

SUB ESCROW FUNCTIONALITY

Impact / SQL Version 10.5.431.NET

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This documentation is recommended for all Escrow, Payoff and Title users at Southern California sites that are configured for Sub Escrow functionality.

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Impact/SQL Version 10.5.0

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Introduction to Impact/SQL Sub Escrow

Impact/SQL has some functionality that can be enabled to support the Sub Escrow way of doing business in Southern California. That is, in general terms, having a job category of "Sub Escrow" or "Payoff" for users that are specifically tasked with managing payoffs and title charges on transactions. Generally, the transactions are Title Only files, but the functionality can also be utilized on Title & Escrow files, if the business wishes, and that likelihood is addressed specifically herein.

When initially introduced into Impact/SQL, the sub escrow configuration simply provided for a sub-set of data entry screens to be provided to users with the "Sub Escrow" access level which limited their scope to payoffs and title charge entry, directly into the files involved. In addition, the sub escrow users were able to generate statements and do disbursements relating to the payoffs and disbursements they had entered. This configuration option still exists, but is expected to be phased out. It has been replaced with, currently optional, configuration settings, and resulting functionality, that provides for more flexibility regarding entry of title charges - to accommodate both who could be entering the charges, and how they are made available to Title Only and Title & Escrow files, in addition to the reporting and disbursing tasks.

The enhanced configuration settings, and resulting functionality, provides for the entry of Title Charges (title charges, recording and additional title charges) through the Title module – by Title users, in a routine separate and distinct from the title charges historically entered by Escrow or Title through the routine Escrow data entry screens. In addition, the Sub Escrow user (access level of Sub Escrow), can work with payoffs (the same payoffs that Escrow works) and see the title charges entered by Title. The Sub Escrow user can also be permitted to enter and edit the title charges – either in conjunction with Title or separately from Title – via the Escrow module. There is also emailing of title fee status information, with some optional reporting that can be attached to those email notices. Escrow users (non-sub escrow) have the title charges made available to them, for T&E files, for entry into the assorted file types (Residential with- or without-GFE and Commercial). The disbursing function remains available as well. All of this functionality is discussed in detail in this documentation.

The body of this documentation is divided into main three sections, detailing the Title, Sub Escrow and Escrow users' functionality. However, it is recommended that users of all three groups read the entire document so that they get a full understanding of all the facets of this product feature.

Before getting into that discussion, some brief general information and helpful hints will be offered, as well as the details of the configuration options available. The business should consider their operational workflow in light of the options available and have the System Administrator (or USA Digital Solutions, Inc. Support personnel) assign the appropriate Setup Option settings.

General Information and Helpful Hints

Some formatting conventions used in this manual are:

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

When you see text displayed on a menu or window such as the words "<u>O</u>K" or "<u>C</u>ancel", you will see <u>O</u>K or <u>Cancel</u> in this manual.

Sub Escrow > Charges and Payoffs means that you select Sub Escrow from the main menu and then select Charges and Payoffs from the sub menu.

Quick Keys

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

ALT+U will open the Sub Escrow drop-down menu list, in Escrow; and,

ALT+C will open the Charges and Payoffs item on the Sub Escrow menu.

Info Icons

The ⁽¹⁾ **Info** icons are found in various screens throughout Impact/SQL. When you click an ⁽¹⁾ **Info** icon next to a field, a non-editable pop-up box is displayed, providing additional information about the field.

Closing Impact/SQL

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

Dates

For dates in the current year, enter the two-digit month and two-digit day; for example, "0625" for June 25, 2015 (in 2015). Do not enter hyphens or slashes when entering dates into Impact. If the date is not within the current year, but in the current century, enter the date as two-digit month, two-digit day and two digit year, for example: "062514" for June 25, 2014. If entering a different century other than the current century, you must enter a four-digit year.

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

	•		Ju	ly, 20)14		F	
	Sun	Mon	Tue	Wed	Thu	Fri	Sat	┝
	29	30	1	2	3	4	5	
	6	7	8	9	10	11	12	
	13	14	15	16	17	18	19	
	20	21	22	23	24	25	26	
	27	28	29	30	31	1	2	
	3	4	5	6	7	8	9	F
	Тс	oday:	07/	28/2	014			
Interest Start Date:						То		ŀ

Configuring Impact/SQL for Sub Escrow

The configuration for Sub Escrow functionality is done by the System Administrator, via the Utilities module, in System Files > Setup Options > Title Functions > Sub Escrow.

It is currently still possible to continue to Setup Option utilize the original Sub Escrow functionality, by simply checking the Enable Sub-Escrow checkbox, and no others below it (as shown to the right). As was mentioned earlier, this original approach is going to be phased out at some time. The enhanced functionality will be discussed in this manual, not the original.

It is highly recommended that the additional configuration discussed below be implemented.

Title Functions - Sub Escrow
Enable Sub Escrow Grarges Not Shared with Escrow
Allow: Shared 💽 🕚
Title Status Default Notification Options
Add EO and Processor to Recipients
Attach Billing Statement
Attach Sub Escrow Instructions

General Functions Accounting Functions	Title Functions - Sub Escrow
⊡ Escrow Functions	Finable Sub Escrow
Disbursements	Charges Not Shared with Escrow
HUD Printing	Allow:
Statement Printing	740W.
Miscellaneous	Title Status Default Notification Options
Receipts	Send Email
Receivables	
⊡ • Title Functions	Add EU and Processor to Recipients
Data Entry	Attach Billing Statement
Policy	Attach Sub Economy Josta stan
··· Prelim	Attach Sub Escrow Instructions
Sub Escrow	
Order Desk	Allow :E

Checking the Charges not shared with Escrow checkbox will enable the enhanced Sub Escrow functionality that is described in the following pages. This is done for the entire database, by the System Administrator.

The first choice to be made, after the option is enabled, is to determine the Allow: setting. This setting controls who can work with Title Charges and how. The Allow: setting options are:

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

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

The Allow : E option lets both : T & : E be used as the Company payee for fees. : E for escrow-entered charges and :T for Title-entered charges. This is a hold-over from the original functionality.

Title Module – Title Charges Menu

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

🛞 In	🔞 Impact/SQL Title [USA Digital Solutions Demonstration System]													
File	E	dit	Title Charges	Documents	Endorsements	Misc	Bases	Reports	Naf	Options	Tools	About		
÷ 👍		ا 👌	🖞 L C P	D E 🖹	🔯 🙀 👬 🗮	S R	ے 🌏							

Clicking on the **Title Charges** menu entry, will bring up the standard prompt for an Escrow file number (this functionality does not work with Direct Orders). The user should enter the number of the file they wish to work with and click on <u>OK</u> to continue. The **Search** function does exist on this screen, but the user should know the file number they are to be entering charges for.

Escrow Number Entry							
A Search							
Enter the Escrow Number:							
<u>C</u> ancel <u>Q</u> K							

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

The **Charges** screen that is then presented is displayed below. This is the screen through which title charges will be entered. It also lets the user see the total of any payoff information that has been entered into the file. The Payoff information cannot be edited by a user in the Title module. The screen, when first opened, defaults to the **Summary of Charges** view (selected on the treeview on the left side of the screen by highlighting the **Charge Summary** heading). On the right side of the screen, when **Charge Summary** is selected, are totals for **Title Charges**, **Recording Charges**, **Additional Charges** and **Payoffs**. The **Change File** icon, at the top left of the screen, can be used to move to a different file, so charges can be entered on a series of files without having to leave this screen.

The right side of the screen will present different information, depending on the item highlighted on the treeview on the left, as will be seen in later screen shots.

SITEST - Charges		(
🚰 Change File				
Charges Charge Summary Title Charges	Summary of Charges			
- Recording Charges	Description	Amount		
Additional Charges	Title Charges			
	Recording Charges	115.0		
	Additional Charges	250.0		
	Sub Total	8,655.0		
	Payoffs	443,985.3		
	Total	452,640.3		

This screen has two icons at the top left, used to:

Print the Settlement Statement (or Statement of Billing Instructions and/or Sub Escrow Instructions); and,

Add Charges. These will be discussed below.

At the bottom of the screen, the **Title Charges Status** is shown, as well as when the status was last modified. The Status will also be discussed below.

The **Source of Business** and **Bill To Customer** are identified at the bottom of the screen and the (i) **Info** icon next to each can be used to pull up a non-editable screen of contact information.

Title Charges

The **Title Charges** category is used to enter title charges and lender & owner policy premiums.

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

Charge Summary	Title Charges	Title Charges					
Recording Charges	New Title Charge & Rearrange Items	New Title Charge 41 Rearrange Items					
	Description	Amount					
	No reco	rds found.					
Title Charges Status: No	Set Update						
Title Charges Status Modified: N/	A						

Title Charges					
-	• Information		Not <u>e</u> s		
Туре:	Title Charge		Title	Charge	
Description:	Title Charge		Lend Own	ters Policy ers Policy	
Income Code:	- None	•	Othe	er Policy Charges	1
Liability From:	None				
Liability:					
Amount:	0.00				
Payee Infor	rmation			A 🖉	
Name:					
Address #1:		I	Foreign Address		
Address #2:					
City:		State:	Zip Code:		
Separate Check:					
Add Another			<u>C</u> ancel	<u>0</u> K	

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

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

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

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

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

If the **Other Policy Charges** type is selected, the **Liability From** field will be disabled, but the **Liability** field will be available if needed.

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

The user should enter the charge in the **Amount** field.

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

The screen shot below presents a completed Owners Policy entry, for a policy being issued by the company (:T payee, with Income Code), with no Note on it.

le Charges				-
				🗊 N/
	• Information		Not <u>e</u> s	
Type:	Owners Policy	•		
Description:	Owners Policy			
Income Code:	2002 - ALTA Owners Policy	•		
Liability From:	None			
Liability:	1,400,000.00			
Amount:	7,890.00			
Payee Info	mation			
Name:	USA Digital Solutions, Inc.			
Address #1:	10835 N. 25th Ave.		Foreign Address	
Address #2:	Suite 350			
City:	Phoenix	State: AZ	Zip Code: 85029	
Separate Check:				
			Creat	OK

Clicking on the <u>A</u>dd Another button will save the entry and present a new, blank Title Charges entry screen.

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

Clicking on the **<u>C</u>ancel** button will abandon any changes made.

Rearrange Items

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

Р	osition		×
Ē.	🕜 Move Up 🔇	🕑 Move Down	
	Position	Description	
	1	Owners Policy	
		Extra Work Charge	
	3	Search Charge	

Modify and Delete

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

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

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

DSITEST - Charges		X
Charges Summary Charge Summary Title Charges Additional Charges Additional Charges Additional Charges	Title Charges	
Auditional Charges	Description	Amount
	Owners Policy	7,890.00 🗡 🗙
	Extra Work Charge	250.00 🧪 🗙
	Search Charge	150.00 🧪 🗙
		المحتصف

Recording Charges

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

cording Fee			
			MAF
	Information	Not <u>e</u> s	l,
Type:	Other	▼	Recording Fee
Property:	4321 Property Lane, Phoenix, AZ 85029		City/County Tax Stamp
Description:			City Transfer Tax
Income Code:	- None	•	County Transfer Tax
Deed \$	Motoage S:	Release S:	Other
Amount:			
Anount.	0.00		
Payee Info	ormation		A 🖉
Name	a:		
Address #	1:	Foreign Address	
Address #2	2:		
Cit	v:	State: Jip Code:	
Separate Check	c 🗖		
Add Another		Cancel	ок

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

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

When the "**Recording Fee**" type is selected, the **Deed \$**, **Mortgage \$** and **Release \$** fields will be opened up for data entry. As dollar amounts are entered in those fields, they will sum in the **Amount** field. A **Calculator** icon will appear next to the **Amount** field if the system has been configured to compute Recording Fees. A warning message will appear if the system has not been configured to compute Recording Fees.

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

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

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

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

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

Clicking on the <u>Add Another</u> button will save the entry and present a new, blank **Recording Fee** entry screen.

Clicking on the <u>OK</u> button will save the entry and return the user to the **Recording Charges** screen.

Clicking on the **<u>C</u>ancel** button will abandon any changes made.

Additional Charges

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

Additional Charge			_
			🗊 N
	Information	Not <u>e</u> s	
Description:			
Income Code:	- None	•	
Amount:	0.00		
Payee Inform	mation		₩ ⊘
Name:			
Address #1:		Foreign Address	
Address #2:			
City:		State: Zip Code:	
Separate Check:			
Add Another		Cancel	<u>о</u> к

The user can enter whatever **Description** is desired, and can enter the **Amount** for the charge. If an **Income Code** is selected, the **Description** will default to the description on the income code if no **Description** has already been entered.

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

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

Clicking on the <u>OK</u> button will save the entry and return the user to the **Additional Charges** screen.

Clicking on the **<u>C</u>ancel** button will abandon any changes made.

Title Charges Status

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

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

Title Charges Status:	Final	Update			
Title Charges Status Modified:	07/10/2014 01:31 PM by Joe Westrick				
Source Of Business:	Buyer, One				
i Bill To Customer:	Seller, Bill 2				

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

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

Change Title Charge Status	×
Current Status	
Title Charges Status: Final	
Title Charges Status Modified: 07/10/2014 01:31 PM by Joe Westrick	
Change Title Status to: Final	•
Notification Options	_
Send Email	
Add Escrow Officer and Processor as Recipients	
✓ Attach Billing Statement	
Attach Sub Escrow Instructions	
<u>Q</u> ancel <u>Q</u> K	

The Notification Options are:

Send Email – when checked, this option will trigger the creation of an email about the Title Charge Status currently being set, when the <u>O</u>K button is clicked.

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

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

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

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



Invoices

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

Invoice Entry						×			
1						🗊 NAF			
Escrow Number:	DSITEST	1	nvoice Number.	:					
Customer Id No: Invoice Date: Bill to: Attention: Address #1: Address #2: Oty, State and Zp:	07/25/2014 Sample Escrow Company Sample Escrow Officer 123 First Street Test City, CA 88888	/		Type of Invoice	DICE		Invoice Number:		S) NAF
Reference Number:	Test Ref No Oth Pty Auct Code	Descripti	n	Customer Id No: Invoice Date: Bill to: Adtention: Address #1: Address #2: City, State and Zip: Reference Number:	07/25/2014 Sample Escrow Co Sample Escrow Off 123 First Street Test City, CA 8888 Test Ref No Oth Pt	npany cer		Type of Invoice	
Import Title Charges	Import From Escrow			Prod 11 ALTA Owne 03 Other Title F 04 Recording F	uct Code rs Policy rees	Owners Policy Extra Work Charge Search Charge Recording Charge - Spe	Description	Liability 1,400,000.00	Amount ▲ 7,890.00 ∅ 250.00 ∅ 1550.00 ∅ 0 ∅
				Import Title Charges	Import From Escrov	<i>,</i>		C	ancel <u>O</u> K

Escrow Module – Sub Escrow User – Sub Escrow Menu

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

🚳 Impact/SQL	Impact/SQL Escrow [USA Digital Solutions Demonstration System]												
<u>F</u> ile <u>E</u> dit	Sub Escrow Ticklers Disburse	<u>W</u> ires <u>R</u> eceipts	D <u>o</u> cuments	<u>P</u> rojects	Repor <u>t</u> s	<u>M</u> isc.	N <u>a</u> f	Option <u>s</u>	Too <u>l</u> s	A <u>b</u> out			
🗄 📑 📑 😥	Charges and Payoffs	🛒 🔯 🖻 👘 👘											
	<u>D</u> isbursements												
	Settlement Statement												
	Einal Disbursements Report												
		_											

Charges and Payoffs

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

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

The following discussion will assume the **Shared** option is selected.

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

ITEST - Charges		
🖥 Change File		
Charges	Summary of Charges	
- Buyer	Description	Amount
- Title Charges	Title Charges	8.290.0
- Recording Charges - Additional Charges	Recording Charges	115.0
- Additional Charges	Additional Charges	250.0
	Sub Total	8,655.0
	Payoffs	443,985.3
	Total	452,640.3
Téc Orages Satus Téc Orages Satus Modifed O Source Of Bairness	Final 07/10/2014 01:31 PMby Joe Westrick Bage: One	

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

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

DSITEST - Charges					
🚰 Change File					
Charges 3	Payof	fs Buyer Payoff 🛃 New Seller Payoff	Drint		
Title Charges	Party	Payoff To	Loan Number	Amount	
Recording Charges	Buyer B	of A Bank	BP-123456789	135,484.00 🤞	/ X
Additional Charges	Seller V	/ashington Mutual	4512-44	290,487.39 🧹	/ X
	Seller V	ashington Mutual Home Equity		18 013 97	1 ×

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

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

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

New Payoff

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

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

Additional Charges	nal Charge	Description			Am	ount
Principal Balance: Interest Days/Year: Prorate By:	Bank ABA: Bank Account: 365 Days	I Interest Start Date:		To 💌	Interest End Date: Total Interest:	
	City, State and Zip: Loan Number: Work Number: Fax Number: Wire Information — Bank Name:	Б Г Г Г	đ:			
	Payoff To: Address #1: Address #2:					
	Benefit of:	Seller		-		

Modify and Delete

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

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

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

Title, Recording and Additional Charges

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

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

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

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

Disbursements

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

Settlement Statement

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

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

Final Disbursements Report

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

Escrow Module – Escrow User (<u>not</u> logged in as a Sub Escrow access level user)

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

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

Functional Locking

There is functional locking that limits the restrictions on the Escrow users when the Sub Escrow access level users are in the **Charges and Payoffs** (Sub Escrow in Escrow) screens for a specific file. Note that the traditional full file locking will still occur if the Sub Escrow or Title users open the file on their desktops. Sub Escrow users do <u>not</u> need to open the file to enter the title charges and payoffs.

On Residential files the payoff areas are affected: HUD 100 section, lines 104 & 105 (GFE and non-GFE files), HUD 500 section, lines 504 & 505 (GFE and non-GFE files), and Buyer Payoffs and Seller Payoffs (worksheet style files). Other data entry areas will remain accessible to Escrow users.

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

Viewing Title Charges Entered by Title &/or Sub Escrow

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

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

For **Closing Disclosure Form** files the Title Charges Viewer is available via the A **Title Charges** icon in the toolbar at the top of the CDF wizard, when an applicable entry on the tree-view is selected, as shown below.

losing Disclosure Form Entry [00001152] - Closing Disclosure Form									
Save & Exit Options Print Docs File	Notes Disburse Previous Jump Next Up Down Title Charges		A Warnings						
A	Bank of America Loan Number: 123456789		l						
Bank of America Commissions	Lender's Policy Information		👍 🧪 🗡						
	Description	Amount	Send To						
Title Insurance Premiums	ALTA Loan Policy (6-17-06)	150.00	Section C						
CDF Header	0.00 T-44 - 1 2	15.00	CC						

For "with GFE" Residential files the Title Charges Viewer is available via the A Title Charges icon in the tool bar at the top right of each form, as shown below.

HUD with GFE Entry [DSITEST] - HUD Form 1100. Title Cha	ges					
Save & Exit Options Print Docs File Notes	Disburse Previous	Ū ► Jump ► Next	Lender #1	🔊 Lender #3	🞑 Title Charge	MAF

For "**non-GFE**" **Residential** files the **Title Charges Viewer** is available via the A **Title Chgs** icon in the tool bar at the top of each form, as shown below.

ſ	HUD Entry [C	TCO1N] - 11	00. Title	Charges						
	🚽 Save & Exit	کھی Print -	D Docs	G File Notes	Disburse 🕇	Previous	₽ Jump ▼	▶ Next	A Title Charges	I) NAF

For **Commercial** files, the new **Title Charges Viewer** is opened via a **Title Chgs** icon at the top of the **Settlement Charges** form.



Clicking on the A **Title Charges** icon, will trigger the **Title Charges Viewer** screen, like the one shown on the next page, to present on top of the form the user is entering data through. The user can drag the overlay form around on their screen to get it out of their way for data entry. It is a good idea to put it on a second monitor, if one is available, to prevent it from being covered up by the data entry screen. There is a tab for each of the charge types and the user should review the changes and enter them in the appropriate places in their file. The charges will not automatically be entered into the Escrow file; it is a manual process due to the variety of charge treatments with the various types of files (CDF, with- and without-GFE Residential and Commercial).

Title Charges		<u>R</u> ecording Charges		 Additional Charges 		
Code		Description		Liability	Amount	
002	Owners Policy			1,400,000.00	7,890	
900	Extra Work Charge				250	
900	Search Charge				150	

It is possible for the overlay form to get hidden behind another form. If that happens, the user should use ALT-TAB and select the Title Charges Viewer from the set of open program icons.

Title Charges Viewer									
		W	LQ	X	MPACT				
	0	<u>o</u>	W	1					

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

Appendix A - Troubleshooting

USA Digital Solutions, Inc. (DSI) Support personnel may ask that you make a screen shot so that you can e-mail Support a "picture" of the screen as it appears when the error occurs.

To create this screen shot, save it and send it to the Support personnel, do the following:

Press the PRINT SCREEN key on the keyboard, which is usually located on the top row of the keyboard, and is usually the third key from the right.

Open your e-mail client, start a new e-mail, to <u>Support@Digisolaz.com</u>, and Paste the screen shot into the body of the e-mail. This will work if the e-mail format is HTML. If the screen shot does NOT paste properly, open a Word document and paste the screen shot into it; save the Word doc; and, attach it to an email addressed to Support@Digisolaz.com.

DSI Support personnel can be reached at (602) 866-8199 extension 2.



support@digisolaz.com

(602) 866-8199 x 2