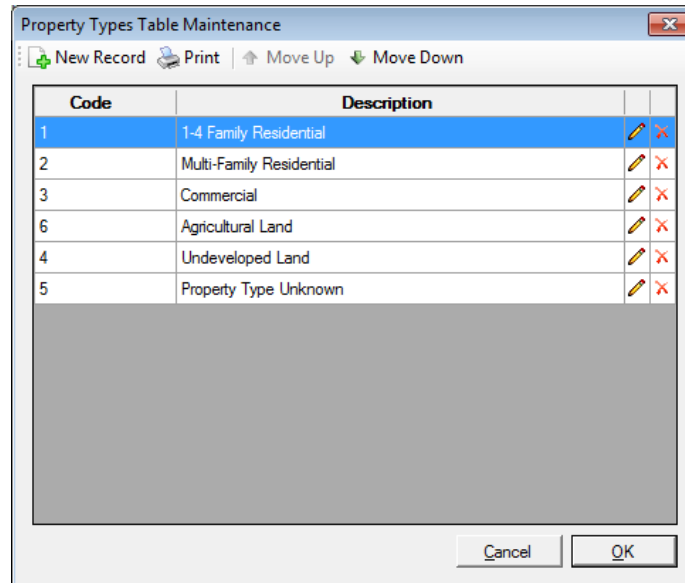
Map Page: Enter the map page location for the subdivision.

Legal Clause: Enter the file name of the master document prepared under **Escrow (or Title) > Documents > Document Maintenance > Legal Clauses**.



Click **OK** to save your changes, or click **Cancel** to close without saving.

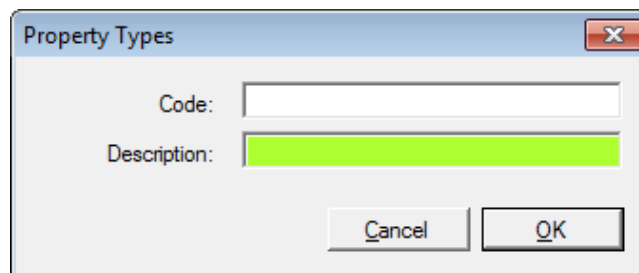
Property Types

The **Property Type** field, in the **Initial Questions > Property Information**, is filled with values from this table. The descriptions entered are used in **Management Information System (MIS)** reports to segment the company's business by property type (for example: 1-4 Family Residential). It is critical that this table properly reflect the reporting breakdown that Company management desires.



Code	Description		
1	1-4 Family Residential		
2	Multi-Family Residential		
3	Commercial		
6	Agricultural Land		
4	Undeveloped Land		
5	Property Type Unknown		

Click  to add a new entry to the table, or to modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **Property Types** dialog box is displayed.



Code:

Description:

Complete or modify the following fields:

Code: Enter a unique one- or two-digit code.

Description: Enter a description for the property type. The description cannot be changed in this table without affecting what is seen in the files, and on reports.

NOTE: When modifying an existing entry, the **Code** cannot be changed, just the **Description**. An altered Description should still reference the same Property Type, or historical reporting – based on the Code – will be impacted. Add new Codes, rather than altering existing Descriptions, for new Property Types.

Click **OK** to save your changes, or click **Cancel** to close without saving.

Recording Fees

The company will use the **Recording Fees** screen to set up the parameters for computing the recording fees for the Deed of Trust, Mortgage and Release. They can be entered for all of the state and county combinations with which the company's offices do business.

When the Escrow users are in the **Government Recording and Transfer Charges** section of the data entry screens, they will see a check box to **Calculate** the fees and if the state and county combination for the transaction involved is configured here, the system will display a screen of the calculated charges. The user can edit the calculated data if so desired. If the particular state and county combination involved has not had parameters set for it, an alternate screen will appear to the Escrow user stating that fact and asking the user to enter the fees applicable to the buyer and seller.

The screenshot shows a 'Recording Fees' dialog box with the following fields and options:

- State:** AZ - ARIZONA
- County:** Maricopa
- Deed:** Amount: 10.00, for first: 5, pages. Additional pages at: 1.50 per Page. Plus Surcharge of: [empty]. Default charge to: Buyer Seller
- Mortgage:** Amount: 10.00, for first: 5, pages. Additional pages at: 1.50 per Page. Plus Surcharge of: [empty]. Default charge to: Buyer Seller
- Release:** Amount: 10.00, for first: 5, pages. Additional pages at: 1.50 per Page. Plus Surcharge of: [empty]. Default charge to: Buyer Seller

Select the **State** and **County** from the drop-down lists and press TAB to begin data entry or editing.

The **Recording Fees** setup screen has sections for each of the three document types:

Deed

Mortgage

Release

Enter the charges for the customary manner computed for each section:

Amount: \$x.xx for first x pages

Additional pages at \$x.xx per Page

Plus Sercharge of: If surcharges are collected, enter an amount.


Default charge to: To whom the charge should default to (**Buyer** or **Seller**).

Click **OK** to save your changes, or click **Cancel** to close without saving.

Receipt Types

The **Receipt Types** are very important to the workflow processes in Impact. Depending on which type code is assigned to each receipt, different behaviors will be triggered in Impact/SQL. There are several settings associated with each receipt type that prompt these differences, as will be explained below. The receipt type that is assigned to each receipt is presented in the **Ledger** for each file. **Receipt Journal** reports can be sorted by receipt type. The **Receipt Type** drop-down list is used on the **Receipt Entry** screen.

Code	Description	Allow Escrow	Depositable		
BCF	Balance carry forward	✓		✎	✕
EC	Error Correction	✓		ℹ	
REC	Positive Receipt	✓	✓	✎	✕
NSF	Non-Sufficient Funds	✓		ℹ	
EM	Earnest Money	✓	✓	✎	✕
LP	Loan Proceeds	✓	✓	✎	✕
CF	Closing Funds	✓	✓	✎	✕
REF	Refund	✓	✓	✎	✕
STF	Savings Transfer	✓		✎	✕
SAV	Savings	✓		ℹ	
INT	Interest Earned	✓		ℹ	
ADJ	Adjustment	✓		✎	✕
TBB	Transfer to Branch/Bank			ℹ	

While each company may create and utilize the receipt types they need for their business process, there are some codes which are required for proper execution of Impact/SQL's programs and which cannot be altered or deleted (they are marked with an  **Info** icon on the listing). These are:

WIN: Wire In – used by incoming wire processing.

SAV: Savings – used with the savings (interest bearing) account ledgers to add or remove funds manually. Receipts of this type only affect savings ledgers. The SVD and SVC receipt types relate to the more automated savings transfer action.

INT: Interest earned – used to record interest earned within the savings ledgers only.

SVC: Debit Escrow, Credit Savings – used by the system with the automated savings transfer function to move funds from an escrow ledger to a savings ledger.

SVD: Credit Escrow, Debit Savings – used by the system with the automated savings transfer function to move funds from a savings ledger to an escrow ledger.

TRF: Transfers – used if funds transfer between files with the same branch and bank has been permitted through the setup options for Escrow and/or Accounting.

NSF: Non-Sufficient Funds – in the event of an NSF being receipted an e-mail notification can be sent to the escrow officer of the file, if the setup option to e-mail escrow officers is enabled.

FST: Used for fee slip transfers from escrow ledgers.

FSV: Voids of FST's.

FSR: Fee slip reversal of a FSV.

TBB: Transfers with change in Branch and Bank.



TBK: Transfers between Banks.

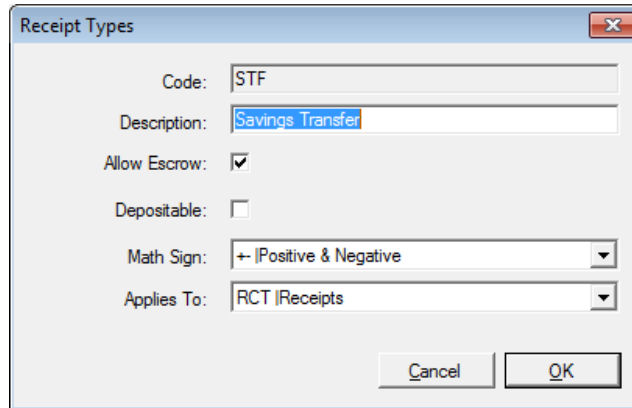
TBR: Transfers between Branches.

EC: Error Correction (DOC sites only)

NOTE: WIO: Wire Out – outgoing wires are considered disbursements within Impact/SQL, not receipts, and this code will not appear in the code table and should not be added to it to avoid the erroneous use of the code.

The **BCF Balance Carried Forward** receipt type, while not mandated, can be used and it will return zeroes for the receipt number and is used during a conversion to reflect a starting balance in an escrow that was originated in another system.

Click  **New Record** to add a new entry to the table, or to modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **Receipt Types** dialog box is displayed.



The image shows a dialog box titled "Receipt Types" with a close button (X) in the top right corner. The dialog contains the following fields and controls:

- Code:** A text input field containing "STF".
- Description:** A text input field containing "Savings Transfer".
- Allow Escrow:** A checked checkbox.
- Depositible:** An unchecked checkbox.
- Math Sign:** A dropdown menu with the selected option "+ | Positive & Negative".
- Applies To:** A dropdown menu with the selected option "RCT | Receipts".
- At the bottom right, there are two buttons: "Cancel" and "OK".

Complete or modify the following fields:

Code: Enter a unique up-to-three character code (cannot modify an existing item, just add new).

Description: Enter a description for the receipt type.

Allow Escrow: This check box identifies whether the code will be made available to **Escrow** module users or whether the code will be limited to **Accounting** users.

Depositible: If a receipt type is configured to be depositible, each receipt tagged with the code will appear on the Deposit Slip screen and will not appear directly within a reconciliation. This flag should be used for receipt codes that are to be assigned to items that are physically deposited at the bank, either singly or in aggregate, along with a deposit slip whether prepared within Impact/SQL or manually. If depositible, the receipt will appear on the Deposit Slip preparation screen until included in a deposit.

Math Sign: Receipt types can be configured to accept a positive value only, a negative value only, or either type of value. This can help reduce data entry errors.

Applies To: There are three options: **RCT – Receipts**, **WIN – Wire In**, and **WIO – Wire Out**. This setting identifies which particular functionality the receipt code is involved with. This setting is used to sort receipts by broader categories in the reconciliation module.

Click **OK** to save your changes, or click **Cancel** to close without saving.

Income Codes

Escrow users, when coding the fee check or fee slip detail lines, use the **Income Codes** entered in this table. The codes must be numeric, can be up to five digits long, and can have leading zeroes. It is typical to have the codes match up with the account numbers used in the company's general ledger system for the various revenue items and pass-throughs being tracked (Title Premiums, Escrow Fees, Delivery Fees, etc.). The income codes can be categorized, which will filter the codes seen on specific data entry screens to just those that are applicable to those screens.

The **Income Code Table Maintenance** screen presents the **Income Codes**, their **Descriptions** and whether they are **Active** or not. Inactive codes will not be available for use on fee slip or fee check line items. The listing can be filtered to show only active, only inactive or all codes, via the **Filter** drop-down in the upper right.

Active	Code	Description		
<input checked="" type="checkbox"/>	4100	Escrow Fees		
<input checked="" type="checkbox"/>	4200	Recording		
<input checked="" type="checkbox"/>	4300	Delivery Fees		
<input checked="" type="checkbox"/>	4400	Doc Prep		
<input checked="" type="checkbox"/>	4500	Loan Tie-In		
<input checked="" type="checkbox"/>	4600	Email Doc Fee		
<input checked="" type="checkbox"/>	4700	Wire Fees		
<input checked="" type="checkbox"/>	4800	Bank Fees		
<input checked="" type="checkbox"/>	5846	CPL Fee		
<input checked="" type="checkbox"/>	2001	ALTA Loan Policy		
<input checked="" type="checkbox"/>	2002	ALTA Owners Policy		
<input checked="" type="checkbox"/>	5001	Endorsements		
<input checked="" type="checkbox"/>	5000	Transfer Taxes		

Click **New Record** to add a new entry to the table, or to modify an existing entry, highlight a record and click **Modify** or double-click the entry. The **Income Codes** dialog box is displayed. The **Active** flag, **Code**, **Description**, **Category** and **Liability From** fields are presented. All are editable except for the **Code**, which, once established, cannot be changed. The **Category** field is used to filter the codes displayed on different charge entry screens. The **Liability From** field is used to identify whether the sales price or one of the three loan amounts should automatically be linked to the income code – this functionality comes into play on invoicing and some data exports.

Income Codes

Active:

Code: 4100

Description: Escrow Fees

Category: Escrow Fees

Liability From: None | 0

Cancel OK

Complete or modify the following fields:

Active: Select to indicate a code is *Active*. Deactivate an existing code by unchecking the Active box.

Code: Enter a unique income code of up to five digits.

Description: Enter a description for the code.

Category: The categories are **None (All categories)**, **Title Fees Premium**, **Title Fees Non-Premium**, **Escrow Fees**, **Recording Fees**, **Sub Escrow Fees**, and **Endorsements**. The charts on the following pages detail how the categorization coding will filter codes to specific data entry screens. If categorization is not desired, select **None (All categories)** on each code.

Liability From: This option is used to identify whether the sales price or one of the three loan amounts should automatically be linked to the income code; for invoice and reporting purposes. If categorization is being used, some of the Liability From settings will default.

Click **OK** to save your changes, or click **Cancel** to close without saving.

The coded income entries, once posted, are passed to the Income Analysis table and are then available for reporting. Once the codes are established, USA Digital Solutions, Inc.'s Crystal Reports Team will need to initially configure the **Accounting Income Analysis** reports (**Summary** and **Detail**) and will need to edit any income reports, which report on selected or groupings of income codes, whenever codes are changed or added to the system.

Categorization of Income Codes – Filtering Behavior

Income Code Filtering Chart, with Endorsement Category	"None" category appears in all dropdowns	
Escrow Module - Residential HUD with GFE	Category	Liability From
1102 - Settlement or Closing Fees	Escrow Fees Title Fees Premium	None
1103 - Owner's Policy & Add'l Charges	Title Fees Premium	Sales Price
1103 - Title charges Applicable to Owner's Policy - Endorsement	Endorsement	Sales Price Optional
1103 - Title charges Applicable to Owner's Policy - Other	Title Fees Premium Title Fees Non-Premium	Optional None
1104 - Lender's Policy & Add'l Charges	Title Fees Premium	Lender Loan Amount
1104 - Title charges Applicable to Lender's Policy - Endorsement	Endorsement	Lender Loan Amount Optional
1104 - Title charges Applicable to Lender's Policy - Other	Title Fees Premium Title Fees Non-Premium	Optional None
Escrow Module - Closing Disclosure Form (CDF)	Category	Liability From
Title Insurance Premiums \ Title Ins. - Lender's Policy	Title Fees Premium	Lender Loan Amount
Title Insurance Premiums \ Title Ins. - Lender's Policy - Endorsement	Endorsement	Lender Loan Amount Optional
Title Insurance Premiums \ Title Ins. - Owner's Policy	Title Fees Premium	Sales Price
Title Insurance Premiums \ Title Ins. - Owner's Policy - Endorsement	Endorsement	Sales Price Optional
Sections B, C or H		
Fee Types: • Misc. Escrow Charge • Settlement Fee (B only) • Title Closing Fee (B only) • Title Document Preparation Fee (Not H) • Title Notary Fee (Not H)	Escrow Fees Title Fees Premium	None
Fee Types: • Misc. Title Charges • Title Closing Protection Letter Fee (Not H) • Title Examination Fee (Not H) • Title Insurance Binder Fee (Not H) • Title Underwriting Issue Resolution Fee (Not H)	Sub Escrow Fees Title Fees Premium Title Fees Non-Premium	Optional None
Fee Types: • Title Endorsement Fee	Endorsement	Sales Price Lender Loan Amount Optional
All other Fee Types	Escrow Fees Sub Escrow Fees Title Fees Premium Title Fees Non-Premium	Optional None
E. Taxes and Other Government Fees	Recording Fees	None

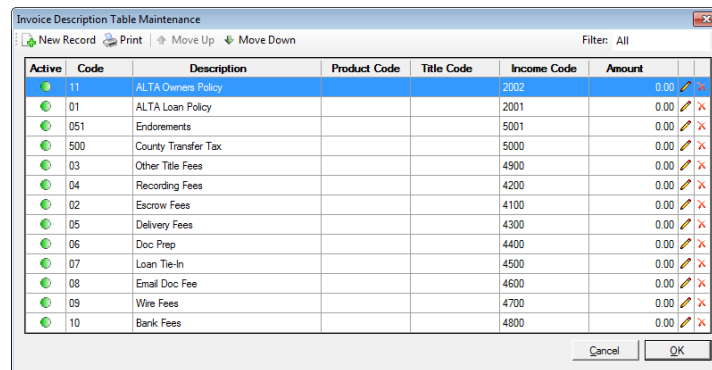
Escrow Module - Commercial Orders (Settlement Charges screens)	Category	Liability From
Escrow Charge	Escrow Fees Title Fees Premium	None
Title Charges - Title Charge	Sub Escrow Fees Title Fees Premium Title Fees Non-Premium	Optional None
Title Charges - Owners Policy	Title Fees Premium	Sales Price
Title Charges - Lenders Policy	Title Fees Premium	Lender Loan Amount
Title Charges - Other Policy Charges	Title Fees Premium	Optional
Title Charges - Endorsements	Endorsement	Sales Price Lender Loan Amount Optional
Recording Fee - all types	Recording Fees	None
Additional Charges - Additional Charge	Escrow Fees Title Fees Premium	None

Escrow Module - Sub Escrow User (Charges screens)	Category	Liability From
Title Charges - Title Charge	Sub Escrow Fees Title Fees Premium Title Fees Non-Premium	None
Title Charges - Owners Policy	Title Fees Premium	Sales Price
Title Charges - Lenders Policy	Title Fees Premium	Lender Loan Amount
Title Charges - Other Policy Charges	Title Fees Premium	Optional
Title Charges - Endorsements	Endorsement	Sales Price Lender Loan Amount Optional
Recording Fee - all types	Recording Fees	None
Additional Charges - Additional Charge sub	Escrow Fees Title Fees Non-Premium	None

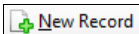

Title Module - Title Charges (if Sub Escrow Enabled)	Category	Liability From
Title Charges - Title Charge	Sub Escrow Fees Title Fees Premium Title Fees Non-Premium	None
Title Charges - Owners Policy	Title Fees Premium	Sales Price
Title Charges - Lenders Policy	Title Fees Premium	Lender Loan Amount
Title Charges - Other Policy Charges	Title Fees Premium	Optional
Title Charges - Endorsements	Endorsement	Sales Price Lender Loan Amount Optional
Recording Fee - all types	Recording Fees	None
Additional Charges - Additional Charge sub	Escrow Fees Title Fees Non-Premium	None

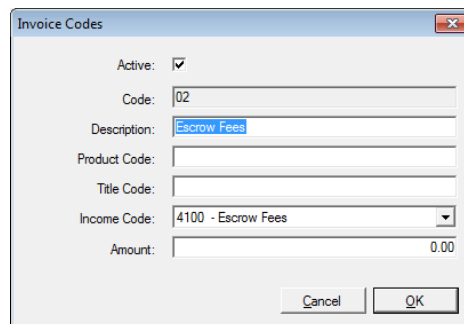
Invoice Description

The **Invoice Description** table entries are used to provide standardized selections for users when preparing an invoice. The Invoice Descriptions are tied to **Income Codes** (discussed above). While there cannot be duplicate income codes, there can be multiple Invoice Descriptions tied to a single Income Code. This provides for more detailed alternatives for invoice entry. There need not be a correlation between the Invoice Description Codes and the Income Codes, but some sites like to make them common, except for those situations where multiples are assigned to a common income code. The codes can be up to five digits in length. A default dollar **Amount** can be assigned to each invoice item. This can make preparation of an invoice a very quick and accurate process. During invoice preparation, the users can edit descriptions selected from the list. They can edit both the text and the dollar amount.



Active	Code	Description	Product Code	Title Code	Income Code	Amount	
<input checked="" type="checkbox"/>	11	ALTA Owners Policy			2002	0.00	
<input checked="" type="checkbox"/>	01	ALTA Loan Policy			2001	0.00	
<input checked="" type="checkbox"/>	051	Endorsements			5001	0.00	
<input checked="" type="checkbox"/>	500	County Transfer Tax			5000	0.00	
<input checked="" type="checkbox"/>	03	Other Title Fees			4500	0.00	
<input checked="" type="checkbox"/>	04	Recording Fees			4200	0.00	
<input checked="" type="checkbox"/>	02	Escrow Fees			4100	0.00	
<input checked="" type="checkbox"/>	05	Delivery Fees			4300	0.00	
<input checked="" type="checkbox"/>	06	Doc Prep			4400	0.00	
<input checked="" type="checkbox"/>	07	Loan Tie-In			4500	0.00	
<input checked="" type="checkbox"/>	08	Email Doc Fee			4600	0.00	
<input checked="" type="checkbox"/>	09	Wire Fees			4700	0.00	
<input checked="" type="checkbox"/>	10	Bank Fees			4800	0.00	

Click  **New Record** to add a new entry to the table, or to modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **Invoices Codes** dialog box is displayed.



Active:

Code: 02

Description: Escrow Fees

Product Code:

Title Code:

Income Code: 4100 - Escrow Fees

Amount: 0.00

Cancel OK

Complete or modify the following fields:

Active: Select to indicate a code is *Active*. Deactivate an existing code by unchecking the Active box.

Code: Enter a unique invoice description code of up to five digits.

Description: Enter a description for the code. This description will pull to the **Invoice Entry** screen when that particular code is selected from the drop-down list during invoice preparation.

Product Code: Enter a value to be printed on a customized invoice, if so customized.

Title Code: Enter a value to be printed on a customized invoice, if so customized.

Income Code: Select a value to be printed on a customized invoice, if so customized. The drop-down for this field is populated from Income Codes.

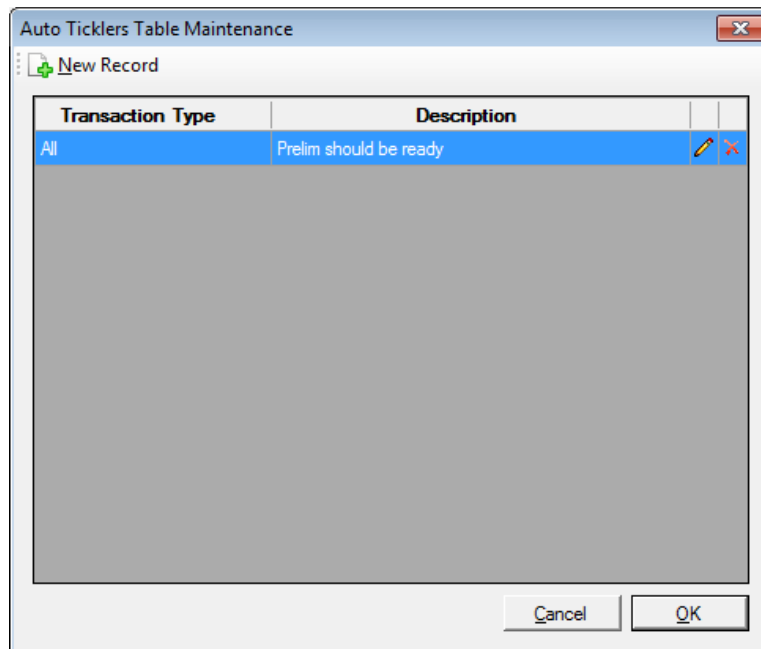
Amount: The Amount, if entered, will pull to the Invoice Entry screen and to the printed invoice.



Click **OK** to save your changes, or click **Cancel** to close without saving.

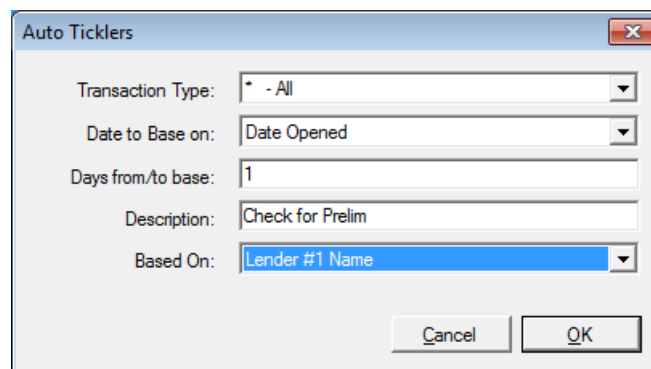
Impact/SQL does not have an Accounts Receivable module, but invoice data can be exported to an outside package (see Impact/SQL Invoice Export). USA Digital Solutions, Inc. can create custom filter programs for the export module if the current filters are inadequate.

Auto Ticklers

Auto Ticklers are pre-determined reminders that can be established for any one or for all **Transaction Types** based on a specific number of days from the date the escrow was opened or before the expected close date. They can be triggered based on the presence of a value in one of five fields: **Lender #1 Name**, **Lender #2 Name**, **Lender #3 Name**, **Buyer Payoff #1**, or **Seller Payoff #1**.



Click  to add a new entry to the table or to modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **Auto Ticklers** dialog box is displayed.



Complete or modify the following fields:

Transaction Type: Select a specific Transaction Type or **ALL** from the drop-down list.

Date to Base on: Choose **Date Opened** or **Date Closed**.

Days from/to base: Enter a positive number to reflect the number of days after the opened date or a negative number to reflect the number of days before the estimated closing date that the tickled item will reflect as due on under **Escrow > Ticklers > Reminders** (and **Select & Edit**).

Description: The actual tickler message that the user will see.

Based On: Select a value to limit the tickler to only appear if there is an entry in one of the five fields:

- **Lender #1 Name**
- **Lender #2 Name**
- **Lender #3 Name**
- **Buyer Payoff #1**
- **Seller Payoff #1**

If this field is left blank, there is no restriction.

Click **OK** to save your changes, or click **Cancel** to close without saving.

Dynamic Data Fields

The ability to add company-specific data collection fields was added in version 5.11 of Impact/SQL. Data Types for the **Misc Data Entry** screen are set up under this option. Either Escrow, Title, or both can be enabled to fill these data fields. The field set is common to both.

The **Escrow** option is enabled by choosing the **Enable Misc Escrow Data** in **Initial Questions** under the **Setup Options > Escrow Functions > Data Entry** menu in the **Utilities** module. The **Title** option is enabled by choosing the **Enable Misc Data Entry for Direct Orders** option under **Setup Options > Title Functions > Data Entry**. The data entered by users is available for reporting, but not for use in documents.

The **Filter**, in the upper right corner, can limit the display to **Active**, **Inactive** or **All** table entries.

Active	Caption	Data Type	Field Length	List Values
<input checked="" type="checkbox"/>	Date file sent to storage	Date	0	
<input checked="" type="checkbox"/>	File Storage Box Number	Numeric	0	
<input checked="" type="checkbox"/>	Date received from storage	Date	0	
<input checked="" type="checkbox"/>	Reason for file req	List	0	Research~Loss~...

Click **New Record** to add a new entry to the table or to modify an existing entry, highlight a record and click **Modify** or double-click the entry. The **Modify Dynamic Data Entry** dialog box is displayed.

Complete or modify the following fields:

Active: The checkbox can be used to deactivate a field. Fields that have been deactivated will not present on new files from that time forward.

Data Type: Select the type of control for the data entry process. The options are **String**, **Date**, **List**, **Checkbox** and **Numeric**.

Caption: Enter the field name. This will aid the user to know what data is expected to be entered.

List Values: If **List** is selected as the **Data Type**, enter the values from which the user can choose, separated by a tilde (~) character.

Field Length: If **String** is selected as the **Data Type**, enter the maximum number of characters that the user can enter in that field.

Report Code: This field can be used to select fields for use on Custom MIS; up to 10 characters.

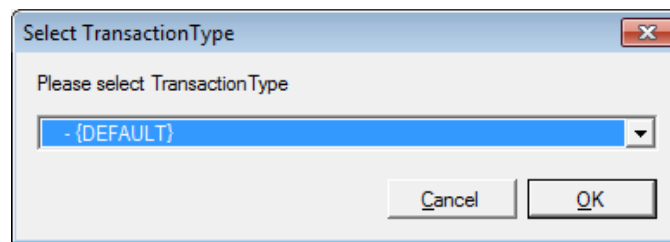
Click **OK** to save your changes, or click **Cancel** to close without saving.

Tracking Descriptions ►

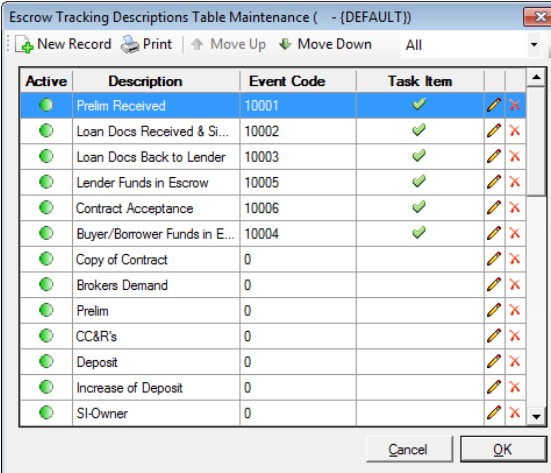
The tracking function, turned on or off under **Utilities > Setup Options > General Functions > Miscellaneous > Enable File Tracking**, relies on the entries created here under two broad categories: **Escrow** and **Direct Order**. The direct order tracking descriptions are used for Title Only transactions, created through the Title module, where no escrow is involved.



























The tracking function provides a place where dates can be recorded relating to the start date/time and completion date/time of various requirements of each file, along with comments on any item. Items can be flagged as “**Tasks**”, which cannot be deleted. Items can be set inactive. A default-tracking table with the descriptions of these various requirements can be established for all files OR specific tracking items can be designated for specific **Transaction Types**. See the *Transaction Types* section above for a discussion of transaction types. For example, some items might include: Demand for the payoff for the 1st mortgage, the appraisal, and the termite inspection. A default tracking table can be established for both **Escrow** and **Direct Orders**. The users may customize the tracking items by file as well. The entries of the **Date Ordered**, **Date Received** and **Comments** are made manually through the Escrow and/or Title modules, for each item on the tracking table, for each file.



From the **Tracking Descriptions** menu, you can select **Escrow** or **Direct Order** from the sub-menu. Selecting either of those options displays the **Select Transaction Type** dialog box, with **{Default}** as the first choice.

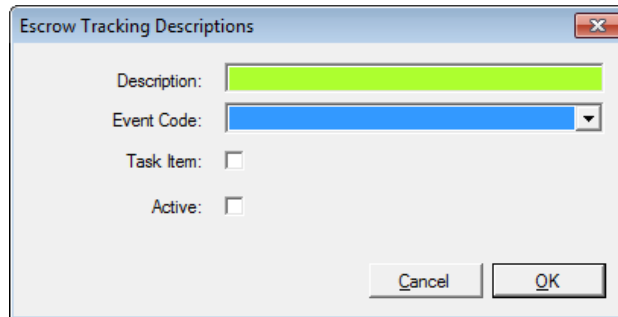


Use the drop-down arrow to select a specific **Transaction Type** or **{Default}** (for all files), and click **OK** to continue. The **Tracking Default Table Maintenance** screen is displayed, listing all of the tracking items that have already been defined for the **{Default}** group or whichever **Transaction Type** was selected for editing. In the example below, the **{Default}** group is selected.



Active	Description	Event Code	Task Item	
<input checked="" type="checkbox"/>	Prelim Received	10001	<input checked="" type="checkbox"/>	 
<input checked="" type="checkbox"/>	Loan Docs Received & Si...	10002	<input checked="" type="checkbox"/>	 
<input checked="" type="checkbox"/>	Loan Docs Back to Lender	10003	<input checked="" type="checkbox"/>	 
<input checked="" type="checkbox"/>	Lender Funds in Escrow	10005	<input checked="" type="checkbox"/>	 
<input checked="" type="checkbox"/>	Contract Acceptance	10006	<input checked="" type="checkbox"/>	 
<input checked="" type="checkbox"/>	Buyer/Borrower Funds in E...	10004	<input checked="" type="checkbox"/>	 
<input checked="" type="checkbox"/>	Copy of Contract	0		 
<input checked="" type="checkbox"/>	Brokers Demand	0		 
<input checked="" type="checkbox"/>	Prelim	0		 
<input checked="" type="checkbox"/>	CC&R's	0		 
<input checked="" type="checkbox"/>	Deposit	0		 
<input checked="" type="checkbox"/>	Increase of Deposit	0		 
<input checked="" type="checkbox"/>	SI-Owner	0		 

Click  **New Record** to add a new entry to the table or to modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **Escrow Tracking Descriptions** dialog box is displayed.



Complete or modify the following fields:

Description: Enter a tracking description up to fifty-three character positions, including spaces.

Event Code: If your system is configured for the **Track My File** integration, enter an **Event Code** for each **Description**. The Event Code column is utilized with the Track My File integration, only.

Task Item: Check this box if the item is not able to be deleted by the user and which must have its date/time entered via the checkbox method.

Active: Check this box if the item is to be available to users. Inactive items will not present to users, but are helpful when preparing changes to the listing(s).

Click **OK** to save your changes, or click **Cancel** to close without saving.

In practice, the Escrow or Title user will see a screen accessed via **File > Tracking**. Users will enter dates in the **Date Ordered** and **Date Received** fields as items are dealt with. The dates will be entered via a checkbox that will fill the date fields with dates and times (this approach must be used on “**Task**” items). Dates on non-Task items can be entered manually or via the Calendar tool. The **Comments** column to the right of the **Date Received** field is used for comments up to 50 characters in length. As was mentioned previously, users can customize the tracking detail for each file, once established, through that screen. Users can delete non-task items.

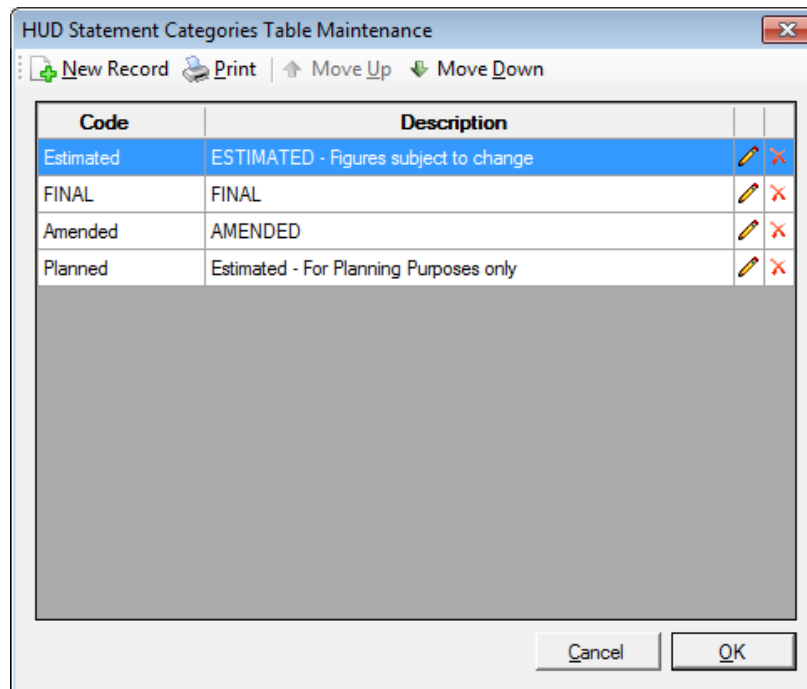
Closing Statement Categories – HUD and Settlement Statement ►

Two category groupings are maintained under this menu item: **HUD** and **Settlement Statement**. Depending on whether the company utilizes both documents, you may or may not need to edit both tables. It is recommended that you keep both the same for consistency. However, depending on the verbiage norm in your marketplace, they may be different. The purpose of these two listings is to provide a heading for the HUD and Settlement Statement documents that indicates which version of the document is being printed, such as **Final**, **Estimated**, **Pre-Audit** and **Amended**.

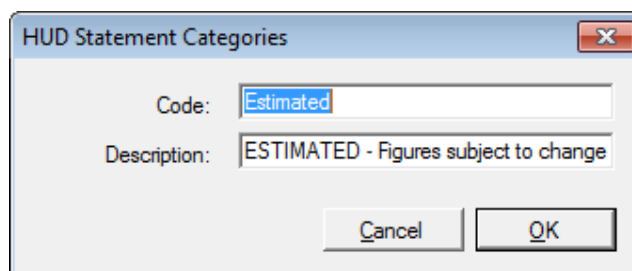
The listings will show up under **Print Options** when the documents are generated. The value selected will appear right above Line B on the “with GFE” HUD, above Line C on the traditional HUD, and under the main title on the Settlement Statement.

[HUD Statements](#)

The same **HUD** template is used for all heading choices.



Click **New Record** to add a new entry to the table or to modify an existing entry, highlight a record and click **Modify** or double-click the entry. The **HUD Statement Categories** dialog box is displayed.



Complete or modify the following fields:

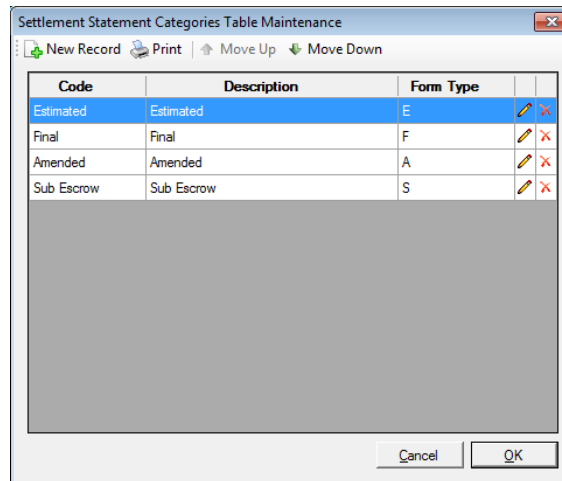
Code: Enter a unique code for the category.

Description: Enter a description for the code.

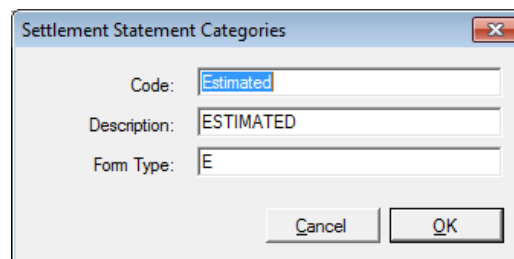
Click **OK** to save your changes, or click **Cancel** to close without saving.

Settlement Statements

Settlement Statements can be customized so each **Category** could present different verbiage or signature lines, if desired. The “Sub Escrow” code must exist in the table if Sub Escrow functionality is being used.



Click **New Record** to add a new entry to the table or to modify an existing entry, highlight a record and click **Modify** or double-click the entry. The **Settlement Statement Categories** dialog box is displayed.



Complete or modify the following fields:

Code: Enter a unique code for the category.

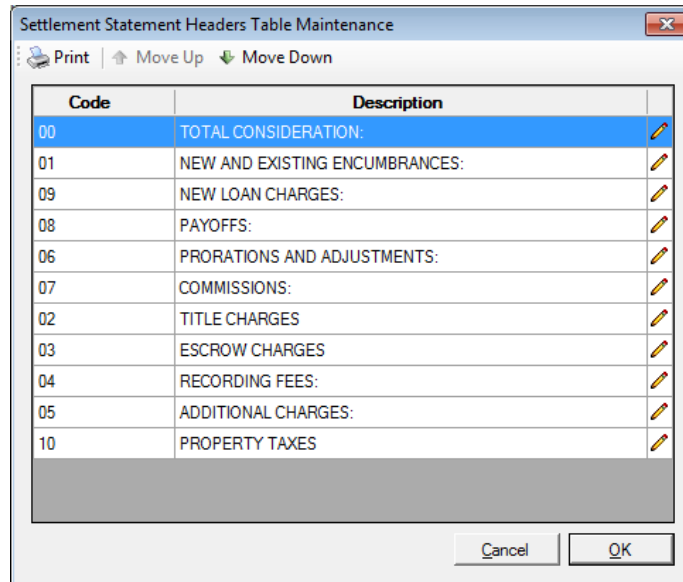
Description: Enter a description for the code. This will appear in the heading of the generated statement.


Form Type: Enter a code (a single character) to trigger which document variation to utilize. This field is not required and the default Settlement Statement will be used if no **Form Type** code is entered, or if the code entered does not trigger a match with an existing report variant. USA Digital Solutions, Inc. personnel will normally create alternative formats for Settlement Statements, as requested, and will enter the **Form Type** codes.

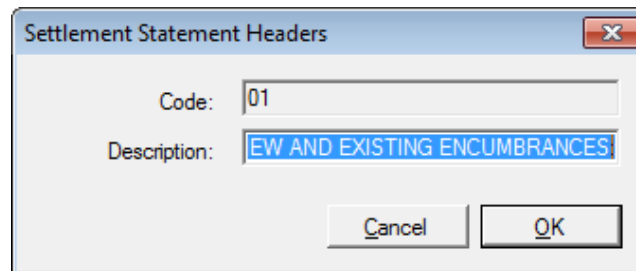
Click **OK** to save your changes, or click **Cancel** to close without saving.

Settlement Statement Headers

The **Settlement Statement Headers** maintenance screen is used by the Company to rearrange the groupings of charges on the Settlement Statement(s) to meet the company's preferred manner of presentation. There is a fixed set of eleven (11) heading categories, and while all eleven lines must always be displayed in the maintenance table, the entry descriptions can be changed or blanked out, if desired, to re-group lines. For this reason, you will not see the **New Record** or **Delete** icons on this screen, only the **Modify**, **Move Up** and **Move Down** icons. When the headings are rearranged, the detail charge lines under each heading will move with the headings.



To modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **Settlement Statement Headers** dialog box is displayed.



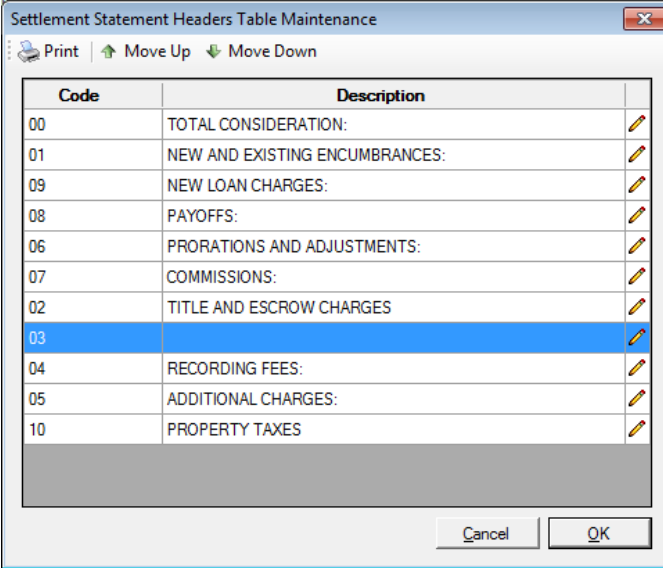
Modify the following fields:

Code: This field is grayed out and cannot be modified.

Description: Modify or blank out the description, as needed.

Click **OK** to save your changes, or click **Cancel** to close without saving.

The full screen is shown here with one category's description blanked out. The standard **Title Charges** and **Escrow Charges** entries have been combined by editing the **Description** to include both and keeping the related group of charges (the 03 group) under the 02 group.



Settlement Statement Headers Table Maintenance

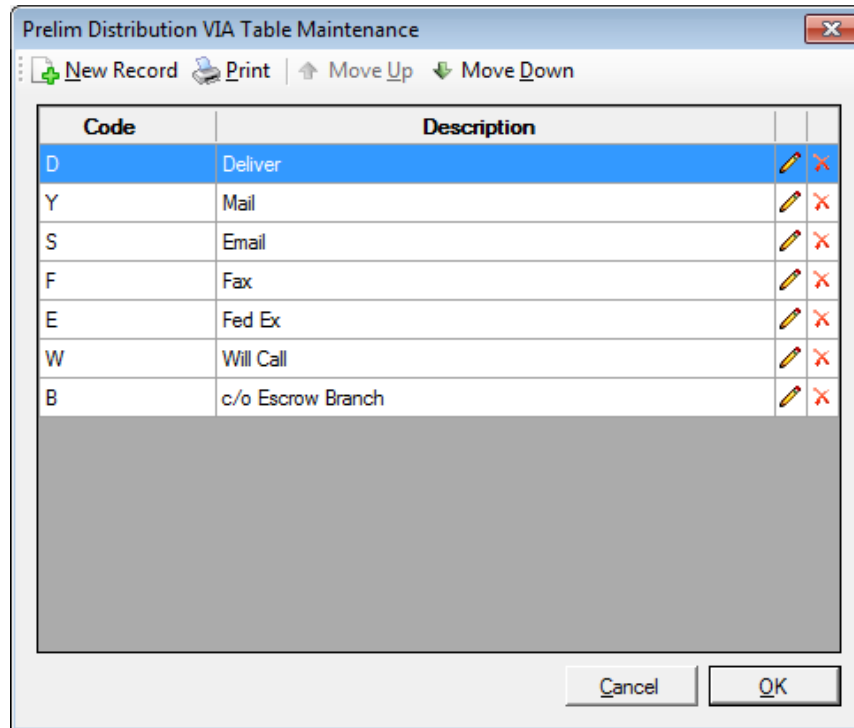
Print | Move Up | Move Down

Code	Description	
00	TOTAL CONSIDERATION:	
01	NEW AND EXISTING ENCUMBRANCES:	
09	NEW LOAN CHARGES:	
08	PAYOFFS:	
06	PRORATIONS AND ADJUSTMENTS:	
07	COMMISSIONS:	
02	TITLE AND ESCROW CHARGES	
03		
04	RECORDING FEES:	
05	ADDITIONAL CHARGES:	
10	PROPERTY TAXES	

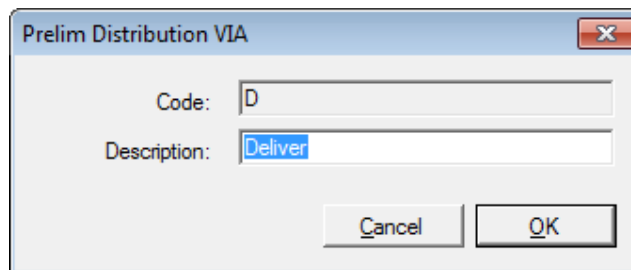
Cancel OK

Prelim Distribution Via

If the **Enable Escrow Prelim Distribution** option has been turned on (**System Files > Setup Options > Escrow Functions > Data Entry > Enable Prelim Distribution in Initial Questions**), then the process of entering the method of documenting the distribution method for each document is sped up and standardized through the use of the **Via** lookup table, the contents of which are entered through this screen. Similar in nature to many of the other lookup table maintenance screens, the listing table and entry/edit screens look like this:



Click to add a new entry to the table or to modify an existing entry, highlight a record and click **Modify** or double-click the entry. The **Prelim Distribution VIA** dialog box is displayed.



Modify the following fields:

Code: Enter a character code for each distribution type.

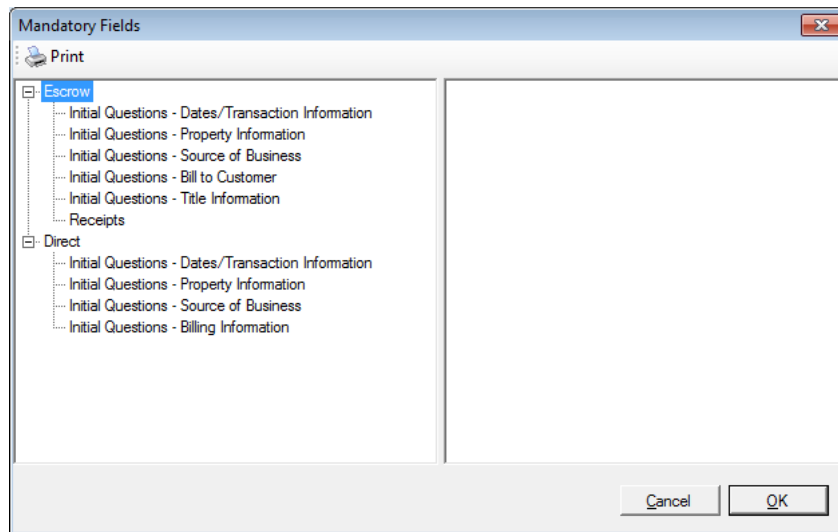
Description: Enter the full name of the distribution method.

Click **OK** to save your changes, or click **Cancel** to close without saving.

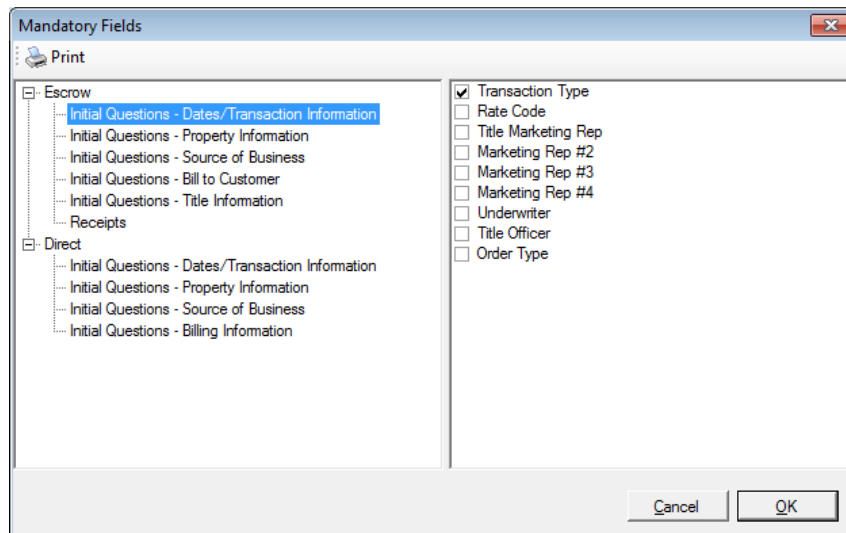
Mandatory Fields

The company may wish to make some fields on data entry screens used by Escrow and Title, on escrow files and direct orders, mandatory. The user will not be permitted to exit the data entry screen they are on until a value has been entered into all of the mandatory fields on that screen. A **Missing Information** message box will pop-up, identifying which field must be completed. The setting of mandatory fields is managed here.

There are several data entry screens for each module (Escrow and Title) that have fields which can be made mandatory. The screens/fields that can be made mandatory are presented via a menu tree, as shown below. Each of the screens that can have fields on them set to be mandatory is listed under the **Escrow** and **Direct** headings, on the left side of the screen.



Once a screen name is highlighted in the tree on the left of the screen, a listing of available fields that can be made mandatory, on that screen, is presented with a checkbox for each field that is used to make the field mandatory. Check each field that you wish to make mandatory, then select the next screen on the list. A table of the fields that can be made mandatory is on the following page.



Click **OK** to save your changes, or click **Cancel** to close without saving.

Fields that can be made Mandatory

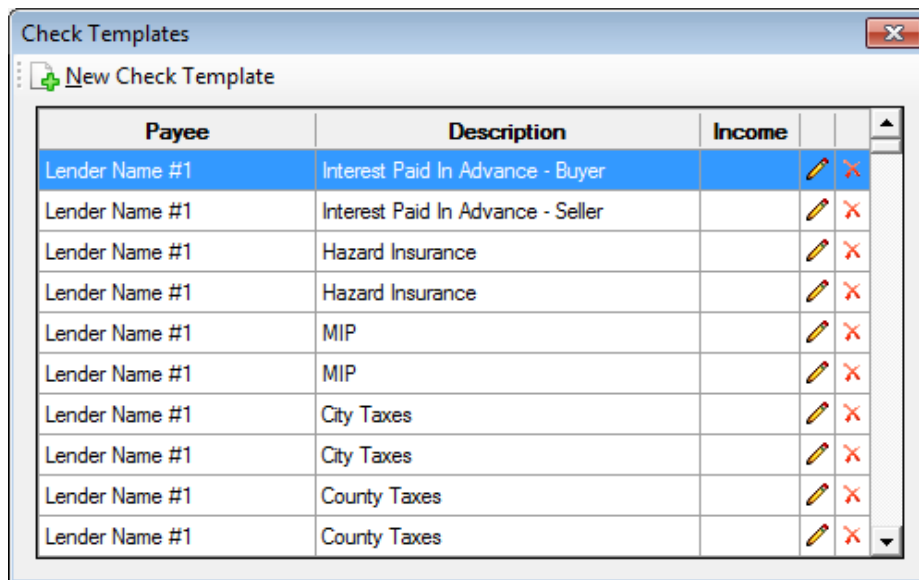
Screen / Field Name	Escrow Files	Direct Orders
Dates/Transaction Information		
Transaction Type	<input type="checkbox"/>	<input type="checkbox"/>
Rate Code	<input type="checkbox"/>	<input type="checkbox"/>
Marketing Rep #1	<input type="checkbox"/>	<input type="checkbox"/>
Marketing Rep #2	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter	<input type="checkbox"/>	<input type="checkbox"/>
Title Officer	<input type="checkbox"/>	<input type="checkbox"/>
Property Information		
Brief Legal	<input type="checkbox"/>	<input type="checkbox"/>
Property Address	<input type="checkbox"/>	<input type="checkbox"/>
Property County	<input type="checkbox"/>	<input type="checkbox"/>
Parcel ID #1	<input type="checkbox"/>	<input type="checkbox"/>
Property City	<input type="checkbox"/>	<input type="checkbox"/>
Property State	<input type="checkbox"/>	<input type="checkbox"/>
Property Type Code	<input type="checkbox"/>	<input type="checkbox"/>
Source of Business		
Source of Business Name	<input type="checkbox"/>	<input type="checkbox"/>
Source of Business Address	<input type="checkbox"/>	<input type="checkbox"/>
Source of Business Location	<input type="checkbox"/>	<input type="checkbox"/>
Source of Business-Indv. Name	<input type="checkbox"/>	<input type="checkbox"/>
Source of Business Address #2	<input type="checkbox"/>	<input type="checkbox"/>
Billing to Customer (E)/Billing Information (D)		
Bill to Name	<input type="checkbox"/>	<input type="checkbox"/>
Bill to Attention	<input type="checkbox"/>	<input type="checkbox"/>
Bill to Address #1	<input type="checkbox"/>	<input type="checkbox"/>
Bill to Address #2	<input type="checkbox"/>	<input type="checkbox"/>
Bill to Location	<input type="checkbox"/>	<input type="checkbox"/>
Title Information		
Title Need By Date	<input type="checkbox"/>	N/A
Title Officer Name	<input type="checkbox"/>	N/A
Receipts		
Payor Name	<input type="checkbox"/>	N/A





















Check Templates



The **Check Template** entries are used by the system to pre-process data in the system before check generation on “with no GFE” files only. While actual checks are generated via Crystal Reports files, the data is collected and consolidated by payee based on the settings in this table. This permits re-naming of fields for the purpose of their presentation on checks and associates specific fields with specific parties to the transactions. These settings can provide for some very company-specific configurations. These settings, as they are universal to the database, are critical and once set should not be modified, except by knowledgeable USA Digital Solutions, Inc. staff.

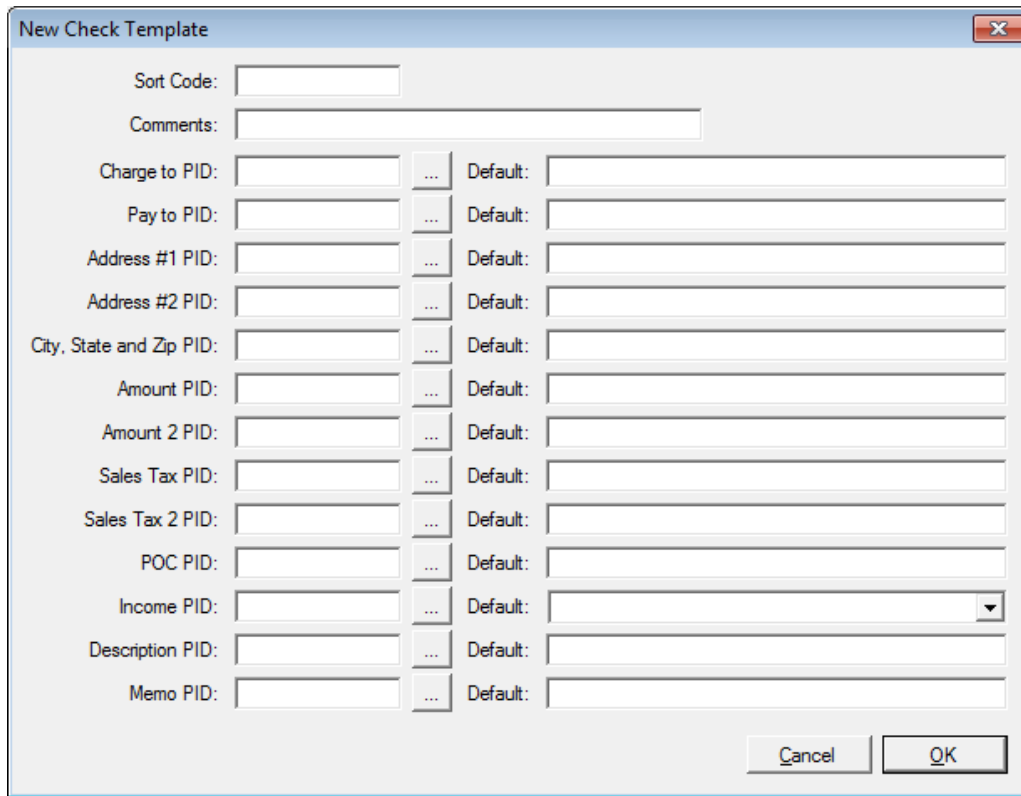
USA Digital Solutions, Inc. staff, in conjunction with company management, will determine what the settings should be on these fields and they should only be altered by USA Digital Solutions personnel.

The initial screen presented contains a listing of payees, the descriptions of the disbursement items for each, and income codes associated with them, if any. These are items that have already been defined.



Payee	Description	Income		
Lender Name #1	Interest Paid In Advance - Buyer			
Lender Name #1	Interest Paid In Advance - Seller			
Lender Name #1	Hazard Insurance			
Lender Name #1	Hazard Insurance			
Lender Name #1	MIP			
Lender Name #1	MIP			
Lender Name #1	City Taxes			
Lender Name #1	City Taxes			
Lender Name #1	County Taxes			
Lender Name #1	County Taxes			

Click  to add a new entry to the table or to modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **New / Modify Check Template** dialog box is displayed.



The 'New Check Template' dialog box contains the following fields:

- Sort Code:
- Comments:
- Charge to PID: ... Default:
- Pay to PID: ... Default:
- Address #1 PID: ... Default:
- Address #2 PID: ... Default:
- City, State and Zip PID: ... Default:
- Amount PID: ... Default:
- Amount 2 PID: ... Default:
- Sales Tax PID: ... Default:
- Sales Tax 2 PID: ... Default:
- POC PID: ... Default:
- Income PID: ... Default: ▼
- Description PID: ... Default:
- Memo PID: ... Default:


Buttons: Cancel, OK

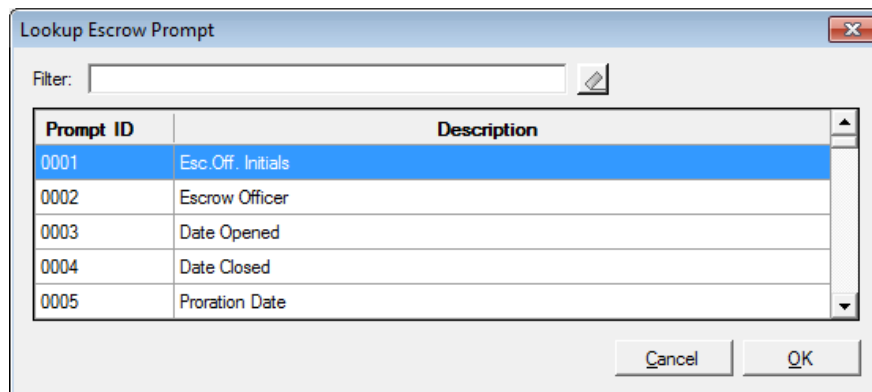
Complete the following fields:

Sort Code: This code is utilized on payoff-related items to order them into a standardized presentation.

Comments: This field is for information only and is not available for printing on a check.

The **PID** parameters are Prompt Identification Numbers and are used to make an assignment of a system field for each of the various categories for the disbursement item being defined. **Default** values may be entered for each PID parameter. It may be that not all of the settings will be utilized for each possible check detail item.

Next to each **PID** field, click the  Lookup button to display the **Lookup Escrow Prompt**.



The 'Lookup Escrow Prompt' dialog box contains the following table:

Prompt ID	Description
0001	Esc.Off. Initials
0002	Escrow Officer
0003	Date Opened
0004	Date Closed
0005	Proration Date

Buttons: Cancel, OK

To quickly find a specific record, use the **Filter** box. Enter letters/numbers or partial letters/numbers of a prompt ID or description. The records that match entered information display in the grid. Click  to clear the filter. Select a record from the list and click **OK**.

Charge to PID

Pay to PID

Address # 1 & 2 PID: If multiple disbursement items are being defined, in separate entries for one Pay to PID, the address PID's need only be defined for one of the items.

City, State and Zip PID

Amount PID

Amount 2 PID

Sales Tax PID

Sales Tax 2 PID

POC PID

Income PID: If a specific line on the HUD is to be related to a specific Income Code, enter that code in the **Default** field. The user may override it at the time of check creation.

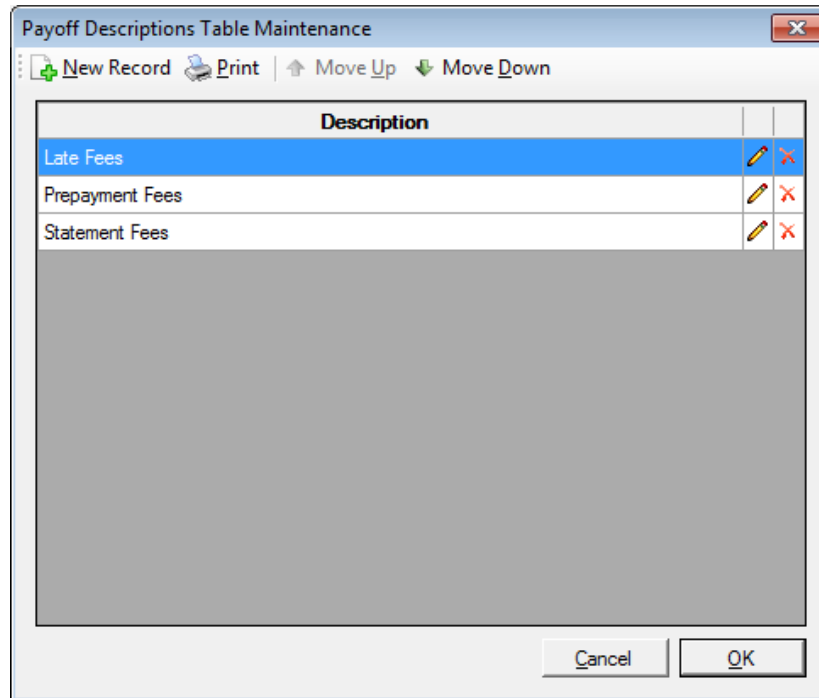
Description PID: If the company does not like the description for an item on the HUD, enter a default value in the **Default** field.

Memo PID: Enter the Loan Number, Tax Parcel Number, or any other field label the company wishes to appear on the face of the check. The memo line is generally formatted to print under the City, State and Zip line on the check.

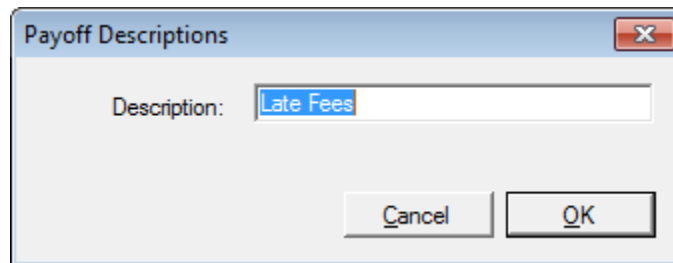
Click **OK** to save your changes, or click **Cancel** to close without saving.

Payoff Descriptions

The breakdown information for each payoff has a description and an amount for each charge (beyond principal and interest). There can be an unlimited number of charges listed. The user can select a pre-determined description from the table maintained here or may enter their own. Selecting from a well-thought-out listing can be a big time-saver.



Click to add a new entry to the table or to modify an existing entry, highlight a record and click **Modify** or double-click the entry. The **Payoff Descriptions** dialog box is displayed.



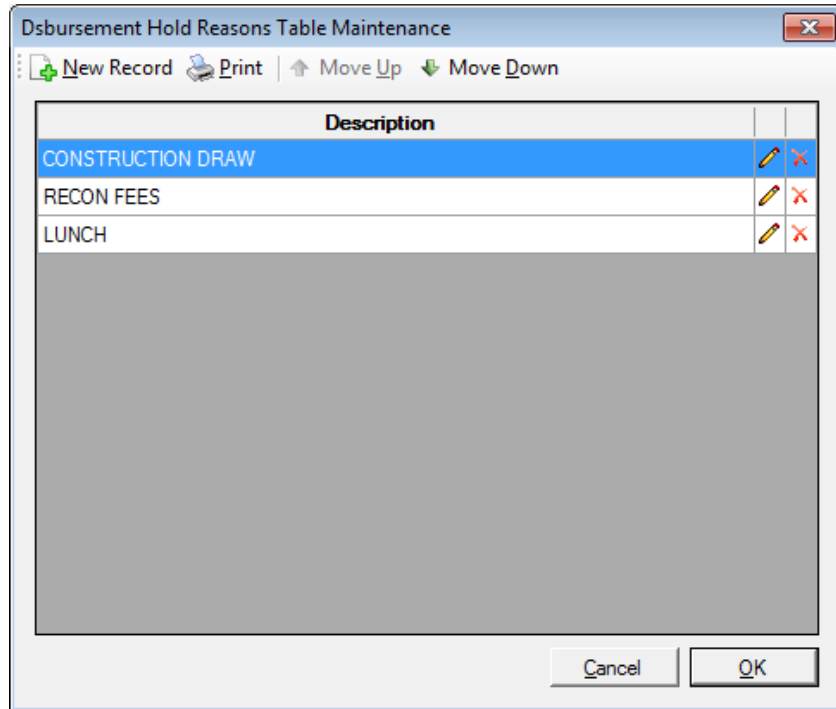
Complete the following field:

Description: Enter the description of the payoff.

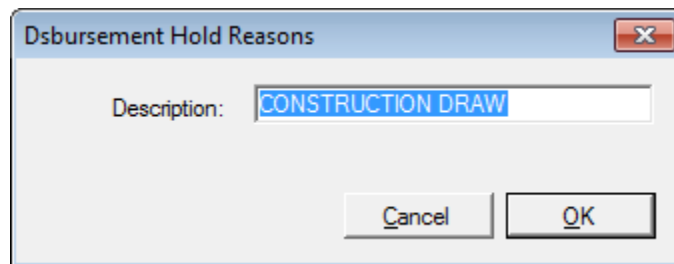
Click **OK** to save your changes, or click **Cancel** to close without saving.

Disbursements Hold Reasons

Disbursements can be placed on **Hold** which will reduce the File Balance, but will not reduce the Available Balance and the items on hold will not appear *In Process*. When a disbursement is placed on Hold, a **Reason** box is made available for the user to select a pre-defined hold reason or enter a reason of their choice. The pre-defined hold reasons are entered through this maintenance screen, which is similar in format to many of the others.



Click **New Record** to add a new entry to the table or to modify an existing entry, highlight a record and click **Modify** or double-click the entry. The **Disbursement Hold Reasons** dialog box is displayed.



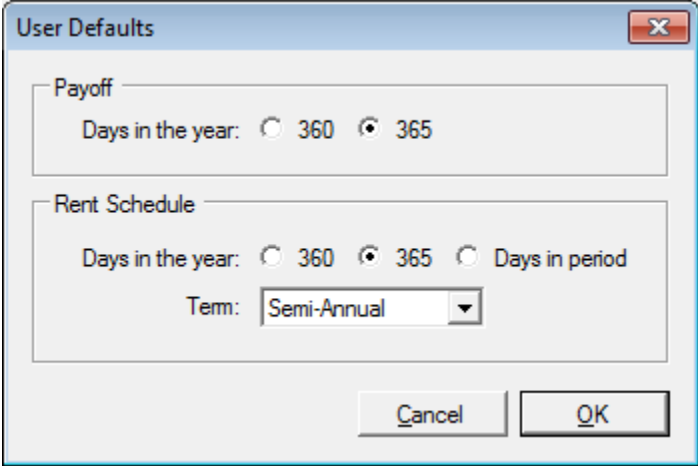
Complete the following field:

Description: Enter the full name of the distribution method.

Click **OK** to save your changes, or click **Cancel** to close without saving.

User Defaults

The **User Defaults** screen is used to pre-set the defaults for **Payoff interest** and **Rent** proration calculations for non-GFE and non-CDF residential files only. GFE, Commercial, and CDF proration defaults are set in **Setup Options > Escrow Functions > Proration Defaults (GFE, COM, CDF)**. Users will be able to change the settings for specific files, if the default is not appropriate in their specific circumstance.



The screenshot shows a dialog box titled "User Defaults". It has a close button in the top right corner. The dialog is divided into two main sections: "Payoff" and "Rent Schedule".

- Payoff:** Under the heading "Payoff", there is a label "Days in the year:" followed by two radio buttons. The first is labeled "360" and is unselected. The second is labeled "365" and is selected.
- Rent Schedule:** Under the heading "Rent Schedule", there is a label "Days in the year:" followed by three radio buttons. The first is labeled "360" and is unselected. The second is labeled "365" and is selected. The third is labeled "Days in period" and is unselected. Below these radio buttons is a "Term:" label followed by a dropdown menu. The dropdown menu currently displays "Semi-Annual".

At the bottom of the dialog, there are two buttons: "Cancel" and "OK".

Complete the following fields:

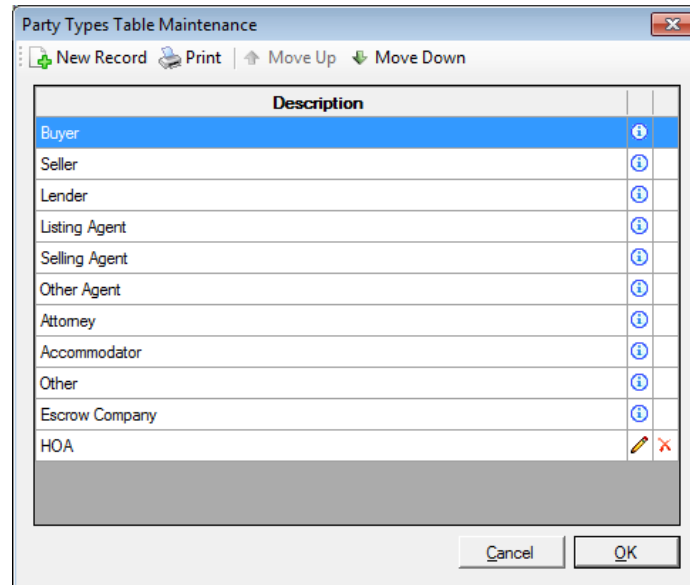
Payoffs: Set the default **Days in the Year** factor for computing payoff interest to either **360** or **365** days.

Rent Schedule: Set the default **Days in the Year** factor for rent prorations to either **360** or **365** days, or **Days in period**. Select **Annual**, **Semi-annual**, **Quarterly**, **Monthly** and **Daily** from the **Term** drop-down list.

Click **OK** to save your changes, or click **Cancel** to close without saving.

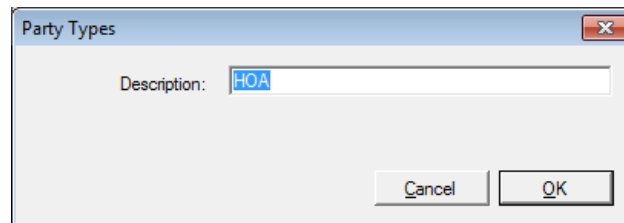
Party Types

The **Party Types Table Maintenance** screen is used to add/modify additional **Descriptions**, which are all a sub-set of the **Other Party** type.



All of the standard **Party Types** are presented on the screen, but cannot be modified nor deleted. They are identified with the presence of the **Info** icon next to each.

Click **New Record** to add a new entry to the table or to modify an existing entry, highlight a record and click **Modify** or double-click the entry. The **Party Types** dialog box is displayed.



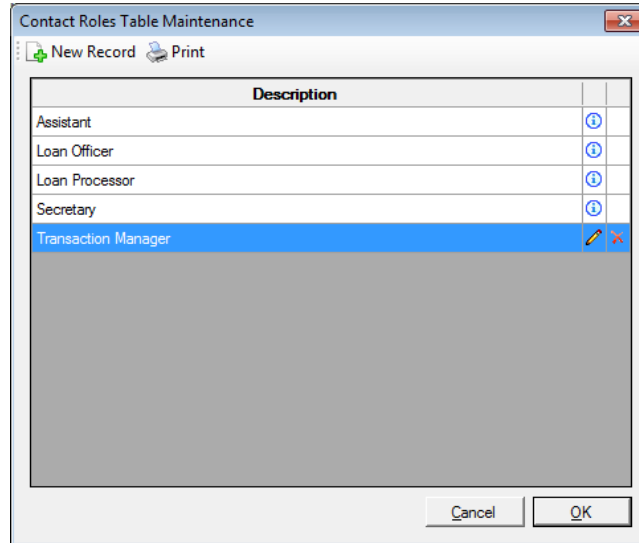
Complete the following field:


Description: Enter the description for the party type to be added. The Description can be up to 50 characters in length. Once used, a Party Type cannot be deleted from the Party Types table.



Click **OK** to save your changes, or click **Cancel** to close without saving.

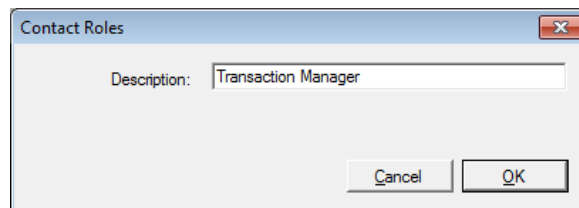
Contact Roles

The **Contact Roles Table Maintenance** screen is used to add/modify additional **Descriptions** of Contact Roles.



All of the standard **Contract Roles** are presented on the screen, but cannot be modified nor deleted. They are identified with the presence of the  **Info** icon next to each.

Click  **New Record** to add a new entry to the table or to modify an existing entry, highlight a record and click  **Modify** or double-click the entry. The **Contact Roles** dialog box is displayed.



Complete the following field:

Description: Enter the description for the contact role to be added.

Click **OK** to save your changes, or click **Cancel** to close without saving.

FNF Flash Codes (only on FNF sites)

FNF Flash Codes can be maintained through this function. The codes are utilized in some Custom MIS.

Custom Lookups ►





There are four menu choices under this heading that provide maintenance screens for tables related to the Title Charges Descriptions entry-assistance. The maintenance screens for each are identical.

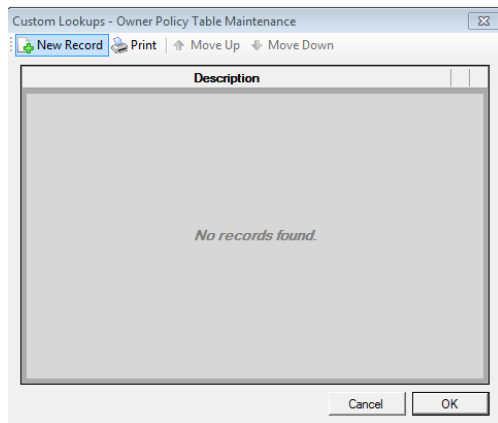
Owner Policy Descriptions


Lender Policy Descriptions

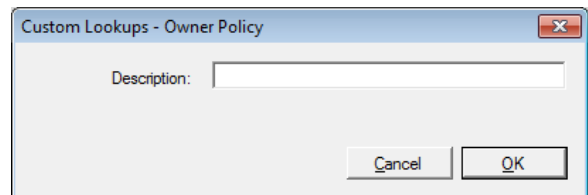
Other Policy Descriptions

Endorsement Descriptions

The typical  **New Record**,  **Print**,  **Move Up**, and  **Move Down** icons are across the top of the opening **Table Maintenance** screen.



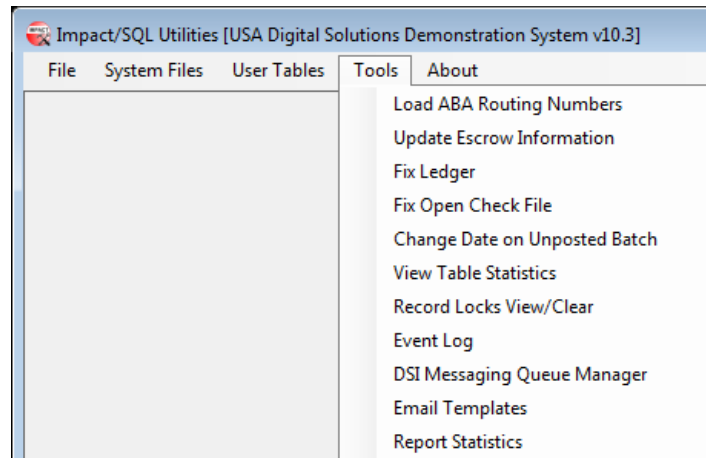
Clicking on the  **New Record** icon will bring up the **Custom Lookups** enter/edit screen, like that shown here. The desired text should be entered and **OK** clicked. The user will be returned to the **Table Maintenance** screen and the addition/edit will be seen there. Click **OK** on the **Table Maintenance** screen to save all changes.



Again, there are four tables that can be developed: **Owner Policy Descriptions**, **Lender Policy Descriptions**, **Other Policy Descriptions**, and **Endorsement Descriptions**.

Tools Menu

There are several tools built into Impact/SQL, which are available to a restricted set of users that can be used to correct problems that may arise or to perform functions that are not routine and can have major impacts on data in the system. The full **Tools** menu, available only to users with the access level of **System Administrator**, contains the items as seen below.



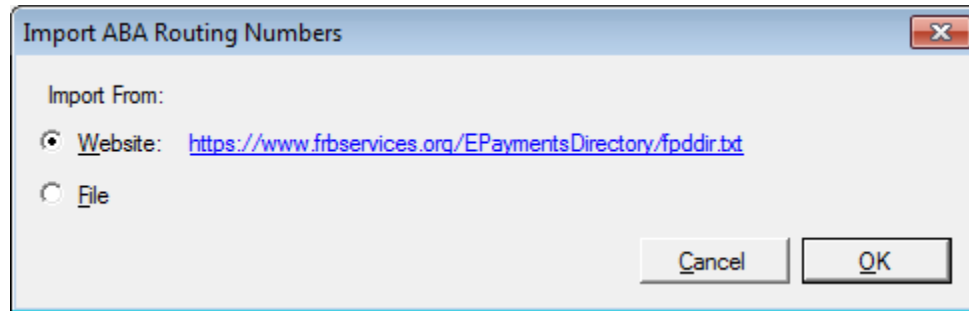
Users with the access level of **Utilities** will only see the following items on the **Tools** menu:

- Load ABA Routing Numbers**
- Update Escrow Information**
- Copy NAF Branch (if not Central NAF)**
- View Table Statistics**
- DSI Messaging Queue Manager**
- Email Templates**
- Report Statistics**

Each of the functions on the **Tools** menu will be described in detail in the following pages.

Load ABA Routing Numbers

If the company has turned on the use of **Wire Out Processing**, Impact/SQL will compare the ABA numbers entered by users with those in a table filled with a download from the Federal Wire Directory. If a match is not found, the wire out will not be permitted. This data update should be done at least once a month to ensure it is kept current. Should the system tell you that an ABA number is not correct and you are reasonably sure it is (and you know, for example, the bank involved is relatively new), the first step to take would be the updating of the routing number table with this function.



NOTE: While the Name and Address File (NAF) can store the ABA Routing Number for a bank, that field, on existing NAF entries, will not be updated through this function.

When selected, the screen above will be shown. On it is a reminder as to the Website from which the file containing the data will be downloaded.

Due to a recent change in the Federal Reserve's website, the **Import From: Website** option is not able to be used (at least as of this writing – 5/18/15). A message will be received if the **Import From Website** option is selected, indicating a manual effort is required.

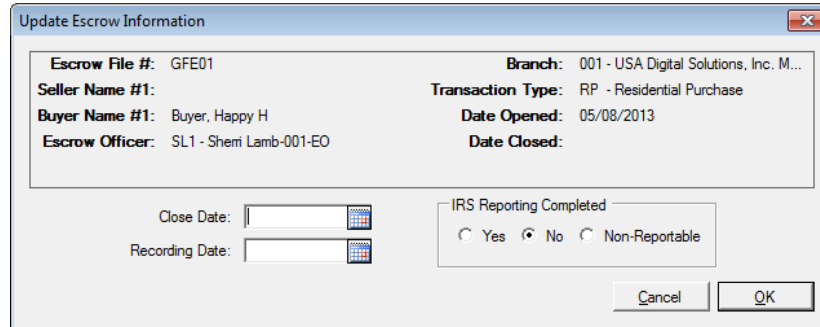
As of this writing, the **Import From File** function must be used, after the file of ABA routing numbers is manually downloaded by the user. The site listed on the Load ABA Routing Numbers screen has been updated to the path the user should use in their Internet browser (shown above) – where they will be prompted to “Agree” to the terms of use, and then they should save the data that is presented to a location accessible from within Utilities. The URL listed can be edited within Utilities > Setup Options > DSI Functions (by DSI Support personnel) in case there is another change to the URL in the future.

The **Import From: File** radio button selection will let you point to the file to be imported and complete the replacement of the current table with the new data.

Update Escrow Information

This function is available to both **System Administrator** and **Utilities** access levels.

This function is **rarely** used. This function can be used to update escrow information if the **Close Date** &/or **Recording Date** are incorrect (they are generally set by the issuance of the “:T” payee check). Lastly, it can be used to change the IRS 1099-S reporting status if the **Transaction Type** of the file is set to a reportable type. When called for, the user will be prompted for the escrow number and then will be presented with the **Update Escrow Information** screen.



The screenshot shows a window titled "Update Escrow Information". It contains the following information:

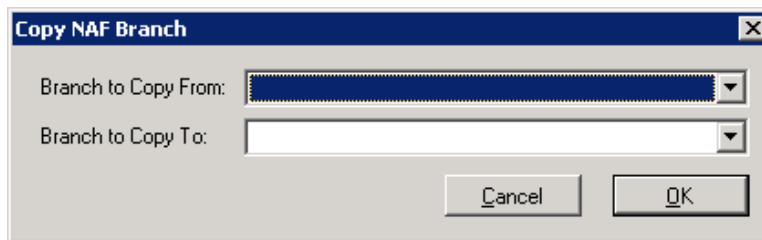
- Escrow File #: GFE01
- Seller Name #1:
- Buyer Name #1: Buyer, Happy H
- Escrow Officer: SL1 - Sherri Lamb-001-EO
- Branch: 001 - USA Digital Solutions, Inc. M...
- Transaction Type: RP - Residential Purchase
- Date Opened: 05/08/2013
- Date Closed:

Below this information are two date input fields: "Close Date:" and "Recording Date:". To the right is a section titled "IRS Reporting Completed" with three radio buttons: "Yes", "No" (which is selected), and "Non-Reportable". At the bottom right are "Cancel" and "OK" buttons.

If the screen is pulled up just to check on the status of a file or if no changes are to be made, click **Cancel** to close the screen. If changes have been made and you wish to save them, click **OK**. Both buttons will close the screen and return you to the Utilities desktop.

Copy NAF Branch

If the database is configured for **NAF by Branch** (not Centralized), this option will be available on the **Tools** menu. It is used to make a duplicate of the NAF entries from one branch for another branch. When selected, the screen below will be presented.



The screenshot shows a window titled "Copy NAF Branch". It contains two dropdown menus:

- Branch to Copy From:
- Branch to Copy To:

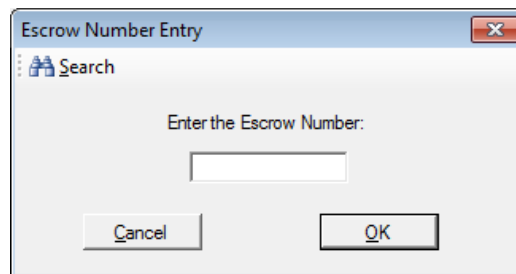
At the bottom right are "Cancel" and "OK" buttons.

The drop-downs should be used to select the **Branch to Copy From** and the **Branch to Copy To**. Click **OK** to execute the copy, or **Cancel** to return to the Utilities desktop.

Fix Ledger

In rare instances, it may be necessary for the system administrator or a USA Digital Solutions, Inc. staff member to add, modify, or delete an entry in an escrow ledger through this function (rather than through normal front end functionality). This should be considered drastic action and should only be undertaken when all possible “front end” procedures have been evaluated to fix the issue at hand and the situation has been well researched and documented. **Please consult USA Digital Solutions, Inc. staff before utilizing this function.**


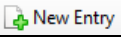

The first screen presented, when this function is called, asks for the escrow number to be worked on. While the **Search** function is available, you really should know what escrow you intend to alter if you are using this function. Click **Cancel** to terminate the function. Click **OK** to continue once the escrow number has been entered.

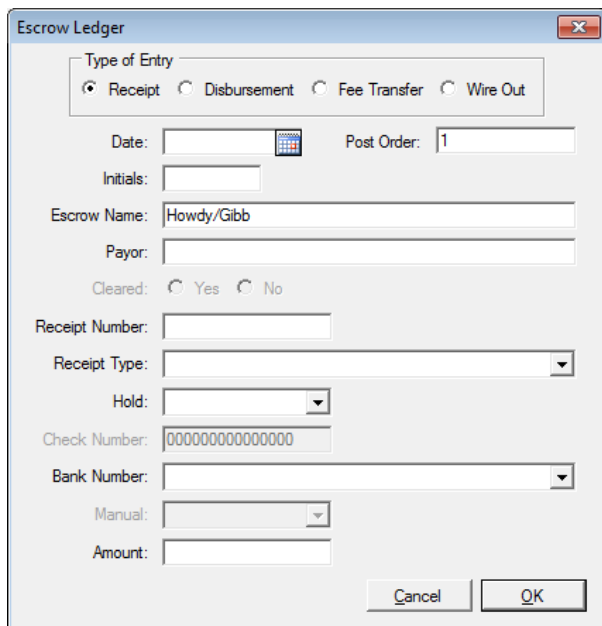


The **Fix Ledger** screen displays the posted ledger for the selected file. Unposted items can be corrected through the front end. Initially, no record is selected.

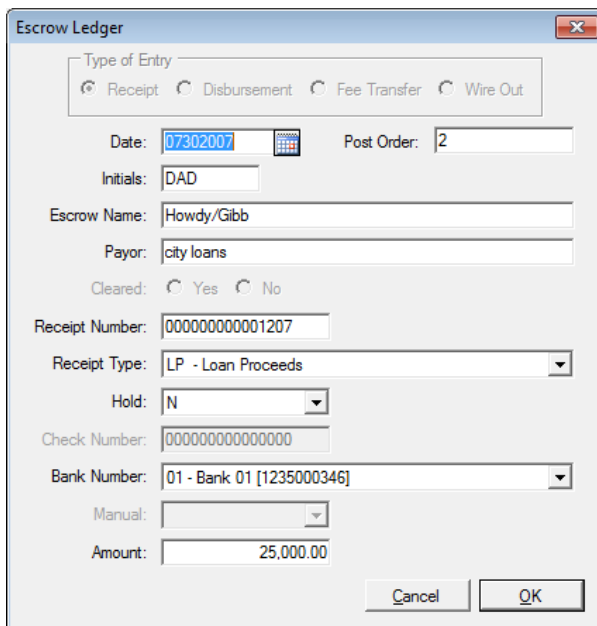
Fix Ledger									
File Number: 00001353 Escrow Officer: DAD - Darel DaVee Branch: 001 - FHA-Concord Office Bank: 02 - Bank 02 [234567890] Seller / Buyer: Howdy/Gibb								Collapse Summary ↑ Balance: 593,414.34 Receipts In Process: 0.00 Disbursements In Process: 0.00 Receipts On Hold: 0.00 Adjustments In Process: N/A Available Balance: 593,414.34	
Date	Src	By	Payor / Payee	Type	Number	Receipts	Disbursements	Balance	P
07/30/2007	R 01	DAD	buyerfunds	WIN	001206	190,654.66		190,654.66	1
07/30/2007	R 01	DAD	city loans	LP	001207	25,000.00		215,654.66	2
07/30/2007	R 01	DAD	mortgage world	LP	001208	382,623.68		598,278.34	3
07/30/2007	W 01	DAD	ALLSTATE		001018		-2,874.00	595,404.34	4
07/31/2007	W 01	DAD	SL PROCESSING		001019		-400.00	595,004.34	1
07/31/2007	W 01	DAD	APPRAISE US		001020		-500.00	594,504.34	2
07/31/2007	W 01	DAD	TERMITE REPAIR TEAM		001021		-950.00	593,554.34	3
07/31/2007	W 01	DAD	JAMES ROOFING		001022		-140.00	593,414.34	4

NOTE: If an item is deleted, the branch balances will need to be updated through **Utilities > System Files > Branch** to reflect the missing transactions or an audit error will result. It is always a good idea to run an accounting audit before and after making any changes through the **Fix Ledger** function.

To create a new transaction, click  at the top of the screen. If you want to insert an entry above a specific record, highlight that record and then click . You will be asked to confirm that the new entry is to go above the highlighted entry. If you indicate it should not be placed above the existing entry, a message will be provided that states that the new entry will be placed in date order. An empty **Escrow Ledger** screen is displayed below, on the left side. To modify an existing record within the ledger, highlight the record and click  **Modify**. A populated **Escrow Ledger** screen is displayed below, on the right side. *These entries are not to be confused with the open check file entries.*



The image shows an empty 'Escrow Ledger' dialog box. It has a title bar with a close button. Below the title bar is a 'Type of Entry' section with radio buttons for 'Receipt' (selected), 'Disbursement', 'Fee Transfer', and 'Wire Out'. The 'Date' field is empty with a calendar icon. 'Post Order' is set to '1'. 'Initials' is empty. 'Escrow Name' is 'Howdy/Gibb'. 'Payor' is empty. 'Cleared' has radio buttons for 'Yes' and 'No'. 'Receipt Number' is empty. 'Receipt Type' is a dropdown menu. 'Hold' is a dropdown menu. 'Check Number' is '0000000000000000'. 'Bank Number' is a dropdown menu. 'Manual' is a dropdown menu. 'Amount' is empty. At the bottom are 'Cancel' and 'OK' buttons.



The image shows a populated 'Escrow Ledger' dialog box. It has the same layout as the empty form. 'Date' is '07302007' with a calendar icon. 'Post Order' is '2'. 'Initials' is 'DAD'. 'Escrow Name' is 'Howdy/Gibb'. 'Payor' is 'city loans'. 'Cleared' has radio buttons for 'Yes' and 'No'. 'Receipt Number' is '000000000001207'. 'Receipt Type' is 'LP - Loan Proceeds'. 'Hold' is 'N'. 'Check Number' is '0000000000000000'. 'Bank Number' is '01 - Bank 01 [1235000346]'. 'Manual' is a dropdown menu. 'Amount' is '25,000.00'. At the bottom are 'Cancel' and 'OK' buttons.

Either a receipt or disbursement item can be entered/modified through this screen. Again, it is very important that you are clear on what you are changing and have exhausted all other methods for correcting the situation before resorting to using this function. Document the ledger before and after any changes and keep good notes on what was done and why. If a new record is being entered, the fields will largely be blank; if modifying an existing item, they will be filled.

Date: The date of the item is entered in the first field. This can be any historic date (up to the latest posting date).

Post Order: Auto populated by the system on existing records.

Initials: Enter the initials of the user entering the transaction. It will not default to the user logged in when adding a new transaction. When modifying a transaction, the initials of the user that created it will be listed in this box.

Escrow Name: This field is filled in, as the escrow has already been identified.

Payor: Enter the payor (on a receipt). If modifying a check, this field will be blank.

Cleared: Identify the cleared status of a new item. The item will appear in the applicable reconciliation if set to *No* (uncleared). It will not if set to *Yes* (cleared) to.

Receipt Number: Enter the receipt number (all zeros if a check).

Receipt Type: Select the receipt type from the drop-down list.

Hold: Select *Yes* or *No* from the drop-down list to identify if the Hold flag is linked to the receipt. As these are posted items only, a held check would never appear here.

Check Number: If there is an existing check, the number displays in this field.

Bank Number: Select the bank involved with the transaction.

Manual: Indicates if the check is a manual check.

NOTE: This is NOT the routine for entering a manual check, which is through **Accounting > Disbursements > Manual Check Entry**.

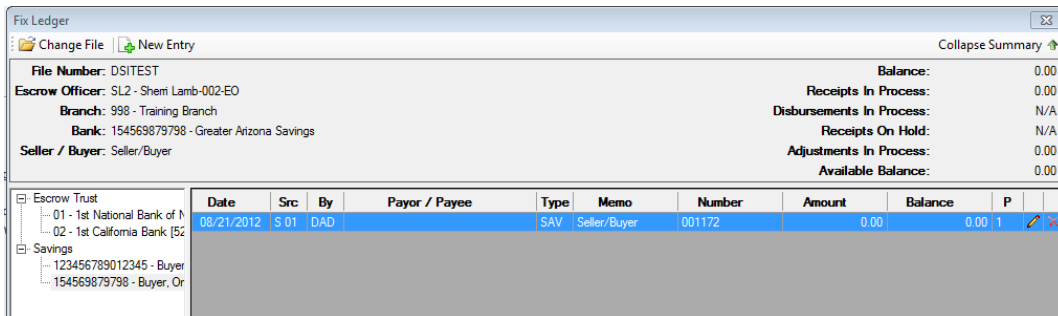
Amount: Enter the amount of the transaction in this field. It will generally be positive for a receipt and negative for a check. Correcting receipts and voids will be counter to that.



Click **OK** to save your changes, or click **Cancel** to close without saving.

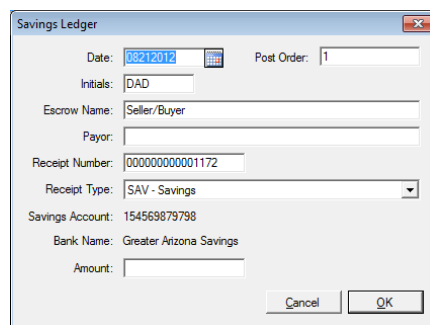
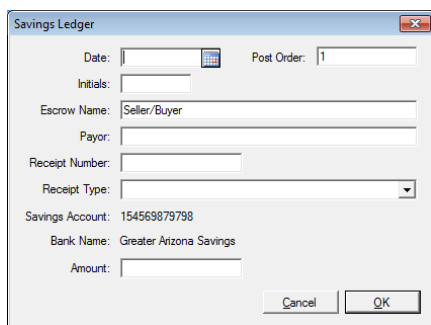
To modify an existing record within the ledger, highlight the record and click  **Modify**.

To delete an existing record within the ledger, highlight the record and click  **Delete**.

To work with a savings ledger associated with an escrow ledger, click on the savings account to be worked on the tree on the left side of the full ledger screen presented. This will result in the selected savings ledger detail being presented on the right side of the screen, as shown below.

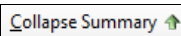
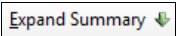


The  **New Entry** or  **Modify** functionality discussed with the regular ledger exists with the savings ledger, but the screens are a bit different, and are presented below (one being add on the left, modify on the right).



The fields presented are specifically applicable to savings ledger transactions.

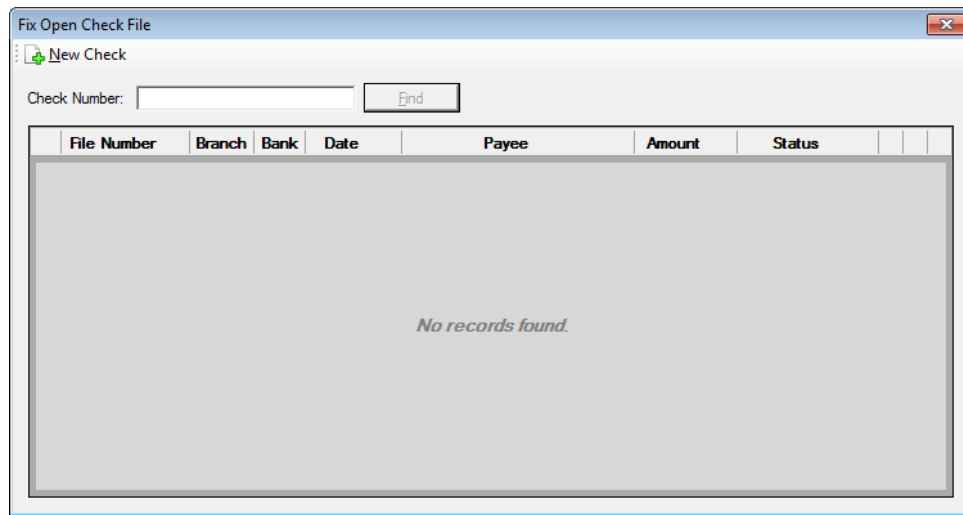
The  **Change File** icon, at the top left of the **Fix Ledger** screen, when clicked, will prompt the user for the file number to be pulled up.


The  **Collapse Summary** icon, at the top right of the **Fix Ledger** screen, when clicked, will remove the summary data at the top of the screen and expand the area for ledger records. It will switch to an  **Expand Summary** icon in that situation.

Fix Open Check File


The **Fix Open Check File** menu option, on the **Tools** menu, is utilized to add a check into the **Open Check File** table or to change the status of a check that is already in the system. *As with the Fix Ledger functions, these functions are only to be used after extensive research and consultation with USA Digital Solutions, Inc. staff.*

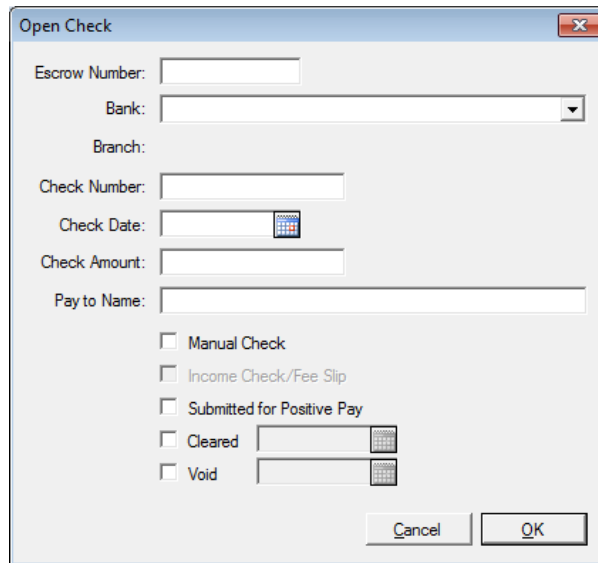
While this may sound similar to the discussion above for **Fix Regular Ledgers**, it is different. This section relates to checks in the **Open Check File** table. The **Ledger** is a separate and distinct data set from the **Open Check File**. While both contain information about checks, that information is kept in two different tables. In rare instances, an item may be in the ledger, but missing from the open check file, or visa-versa, and so you may need to use one utility or both to correct an issue with a check.



When the **Fix Open Check** screen first displays, it will look like the example above. The body of the screen will display a message of *No records found*, and the  icon is at the top of the screen. There is also a **Check Number:** field and a **Find** button which are utilized to conduct a search for an existing check. Modifications to an existing check would begin with a search for it.

If a check is in the ledger of an escrow, but has been deleted out of the open check file or has never made it there for some reason, it can be added back through this screen. This would be a very unusual circumstance and USA Digital Solutions, Inc. staff should be consulted before using this functionality.

To start the process of adding an item, click  at the top of the screen to display the **Add Open Check** screen.



Complete the following fields:

Escrow Number: Enter the Escrow number for the check.

Bank: This field auto-fills.

Branch: This field auto-fills.

Check Number: Enter the check number.

Check Date: Enter the check date.

Check Amount: Enter the check amount.

Pay to Name: Enter the payee.

Three status checkboxes are at the bottom of the screen:

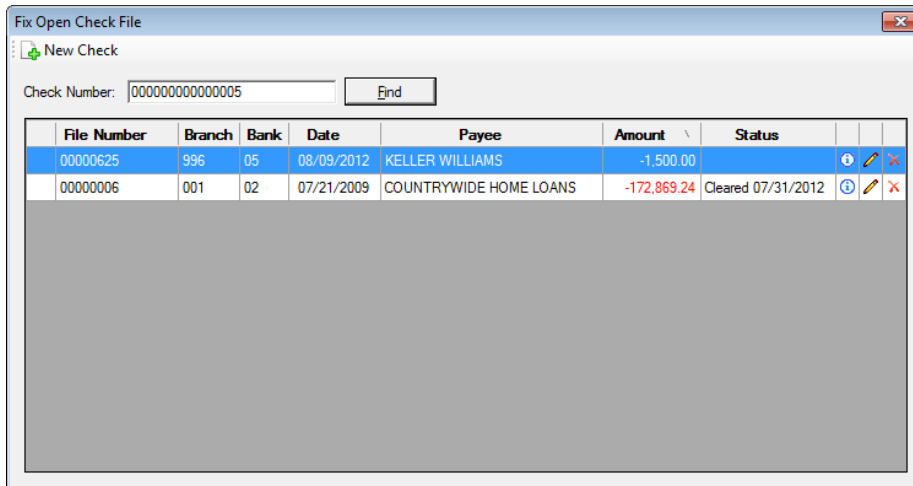
Manual Check – check this box if it was a manual check originally;

Income Check/Fee Slip will be activated and checked if “:T” is entered in the Pay to Name field.

Submitted for Positive Pay – check if you do not wish the check to appear in the next Positive Pay upload file (if it was already sent).

The **Cleared** and **Void** date fields can be filled, as is warranted.

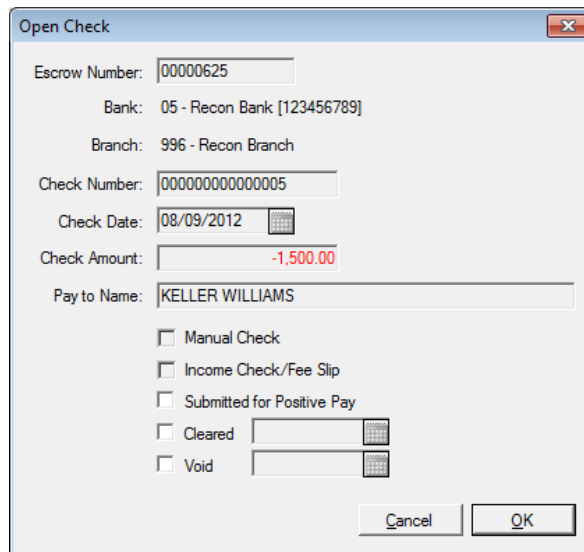
There may also be very rare occurrences when the status flags on a check fail to maintain their correct setting(s), or the check status may need to be altered if it were flagged as cleared improperly through a reconciliation, for example. If this is the case, you can change their status through the Fix Open Check utility. The first step is to enter the check number in the search field at the top of the screen and click the Find button. In the sample below, a “5” was entered and all checks in the database numbered “5” (multiple banks exist) are presented.



The **Info** icon, on a particular item, should be clicked on to present a static screen of information on the check, as shown to the right.

The **Delete** icon, when clicked will remove the check from the **Open Check File**, after prompting for a confirmation of that action.

The **Modify** icon, when clicked will present a screen like the one below, displaying the check information, through which three status flags and two dates can be altered. The **Submitted to Positive Pay** flag can be turned on or off. The **Cleared** and **Void** status flags, and related dates can also be changed, as needed.




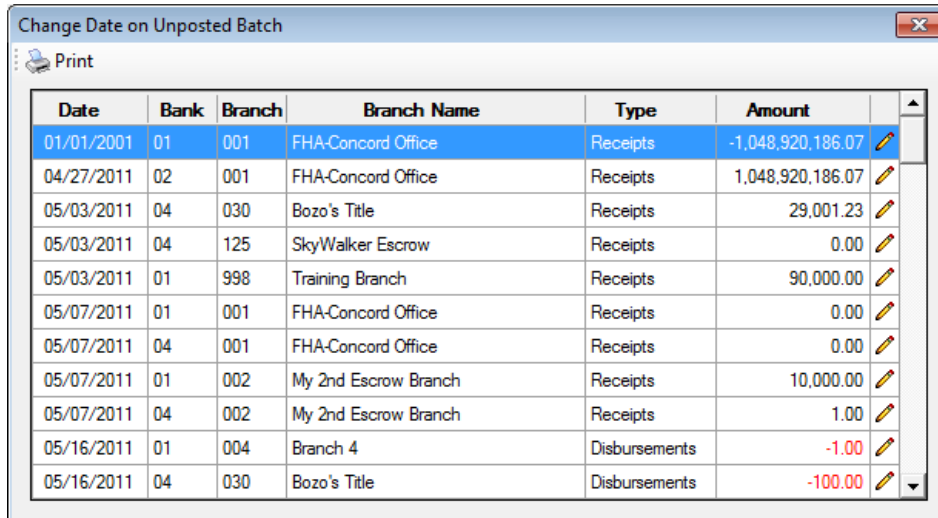
Click **OK** to save your changes, or click **Cancel** to close without saving.












Change Date on Unposted Batch


A situation may arise where an Accounting batch has the incorrect date on it. This can happen if a local workstation or a Citrix or terminal server environment has an incorrect system date on it and an escrow user on that machine/system creates receipts and/or disbursements. An Accounting batch will be created with that machine's incorrect date. The Accounting user responsible for posting should notice that there is a batch with an unexpected date and should bring it to the attention of the system administrator.

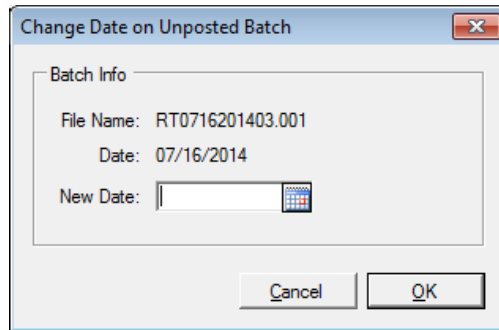
The system administrator can use this tool to correct the date on the file containing the Accounting data after an investigation determines that is the proper course of action. There are times when backdated transactions are legitimate and those will result in backdated batches, which would not be adjusted.

When selected, the screen below will be presented. The records displayed will be of all the unposted batches. The date of the batch, the bank involved, the source branch, the branch name, the type of transactions contained in the batch, and the total amount of the transactions within the batch are detailed. Prior to changing the date on an unposted batch, it is a good idea to generate a report of the unposted listing in its original state by clicking  at the top left of the screen. This will generate the listing of all of the unposted batches. It does not contain the detail of each batch. The unposted Receipts Journal and the unposted Disbursements Journal should also be printed from the Accounting module before changing the date. To do this, login to the Accounting module, go to **Receipts > Print Daily Receipt Journal** for the unposted receipts and **Disbursements > Print Daily Disbursements Journal** for the unposted disbursements.



Date	Bank	Branch	Branch Name	Type	Amount	
01/01/2001	01	001	FHA-Concord Office	Receipts	-1,048,920,186.07	
04/27/2011	02	001	FHA-Concord Office	Receipts	1,048,920,186.07	
05/03/2011	04	030	Bozo's Title	Receipts	29,001.23	
05/03/2011	04	125	SkyWalker Escrow	Receipts	0.00	
05/03/2011	01	998	Training Branch	Receipts	90,000.00	
05/07/2011	01	001	FHA-Concord Office	Receipts	0.00	
05/07/2011	04	001	FHA-Concord Office	Receipts	0.00	
05/07/2011	01	002	My 2nd Escrow Branch	Receipts	10,000.00	
05/07/2011	04	002	My 2nd Escrow Branch	Receipts	1.00	
05/16/2011	01	004	Branch 4	Disbursements	-1.00	
05/16/2011	04	030	Bozo's Title	Disbursements	-100.00	

Click  **Modify**, on a specific record to display the **Change Date on Unposted Batch** screen.




Change Date on Unposted Batch

Batch Info

File Name: RT0716201403.001

Date: 07/16/2014

New Date: 


Cancel OK

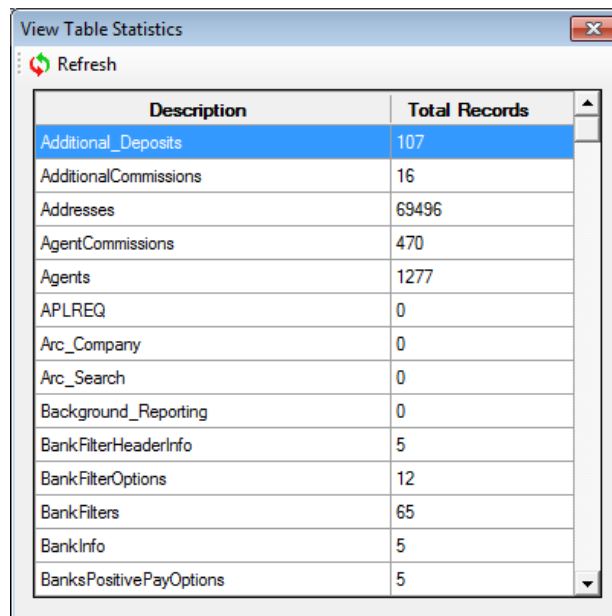
Enter the correcting date in the **New Date** field and click **OK** to complete the change. All transactions within the batch will be re-dated. Click **Cancel** to close without making a change.

View File Statistics

This function is available to both **System Administrator** and **Utilities** access code levels.

There are times when troubleshooting issues that the System Administrator or USA Digital Solutions, Inc. staff would like to know the number of records in one or more of the system tables that make up the full data set of the Impact/SQL installation at the site. This menu selection is used to do just that. When opened, a screen like that shown is displayed.

The table names and the number of records in each are listed in alphabetic order with a scroll bar down the right side. Click  to monitor changes to the record count(s) for one or more tables as the system runs. This might be used to observe the progress of a posting cycle, for example. This is also a good tool to use to see if features of Impact/SQL are being fully utilized.



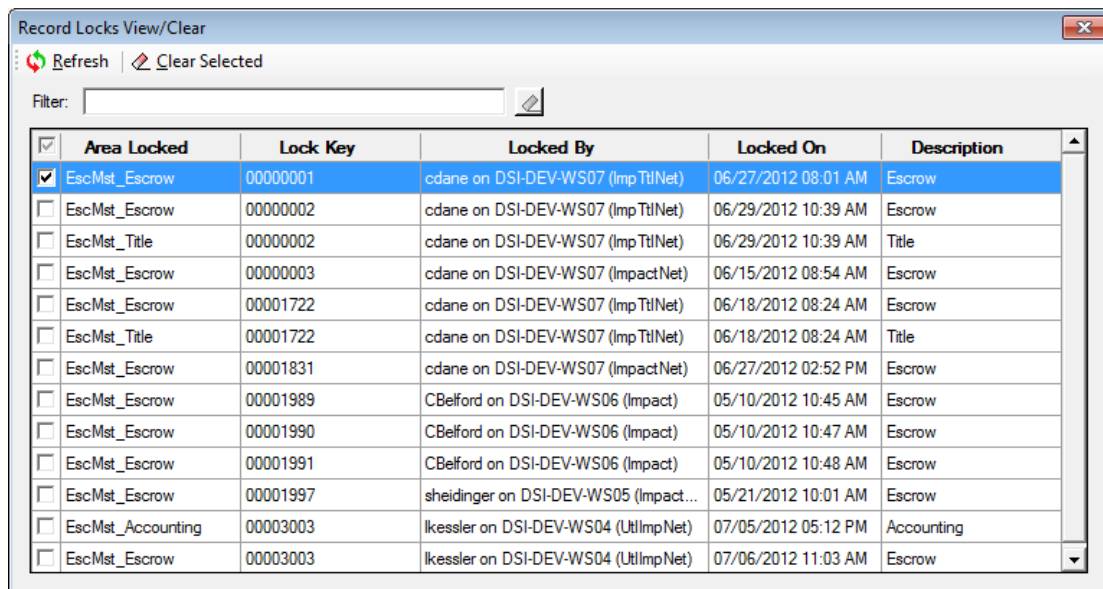
The screenshot shows a window titled "View Table Statistics" with a "Refresh" button. Below the button is a table with two columns: "Description" and "Total Records". The table lists various system tables and their corresponding record counts.

Description	Total Records
Additional_Deposits	107
AdditionalCommissions	16
Addresses	69496
AgentCommissions	470
Agents	1277
APLREQ	0
Arc_Company	0
Arc_Search	0
Background_Reporting	0
BankFilterHeaderInfo	5
BankFilterOptions	12
BankFilters	65
BankInfo	5
BanksPositivePayOptions	5

Record Locks View/Clear

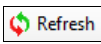
SQL database systems rely on record locks to control access to data that is in the process of being altered, or potentially may be altered, based on where a user is viewing the data from. Should a user have a lock on one or more file records (including those on documents, prelims/commitments and invoices) and their computer freezes up or they get kicked out of Impact/SQL for some reason, the locks may not be released as they would normally be when a user closed the Impact/SQL module they were using or if they saved the file.

This utility is provided to enable a System Administrator to monitor the file and document locks, as they are placed and released, and to clear a lock that has not been properly released. When selected, the system will grab a snapshot of the current locks that are in place and display them on a screen like that shown below (usually there will be far more displayed). The file number involved, the user, the lock origination date/time, server, and the table involved with the lock are all presented.



The screenshot shows a window titled "Record Locks View/Clear" with a "Refresh" button and a "Clear Selected" button. Below these is a "Filter:" field. The main area contains a table with the following columns: "Area Locked", "Lock Key", "Locked By", "Locked On", and "Description". The first row is selected, indicated by a checked checkbox in the first column.

<input checked="" type="checkbox"/>	Area Locked	Lock Key	Locked By	Locked On	Description
<input checked="" type="checkbox"/>	EscMst_Escrow	00000001	cdane on DSI-DEV-WS07 (ImpTitNet)	06/27/2012 08:01 AM	Escrow
<input type="checkbox"/>	EscMst_Escrow	00000002	cdane on DSI-DEV-WS07 (ImpTitNet)	06/29/2012 10:39 AM	Escrow
<input type="checkbox"/>	EscMst_Title	00000002	cdane on DSI-DEV-WS07 (ImpTitNet)	06/29/2012 10:39 AM	Title
<input type="checkbox"/>	EscMst_Escrow	00000003	cdane on DSI-DEV-WS07 (ImpactNet)	06/15/2012 08:54 AM	Escrow
<input type="checkbox"/>	EscMst_Escrow	00001722	cdane on DSI-DEV-WS07 (ImpTitNet)	06/18/2012 08:24 AM	Escrow
<input type="checkbox"/>	EscMst_Title	00001722	cdane on DSI-DEV-WS07 (ImpTitNet)	06/18/2012 08:24 AM	Title
<input type="checkbox"/>	EscMst_Escrow	00001831	cdane on DSI-DEV-WS07 (ImpactNet)	06/27/2012 02:52 PM	Escrow
<input type="checkbox"/>	EscMst_Escrow	00001989	CBelford on DSI-DEV-WS06 (Impact)	05/10/2012 10:45 AM	Escrow
<input type="checkbox"/>	EscMst_Escrow	00001990	CBelford on DSI-DEV-WS06 (Impact)	05/10/2012 10:47 AM	Escrow
<input type="checkbox"/>	EscMst_Escrow	00001991	CBelford on DSI-DEV-WS06 (Impact)	05/10/2012 10:48 AM	Escrow
<input type="checkbox"/>	EscMst_Escrow	00001997	sheidinger on DSI-DEV-WS05 (Impact...	05/21/2012 10:01 AM	Escrow
<input type="checkbox"/>	EscMst_Accounting	00003003	lkessler on DSI-DEV-WS04 (UtilmpNet)	07/05/2012 05:12 PM	Accounting
<input type="checkbox"/>	EscMst_Escrow	00003003	lkessler on DSI-DEV-WS04 (UtilmpNet)	07/06/2012 11:03 AM	Escrow

Click  Refresh to display an updated list of locks that are in place at the moment the button is clicked. As locks are placed and released constantly, the listing can be updated every few seconds or minutes to aid in researching an issue, for example.

The **Filter** field can be used to enter information to filter the listing with (such as a file number). Once entered, click the **Filter** button to execute the filter function. This is helpful in an active database with lots of users working on lots of files, to limit the data presented on the screen.

To release a lock that persists after a user closes all Impact/SQL modules they were logged into, click on the checkbox in front of the record detailing the lock and then click the **Clear Selected** button. You will be prompted to confirm that you wish to remove the lock.

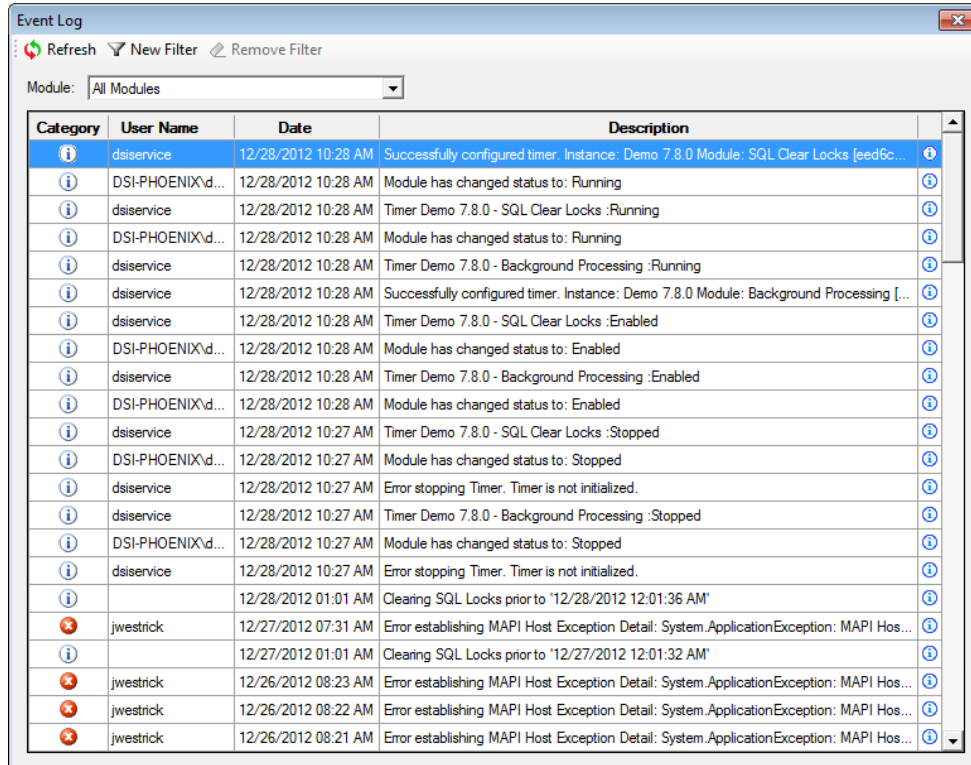
Care should be taken to not clear locks unless it has been confirmed that the item is not actively being worked.

Click **Cancel** to close the window, without affecting any locks that are displayed.




Event Log

Impact/SQL maintains a rolling event log, of a controlled size, of SQL errors and other message generated by the system in response to unexpected user actions or data / system conditions that are unanticipated. The **Event Log** function will present a screen listing of the current contents of the event log.


Many of the events will be reported at the time they occur to the user, on their screen, but not all of them are.

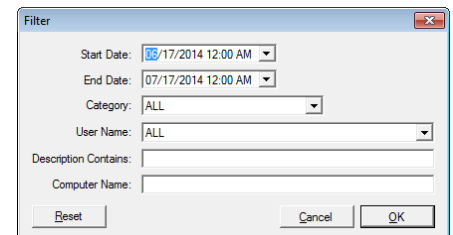


Category	User Name	Date	Description
Information	dsiservice	12/28/2012 10:28 AM	Successfully configured timer. Instance: Demo 7.8.0 Module: SQL Clear Locks [eed6c...
Information	DSI-PHOENIX\d...	12/28/2012 10:28 AM	Module has changed status to: Running
Information	dsiservice	12/28/2012 10:28 AM	Timer Demo 7.8.0 - SQL Clear Locks :Running
Information	DSI-PHOENIX\d...	12/28/2012 10:28 AM	Module has changed status to: Running
Information	dsiservice	12/28/2012 10:28 AM	Timer Demo 7.8.0 - Background Processing :Running
Information	dsiservice	12/28/2012 10:28 AM	Successfully configured timer. Instance: Demo 7.8.0 Module: Background Processing [...]
Information	dsiservice	12/28/2012 10:28 AM	Timer Demo 7.8.0 - SQL Clear Locks :Enabled
Information	DSI-PHOENIX\d...	12/28/2012 10:28 AM	Module has changed status to: Enabled
Information	dsiservice	12/28/2012 10:28 AM	Timer Demo 7.8.0 - Background Processing :Enabled
Information	DSI-PHOENIX\d...	12/28/2012 10:28 AM	Module has changed status to: Enabled
Information	dsiservice	12/28/2012 10:27 AM	Timer Demo 7.8.0 - SQL Clear Locks :Stopped
Information	DSI-PHOENIX\d...	12/28/2012 10:27 AM	Module has changed status to: Stopped
Information	dsiservice	12/28/2012 10:27 AM	Error stopping Timer. Timer is not initialized.
Information	dsiservice	12/28/2012 10:27 AM	Timer Demo 7.8.0 - Background Processing :Stopped
Information	DSI-PHOENIX\d...	12/28/2012 10:27 AM	Module has changed status to: Stopped
Information	dsiservice	12/28/2012 10:27 AM	Error stopping Timer. Timer is not initialized.
Information		12/28/2012 01:01 AM	Clearing SQL Locks prior to '12/28/2012 12:01:36 AM'
Error	jwestrick	12/27/2012 07:31 AM	Error establishing MAPI Host Exception Detail: System.ApplicationException: MAPI Hos...
Information		12/27/2012 01:01 AM	Clearing SQL Locks prior to '12/27/2012 12:01:32 AM'
Error	jwestrick	12/26/2012 08:23 AM	Error establishing MAPI Host Exception Detail: System.ApplicationException: MAPI Hos...
Error	jwestrick	12/26/2012 08:22 AM	Error establishing MAPI Host Exception Detail: System.ApplicationException: MAPI Hos...
Error	jwestrick	12/26/2012 08:21 AM	Error establishing MAPI Host Exception Detail: System.ApplicationException: MAPI Hos...

The screen listing identifies the **Category** of the event (Error , Warning  or Information ) , **User Name**, **Date/Time** of the event and the beginning of the **Description** of the event.

Click  **Refresh** to refresh the view.

A filter can be applied to the listing, by clicking on the  **New Filter** icon. The Filter screen is shown to the right. **Start and End Dates**, **Category**, **User Name**, **Description Contains** and **Computer Name** are all filter options.



Filter

Start Date: 07/17/2014 12:00 AM

End Date: 07/17/2014 12:00 AM

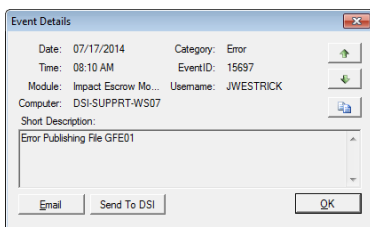
Category: ALL

User Name: ALL

Description Contains:

Computer Name:

Reset Cancel OK



Event Details

Date: 07/17/2014 Category: Error


Time: 08:10 AM EventID: 15697



Module: Impact Escrow Mo... Username: JWESTRICK

Computer: DSI-SUPPRT-WS07

Short Description:
Error Publishing File GFED1

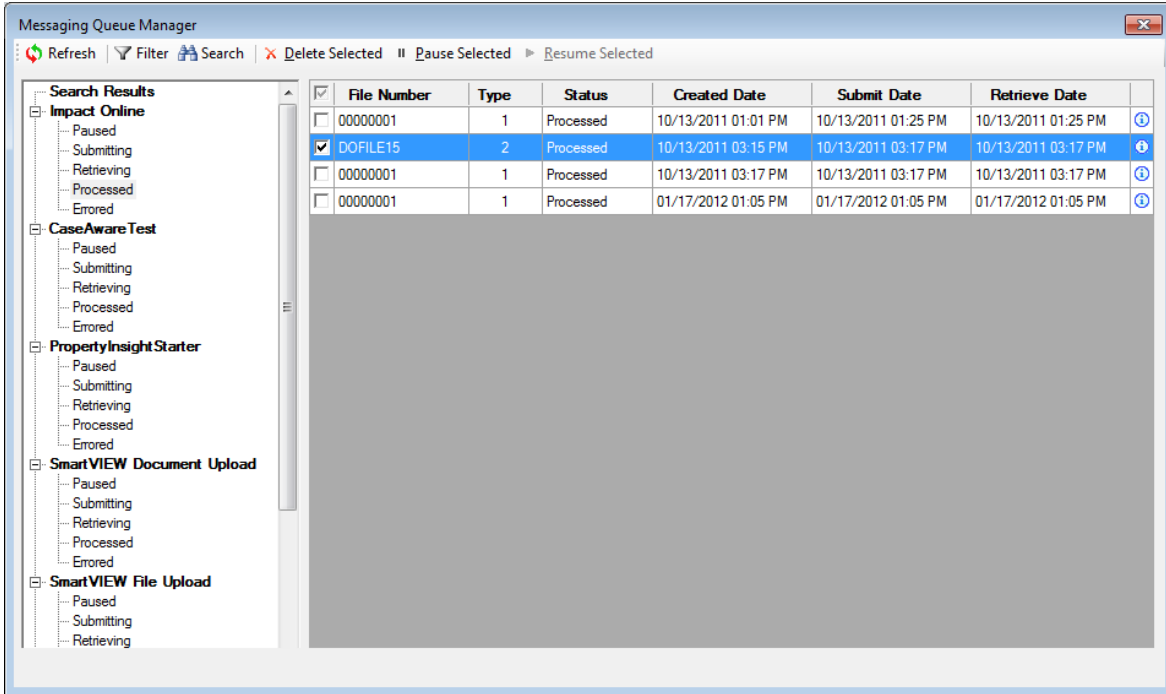
Email Send To DSI OK

Clicking on an event notice will bring up a more detailed screen, like that shown to the left. The information in the message can be copied to the user's clipboard with the  **Copy** icon. The **Email** and **Send To DSI** buttons will let the user route error information to Support. Many of these details will be meaningful only to the USA Digital Solutions, Inc. staff.

The user can move through the event listing with the  and  arrow icons.


USA Digital Solutions, Inc. Messaging Queue Manager

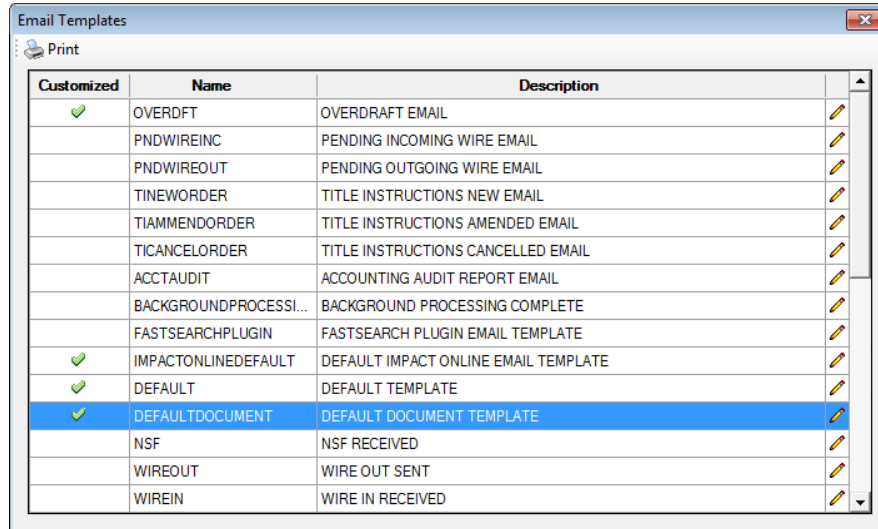
The DSI Messaging Queue Manager can be used to determine the status of messaging events. Specific integrations can be interrogated, and filters can be used to narrow the returned data. This tool is primarily for the use of USA Digital Solutions, Inc. personnel.




Email Templates

The **Email Templates** function is used to customize the content of automatic emails that are generated through various Impact functions. The **Description** of each indicates when it is used in Impact/SQL.

The  **Print** icon will generate a report listing all of the data shown on the **Email Templates** screen.




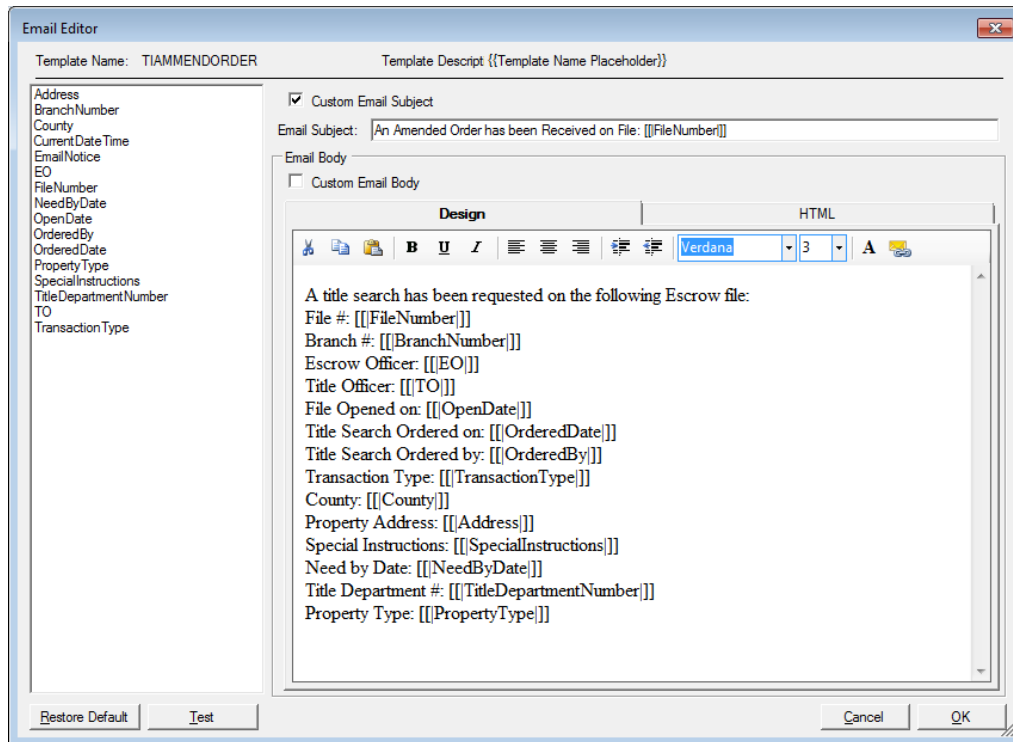
Customized	Name	Description
✓	OVERDFT	OVERDRAFT EMAIL
	PNDWIREINC	PENDING INCOMING WIRE EMAIL
	PNDWIREOUT	PENDING OUTGOING WIRE EMAIL
	TINWORDER	TITLE INSTRUCTIONS NEW EMAIL
	TIAMMENDORDER	TITLE INSTRUCTIONS AMENDED EMAIL
	TICANCELORDER	TITLE INSTRUCTIONS CANCELLED EMAIL
	ACCTAUDIT	ACCOUNTING AUDIT REPORT EMAIL
	BACKGROUNDPROCESSI...	BACKGROUND PROCESSING COMPLETE
	FASTSEARCHPLUGIN	FASTSEARCH PLUGIN EMAIL TEMPLATE
✓	IMPACTONLINEDEFAULT	DEFAULT IMPACT ONLINE EMAIL TEMPLATE
✓	DEFAULT	DEFAULT TEMPLATE
✓	DEFAULTDOCUMENT	DEFAULT DOCUMENT TEMPLATE
	NSF	NSF RECEIVED
	WIREOUT	WIRE OUT SENT
	WIREIN	WIRE IN RECEIVED

The  **Modify** icon is used to access the screen through which any particular template is customized. Once customized, an indication that the template has been modified is shown on the main screen (**Customized = Y**). A template that has been customized can be returned to its default state via the modification screen, with the **Restore Default** button.

The email template can be customized for appearance, text, subject line and HTML coding, as will be described on the following page.

The email templates cannot be deleted. They are required for Impact/SQL operation. Some can be turned off via **Setup Options**.

In the sample below, the  **Modify** icon was clicked on the **TIAMMENDORDER** record.



The information presented, in this sample, is the default template for email sent when an Amended Title Order is submitted.

On the left side of the screen are database fields that are available for inclusion in the particular template being edited. In this sample, 14 of the 16 available fields are used in the default **Design**.

At the top of the screen, the **Email Subject** line text can be edited. Click on the **Custom Email Subject** checkbox to open the **Email Subject** field for editing. Database fields can be included in the **Email Subject** line by placing the cursor where the field should occur and then double clicking on the field to be included (on the list on the left). Unchecking the **Custom Email Subject** checkbox will return the **Email Subject** to the default description.

The **Email Body** can be customized in the same manner. Check on the **Custom Email Body** checkbox and, on the **Design** tab, the content of the body of the email can be altered. Text should be typed in, and fields added, where the cursor is located, by double clicking on the applicable field on the listing on the left side of the screen. Unchecking the **Custom Email Body** checkbox will return the **Email Body** to the default body.

The **HTML** tab can be used to further customize presentation – by someone who has HTML knowledge.

If changes have been made, and they are unacceptable, and the user wants to start over with the original template, the **Restore Default** button, at the bottom left of the screen, should be clicked. A prompt will confirm that the default should be restored.

The **Test** button, at the bottom left of the screen, is used to present a sample of the email that would be produced from the template as it sits.

The **OK** button is used to keep the changes made to the template.

Cancel will close the screen without saving any edits that might have been made.

Report Statistics

Statistics are collected on Crystal Reports (standard and custom) that are run via the Escrow, Title, Accounting, MIS, Reconveyance Tracking, and Utilities modules. Title Instructions printed via the Impact Windows Service are not tracked by this new process, as they are already being logged in the Event Log.

Users with **Utilities** access can see reports on all modules' report-running statistics, via the **Tools>Report Statistics** menu path, in the **Utilities** module. Note there are report tabs on the left of the screen for each module's report.

Both the Escrow and MIS Custom Reports statistical reports will present the custom report menus and indicate the number of times (since the upgrade to version 10.3) each report has been run, the first and last dates each was run, and by whom. This will aid in the effort to determine which custom reports are actively used and should be maintained when changes to underlying report criteria (income code groupings, for example) are made.

SoftPro 360

This entry will only be present if the site is configured for SoftPro 360. Please consult with DSI Support for information about SoftPro 360.

Please see the [Impact SoftPro 360 Administration Guide](#) for an explanation of the options under this menu entry.

SoftPro 360

About

This entry will only be present if the site is configured for SoftPro 360.

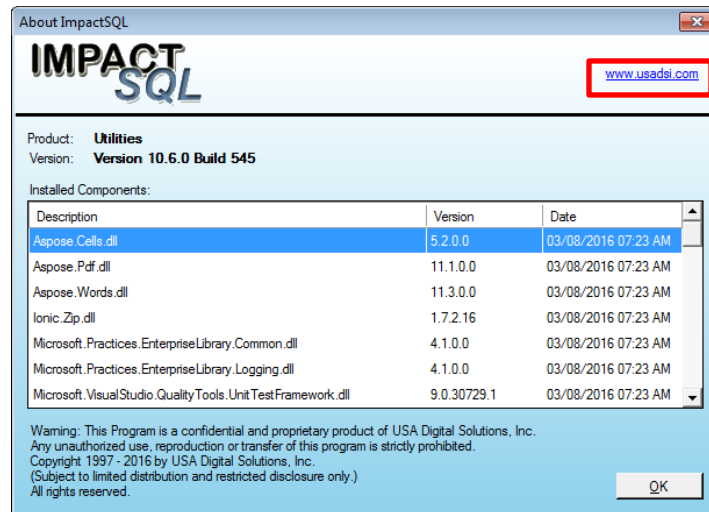
The SoftPro 360 menu, has a single entry on it: **About**. Clicking on this menu entry will bring up an information screen about the SoftPro 360 integration that is installed.

About

The **About** menu displays a splash screen of information about the current installation of Impact/SQL, as shown below. When a call is placed to USA Digital Solutions, Inc. Support about an issue, you may be asked to refer to this screen for the version and build number. The scroll bar, on the right, will let the user scroll through a listing of all installed components relating to Impact/SQL.

A link to the USA Digital Solutions, Inc. web-site is in the upper right corner of the screen. Documentation for all Impact/SQL modules is available on the website, in addition to documentation on changes that have been made to each module since the last full manuals were prepared.

Similar screens are available in each Impact/SQL module and build numbers may NOT be the same for each module.



Appendix A - 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