USA DIGITAL SOLUTIONS INC.

Commercial and Enhanced Residential Transactions in Impact/SQL ver 7.6

This update documentation is recommended for all Escrow and Title users.

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Introduction

Impact/SQL version 7.6 introduces the concept of two different file types: Residential and Commercial. All Impact/SQL files generated in earlier versions of Impact are of the Residential file type. Files created in version 7.6 (and later) will be able to be designated as Residential or Commercial. Unchanged Impact/SQL functionality, from prior releases, will not be explained in this documentation.

All files will have some quite substantial alternations to the treatment of "parties to the file", which will be explained in detail in this document. In order for Residential files to continue to be able to work with the RESPA changes made for 2010, the number of lenders and real estate agents will continue to be limited to three, but there will be an unlimited number of buyers, sellers, attorneys, accommodators and other parties available.

Commercial files will expand on the changes to the "parties to the file", made for Residential files, by removing the limit on the number of lenders and agents and will also include the capacity to manage more than one property within the transaction. The settlement item entry process is also substantially altered, for Commercial files.

Master Document Maintenance tools have been enhanced as well – but will not be described herein. Supplemental documentation will be made available covering changes to Document Maintenance. Existing document masters should be unaffected by these changes and should work normally. Changes to document tools that users will see are described herein.

This documentation will begin with a discussion of the new Commercial file type. The next section will discuss changes in the Title module, related to commercial files. Following that, the changes that will be seen on Residential files will be discussed. The fourth section of this document will discuss changes applicable to both Commercial and Residential files, so should be read by all users.

When a new file is created, the user will make the selection whether the file is to be a "Residential" file or a "Commercial" file. Some of the changes that have been made to support commercial transactions have also been applied to residential files, but not all, as will be discussed in the later section of this document dedicated to Residential transactions.

The "New File" screen, shown below, is where the designation is made for File Type. Right under the Escrow Branch selection box is a new pair of radio buttons: Residential (traditional Impact file) and Commercial. The user should make sure the desired file type is selected before continuing. The balance of this screen is unchanged.

Once the selection is made for the type of file it cannot be changed.
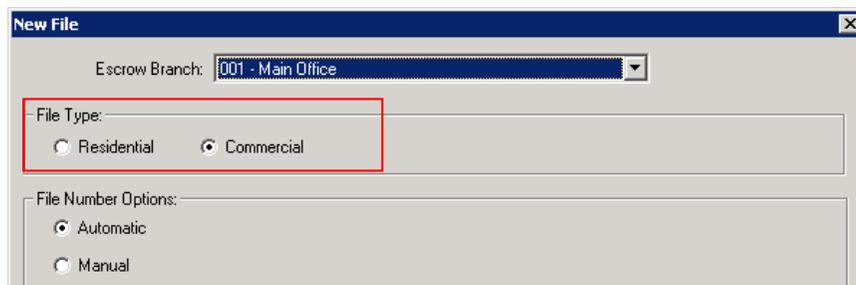
NOTE: a RESPA-compliant HUD-1 *cannot* be created from a Commercial file – only Settlement Statements can be generated. For this reason, the user must be absolutely sure that they want to select the Commercial file type at file creation.

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

Commercial Transactions

An entirely new type of file is now able to be managed in Impact/SQL version 7.6 The new file type has been given the name "Commercial" and is distinguished by the removal of many of the limits that had been place on the traditional Impact files, which are now called "Residential" files. Conceptually, the commercial transaction file type provides for unlimited parties to the file, including lenders, an unlimited number of loans and an unlimited number of properties.

Listed below are the changes made, from the traditional Impact file structure, to accommodate commercial transactions.   A "Commercial" file will have:

- o   Unlimited parties (buyers, sellers, lenders, attorneys, accommodators, real estate brokers and other parties)
- o   Unlimited number of contacts may be entered for each party
- o   Expanded lengths
    - ▪   Buyer and Seller names expanded to 8,000 characters
    - ▪   All other party names expanded to 250
    - ▪   Buyer and Seller Vesting expanded to 8,000 characters
    - ▪   Buyer and Seller custom signatures expanded to 8,000 characters
- o   Ability to copy any party
- o   Buyer and Seller Notary block information
- o   Buyer and Seller current address information may be linked to the property or another party of the same type
- o   Buyer and Seller current address information forwarding address may be linked to current address, property or another party of the same type
- o   Prelim distribution may now be entered at the same time as the party information
- o   The ability to designate the Source of Business and/or Bill to Customer when entering a party
- o   Phone numbers expanded for all parties to include home, work & ext, cell and fax
- o   Loans can be designated for the benefit of the buyer or seller
- o   Ability to enter an alternate loan description which will override Impact's default loan description.
- o   Notes are available on all Parties and contacts
- o   Support for Foreign addresses on all parties
- o   Unlimited properties
- o   Sales price may be entered for each property or in aggregate
- o   Notes are available for properties
- o   New settlement item entry that supports
    - ▪   Unlimited prorations
    - ▪   Unlimited Loan charges for each lender
    - ▪   Unlimited Loan Paid in Advance for each lender
    - ▪   Unlimited Reserves for each lender
    - ▪   Unlimited Escrow Charges
    - ▪   Unlimited Title Charges
    - ▪   Unlimited Recording Fees
    - ▪   Unlimited Additional Charges
    - ▪   Unlimited number of sub agents per agent
    - ▪   Unlimited Additional Deposits for the Buyer or Seller
    - ▪   Unlimited Rent Schedule
    - ▪   Notes are available for each settlement item, notes will be printed on the settlement statements.
    - ▪   Ability to enter Buyer Debit, Buyer Credit, Seller Debit and Seller Credit for each settlement item.
    - ▪   Fractional settlement statements (based on percentage of the transaction)
    - ▪   Printing a Payoff Schedule
- o   New look and feel for Parties, Properties, Source of Business/Bill to Customer, Prelim Distribution. and Settlement Items.

Initial Questions

The first screen of Initial Questions, for a Commercial file, will reflect "Commercial" as the Type of Closing, at the top of the screen, and the user will not be able to change that entry (indicated by the "grayed out" nature of the field).

A commercial file will have an altered set of menu options, under the Initial Questions sub-menu of the Edit menu, as shown below.
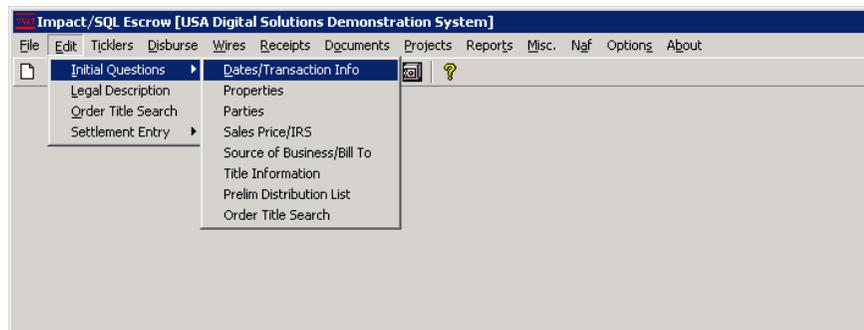
The Property Information entry is replaced with the Properties entry.

All of the parties to the file (Buyers, Sellers, Brokers, Lenders and Other Parties) are now managed through the "Parties" menu entry. The traditional Loan Information screen is also blended into the Parties screens.

The Bill to Customer screen, if turned on, is blended into the "Source of Business/Bill To" menu entry.

All of these screens are discussed in detail in the following pages.

Properties (Commercial)

The Properties menu entry, under the Initial Questions sub-menu, will initially open with a largely blank window. The [icon] Add Property icon, at the top near-middle of the window, is used to initiate the entry of information on each property to be added to the file. When the [icon] Add Property icon is clicked a screen will be presented like the one shown below.

There are three tabs on the screen, Property, Mobile Homes and Notes.

The Property tab is very similar to the existing Property Information screen, with the addition of a Foreign Address flag which, when checked, will replace the City, State and Zip Code fields with one Location field into which the balance of the address can be entered. See notes on foreign addresses near the end of this documentation.

The Mobile Homes tab is virtually identical to the existing Mobile Homes tab, with the minor change of two buttons, from the bottom of the screen, being replaced by icons ([icon] New Mobile Home and [icon] Delete Selected) at the top left of the screen.

The Notes tab simply presents a blank sheet into which notes can be typed. It is a "memo" field, so can hold as much text as the user desires to type.

The "Add Another" button, at the bottom of the New Property screen, is used to bring up an empty New Property window, into which another property's information can be loaded. An unlimited number of properties can be added to a file.

The "Copy From" button is used to make a new property entry starting with the information from another that already exists in the file. Alternatively, when a property is highlighted, in the Property tree view, the   Copy Property icon, at the top right of the Property tree-view (left side of screen), will copy the highlighted property to a new property record, where the copy can be edited.

The "Cancel" button applies to all changes made to the active property screens, not just a particular screen. Hitting "Cancel" will eliminate all changes made to all screens.

Once the "OK" button is used to save changes made to a property entry, the property will be listed in a tree-view on the left side of the screen.

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

To edit an existing entry in the tree-view, either highlight it, in the tree-view, and click on the ✎ edit icon, in the upper right corner of the window, or right-click on the property and select Edit.

Reposition Property   Copy Property
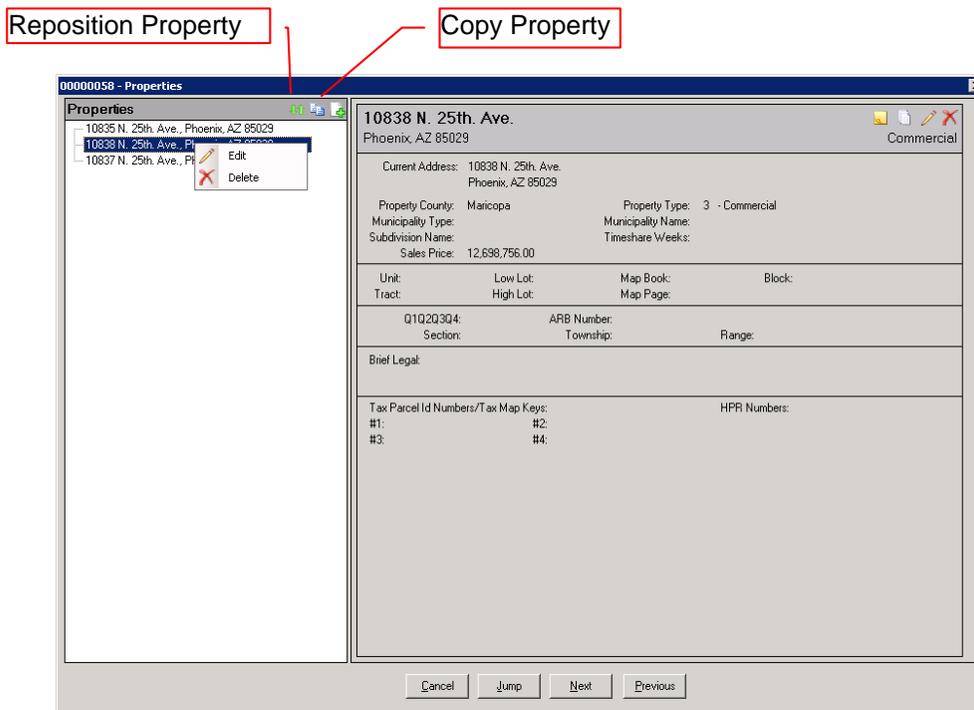
As shown here, a view-only screen of each properties' information is shown when the property is highlighted. The Notes on any property can be read (but not edited) by clicking on the ▣ Notes icon in the upper right corner. The ▣ view detail and ▣ view summary icons will flip from a summary listing of all properties to a detailed preview screen for one property or back, depending on the icon and view that is open.
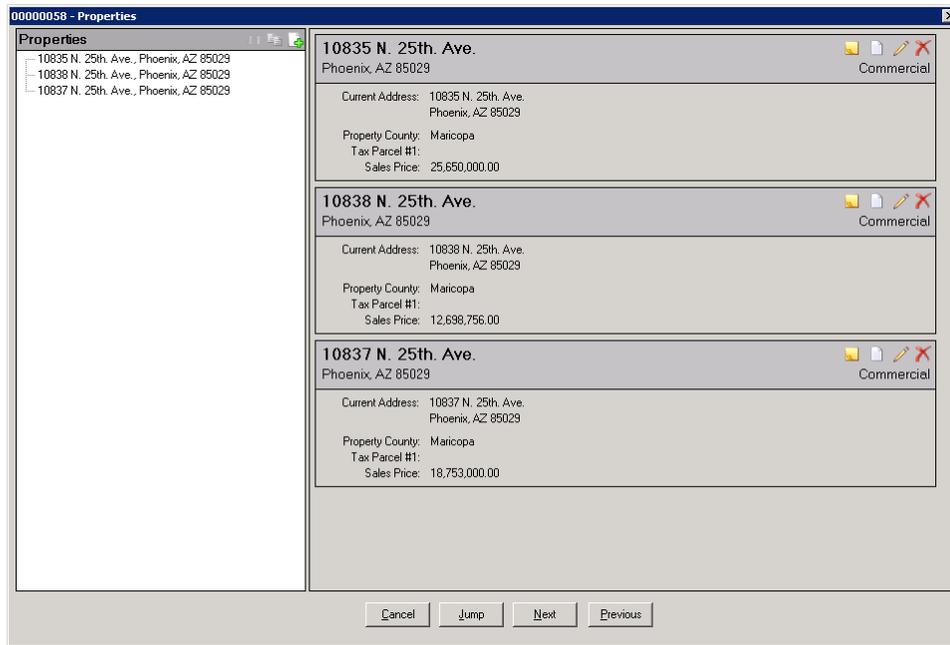
The ✖ Delete icon (in the icon tray on the right of each property summary section) can be used to completely remove a property from the file.

The "Cancel" button, on this screen, will have the user exit Initial Questions.

The "Jump" button will present the Initial Questions menu and let the user select the section to jump to.

The "Next" button will take the user to the Parties section.

The "Previous" button will take the user to the Dates/Transaction Info screen, the first of Initial Questions.

Edit Legal Description

When the Edit, Legal Description menu path is taken, on a file with multiple properties, the user will be presented with a listing of the properties in the file and will be asked which is to have its legal description edited, as shown below. Clicking on OK will bring up the legal for the highlighted record.
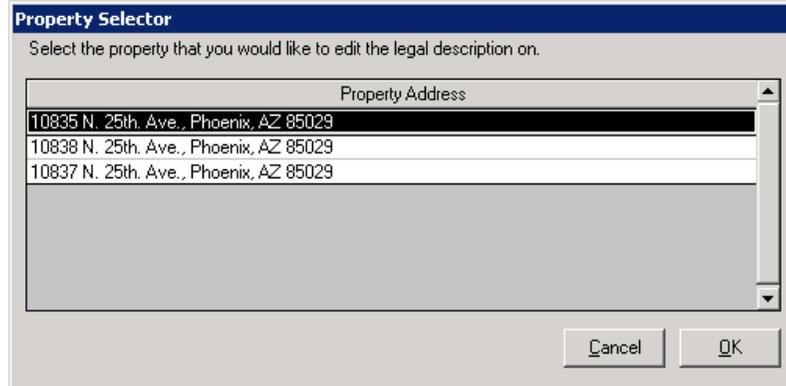
Legal Descriptions in Documents

If there is more than one legal description set up within a file and the user is in a document with a legal description placeholder (or if they use CTRL-SHIFT-L to insert a legal), a dialog box will be presented asking which legal description should be used in the document.

When the dialog is presented, it initially presents no property as having been selected, as shown below.
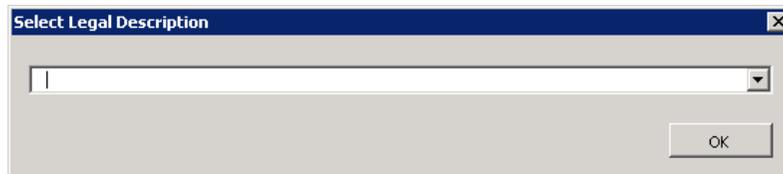
The user should use the dropdown arrow to present the property list for which legal descriptions exist, as shown below.
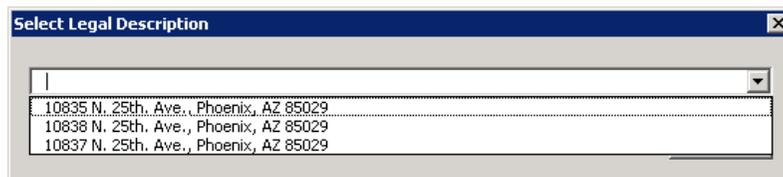
Once a legal has been selected, the user should click OK and the legal will be inserted.

If the user does not pick a legal, but simply clicks OK, the existing placeholder (if there is one) will remain and the user will receive the traditional warning that a legal is expected in the document but none has been selected.

Parties (Commercial)

As indicated above, Commercial files can have an unlimited number of parties of any kind (buyers, sellers, lenders, attorneys, accommodators, real estate brokers and other parties). Entry and editing of parties is done via the Parties menu item on the Initial Questions sub-menu. If the user is on the Properties screen, clicking on the "Next" button, at the bottom of the screen (see previous page), will take the user to the Parties screen. When first opened, prior to any parties being entered, the screen is as shown here.

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

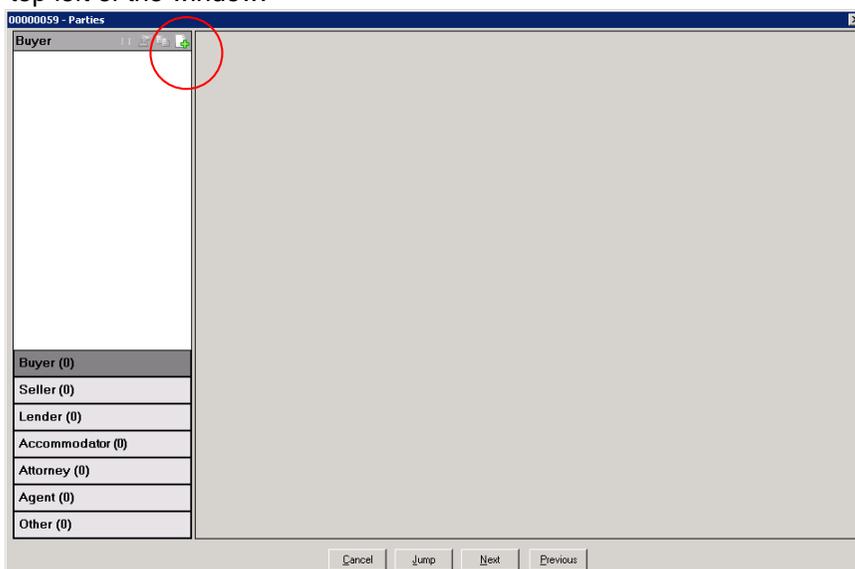The only active icon at this point is the ⬛ Add Party icon at the top of the screen. Clicking on it will open a New Buyer (or Seller or other category heading) screen, like the New Buyer screen shown below.

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

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

Once parties exist on a file, and the Parties screen is pulled up, there will be a summary screen on the right side, for the party category selected in the tree-view, which will show some data about the parties in that category. A sample, with two buyers, is shown below.
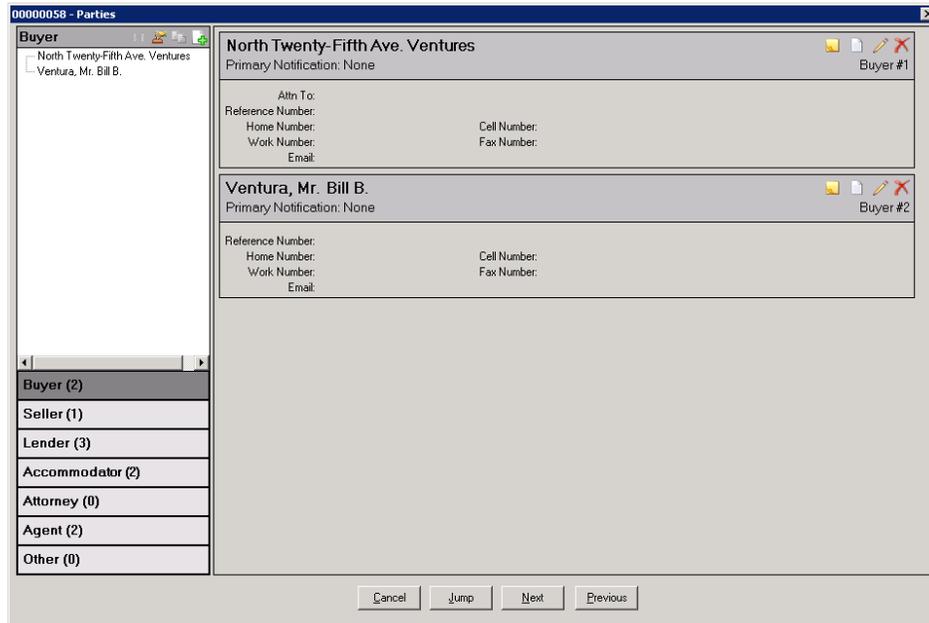
The ![icon] View Notes icon, at the top right of each party, is used to preview (but not edit) notes entered on the party. The red dot on the icon indicates there are notes to view…if the red dot is not shown on the bottom right corner of the icon, there are no notes to view.

The ![icon] view detail and ![icon] view summary icons will flip from a summary listing of all parties to a detailed preview screen for one party or back, depending on the icon and view that is open.

To edit an existing entry in the tree-view, either highlight it, in the tree-view, and click on the ![icon] edit icon, in the upper right corner of the window, or right-click on the property and select Edit.

The ![icon] Delete icon (in the icon tray on the right of each party summary section) can be used to completely remove a party from the file. NOTE: a non-lender party cannot be deleted if they are a payee on a settlement item; lender parties that are only payees on their own charges can be deleted – and all charges related to that lender will be deleted. A lender that is a payee on another lenders charges cannot be deleted.

Buyers and Sellers

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

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

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

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

Information Tab

The Entity field, at the top of the Information tab, has two selections: Individual and Company.
- If "Individual" is selected, the Prefix, and First, Middle and Last Name and Suffix fields are presented. The name will be properly managed for presentation on documents and on the 1099's, as it is currently.
- If "Company" is selected as the Entity type, the Prefix, and First, Middle and Last Name and Suffix fields are replaced with the Full Name field. In addition, an Attention To field will be added so the primary contact at the company can be identified.

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

The Ownership Percent field is used to indicate the ownership percentage of the buyer being entered. Up to four (4) decimal places may be entered. 10 1/8th percent would be entered: 10.125. The balance of the ownership available to be assigned will display next to the field. If any percentage is entered, 100% must be assigned, across all parties, before the user can leave the Parties window.

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

Current Information and Forwarding Information Tabs

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

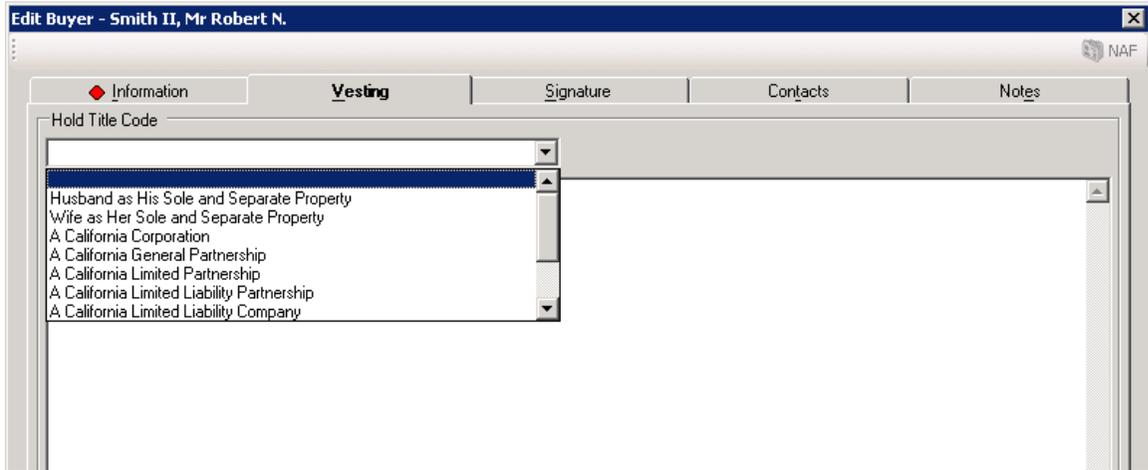The Primary Notification dropdown choices are: Work Number, Home Number, Cell Number, Email, Fax Number, Mail or None.

Distribution Tab

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

Vesting Tab

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

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

Signature Tab

The Signature tab contains the traditional custom signature ("above the line" and "below the line") text boxes…each of which can now contain 8,000 characters.
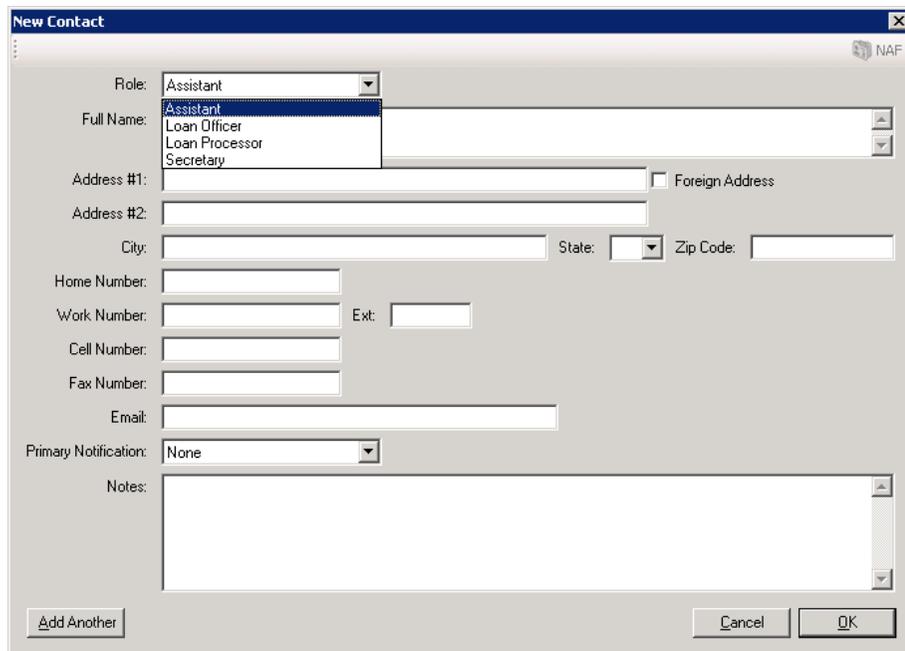
Contacts Tab

The Contacts tab is used to enter name and contact information for people that are contacts for the party being edited. For example, a buyer may want his/her secretary to be their primary contact on matters relating to the transaction. This screen is used to load one or more contacts for the party being entered.

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

The Roles available for assignment to Contacts are Assistant, Loan Officer, Loan Processor and Secretary. This list can be expanded, from the back end only currently, by DSI personnel.

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

The "Add Another" button is used to do just that: add another contact.

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

The "OK" button is used to save and exit the New Contact screen, returning the user to the listing of contacts screen.

Notes Tab

The Notes tab, on the New/Edit Party screen is available to add any comments on the party that the user wishes.

Notary Block Icon – Buyers and Sellers Only

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

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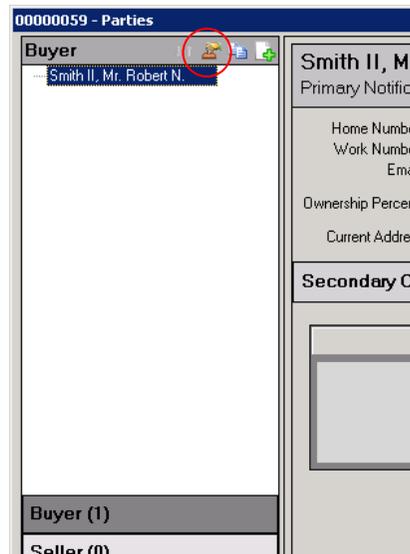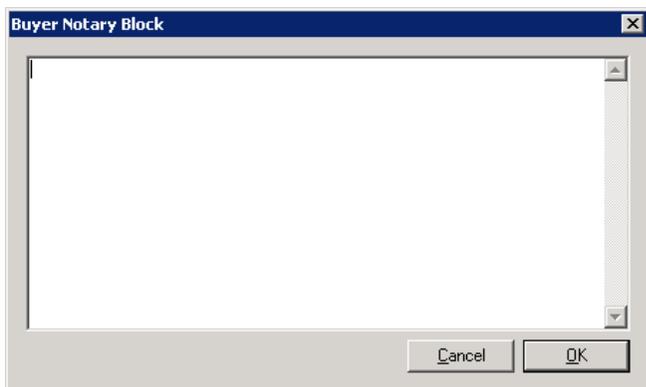
Copy Party Icon – Any Party

Next to the Notary Block icon, and active whenever a specific party is highlighted, is the Copy Party icon. Clicking on this icon will open a new party screen, filled with the highlighted party's information, with the Party Type field available for edit at the top of the New Party screen.

So, for example, a Buyer can be selected and be copied using the Copy Party icon and the copied party could then be made a Seller party, by changing the Party Type field to Seller.

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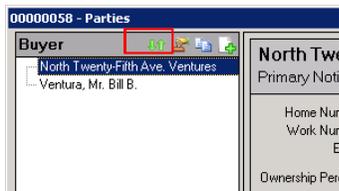
Reposition Party

The Reposition Party icon, above the treeview, will present a window in which the user can reorder the parties – this will impact the number of the party, which can impact documents that have already been prepared based on the previous ordering. The Move Up and Move Down icons are used to push the selected party in the desired direction.
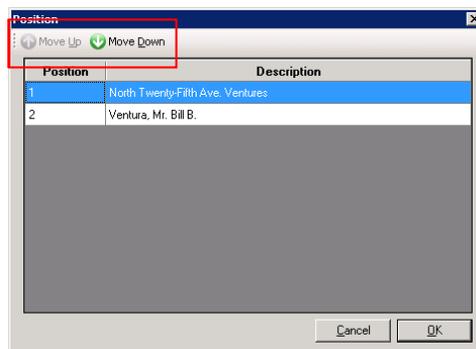
Lenders

The Lender party type has a different set of data entry/edit screens. The content of the Information tab is different from that of the Buyer & Seller party type screens, and will be explained below. The other top-of-the-screen tabs – Contacts and Notes – as well as the Distribution sub-tab on the Information screen - are common in layout and content as those on the Buyer & Seller screens, so will not be discussed again here.

Information Tab - Lender

The Information tab, on the New/Edit Lender screen, is similar in content to the Loan Information screen in earlier versions of Impact/SQL. However, rather than the three lender tabs of earlier versions, there are an unlimited number of lenders/loans that can be set up, and each will have its own data set.

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

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

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

Whether the loan is for the benefit of the buyer or seller is identified by making a selection from the dropdown list in the Benefit Of field.

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

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

If the entry is a Mortgage Broker, representing a lender but not making a loan, then that box should be checked and no loan information would be entered. If this box is checked, the Loan Amount and Type of Financing fields will be disabled.

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

The Type of Financing field, for loans for the benefit of the buyer, has 9 options available on its dropdown list, and these dictate the loan type text on the settlement statement, and manage whether interest prorations can be detailed from this screen.

- New Loan – used for most transactions, no interest proration from this screen.
- Assumption – if a loan is being assumed, interest proration can be done here.
- Note & DT – interest proration can be done here.
- Seller Carryback – Lender Full Name field will populate with ":S1" payee shortcut (Seller One); interest proration can be done here.
- Realty Mortgage – interest proration can be done here.
- Purchase Money – interest proration can be done here.
- Refinance – no interest proration from this screen.
- Second Mortgage – interest proration can be done here.
- Agreement for Sale – interest proration can be done here.

Loans for the benefit of the seller have only the New Loan type of financing option.

The Alt Loan Description field can be used to alter the Type of Financing description on the Settlement Statement, without altering the underlying behavior of the Type selected.

The Yield Spread Premium check box is used, initially, to open up a screen into which information about YSP or Broker Compensation can be entered.

The Code field contains three options, Withheld, Over Funded (Issue Check) and Not Overfunded.

Withheld will reduce the loan proceeds on the Lender Summary screen.

Overfunded will increase the loan proceeds on the Lender Summary screen, making funds available to cut a check.

Not Overfunded will have no impact on the loan proceeds on the Lender Summary screen.

If the Type of Financing selected enables the Interest Proration box, the user may work with it.

Contact Information Tab - Lender

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

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

Accommodators

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

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

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

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

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

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

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

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

Attorneys

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

Agents

The Agents party type is really made up of three sub-party types: Listing (Sellers) Agents, Selling (Buyers) Agents and Other Agents. When adding an Agent, care should be taken to make sure the appropriate sub-party category is selected.

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

Other Parties

The Other Party screens are identical to the Attorney screens.

Sales Price/IRS (Commercial)

The Sales Price/IRS screen, for a Commercial file, is altered to reflect the aggregate of sales prices entered for each property in the transaction, if they are entered there. Sales prices can now be entered on each property's information screen. If prices are not entered on each property, an aggregate can be entered on this screen. The balance of the screen remains as it has been.
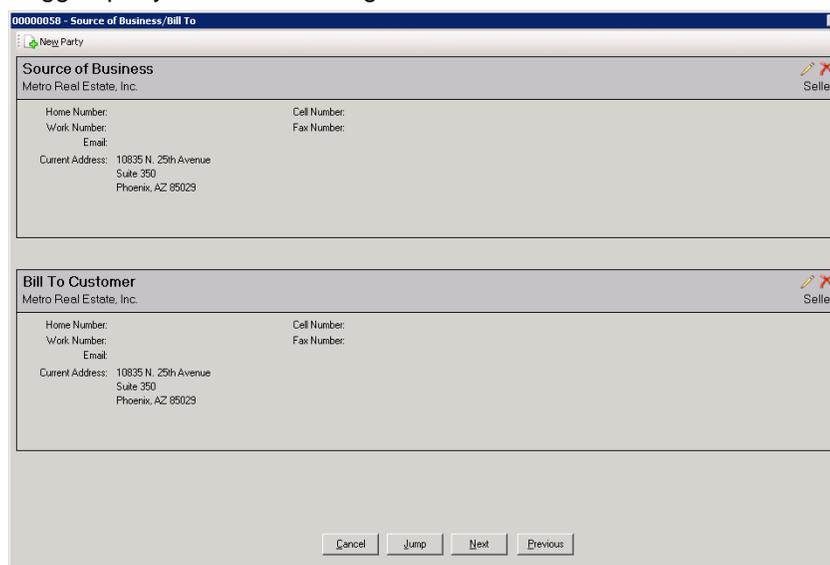
Source of Business/Bill To (Commercial)

The Source of Business and Bill To Customer screen, in a Commercial file, is a combined screen now (assuming the Bill To Customer is configured for in the database), that reflects the parties assigned to those roles.

Only one party can be the Source of Business and only one can be the Bill To Customer. If the user tries to assign those roles to more than one, they will be warned about that fact.
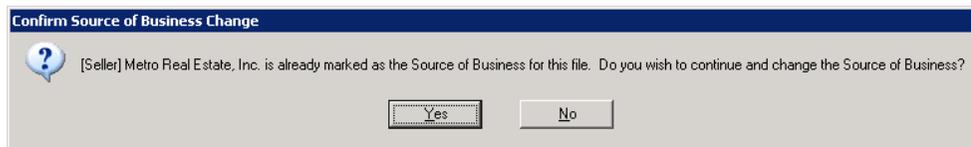

If the user gets the warning that another party already has the role being requested (by checking the Source of Business or Bill To Customer checkboxes on the New/Edit Party screen for a particular party) and they indicate "Yes" to continue, the current party will be given the role and the previously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

In the sample of the Source of Business/Bill To screen above, the same party is shown as both.

If no party had been flagged for one or both of these roles, or if the user wishes to change the party for a role and the party does not exist, the New Party icon, at the top left of the screen is used to open the New Party screen, where the type of party and relevant information can be entered.

If the party assigned to a role should be changed, the Edit icon, to the right of the role heading, should be clicked and a listing of all of the parties will be presented, from which the user should select the new party to be assigned to the role. The parties can be edited from this screen with the Edit icon to the right of each party name. The Filter at the top of the screen can be used to search for parties by entering a part of their name or a party type.
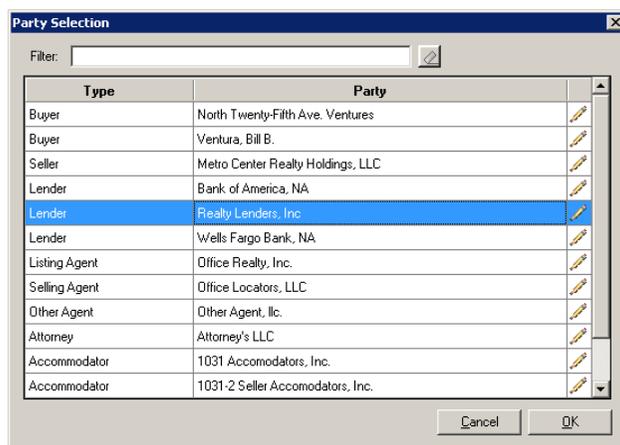
Title Information (Commercial)

The Title Information screen is unchanged for Commercial Files.

Prelim Distribution List (Commercial)

The Prelim Distribution List is in a new format, to manage the unlimited number of parties. While the data on distribution method and counts (for Pres, CC&R's and Docs) can be entered on each party's screen, the data for all parties can be viewed on this screen. There is also an additional record for the Escrow Branch.

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

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

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

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

Order Title Search (Commercial)

This function is unchanged for Commercial Files.

Settlement Entry (Commercial)

The data entry of settlement items is completely revamped, for Commercial Files, as will be discussed below, in the Settlement Items section. Only a Settlement Statement can be generated out of a Commercial file; no HUD's. The Settlement Statements for each site will be updated at the time of upgrading, and local customization will be preserved to the extent possible.

The Settlement Entry menu has three selections on it, Consideration/IRS, Parties and Settlement Items.

Consideration / IRS

This menu entry, on the Settlement Entry menu, takes the user to the same screen found under Initial Questions, Sales Price/IRS.

Parties

This menu entry, on the Settlement Entry menu, takes the user to the Parties screen, where party information can be edited, just as under the Initial Questions, Parties, menu option. Having this function available on the Settlement Entry menu lets the user "Jump" from Settlement Items to Parties and back again, which will assist in data entry.

Large Dollar Amounts

There is now support for large dollar amounts, up to $2,337,203,685,476.00, for Commercial transactions.

Settlement Items

The Settlement Items menu selection is the replacement for "Worksheet Style Entry" for Commercial files. There is not a HUD Style of data entry for Commercial files. The new style of data entry is configured the way it is to allow for an unlimited number of settlement items to be entered in a file.

The Settlement Items menu selection will present the user with the screen below, through which the entry of settlement items will be initiated. In this sample, there is a pair of buyers, one seller, three properties and three lenders entered in the file.
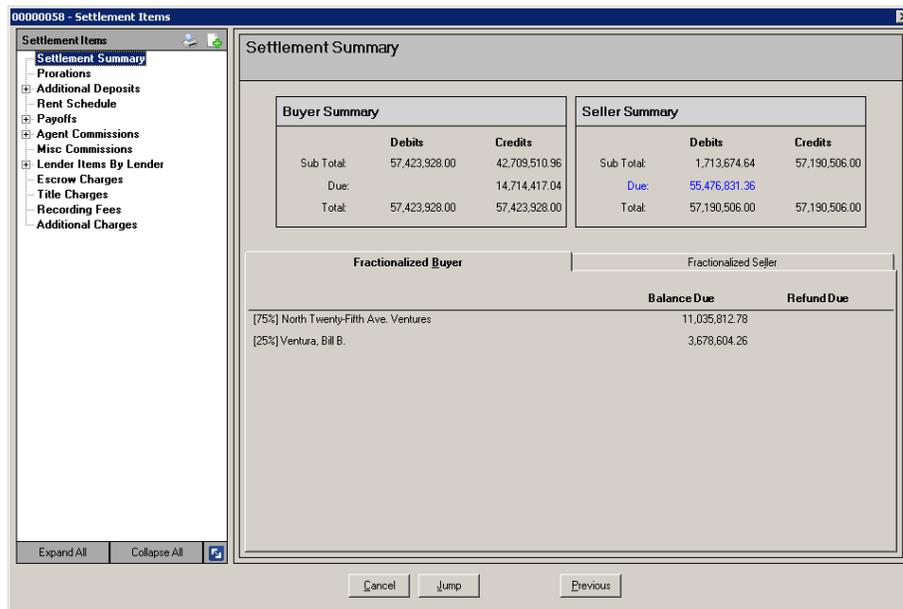
On the left side of the screen, the user will see a "tree-view" of Settlement Items. When first loaded, the Settlement Summary entry, of the tree, will be highlighted, and the Settlement Summary screen (shown on the prior page) will be displayed.

At the bottom of the tree-view of Settlement Items, there are three buttons.

- Expand All – used to present full tree detail. Individual branches can be expanded by clicking on the "+" plus sign in front of the category name.
- Collapse All – will bring the tree-view back to that shown to the right, with no sub-level branches shown.
- The ⬛ toggle icon, to the right of the Collapse All button, is used to alter how the Lender Items are presented. There are two options: Lender Items by Lender and Lender Items by Category. The resulting presentation alternatives are shown below.

At the top of the tree-view of Settlement Items, there are two icons, one for printing and one to add items.

- The 🖨 Print Settlement Statement icon is used to open the Settlement Statement print dialog box, which will be discussed in detail elsewhere.
- The 🗐 Add New Settlement Item icon is used to create a new settlement item entry. When clicked on, a dialog will present listing the types of items that can be created, and the user should select the type of item they wish to add. Alternatively, when a particular category is highlighted, on the tree-view, and the display on the right side of the screen changes to detail of the category selected, there is an icon on that display for adding an item of the type highlighted.

Settlement Summary

On the Settlement Summary (shown on the prior page), there is a Buyer Summary and Seller Summary of debits and credits at the top of the screen. If data has been entered, on the Buyer and Seller entries indicating percentage ownership, the bottom half of the Settlement Summary presents two tabs of data, one for Fractionalized Buyer data and the other for Fractionalized Seller data. Those tabs reflect the Balance Due from or Refund Due to the listed parties. Their fractional interest percentage is presented before the party names.

Prorations

Prorations is the first category on the tree-view below the Settlement Summary entry. When Prorations is highlighted, the screen on the right will switch to a listing of existing prorations entered for the file.

The ![New Proration icon] New Proration icon will bring up the Proration entry screen shown below, through which proration items are added to the file.
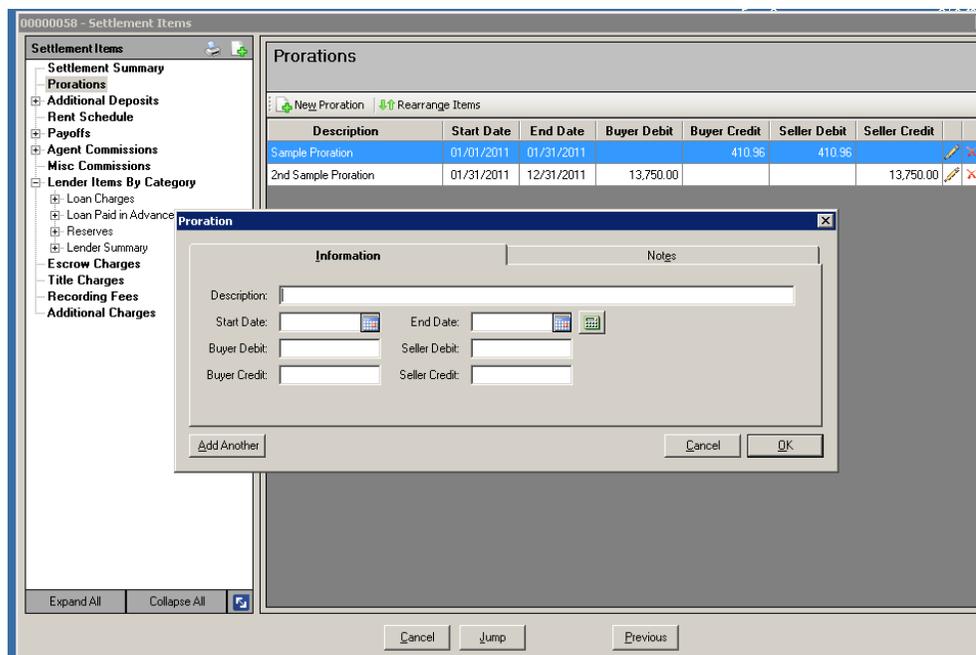
The Information tab is selected upon presentation of the screen, and this is where details of the proration item are entered, or the Proration Calculation tool is invoked.

- The Description of the proration should be entered in the field of that name at the top of the form. The user can complete the other fields manually, but normally will select the Calculator.

- The ![Calculate Proration icon] Calculate Proration icon, to the right of the End Date field, should be clicked on to pull up the Proration Calculator screen users are familiar with from earlier versions of Impact.
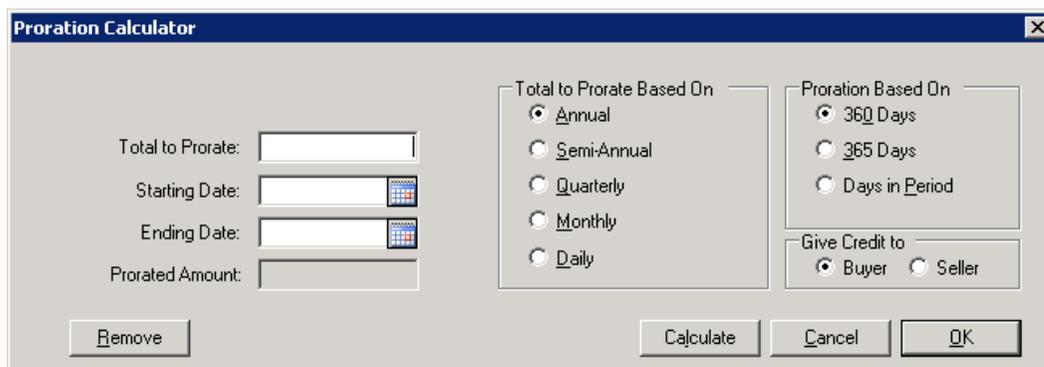
The amount to be prorated, the Starting Date and Ending Date, the Total to Prorate Based On option, the Proration Based On option and the Give Credit to option are to be entered/selected by the user and then the Calculate button is used to perform the calculation. Clicking on the OK button will have the effect of performing the calculation and returning the user to the Prorations screen. The Cancel button is used to exit the screen without saving any entries or changes. The Remove button is used to delete the proration entry's detail

Once an entry's detail has been entered and the OK button is clicked on, the user is returned to the Proration screen, Information tab selected. In the sample below, $5,000 was prorated, on an Annual, 365 Day with Credit to Buyer basis, for the period 01/01/11 to 01/31/11. Because the Proration Calculator was used to develop the proration, all of the fields other than Description are grayed out and cannot be edited from this form. Hit the Proration Calculator icon to get back to the screen above, where changes can be made, if need be.

The Add Another button can be used to add another proration item.

The Cancel button will let the user abandon the addition of the proration.

The OK button will save the entry and return the user to the Prorations screen.

The Notes tab will let the user add comments to the item. Those comments will print on the Settlement Statement.

The screen shot below displays the sample proration that was entered. On the right of the entry, there are two icons. The ✏ Edit icon is used to bring up the Proration entry screen with the detail of the selected item loaded. The ✖ Delete icon is used to remove the Proration item; the user will be prompted to be sure they intended to delete the item before it is removed. These two icons appear on all of the settlement items screens and have the same purpose on each.


Once more than one entry exists on the Prorations screen, the Rearrange Items icon is enabled and is used to re-order the items, for their preferred presentation on the Settlement Statement. A screen will present that will let the user move a selected item up or down the list, as desired.
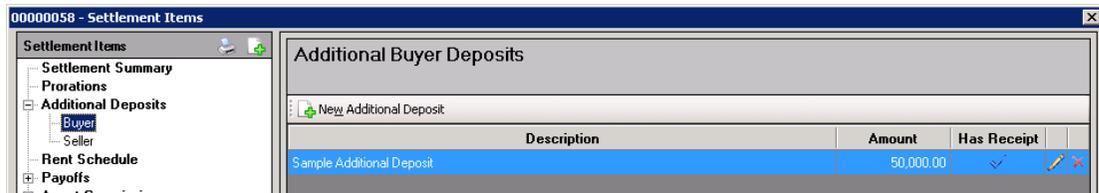
Additional Deposits

There are two sub-category entries, under the Settlement Items tree-view Additional Deposits category: Buyer and Seller. If the main category (Additional Deposits) is highlighted, the screen presented on the right has a Party field at the start of each record, as shown below.
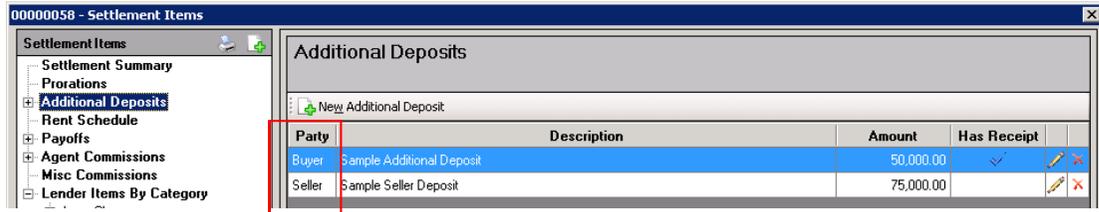

If the Buyer or Seller categories are highlighted, then the Party field is not presented and the screen title changes to Additional Buyer (or Seller) Deposits, as shown below.


Either way, when the New Additional Deposit icon is clicked upon, the screen below is presented. It is the same as that seen in earlier versions of Impact, except for the addition of the Notes tab. Notes entered will present on the Settlement Statement.

If the setup option is not flagged regarding requiring a receipt upon entry of an additional deposit (really mis-named, it should be make receipt entry optional), the check box "Enter Receipt, seen to the right, will not present. The party for whom the deposit is for the benefit of should be selected with the dropdown provided. Once the Description and Amount are entered, and the user clicks

on OK, the receipt entry screen will present as usual, unless the Enter Receipt checkbox is unchecked.
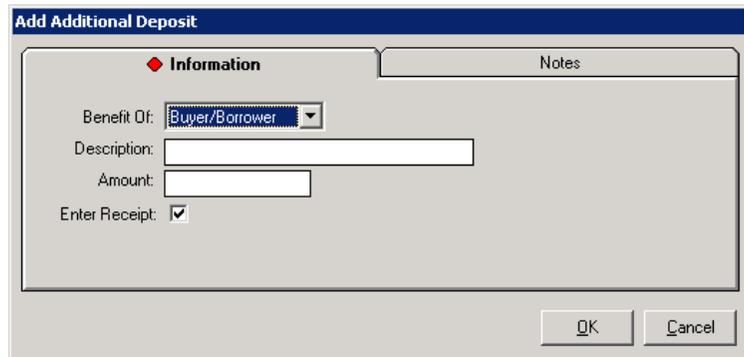
If an additional deposit is made for the Benefit of the Seller, while the user has selected the Buyer sub-category to view, the newly entered item will not be seen until the Additional Deposits main category or the Seller sub-category, on the tree-view, is selected.

The presence of a receipt related to the additional deposit is indicated by the checkmark on the listing of deposits, under the Has Receipt column header, as shown below…the Buyer deposit has a receipt, the Seller deposit does not.
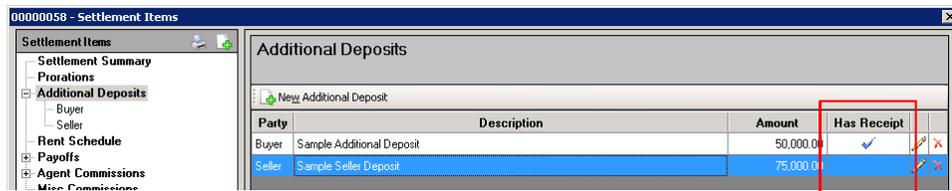
Rent Schedule

The Rent Schedule Settlement Items category is used to enter details of rent prorations.

The ![icon] New Rent Proration icon is used to bring up the data entry screen for the detail of each rental. The Description field is used to identify the rental, in whatever manner the user desires. The functionality of this screen is identical to the Proration screen discussed earlier, and so will not be described again here.

The ![icon] Print icon will generate a report of all of the items entered, in a complete Rent Schedule.
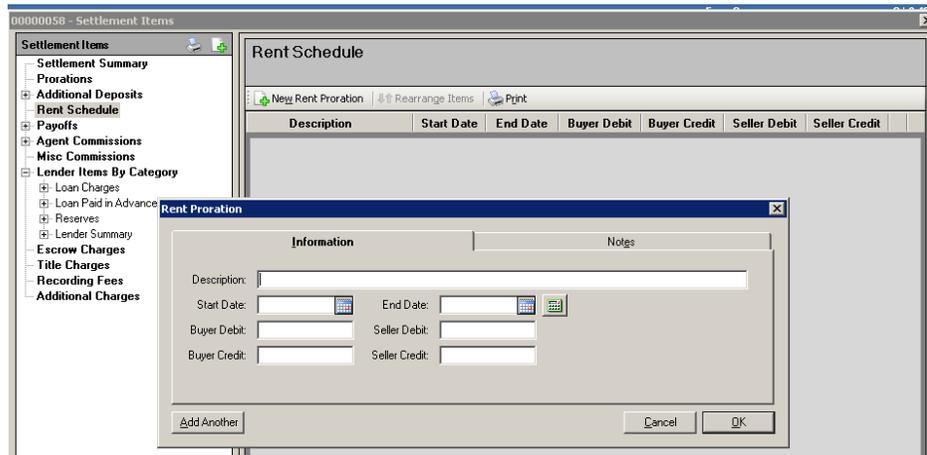
Payoffs

As with the Additional Deposits category, in the Settlement Items tree-view, there are two sub-category entries, under the Settlement Items tree-view Payoffs category: Buyer and Seller. If the main category (Payoffs) is highlighted, the screen presented on the right has a Party field at the start of each record, as shown below.

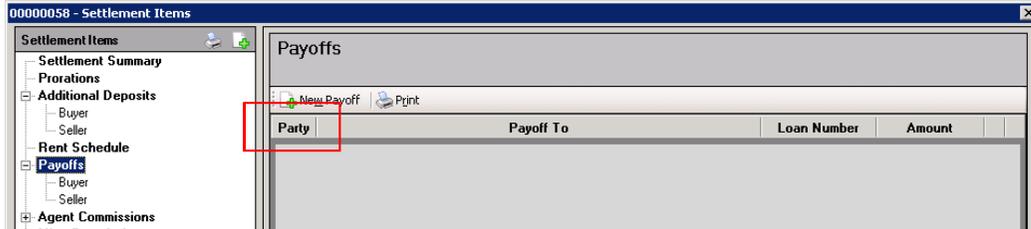If the Buyer or Seller categories are highlighted, then the Party field is not presented and the screen title changes to Buyer Payoffs (or Seller Payoffs).

Either way, when the New Payoff icon is clicked upon, the screen below is presented. It is the same as that seen in earlier versions of Impact, with the addition of the "Benefit of:" field at the top of the screen: Buyer or Seller should be selected. Seller is the default entry.

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

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

Agent Commissions

The Agent Commissions category of Settlement Items is where the Listing and Selling Brokers commissions are defined and detailed. The screen shot below reflects a file with a Listing Agent and a Selling Agent, when the Agent Commissions category is first selected.
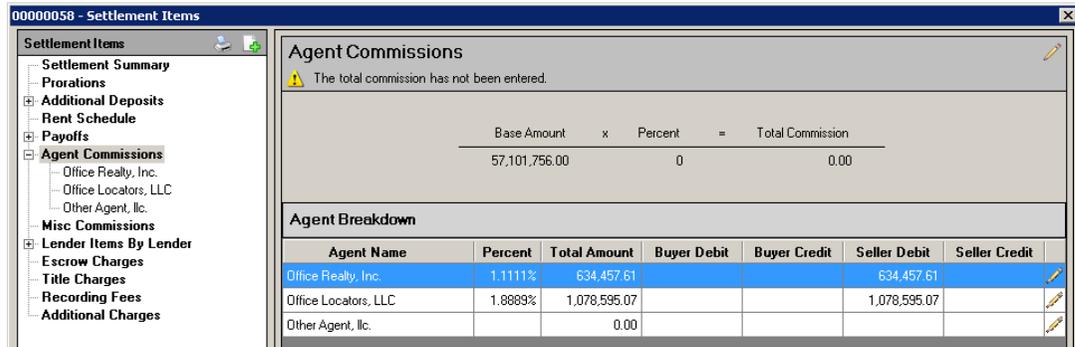
The top of the Agent Commissions summary screen, on the right, reflects Base Amount (begins with the total of Sales Prices – but can be changed) and the overall percentage (when it has been entered) and the Total Commission to be distributed among the agents. Note, in the screen shot above, that the ⚠ warning, at the top of the Agent Commissions summary that "The total commission has not been entered". This is because, in this example, the information has yet to be provided. The ✏ Edit icon, at the top right of the Agent Commissions summary screen, is used to open the edit screen for the Total Commissions, which has three fields on it, as shown here.

If the Base Amount is not the sum of the sales prices of the properties, enter the appropriate value in that field. If the overall commission is then a percentage of the Base Amount (rather than a hard total), then enter the percentage (enter 3 for 3.00%, for example); once a percentage is entered, the Total Commission will be calculated. If the Total Commission is not a percentage of the Base Amount, leave the percentage blank and enter the Total Commission manually. **Once a Total Commission amount has been entered, the agent breakdowns must balance to it before the user can leave the Settlement Items screens.**
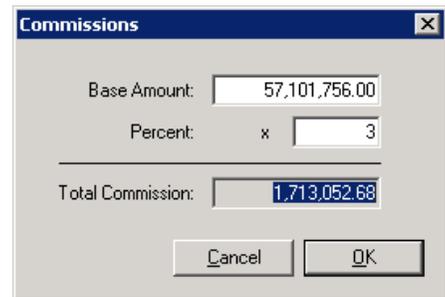
The bottom of the Agent Commissions screen reflects the Agent Breakdown, which, to start, reflects just the agent names. There are up to three sub-categories to the Agent Commissions category: Listing, Selling and Other Agents. When the Settlement Items category is expanded, and one of the sub-categories is highlighted, the information displayed on the right side of the screen will change to that agent's detailed commission information, as shown below. Again, as of this point, no information has been entered about the agent's commission percentage.
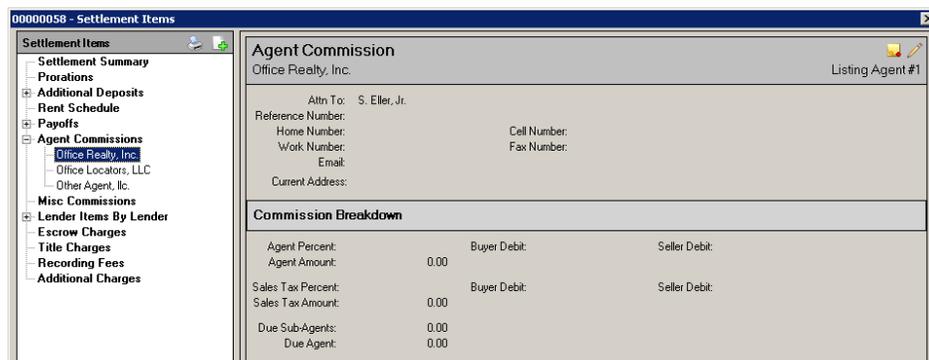
The ✏ Edit icon, in the upper right corner of the Agent Commission screen, of the selected agent, will bring up the screen presented below. The ✏ Edit icon on this screen will let the user edit the party information for the selected agent. There are four tabs on the screen:

- Information – where the agent's commission is calculated or manually entered. Depending on system configuration, the Agent Percent will either be a percentage of the base amount or of the total commission. The percentage can be taken out to four (4) decimal places Once a value is entered in the field, the Agent amount will calculate, and will be defaulted to the Seller Debit field. It can be manually split or moved by the user. If the commission is a POC'd item, details are entered at the bottom of this tab, starting with checking the POC: checkbox.

- Sales Tax – if applicable, sales tax information is entered on that tab. The Sales Tax Percent is entered and the Sales Tax Amount will calculate. The user can move or split the amount as needed between parties.

- Sub-Agents – an unlimited number of sub-agent entries can be made. When the tab is clicked upon, a listing of existing entries will be presented, and at that top of the tab the 🗔 New Sub-Agent icon is used to bring up the data entry screen for the sub-agent, shown below. The amount can either be entered directly, or calculated as a percentage of the agent's total.

- Notes – notes entered on an agent commission, or sub-agent commission, will present on the Settlement Statement.

Miscellaneous Commissions

The Miscellaneous Commission Settlement Item category is used to enter any additional charge that should appear in the Commission section of the Settlement Statement. When the ![icon] New Misc Commission icon is clicked upon, the following screen will present (absent of any data). The description of the item and the amount to be debited or credited for buyers and sellers are entered in the top third of the screen.

The Total Amount field seen on this screen, and many of the other Settlement Item screens, will reflect the net disbursable dollars. In the sample below, a seller credit of $200 is being applied to a buyer charge of $400. This demonstrates providing the credit on the same entry as the charge.

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

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

Notes entered on miscellaneous commission entries will present on the Settlement Statement.

Lender Items by Lender / Lender Items by Category

The Lender Items category of Settlement items, cover the following charge sub-categories:
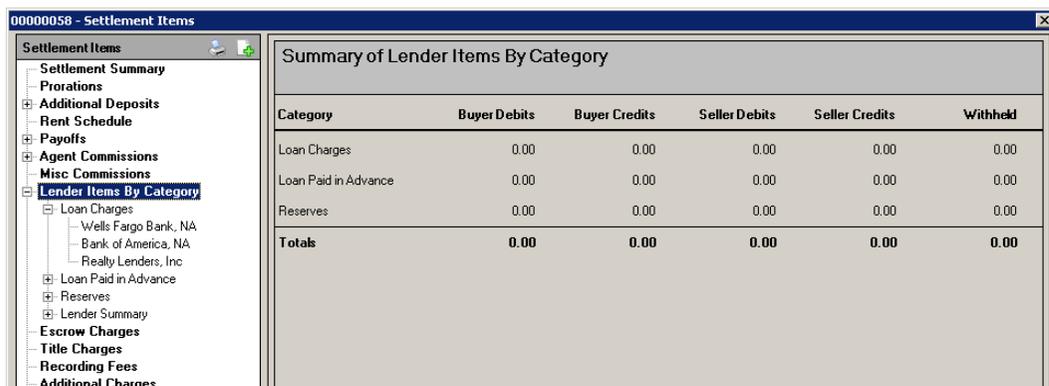
- Loan Charges
- Loan Paid in Advance
- Reserves

The ⊡ toggle icon, to the right of the Collapse All button at the bottom of the Settlement Items tree-view, is used to alter how the Lender Items are presented. There are two options: Lender Items by Lender and Lender Items by Category. The resulting presentation alternatives are shown below.
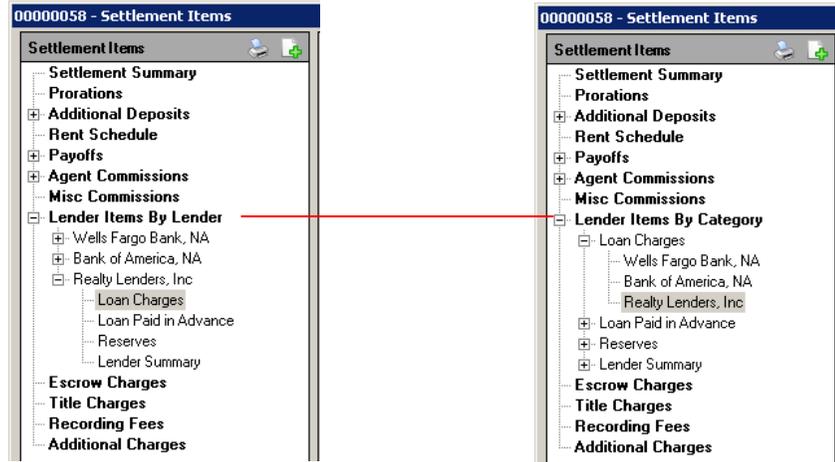
When the Lender Items by Lender option is presented, and a lender is highlighted, the Lender Summary screen is presented on the right side of the Settlement Items screen, showing the gross loan amount, the amount withheld and the net amount due from the lender. A listing of the withheld items is also presented. As specific charge categories, under a lender are then selected on the tree-view, a listing of any charges entered for that sub-category, for that lender, will be presented on the right side of the screen and new items can be added there.

When the Lender Items by Category option is presented, and the main category heading is highlighted, a Summary of Lender Items by Category screen is presented on the right side of the screen, as shown below.

When the Lender Items by Category option is presented, and the sub-category heading for a charge type is highlighted, a Summary of [the sub-category selected] screen is presented. The Summary of Loan Charges screen is an example, shown below.

When a lender name is highlighted, under the sub-category heading, a listing of any charges entered for that sub-category, for that lender, will be presented on the right side of the screen and new items can be added there. Each will be discussed below.

Loan Charges

The Loan Charges screen, reached via the New Loan Charge icon and shown below, will have the lender name defaulted from the path taken to get to the screen or will be the first lender, if the path taken was not through a lender reference. It can be changed, if need be, with the Lender dropdown arrow. The lender's Loan Amount will present to the right.

The Type of loan charge should be selected from the dropdown for that field. The options are shown to the right, below.

If the Type of charge selected is Loan Origination or Loan Discount, the Percent and Total fields will be enabled so the percentage to utilize for the charge can be entered. With either of these two charge types, the credit amount fields will be disabled and debits calculated will be applied to the party the loan is for the benefit of. The Payee Information, on these two types, will default to the lender and will be locked, but can be removed with the ✐ Remove Payee icon, then can be linked to another party with the 🔍 Search for Payee icon or manually entered (with the NAF, if desired).

POC and Payee Information are the same as with the miscellaneous commission screen, with the addition of the Withhold checkbox.

Lender credits, when being overfunded, are managed by entering a buyer or seller credit (as applicable) and the Withhold checkbox would be checked (as shown to the right). Note that the Total Amount field name changes to Total Withheld.

The Lender Summary for the lender identified would show the negative withhold, representing the overfunding.


Loan Paid in Advance
The Loan Paid in Advance item type has a similar data entry screen to the Loan Charges screen (bottom two-thirds are identical) but the top third is a bit different, and can vary depending on the Type of item being entered.
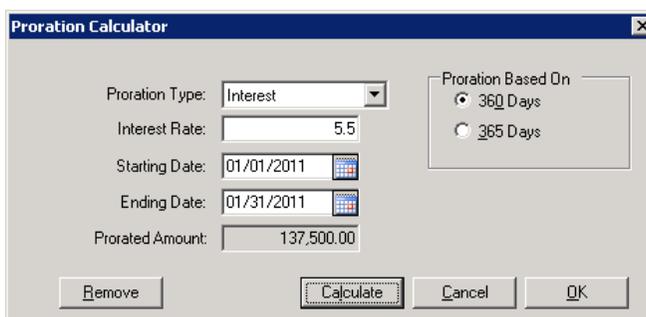

There are four Type's of paid in advance items, as shown above.

DAILY INTEREST

If Daily Interest is selected, that text will fill the Description field and three new fields will present below Description: Start Date, End Date and Per Diem. The user can enter values or click on the Calculate Proration button to pull up that tool.
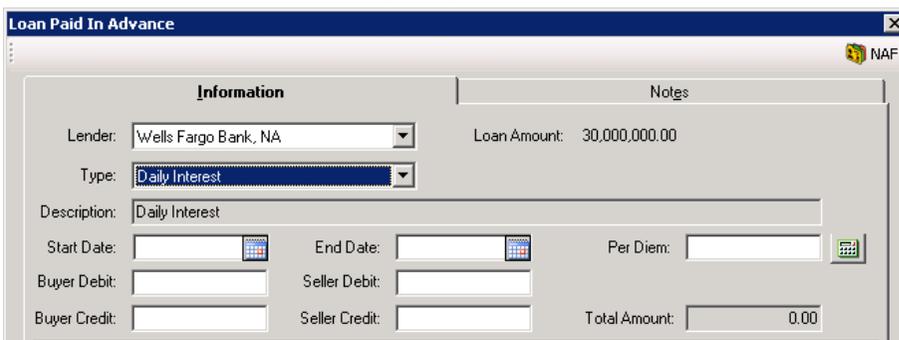
The Proration Calculator has two Proration Type options: Interest and Per Diem. Selecting the type of choice will change the description of the second field, to either Interest Rate (as shown) or Per Diem. The user will enter the appropriate rate or amount, the dates, and the proration basis (365 or 360) and the Prorated Amount will be produced when the

Calculate button or OK is clicked on. Depending on which party the loan is related to, the charge will be put in the appropriate debit bucket and the credit fields will be disabled. Should a manual override be desired, after values have been calculated, re-open the Proration Calculator, click on the Remove button then the OK button and the tool will close and the debit/credit fields will be unlocked, but not emptied, and the user can then edit the amounts displayed.

MORTGAGE INSURANCE PREMIUM

If the Type selected is Mortgage Insurance Premium, that text will fill the Description field and a Period field will be added to the screen. The user should enter the time period in the Period field, ("6 months" or "1 year", for example), and then enter the appropriate dollar amount in the Buyer Debit column (or split the charge as agreed upon by the parties). The credit fields are available as needed.

HAZARD INSURANCE PREMIUM

The Hazard Insurance Premium type behaves exactly as the Mortgage Insurance Premium type, with just the Description changing. Again, the Period entry is the time period ("6 months" or "1 year", for example).

OTHER

The Other type, when selected, will open up the Description field for user edit, and will remove the supplemental field(s) of the other types of Paid in Advance items.

Reserves

The Reserves data entry screen is used to record lender reserves for Hazard Insurance, Mortgage Insurance, City Property Taxes, County Property Taxes, Annual Assessments or others. The user should select the Type being entered, from the dropdown. There is the routine POC section of the screen, but there is not a Payee Information section, as it is not applicable.

Selecting any Type other than "Other", will force the type selected into the Description field. Selecting Other will leave that field open for the user to enter any description desired.

If the charge should be calculated, the number of months and the dollars per month should be entered and the total will calculate, and the debit will be applied to the party the loan is for the benefit of, and the other fields will be locked.

If the charge is not to be calculated, no amounts should be entered in the Months and Per Month fields and the appropriate amounts are then entered, by the user, in the applicable debit &/or credit buckets

Escrow Charges

The Escrow Charges category is used to enter escrow charges. The ![icon] New Escrow Charge icon is used to create a new entry.

The Escrow Charges item entry screen has the same POC and Payee Information sections on it as the Loan Charges screen does.

The top portion of the screen concerns the charge information. There is, currently only one charge type (Escrow Charge) and that defaults in the Type field. It is possible other Types may be added in the future.
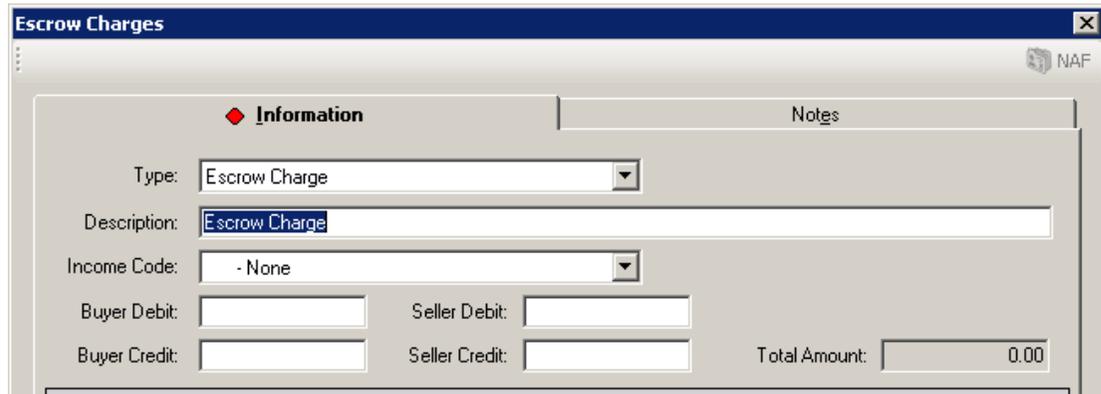
The Description field will default to "Escrow Charge" but the user can edit the charge description.

Should the charge be a company fee, the appropriate Income Code should be selected for the charge being entered, using the dropdown list. Once an income code is selected, the Payee Information section of the screen will auto-fill with the Company Name (:T payee information) and Branch Address. The Payee Information fields will then also be grayed out and will be not be able to be edited.

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

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

Title Charges

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

The Title Charges item entry screen has the same POC and Payee Information sections on it as the Escrow Charges screen does.

The top portion of the screen concerns the charge information. There are, currently, three charge types (Title Charge, Lenders Policy and Owners Policy) and Title Charge defaults in the Type field. It is possible other Types may be added in the future.
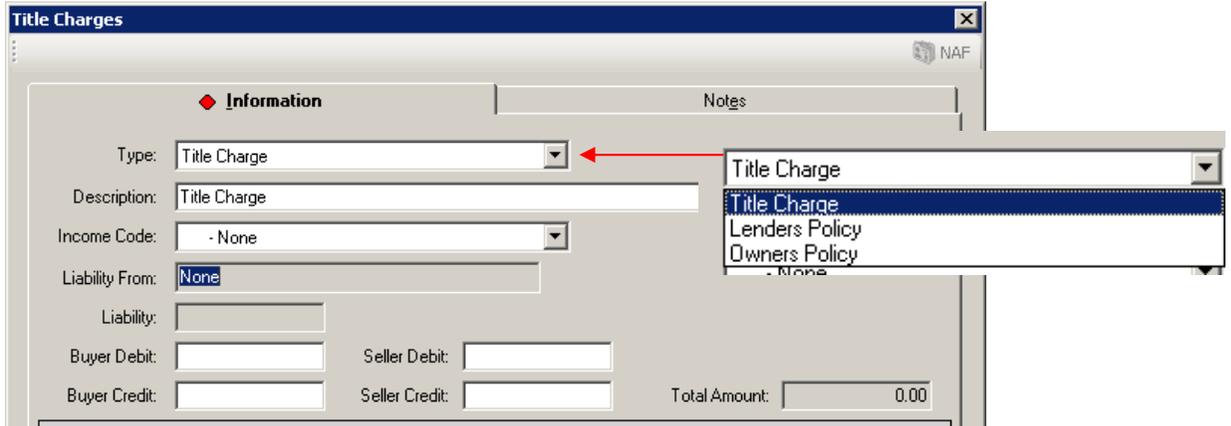
When the Lenders Policy or Owners Policy types are selected, the Description field will default with the text selected, but will be left editable so the user can describe the policy being issued.

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

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

Should the charge be a company fee, the appropriate Income Code should be selected for the charge being entered, using the dropdown list. Once an income code is selected, the Payee Information section of the screen will auto-fill with the Company Name (:T payee information) and Branch Address. The Payee Information fields will then also be grayed out and will be not be able to be edited.

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

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

Recording Fees

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

The Recording Fees item entry screen also has the POC and Payee Information sections. There are six Types of fees that can be selected, as shown in the screen shot below.
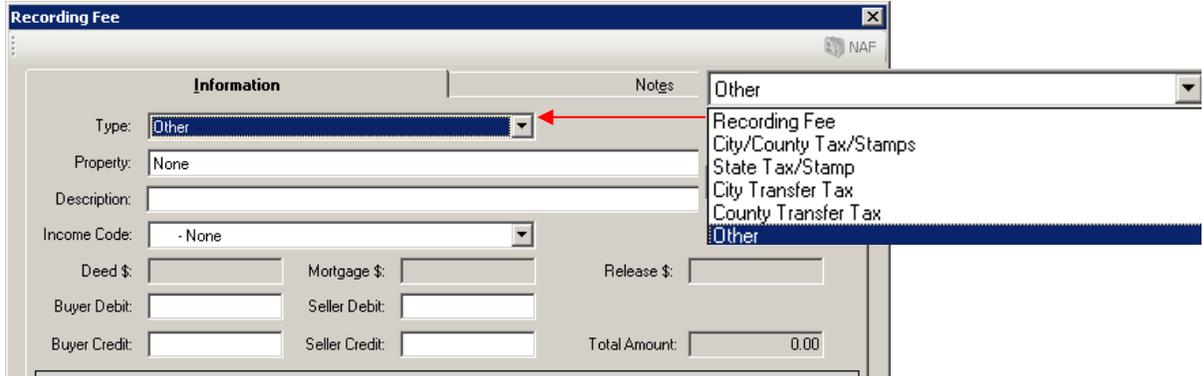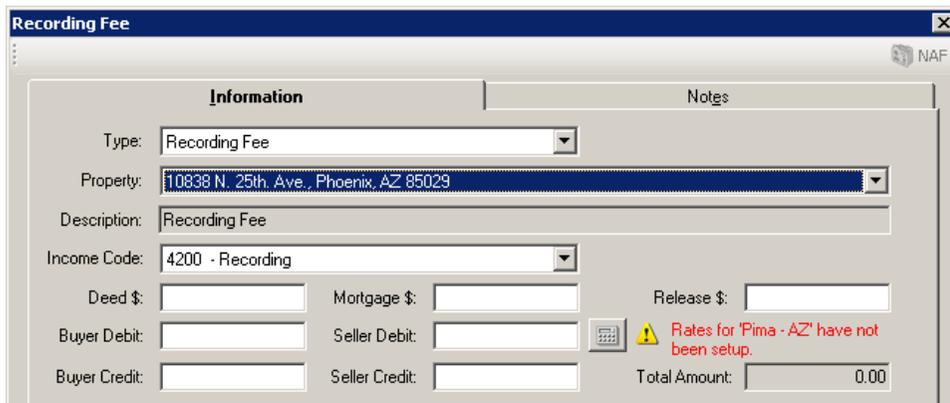

Should the charge be a company fee, the appropriate Income Code should be selected for the charge being entered, using the dropdown list. Once an income code is selected, the Payee Information section of the screen will auto-fill with the Company Name (:T payee information) and Branch Address. The Payee Information fields will then also be grayed out and will be not be able to be edited.

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

When the "Recording Fee" type is selected, the Deed $, Mortgage $ and Release $ fields will be opened up for data entry. As dollar amounts are entered in those fields, they will pass also to the debit fields: the Deed $ and Mortgage $ amounts will sum into the Buyer Debit field and the Release $ amount will auto-fill the Seller Debit column. The user may move those amounts.

The Property field is used to tie fees to a particular property. Rates cannot be calculated if a property is not identified. If a property is deleted, and there are recording fees tied to it, the user will be warned that the charges will be deleted, along with the property.

If the rate tables have not been established for the County of the property, a warning like that shown below will present. If there is no such warning, the traditional recording fee calculation screen can be utilized, called for with the Recording Fee Calculator icon.

When the City/County Tax/Stamps Type is selected, the screen will alter somewhat. The Release $ field is disabled, as it is not required. Dollars entered manually into the Deed $ and Mortgage $ fields do not auto-fill any of the debit/credit fields. The calculator button will be enabled if rates have been entered for the property city &/or county. A message that the rates have not been set up will be presented if that is the case.

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

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

Additional Charges

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

The POC and Payee Information sections are on this screen as well.
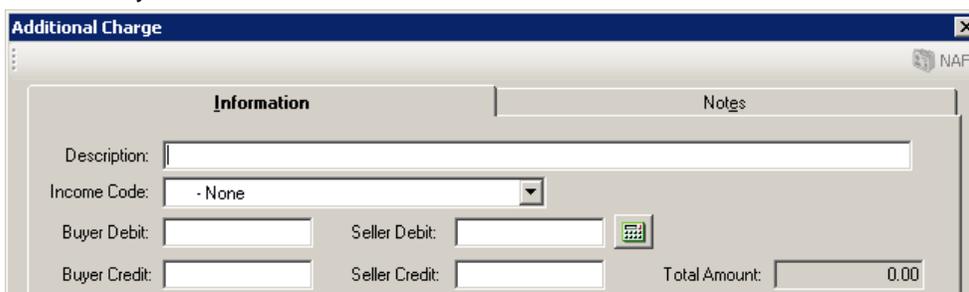
The user can enter whatever Description is desired, and can enter the amounts in the appropriate debit/credit fields. The Proration Calculator can be used as well.

Should the charge be a company fee, the appropriate Income Code should be selected for the charge being entered, using the dropdown list. Once an income code is selected, the Payee Information section of the screen will auto-fill with the Company Name (:T payee information) and Branch Address. The Payee Information fields will then also be grayed out and will be not be able to be edited.

That completes the discussion of Settlement Items.

Settlement Statement

The Settlement Statement template files in use in the past are being replaced with a single new template with version 7.6. Customization at any site will be preserved. Note that there will now be a selectable print option for the Certification Page (signatures), so customization related to signature lines will go away.

The biggest change regarding Settlement Statements is that there is now the ability to generate Fractional Statements for Commercial files. These statements will divide up the transaction figures by the parties' ownership interests. Fractional statements are only available if Both, Buyer or Seller are picked in the Selection area of the print dialog (shown below).

Recall that the 🖨 Print Settlement Statement icon is used to open the Settlement Statement print dialog box, from within the Settlement Items window. The user can also run the Settlement Statement from the Documents menu, in Escrow, as has historically been the path.

The Settlement Statement print dialog window displayed from the Documents window is presented here. The only difference from this window and that pulled up via the Settlement Items window is that this window lets the user change the file number if need be, with the 📂 Change File Number icon at the top of the screen.

The Type of Statement selection is amendable by Impact database. The text selected will normally print at the top of the statement. Some companies have additional verbiage on some versions.

If Certification Stamps are enabled, that option will be available for selection.

Check the Include Certification Page option to get a signature page printed with the statement(s).
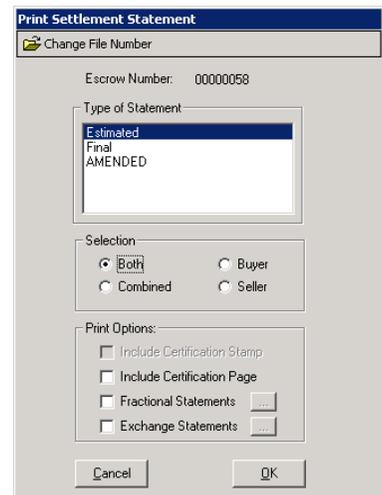
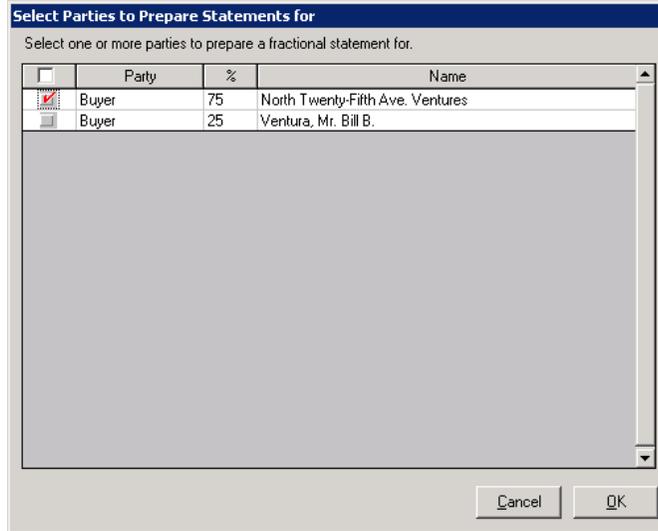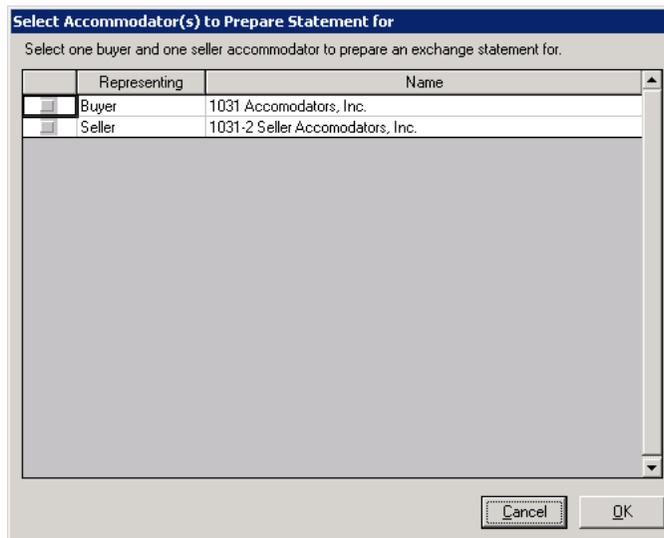Check the Fractional Statements option to get split statements. Again, this is only enabled if Both, Buyer or Seller are selected in the Selection section. Below, the selection screen that pops up when the Fractional Statements Print Option is selected (in this case, Buyer was the Selection). The user should check the party or parties for whom statements should be printed. Checking the checkbox at the top left, next to the Party heading, will check, or uncheck, all parties listed.

Select Parties to Prepare Statements for

Select one or more parties to prepare a fractional statement for.

	Party	%	Name
☑	Buyer	75	North Twenty-Fifth Ave. Ventures
☐	Buyer	25	Ventura, Mr. Bill B.

Cancel   OK

The Exchange Statements Print Option would be used in a 1031 Exchange situation where the Accommodators are desired to be shown as the Seller or Buyer/Borrower. When selected, the user will be prompted with a screen like that shown below (if Both was the Selection made; if only Buyer or Seller were selected, only the Accommodator(s) related to that party type would present). They should check the parties to report with. The party will report with the "Accommodator" label at the top of the settlement statement.

Select Accommodator(s) to Prepare Statement for

Select one buyer and one seller accommodator to prepare an exchange statement for.

	Representing	Name
☐	Buyer	1031 Accomodators, Inc.
☐	Seller	1031-2 Seller Accomodators, Inc.

Cancel   OK

Excel Settlement Statements – (Commercial)

The Excel Settlement Statements have been re-worked for version 7.6 of Impact/SQL. They are located on the Escrow Documents menu.   Note: if they are not located on your Escrow Documents menu, please contact DSI's Doc Group for assistance in getting them presented on the menu (DocGroup@Digisolaz.com).
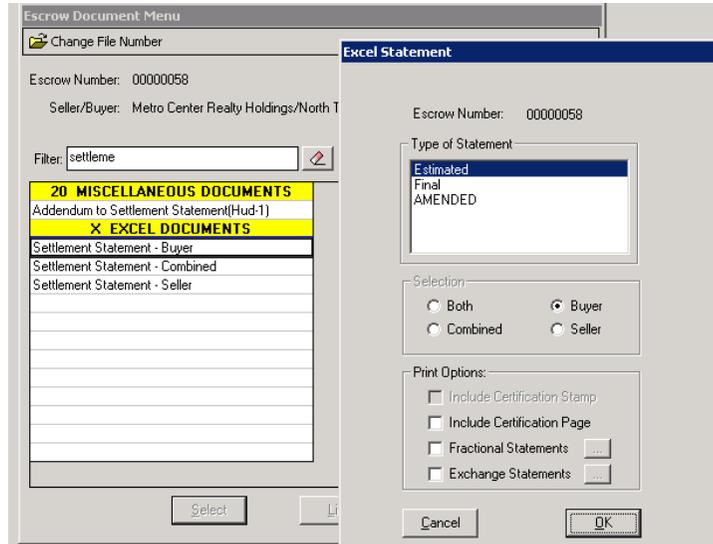
A similar screen to the print dialog screen discussed above, is presented to ask the user what statement to produce in Excel form. The Type of Statement can be selected and the Print Options (as available). The Selection has already been determined by the statement selected from the Documents menu. If Fractional Statements is an option (ownership percentages have been entered), then the party selection screen shown above will present. Exchange Statements can also be generated.

When options have been selected and OK is clicked on, the system will prepare an Excel file(s) for the statement and party(ies) selected. If Fractional Statements have been selected for more than one party, a listing of all of the statements prepared will be presented – the names will include part of the parties' names – for the user to select which statement to work with first. The Excel statements are fully editable Excel files.

Multiple Properties in the Title Module

The removal of the one property limit, for Commercial files, results in the need to handle legal descriptions, commitment/prelims and policies by property within a file, rather than simply by file. The changes that Title module users will see, for Commercial files, will be detailed here. There should be no changes apparent for Residential (all files created prior to the upgrade) files.

Edit Legal Description

When the Edit, Legal Description menu path is taken, in Title, on a file with multiple properties, the user will be presented with a listing of the properties in the file and will be asked which is to have its legal description edited, as shown below. Clicking on OK will bring up the legal for the highlighted record. If there is only one property on the file, the user will be taken directly into it.
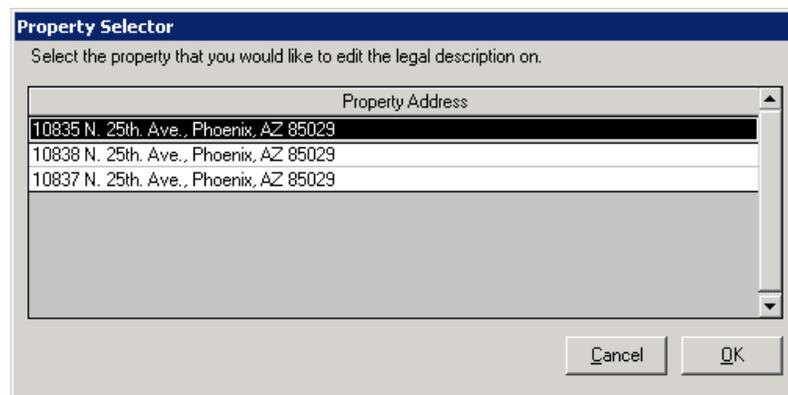
Create Prelim/Commitment

Selecting Create Prelim/Commitment, from the Edit menu in Title, on a file with multiple properties, will result in the Prelim/Commitment Selector screen (below) being presented. The user should select the property to be worked and click on the OK button.
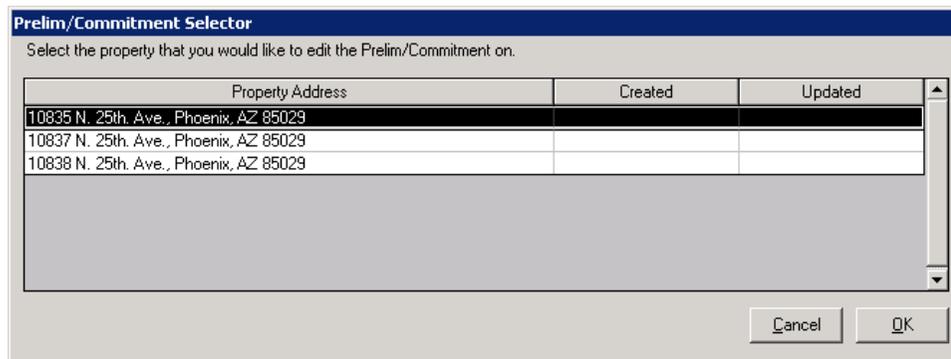
The traditional Prelim/Commitment Entry screen will then present and editing is done as it always has been.

Create Policy

The Create Policy option, under the Edit menu, in Title, will present the policy list for the file (whether any exist or not) and the user should use the dropdown to select the property for which policies should be listed, or for which policies will be created, modified or deleted. The routine policy creation process remains, once the property is selected.

Print Prelim/Commitment

Selecting Print Prelim/Commitment, from the Document menu in Title, on a file with multiple prelim/commitments, will result in the screen below being presented, from which the user should select one or more of the items, by ☑ Checking the box in front of the Property Address(es) for which the prelim/commitments(s) should be printed. If a checkmark is placed in the column header box, all will be selected for printing.

Residential Transactions

All files created in Impact prior to the upgrade to version 7.6 are considered "Residential" files at the time of the upgrade. After the upgrade, as discussed in the Introduction to this document, the user will have the option, when creating a file, to make it a Residential or a Commercial file.

If the file has any chance of needing a RESPA-compliant "2010 HUD", then the file type selected must be "Residential".

Many of the alterations discussed above, relating to "parties to the file" for Commercial files, are applicable to Residential files – with some critical limitations. The number of lenders and real estate agents is limited to three, to preserve the ability to work with the RESPA-compliant HUD requirements that were introduced in January, 2010.

Residential files continue the traditional Impact/SQL limit of a single property per file.

Listed below are the changes made with version 7.6 for Residential files.

- Unlimited buyers, sellers, attorneys, accommodators and other parties. real estate brokers and lenders are limited to 3.
- Unlimited number of contacts may be entered for each party
- Expanded lengths
    - Buyer and Seller names expanded to 8,000 characters
    - All other party names expanded to 250
    - Buyer and Seller Vesting expanded to 8,000 characters
    - Buyer and Seller custom signatures expanded to 8,000 characters
- Ability to copy any party
- Buyer and Seller Notary block information
- Buyer and Seller current address information may be linked to the property or another party of the same type
- Buyer and Seller current address information forwarding address may be linked to current address, property or another party of the same type
- Prelim distribution may now be entered at the same time as the party information
- The ability to designate the Source of Business and/or Bill to Customer when entering a party
- Phone numbers expanded for all parties to include home, work & ext, cell and fax
- Notes are available on all Parties and contacts
- Support for Foreign addresses on all parties
- Notes are available for properties
- New look and feel for Parties, Properties, Source of Business/ Bill to Customer and Prelim Distribution.
- The Payee and Underwriter are now presented on the "with GFE" HUD on lines 1107 & 1108; they are editable for "non-:T" (read: non-colon-T) title charges.

The discussion below will explain the changes to Residential files in Impact/SQL version 7.6. Much of the information that follows is identical to that presented earlier, in the explanation of the Commercial changes, but differences are noted. This repetition is designed to keep the reader from having to bounce back and forth between the Commercial and Residential sections – but, rather, can focus on the type of file of interest to them.

Initial Questions

The Type of Closing field, at the top of the first screen of Initial Questions, remains the same in Residential files – the user still has the ability to determine the style of data entry (dependent on system configuration) and whether the file is "with" or "with no" GFE. Should the user see the word "Commercial" in the Type of Closing field, and intended to have opened a Residential file, they have made an error and will need to cancel the file and start another one.

The Initial Questions menu is pared down due to the consolidation of all parties (Buyers, Sellers, Lenders, Real Estate Agents, Attorneys, Accommodators and Others) into one menu selection: Parties. The old Loan Information screen's data fields are now accommodated on the Lender party screen. In addition, the Source of Business and Bill To Customer screens are combined (if the database is configured for the Bill To Customer function). The new menu is shown below.
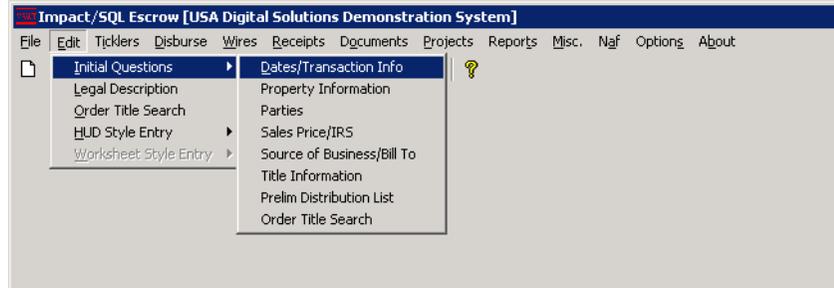
Dates/Transaction Info (Residential)

The Dates/Transaction Info screen is unchanged from the prior version of Impact/SQL.

Property Information (Residential)

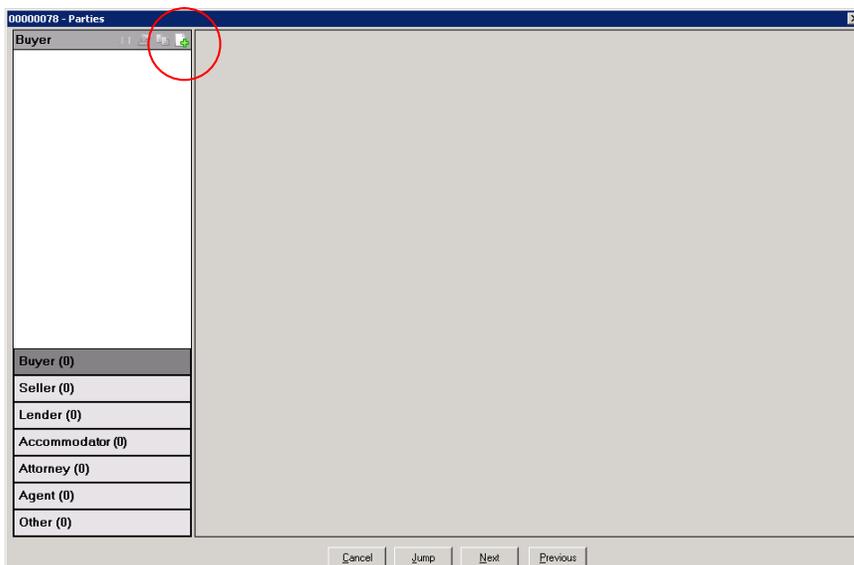The Property Information screen is largely unchanged. The field organization is slightly altered (they are lined up in a more orderly fashion) and the Full Legal's icon has changed to **L**, a large "L", rather than the MS Word logo. The only other change is the addition of a Notes tab, where a memo field is available for the user to add any comments on the property that would be helpful to have on hand.

Parties (Residential)

Residential files can have an unlimited number of Buyers, Sellers, Attorneys, Accommodators and Other Parties. They can have three (3) Lenders and three (3) Real Estate Agents (Listing, Selling and Other – one each). Entry and editing of parties is done via the Parties menu item on the Initial Questions sub-menu. If the user is on the Property Information screen, clicking on the "Next" button, at the bottom of the screen, will take the user to the Parties screen. When first opened, prior to any parties being entered, the screen is as shown here.
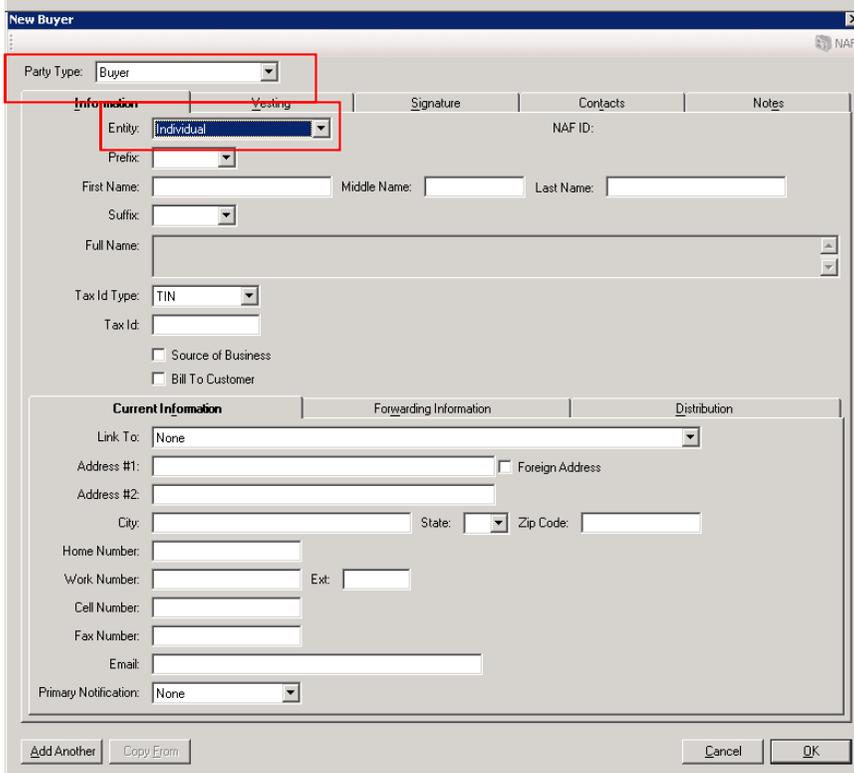
The Buyer tree-view is opened, and the Buyer category header is highlighted in the lower left corner. The category headers have counts after each to indicate the number of parties of each type that are already in the file. Clicking on the category you wish to add a party to will bring that category's tree-view up on the top left of the window.

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

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

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

Buyers and Sellers

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

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

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

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

Information Tab

The Entity field, at the top of the Information tab, has two selections: Individual and Company.
- If "Individual" is selected, the Prefix, and First, Middle and Last Name and Suffix fields are presented. The name will be properly managed for presentation on documents and on the 1099's, as it is currently.
- If "Company" is selected as the Entity type, the Prefix, and First, Middle and Last Name and Suffix fields are replaced with the Full Name field. In addition, an Attention To field will be added so the primary contact at the company can be identified.

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

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

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

Current Information and Forwarding Information Tabs

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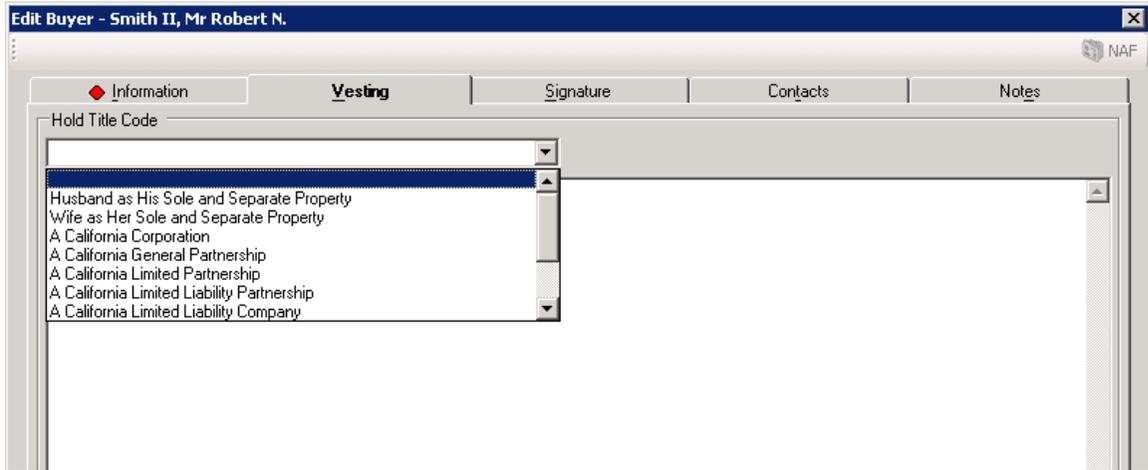
The Primary Notification dropdown choices are: Work Number, Home Number, Cell Number, Email, Fax Number, Mail or None.

Distribution Tab

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

Vesting Tab

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

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

Signature Tab

The Signature tab contains the traditional custom signature ("above the line" and "below the line") text boxes…each of which can now contain 8,000 characters.
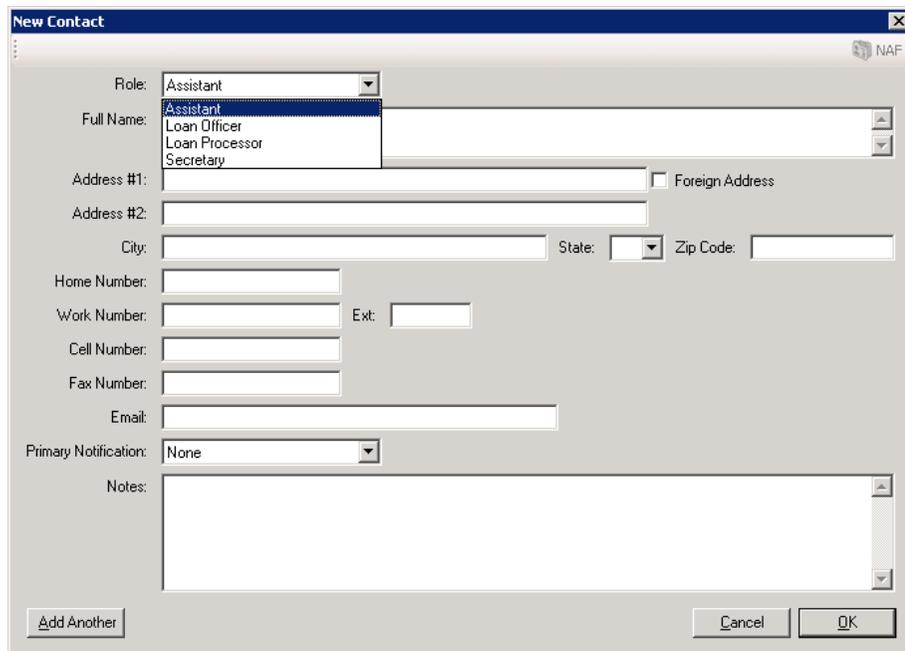
Contacts Tab

The Contacts tab is used to enter name and contact information for people that are contacts for the party being edited. For example, a buyer may want his/her secretary to be their primary contact on matters relating to the transaction. This screen is used to load one or more contacts for the party being entered.

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

The Roles available for assignment to Contacts are Assistant, Loan Officer, Loan Processor and Secretary. This list can be expanded, from the back end only currently, by DSI personnel.

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

The "Add Another" button is used to do just that: add another contact.

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

The "OK" button is used to save and exit the New Contact screen, returning the user to the listing of contacts screen.
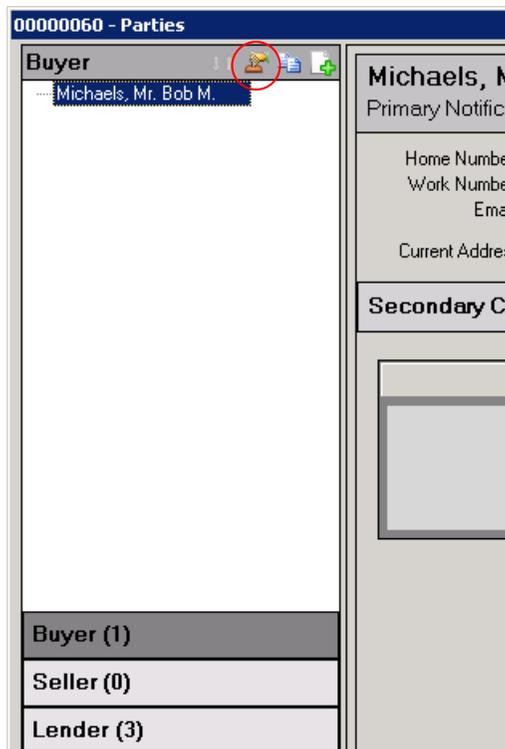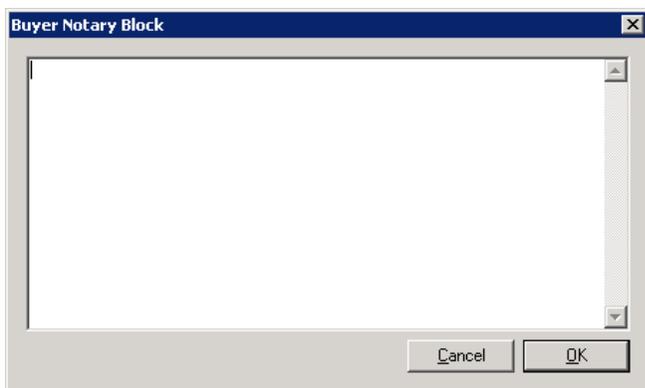
Notes Tab

The Notes tab, on the New/Edit Party screen is available to add any comments on the party that the user wishes.

Notary Block Icon – Buyers and Sellers Only

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

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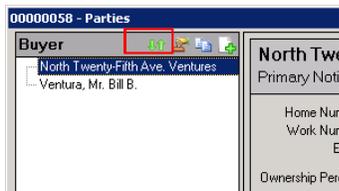

Copy Party Icon – Any Party

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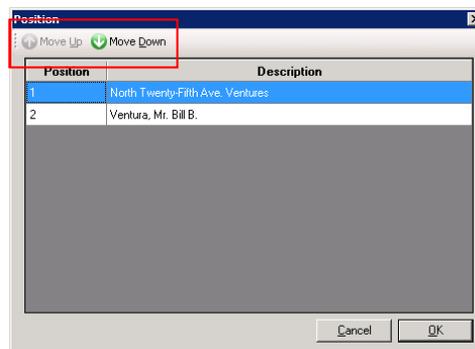
So, for example, a Buyer can be selected and be copied using the ![icon] Copy Party icon and the copied party could then be made a Seller party, by changing the Party Type field to Seller.

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

Reposition Party

The ![icon] Reposition Party icon, above the treeview, will present a window in which the user can reorder the parties – this will impact the number of the party, which can impact documents that have already been prepared based on the previous ordering. The ![icon] Move Up and ![icon] Move Down icons are used to push the selected party in the desired direction.

Lenders

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

There are placeholders for each of the three (3) permitted lenders already established on the Parties screen. After highlighting the Lenders category, the user should use the ✎ Edit icon, on the right side of the lender placeholder they wish to add data to, to bring up the Edit Lender screen below.

Information Tab - Lender

The Information tab, on the New/Edit Lender screen, is similar in content to the Loan Information screen in earlier versions of Impact/SQL. However, rather than the three lender tabs of earlier versions, there are placeholders for up to three lenders/loans that can be set up, and each will have its own data set. Traditionally, the Loan Broker is Lender #3.

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

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

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

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

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

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

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

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

- New Loan – used for most transactions, no interest proration from this screen.
- Assumption – if a loan is being assumed, interest proration can be done here.
- Note & DT – interest proration can be done here.
- Seller Carryback – Lender Full Name field will populate with ":S1" payee shortcut (Seller One); interest proration can be done here.
- Realty Mortgage – interest proration can be done here.
- Purchase Money – interest proration can be done here.
- Refinance – no interest proration from this screen.
- Second Mortgage – interest proration can be done here.
- Agreement for Sale – interest proration can be done here.
- Reverse Mortgage – treatment of the loan follows specific RESPA rules ("with GFE" only)

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

Contact Information Tab - Lender

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

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

Loan Terms and Tolerance Adjustments

The Loan Terms and Tolerance Adjustments tabs present identical screens to those of the same name in version 7.5.4 of Impact/SQL. Data applicable to the specific lender party being worked up should be entered on those tabs.

Accommodators

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

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

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

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

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

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

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

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

Attorneys

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

Agents

The Agents party type is really made up of three sub-party types: Listing (Sellers) Agents, Selling (Buyers) Agents and Other Agents. When adding an Agent, care should be taken to make sure the appropriate sub-party category is selected.

One party can be entered, on Residential files, for each of the sub-party types: Listing, Selling and Other Agents.

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

Other Parties

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

Sales Price/IRS (Residential)

No changes to the Sales Price/IRS screen have been made with version 7.6.

Source of Business/Bill To (Residential)

The Source of Business and Bill To Customer screen, in a Residential file, is a combined screen now (assuming the Bill To Customer is configured for in the database), that reflects the parties assigned to those roles.

Only one party can be the Source of Business and only one can be the Bill To Customer. If the user tries to assign those roles to more than one, they will be warned about that fact.
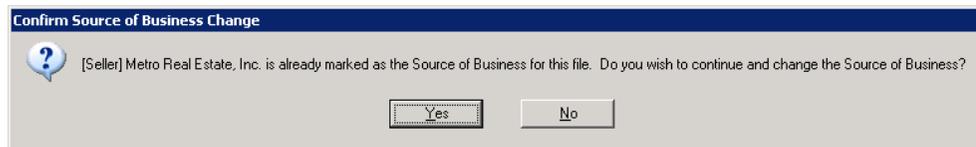
If the user gets the warning that another party already has the role being requested (by checking the Source of Business or Bill To Customer checkboxes on the New/Edit Party screen for a particular party) and they indicate "Yes" to continue, the current party will be given the role and the previously flagged party will have that flag removed from their record.

If no party had been flagged for one or both of these roles, or if the user wishes to change the party for a role and the party does not exist, the ![New Party icon] New Party icon, at the top left of the screen is used to open the New Party screen, where the type of party and relevant information can be entered.

If the party assigned to a role should be changed, the ![Edit icon] Edit icon, to the right of the role heading, should be clicked and a listing of all of the parties on the file will be presented, from which the user should select the new party to be assigned to the role. Highlight the party and click on OK. The parties can be edited from this screen with the ![Edit icon] Edit icon to the right of each party name. The Filter at the top of the screen can be used to search for parties by entering a part of their name or a party type.

Title Information (Residential)

The Title Information screen is unchanged for Residential Files.

Prelim Distribution List (Residential)

The Prelim Distribution List is in a new format, to manage the unlimited number of most parties. While the data on distribution method and counts (for Pres, CC&R's and Docs) can be entered on each party's screen, the data for all parties can be viewed on this screen. There is also an additional record for the Escrow Branch.

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

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

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

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

Order Title Search (Residential)

This function is unchanged for Residential Files.

RESPA 2010 HUD Change (Residential)

When printing a HUD on a GFE file for separate lenders, box F and box 7 will only reflect the lender being printed. Previously, both lenders and loan numbers were identified on both HUD's, with one being bolded. Now only one will appear on each of two HUDs.

HUD lines 1107 & 1108 now will present the payee and underwriter, respectively, and can be edited if the payee for the title premiums is not :T (read: "colon-T", your company).

Excel Settlement Statements – (Residential)

The Excel Settlement Statements have been re-worked for version 7.6 of Impact/SQL. They are located on the Escrow Documents menu. Note: if they are not located on your Escrow Documents menu, please contact DSI's Doc Group for assistance in getting them presented on the menu (DocGroup@Digisolaz.com).
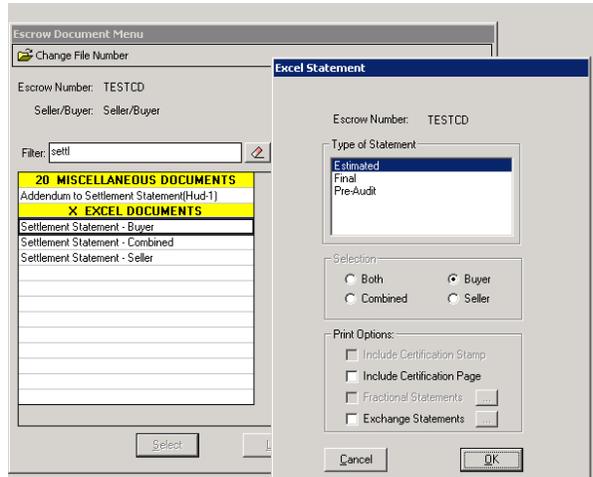
A similar screen to the print dialog screen, on the previous page, is presented to ask the user what statement to produce in Excel form. The Type of Statement can be selected and the Print Options (as available). The Selection has already been determined by the statement selected from the Documents menu. Fractional Statements are not an option on residential files.

When options have been selected and OK is clicked on, the system will prepare an Excel file for the statement selected. The Excel statements are fully editable Excel files.

New Functionality for All File Types

The following outline details other changes made in version 7.6 which are applicable to all file types.

Settlement Statement Print Options

There is a new option, when printing Settlement Statements to "Include Certification Page"…that will trigger the inclusion of the signature page. The Settlement Statement template files are being replaced with version 7.6 to accommodate the party (and property, for commercial files) changes. Commercial files can have fractional statements, based on percentage of ownership, which can be called for via the Print Options selections as well, as seen to the right.

Email Functionality Changes

There have been changes relating to emailing of documents:
- o There is a new email address selector that shows all parties and contacts that have email addresses on the file. Due to the large number of potential parties, a new form was devised to make the selection of the parties easier.
- o Emailing of documents now supports Excel – so the Excel Settlement Statement can be emailed in conjunction with other documents.
- o When emailing documents the attachments are no longer called Attachmentx, but are named with the title of the document or report.
- o PDF document creation no longer requires the use of external PDF programs such as Adobe and Win2PDF. This is not an end-user concern, but the system administrators should know this for future server additions – they will not have to purchase PDF writer software for Impact's use.
- o New setup option on Dual Authorization of Disbursements to Prompt for Email addresses.

Document Functionality Changes

No document masters are changed with the upgrade.

A couple of specific DDE field changes have been made:
- o The Secondary Escrow Officer is now available as a DDE field for documents.
- o The Buyer and Seller Notary block DDE field is available to documents.

There is a new tool (SmartTags) introduced with the upgrade that can be incorporated into new or modified document masters. Related changes have also been made to the DDE field list tool within user document preparation, and will be discussed below.

The maintenance of master documents will not be discussed in this documentation. Supplemental documentation will be provided covering changes to Master Document Maintenance.

SmartTags

Beyond the DDE changes above, due to the increase in the number of parties (for all files) and properties (for Commercial files), a new tool has been introduced for documents. The use of what are called "SmartTags" has been introduced. SmartTags are used to identify a location where one or more fields relating to a specific party or property are to be placed. When SmartTags are placed within a master document, the user, when creating a document from that master, within a specific file, will be prompted with a window asking for one or more selections to be made, from the available list of candidates, to be used to complete the SmartTag entries in the document.

NOTE: The existing DDE fields for the static number of parties in prior versions of Impact (Buyers and Sellers 1-8, Lenders 1-3, Real Estate Agents 1-3, Attorneys 1 & 2, Accommodators 1 & 2, and Other Party) all continue to be utilized and will be filled with the data for parties in those positions. The use of SmartTags really becomes of need only when the current party limits are to be exceeded; or to take advantage of the flexibility they offer in designing new master documents.

An example will help clarify SmartTags. The sample is done with a Commercial file, where multiple lenders and properties are available. In the sample document presented in the screen shot below, the master document has been configured to present one or more fields related to a lender and one or more fields related to a property. At the time the document is first opened, the SmartTags will prompt the user to identify which lender and which property should be used for the particular document.
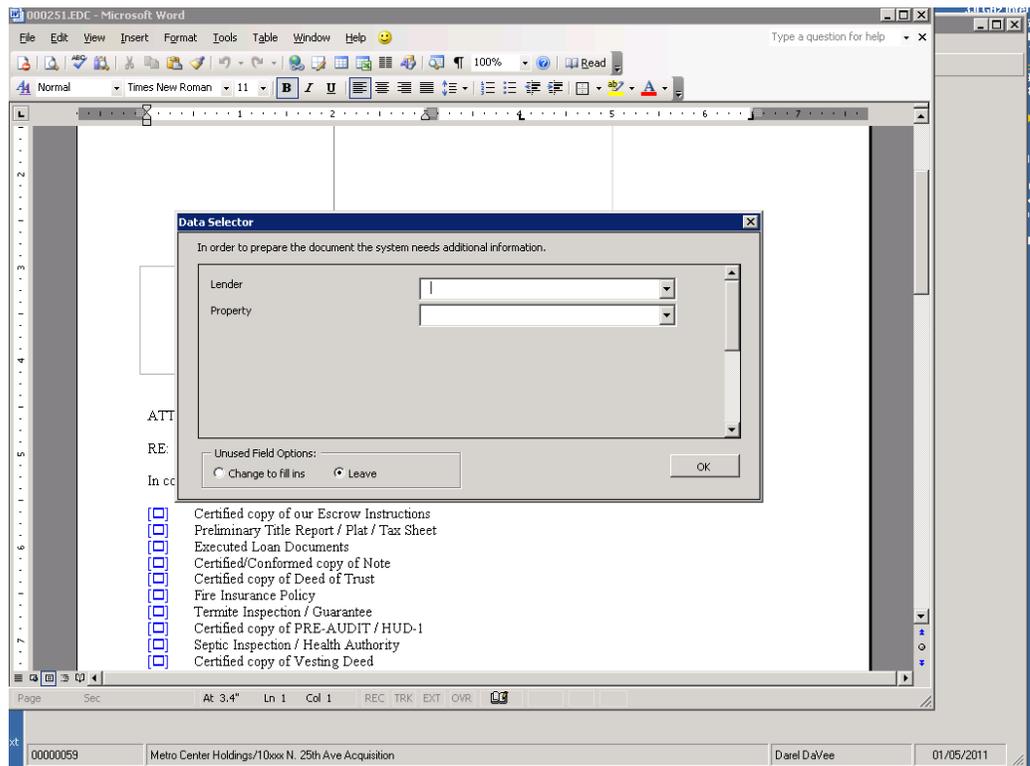
This Data Selector prompt screen will be shown when the user opens the new document containing SmartTags, and at each re-opening until all categories have been selected for or changed to fill ins.

The user should click on the dropdown for the first field category (Lender, in the sample below), and all of the entered values (lenders, in this case) entered into the file will be presented. The desired entry for the document should be selected. The same action should be taken with each dropdown presented.
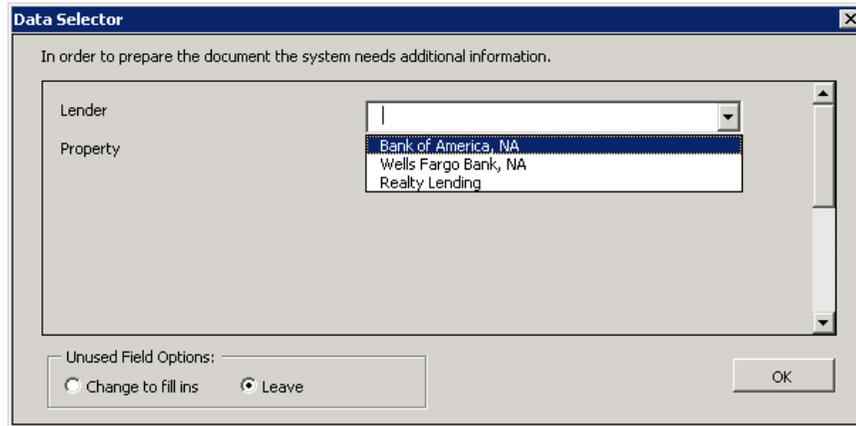
If a particular category is not selected for, and the "Leave" radio button is selected, in the Unused Field Options box at the lower left of the Data Selector screen, when the user clicks on "OK" to exit the Data Selector, the SmartTags for the un-selected category will remain in the document and the user will be re-prompted for that category upon re-opening the document. If the "Change to fill ins" radio button is selected, un-selected for SmartTag references will be changed to the traditional fill in stops – a pair of square brackets [ ] - upon clicking OK to exit.
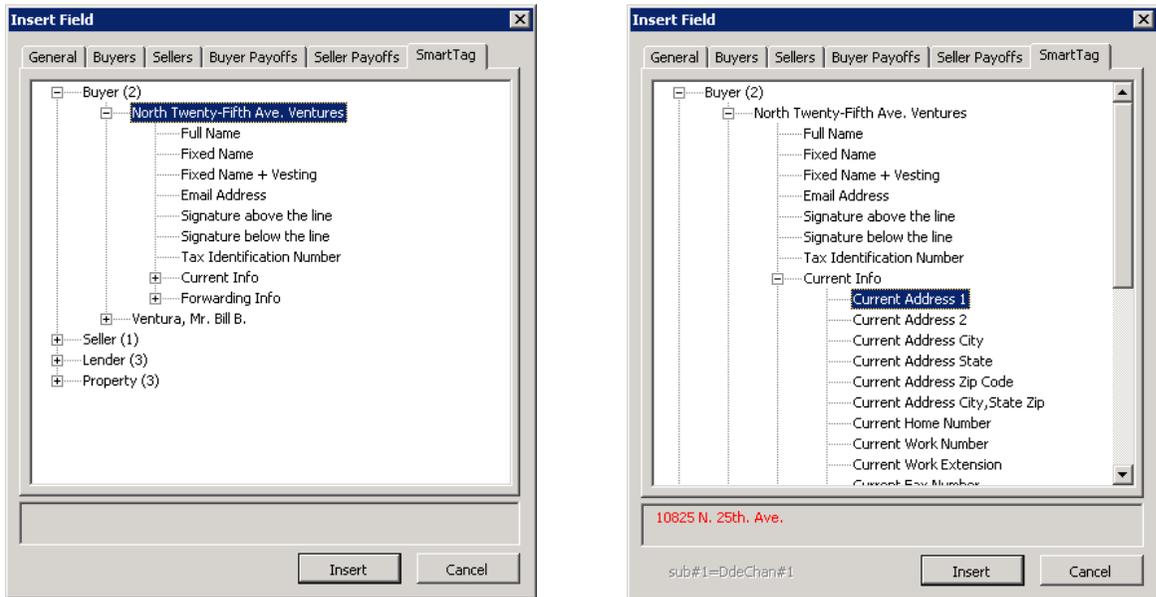
Insert Field & SmartTags

The Insert Field function, selected while editing a document to enter a database field, has been expanded to include a tab for SmartTags. When the tool bar icon is clicked upon, the following screen is presented – note the new tab on the far right side: SmartTag.
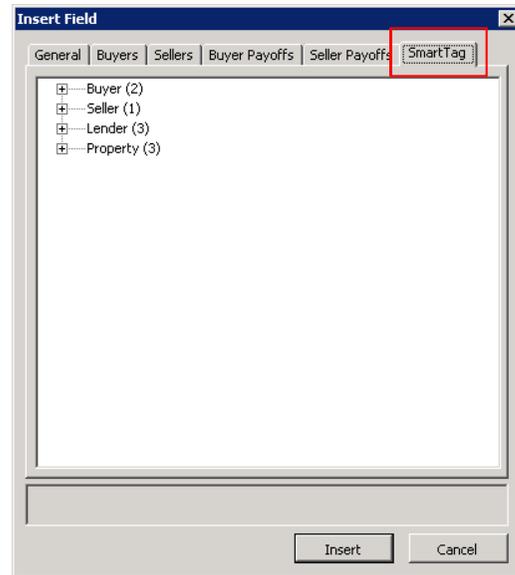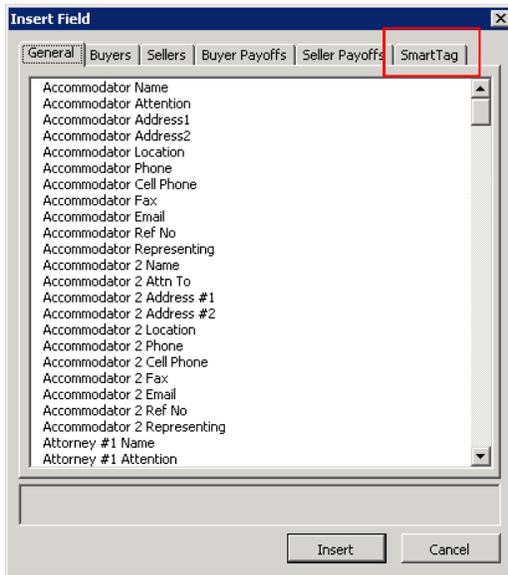
When clicked upon, the SmartTag tab will reflect all the available SmartTag data in the current file. In this sample, 2 buyers, 1 seller, 3 lenders and 3 properties have information available for use with SmartTags. Clicking on the plus sign (+) in front of a category will expand the list.

In the screen shot on the left below, the Buyer list has been expanded and then the entries under a specific buyer have been exposed in the same manner. Note that additional data is available for that buyer under the Current Info and Forwarding Info sub-headings, as seen on the screen shot on the right, below. When a particular field is highlighted, if it has data in it, it will be "previewed", in red text, at the bottom of the Insert Field window, as shown, below right.

Again, the existing DDE fields, pre-version 7.6, are still available on the other tabs, but when parties or properties are entered in greater numbers than previously available, the source for their data is the SmartTag tab.

Insert Field Tool Will Stay Open

Another nice change is that the Insert Field tool (shown above) will remain open on the user's desktop after a field has been selected and "Insert" has been clicked upon. This lets the user add many fields without having to re-open the function. In prior versions, the tool automatically closed after a field was inserted. The user can move the tool around on their desktop, by dragging it with the blue banner clicked upon. The "Cancel" button will close the tool.

New Escrow Functionality

o   When the system is configured for Dual Authorization of Disbursements the escrow ledger report will now show who created the disbursement and who approved it. This information is also available via the View Check Status function.

o   When a check is made payable to ":TC" (read "colon TC", i.e. the outside title company), the reference number #1 field from the Title Information screen is used for the reference number shown on the check.

o   File history now records changes to Marketing Reps, Buyer & Seller Names, Loan Amount and Sales Price.

o   In Invoice entry, the ability to pull in any party's information as the Bill To Customer has been added.

o   Word and Excel, when used for documents, will now remember their window position and sizing. Crystal Reports' preview window will also remember its window position and sizing. These changes will aid those with dual monitors – as the windows will remember where they were placed and will position themselves in the same place upon reopening.

Foreign Address Notes

The USPS has issued guidance on foreign addresses. Their recommendation is as follows:

LINE 1: NAME OF ADDRESSEE
LINE 2: STREET ADDRESS OR POST OFFICE BOX NUMBER
LINE 3: CITY OR TOWN NAME, OTHER PRINCIPAL SUBDIVISION (such as PROVINCE, STATE, or COUNTY) AND POSTAL CODE (IF KNOWN) (Note: in some countries, the postal code may precede the city or town name)
LINE 4: COUNTRY NAME (UPPERCASE LETTERS IN ENGLISH)

(DSI Note: this guidance means that the LOCATION field, presented when the Foreign Address checkbox is checked, should only contain the Country Name.)

The following are examples of properly formatted delivery addresses:
MS JOYCE BROWNING
2045 ROYAL ROAD
LONDON WIP 6HQ
ENGLAND

MS JOYCE BROWNING
2045 ROYAL ROAD
06570 ST PAUL
FRANCE

The following format should always be used for destination addresses to Canada:
MS HELEN SAUNDERS
1010 CLEAR STREET
OTTAWA ON K1A 0B1
CANADA

USPS also states that addresses in Mexico should be in the above format.

Note: For CRRAR Sites, properties may be in the USA, CANADA or MEXICO, all others will be rejected.

New Setup Options

o There are new setup options to default the descriptions to use for Seller Paid Owners Policy and Seller Paid Loan Charges (HUD 207/507 & 208/508), on "with GFE" files. They are found on the Escrow 2 tab of Setup Options, on the right side, in the GFE File Defaults section. This text has been editable in HUD data entry, these options just let the default text be customized by database.

o There is a new setup option to remove Order Title Search menu option (useful for escrow only operations). This option is also on the Escrow 2 tab of Setup Options, at the bottom left of the screen.

o Excel settlement statement templates (Masters) may now be customized. Consult with DSI if customization is desired.

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