E-Closing TSO Manual

E-Closing Title and Settlement Only Reference Manual

E-Closing TSO Manual

Welcome

E-Closing is a definitive web-based real estate, title, escrow and closing software application. It allows users to easily and efficiently manage all aspects of a company's closing process.

A company can also allow outside contacts access to certain features of E-Closing through a secure web connection, which makes E-Closing a very flexible program that can stand up to the demands of the title processing industry.

Navigation

A Web Based application
Access through an internet browser program, such as Microsoft's Internet Explorer or Mozilla/Firefox
The pages within E-Closing behave just like pages on the Internet • Actions are performed by a single mouse click • Click on hyperlinks to access different pages within E-Closing • Menus are roll over menus, simply place the mouse pointer over the top of the menu and select the desired screen • Data is saved by clicking the **Update** tab at the bottom of each page. • The pages are dynamic, each page is recreated every time the user updates the screen • Do not use the browser back or forward button, those will link to out of date information

Built in Keyboard Commands

Standard built in key board commands are active for navigating through fields and pages. • Tab Key: navigates from field to field • Space Bar: check/uncheck a box or select/unselect a radio button • Arrow Keys: scroll through drop down menu options within fields • Return: click buttons that are shaded

Basic Command Buttons

Clicking a command button automatically performs an action such as: • Update, Continue, Delete, Find Files • Advances the user to the next step in the process or next page • The information entered is modified or deleted, then processed and saved
Note: When entering dates and times, punctuation is not needed • Date Format: MMDDYY (1999 and earlier enter all four digits of the year) • Time Format: HHMM ex., 1230 or 0730

Website Review

Website address: www.e-closing.com
Hours of operation: Monday through Friday 8:00 AM to 5:00 PM EST

Upper Right hand corner of the screen

- E-Closing Telephone Number: 603.485.7951
- E-Closing **Login** highlighted in green

Note: Mozilla Firefox or Internet Explorer are preferred browsers.

Whiteboard

Command Central of E-Closing

- First screen seen at log in and last screen seen at log out
- Screen can be customized per user preference
- The **Quick Filters** feature allows additional sorting options
- All active files will be viewed
- Files are listed in alternating colors, blue and white

Whiteboard View

Upper Right Hand Corner of Screen

- Announcement Field
- E-Closing Help Center
- Live Remote Trainings – REGISTER FOR LIVE TRAINING HERE!
- System Updates
- Help Videos

Announcement Field

Relates to E-Closing news, system updates and/or current industry changes.

Click on Announcement Field link

- Result > Current Announcement appears

E-Closing Help Center

Stay informed with the latest E-Closing system updates, announcements and participate with the E-Closing community.

Click **E-Closing Help Center** link Result > **Help Center** screen appears
• Community Help • Tips & Tricks • Participate in Community Forums • Announcements • Recent Releases • TRID TIPS • Wednesday Webinar Series

Help Videos

Brief help videos on various topics within E-Closing such as, Create New File, Escrow Accounting and Back Office functions.
Click on the icon, • Result > **Help Video** menu opens • Select desired video topic and click • Result > Video will open and start playing

System Updates

This screen has a listing of all recent E-Closing system updates.
Click on the icon, • Result > Release Notes will appear in date order • Scroll to read all notes

Whiteboard Elements

Menu Bar – from left to right

- Log Out
- Select File
- Documents
- Back Office
- Change Password

Status Legend

- **Status Legend** = Option to customize events and tasks that can be tracked within each file
- The **Event Status** column shows the assigned event in color coded blocks

Note: View the video webinar, **Organization and Process Flow using the Status Legend** to learn more about the Status Legend and Event Checklists.
Click **the E-Closing Help Center** from the Whiteboard, scroll to the bottom of the page to the **Wednesday Web Series** to view the webinar.

Active Files

- All active files are viewed on the Whiteboard
- Multiple files can be opened simultaneously
- A new window or tab opens once an action is completed
- Clicking on any file data from the Whiteboard will open the File Summary page

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Back Office

The Back Office menu allows users to establish companywide settings.

The screen options are:

- Rolodex Menu
- E-Closing Connect
- Data Export

Continued on next page

Rolodex Menu

The Rolodex menu stores all company and outside contact information that can be selected within a file at the click of the mouse, eliminating duplicate keystrokes and saving time.

- Rolodex entries can also be added from within the file, when the NEW tab appears next to the contact field
- Contacts within the company are entered in the initial company set up. A contact can be entered multiple times according to the role within the company. For example, a separate entry can be made for an individual that is a Processor, Closer, Attorney and/or Notary
- Current Rolodex entries can only be edited from the Rolodex in the Back Office

Rolodex Menu, (continued)

Follow the steps below to create a New Rolodex Company Entry:

1	From the Whiteboard, Select Back Office > Rolodex Menu > Manage Rolodex Result > Rolodex Management screen appears
2	Click Add a new rolodex Company
3	Enter the information in the applicable fields
4	Click Update Rolodex to save

a. Company name - Legal Name of the Company	b. Status –Active when creating a new entry Note: Other status options are Inactive or Deleted. These options are used when editing the Rolodex
c. Name as insured – How the lender's name will appear on the title document. Note: The field is large enough to add additional language after the lender's name. For example; ISAOA/ATIMA, abbreviated or typed out.	d. Business type: Select applicable Business type from drop down Note: Selecting Lender or Mortgage Broker will open multiple address fields. If only one address is used, enter the address in the Mortgage Address field and that address will populate to the other address blocks.
e. Sort Order - Only applicable if multiple entries for same company are created	f. Org Type - (optional)
g. Phone - Punctuation not required, system will autofill	h. Fax Punctuation not required, system will autofill
i. Email (optional)	j. Zipcode - Once entered E-Closing will auto populate the City, County and State
k. Fed. ID Nbr	l. Corporate Entity - (optional)
m. License and State License – These fields will only populate when the Company, Settlement Agency, Lender, Mortgage Broker or Real Estate Broker are selected in the Business type field	n. Website – (optional)

Note: The Lender and Mortgage Broker Rolodex screens have additional fields in the center of the page. E-Closing will calculate the financial information and populate the data throughout E-Closing including the Financial Information screen and the Closing Disclosure.

Select from the drop down fields to answer questions based on Lender Instructions:

Rescission Days	Days Per Year	Days per month
Count Saturdays	P&I Rounding	Prepaid interest thru
Per Diem Decimals	Pay taxes due within	
Note: Disregard Old Style HUD set up		

Continued on next page

Rolodex Menu (continued)

Follow the steps below to add an individual contact to a Company Rolodex entry:

Step	Action
1	From the Whiteboard, Select **Back Office** > **Rolodex Menu** > **Manage Rolodex** Result > **Rolodex Management** screen appears
2	Search for the company or select from the **Business Type** dropdown to search by **Business Type** Result > **Rolodex Maintenance** screen appears
3	Select **Add a new contact for "**company name" under the company name Result > **Rolodex Management** screen appears.
4	The top portion of the screen will have all of the **Company** data **>** Scroll down the page to the **Contact** section
5	Enter the new contact name an email address **Notes:** The company address and telephone numbers will populate if the fields are left blank once the screen is updated. The following fields are **NOT** essential: Title, Schedule color, Level, Picture, Team, Position, Office
6	Select the applicable **Business type** from the drop down **Note:** The **Business Type**: Attorneys, Closers, Loan Originators and Real Estate Agents results in an additional field for **License.** Enter applicable NMLS, MLO and/or State Bar numbers to carry over to Page 5 of the Closing Disclosure. **Note:** Selecting the **Business Type**: **Notary** results in an additional field for the **Expiry Date.**
7	**E-Closing User** drop down: **No / Yes** - Select **Yes** to activate contact as an E-Closing Client Portal User. This feature allows secure, password protected Client Portal access to file related data and documents.

Editing Rolodex Entries

Follow the steps below to edit a Rolodex entry:

Step	Action
1	From the Whiteboard, Select **Back Office** > **Rolodex Menu** > **Manage Rolodex** Result > **Rolodex Management** screen appears
2	Select the **Business Type** from the **Business Type** drop down or enter the Company/Contact name in **Select by Company Name / Select by Contact Name** field Result > **Rolodex Maintenance** screen appears
3	Click the Company or Contact to be edited Result > **Rolodex Management** screen appears
4	Scroll to field appropriate fields to edit
5	Click **Update Rolodex** to save

Continued on next page

Rolodex Menu, (continued)

Changing a Rolodex Entry Status

Rolodex entries can be changed from an Active Status to an Inactive or Deleted Status. Inactive and Deleted entries will remain in the Rolodex but will not be an option to select in an Active file.

Follow the steps below to edit the status:

Step	Action
1	From the Whiteboard, Select **Back Office** > **Rolodex Menu** > **Manage Rolodex** Result > **Rolodex Management** screen appears
2	Select existing rolodex entry from **Business Type** drop down or enter the Company/Contact name in **Select by Company Name / Select by Contact Name** field Result > **Rolodex Maintenance** screen appears
3	**Company Status:** • Click the **Status** drop down > at upper right hand corner of the screen • Option to select; Active / Inactive / Delete • Proceed to Step 4 **Contact Status:** • Click the **Status** drop down > at lower center of the screen • Option to select; Active / Inactive / Delete • Proceed to Step 4
4	Click **Update Rolodex** to save

Document Menu

The Document menu is where users can create customized Boilerplate Language.

- All documents are generated when the user is in a specific file. E-Closing will populate documents in PDF, email or Word

Available Menu Options:

- Manage Boilerplate

Manage Boilerplate

Boilerplates are blocks of text that users can create and customize, making them useful across different files. The boilerplates created contain text that never changes across files, “tags” that pull data previously entered in E-Closing, and a quick way to enter text that doesn’t fit either of the above.

Follow the steps below to create a new Boilerplate:

Step	Action
1	From the Whiteboard, Select **Back Office** > **Document Menu** > **Manage Boilerplate** Result > **Manage Boilerplate** screen appears
2	Select **Create a new text block** **Result** > **Boilerplate** screen appears **Note**: Users also have the option to select an existing Boilerplate to edit.
3	Enter **Name** of new Boilerplate and **Group by** **Note**: Users have the ability to group new Boilerplates in a new or existing group. Enter language in the **text box** • Some text is always present “The Boilerplate” • Some text is populated from fields within E-Closing • Some text is not entered in E-Closing
4	Replace text that is found in E-Closing with an ellipsis (…) > **Double click** the **Replacement Tag** to select **Note**: The tag will replace the first ellipsis in the text. Proceed in this manner until each ellipsis is replaced with the Replacement Tag.
5	Replace the text that changes from file to file with a straight line (|) **Note**: This allows the user to enter data in the Fill-in area within the Text Description then tab and the text will replace the straight line. Proceed in this manner until each straight line is replaced.
6	Click **Update Boilerplate** to save **Note:** To delete a Boilerplate, click **Delete Boilerplate**

E-Closing Connect

E-Closing Connect, is a marketplace to connect your E-Closing account with industry Partners. Partners are listed with a description of their service offerings.

Note: If your office has multiple users only one User Name/Password for the Underwriter/Industry Partner is required for the integration setup.

Follow the steps below to activate an E-Closing Connect integration:

Step	Action
1	From the Whiteboard, Select **Back Office** > **E-Closing Connect** Result > **E-Closing Connect** screen appears
2	Select desired provider > Click on Logo Result > Partner required fields will populate
3	Enter required information **Note:** Passwords are updated according to partner requirements and have to be reset from the partner websites. E-Closing users will then update their password in the E-Closing Connect screen.
4	Scroll to the bottom of the page, Click **Update Connections** to save

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Select File

The **Select File** menu option allows users to search for files, create new and copy existing files to create new files or simply to copy data from one file to another.

Select File

Follow the steps below to search for files by: **Location, Borrower Name, Seller Name, File Number, Look Up Number or Policy Number**:

Step	Action
1	From the Whiteboard, Select > **Select File >** Scroll to desired **Select By** option Result > **Select By** screen will appear
2	Enter requested search criteria
3	Click **Find Files** Result > **File Summary** screen appears **Note:** If multiple files are related by search criteria, all related files will appear > Select desired file > Result > File Summary screen appears

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Recent Files

Follow the steps below to search for Recent Files:

Step	Action
1	From the Whiteboard, Select > **Select File** > **Recent Files**
2	Click on desired file Result > **File Summary** screen appears

Create New Files

Follow the steps below to create a new file:

Step	Action
1	From the Whiteboard, Select > **Select File** > **Create New File** Result > **Create New File** screen appears
2	Enter the information in the applicable fields **Note:** A file may be created with minimal information; Primary Borrower's Name and the Property being transferred or refinanced, all other data may be entered at a later time.

a. **Region** – (optional)	b. **Order Type** – (optional)
c. **Purpose** – Select from drop down	d. **HUD Type** – Select from drop down menu **Note**: The system will default the option to Closing Disclosure.
e. **Buyer Type** – Select from drop down menu	f. **First Name / Last Name** – Enter primary borrower name **Note**: Middle initial is entered in the first name field.
g. **Property Address** – Enter address of property being transferred or refinanced **Note**: Once the zip code is entered, the City, County and State fields will populate.	h. **Team** – (optional)
i. **Lookup Number** – (optional) **Note**: Companies have the option to enter a customized file number in this field or leave the field blank an E-Closing will auto populate the file number.	j. **Referred By** – (optional)
k. **Projected close date** - (optional)	l. **Settlement Agency** – (optional)
m. **Escrow account** – Select from drop down menu	n. Select the following fields from the drop down menu's: **Title Processor, Closer, Other Employee, Attorney,**

Create New Files (continued)

			Notary, Abstractor and Plot Plan Eng. Note: These fields populate from the company Rolodex.
		o. **Checklist name** – (optional)	p. **Escrow Accounting Type** – Select **Automatic** or **Manual** Note: E-Closing will balance out the file and populate the receipts and disbursements on the **Escrow Accounting** screen when **Automatic** is selected.
		q. **Underwriter** – Select from drop down menu (optional)	r. **Commitment Eff. Date** – (optional)
3	Click **Create File** to save **Note:** Once the file has been created, E-Closing will advance the user to the **Borrower Information** screen from the **Maintain File** menu.		

Copy to New File

Follow the steps below to copy an existing file to create a new file:

Step	Action
1	From the Whiteboard, Select > **Select File** > **Copy to New File** Result > **Copy to New File** screen appears
2	Enter File ID number to be copied in the **Copy from File ID** field **Note**: The File ID number is the E-Closing auto generated file number.
3	Select **Copy to**: o A **NEW** File or o An **EXISTING** File **Note:** The new file will have the same file number as the copied file with an "A" after the number.
4	Unselect file information that will ***not*** be copied from **Data to Move**
5	Select **Checklist name** from drop down (if using checklist function)
6	Click **Copy Data** Result > A new file will be created

File Building Screens

Processing a File

To access a file that has been created, click the file data on the Whiteboard, or search for a file in the **Select a File** field or the **Select File** menu.

File Summary

Once a file has been selected from the Whiteboard the **File Summary** screen appears. This screen is a summary of the data entered in the file. Users have two options to navigate within the file:

- Hover over any menu heading and click on the appropriate screen or
- Click on any data in red and E-Closing will populate the screen where that data was originally entered

Other File Summary Options:

- Feature to **Drag Documents Here to Upload** into E-Closing
- **Creating a New Note** and viewing existing notes
- **Creating a New Email** and viewing existing emails

Maintain File

The menu options under **Maintain File** allows users to enter and edit contact and financial information as well as prepare the title commitment and policy.
Hover cursor over the **Maintain File** menu and select desired screen.

Borrower Information/ Select Borrower

In the **Borrower** screen an unlimited number of borrowers can be added to a file.
Each type of borrower is also represented:

- Individual
- Estate, Trust
- Partnership, Corporation, Limited Liability Company
- Guardianship

Continued on next page

Select Borrower, (continued)

Follow the steps below to add an additional Borrower:

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>From File Summary > Select Maintain File > Borrower Information
Result > Borrower Information screen appears</td></tr>
<tr><td>2</td><td>Select Add a New (type of Borrower) highlighted in blue
Result > Borrower Information screen appears
Note: Option to select an existing borrower to edit.</td></tr>
<tr><td>3</td><td>Enter the information in the applicable fields
Note: US Treasury OFAC Website listed is a link to the US Treasury Sanctions.
<table>
<tr><td>a. Borrower Name – Enter First Name / Last Name
Note: The first name and middle initial are entered in the First Name field.</td><td>b. SSN</td></tr>
<tr><td>c. Use primary's address – Check the box if the new borrower has the same address as the primary borrower</td><td>d. Contact Information – Enter address, telephone numbers an email address</td></tr>
<tr><td>e. Marital status – Select from drop down</td><td>f. Related to – Select from drop down</td></tr>
<tr><td>g. Relationship – Select from drop down</td><td>h. Taking title - Select Yes or No</td></tr>
<tr><td>i. Financially Liable – Select Yes or No</td><td>j. Salutation – (optional)</td></tr>
<tr><td>k. Tenancy – Select from drop down</td><td>l. Power of Attorney – Enter name of POA
Note: E-Closing will populate the POA name with additional language to the documents.</td></tr>
<tr><td>m. Agent – (optional)</td><td>n. Contact info – (optional)</td></tr>
<tr><td>o. Attorney – Select from drop down or click the NEW tab to create a new attorney Rolodex entry</td><td>p. E-Closing User – Select Yes or No
Note: Selecting yes will give the borrower access to the E-Closing Client Portal.</td></tr>
</table></td></tr>
<tr><td>4</td><td>Click Update Borrower to save
Note: To delete a Borrower, Click Delete Borrower</td></tr>
</table>

Lender Information

In the **Lender Information** screen, the Lender or Mortgage Broker is selected by clicking on the drop down next to each field. The data in the drop down menu will populate from the Rolodex.

Follow the steps below to add Lender Information:

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>From File Summary, Select Maintain File > Lender Information
Result > Lender Information screen appears</td></tr>
<tr><td>2</td><td>Enter the information in the applicable fields
<table>
<tr><td>a. Team – (optional)</td><td>b. Projected close date – (optional)</td></tr>
<tr><td>c. Purpose – Select from drop down</td><td>d. Loan type – Select from drop down</td></tr>
<tr><td>e. Broker – Select from drop down or click the NEW tab to create a new mortgage broker Rolodex entry</td><td>f. Broker CD Contact – Select from drop down</td></tr>
<tr><td>g. Lender – Select from drop down or click the NEW tab to create a new lender Rolodex entry
Note: Once the Lender or Broker have been selected, the address blocks at the bottom of the screen will populate from Rolodex.</td><td>h. Lender CD Contact - Select from drop down
Note: The contact selected will populate to the bottom of page 5 of the CD.</td></tr>
</table>
Note: Option to select or add Loan Originator, Loan Processor, Loan Processor Assistant and Loan Closer.</td></tr>
<tr><td>3</td><td>Click Update Lender to save</td></tr>
</table>

Seller Information

In the **Seller** screen an unlimited number of sellers can be added to a file. Each kind of seller is also represented:

- Individual
- Estate, Trust
- Partnership, Corporation, Limited Liability Company
- Guardianship

Follow the steps below to add Seller Information:

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>From File Summary, Select Maintain File > Seller Information
Result > Seller Information screen appears</td></tr>
<tr><td>2</td><td>Select type of Seller highlighted in blue
Note: Option to select an existing seller to edit.</td></tr>
<tr><td>3</td><td>Enter the information in the applicable fields
Note: US Treasury OFAC Website listed is a link to the US Treasury Sanctions.
<table>
<tr><td>a. Seller Name – Enter First Name / Last Name
Note: The first name and middle initial is entered in the First Name field.</td><td>b. SSN</td></tr>
<tr><td>c. Use primary's address – Check the box if the new seller has the same address as the primary seller</td><td>d. Use property address – Check box if seller's current address is the same as the property being transferred</td></tr>
<tr><td>e. Contact Information – Enter address, telephone numbers an email address</td><td>f. Marital status – Select from drop down</td></tr>
<tr><td>g. Related to – Select from drop down</td><td>h. Relationship – Select from drop down</td></tr>
<tr><td>i. On title - Select Yes or No</td><td>j. Salutation – (optional)</td></tr>
<tr><td>k. Power of Attorney – Enter name of POA
Note: E-Closing will populate the POA name with additional language to the documents.</td><td>l. % Ownership – Enter percentage of ownership for each seller
Note: This will determine the amount that will appear on each 1099.</td></tr>
<tr><td>m. Attorney – Select from drop down or click the NEW tab to create a new attorney Rolodex entry</td><td>n. E-Closing User – Select Yes or No
Note: Selecting yes will give the seller access to the E-Closing Client Portal.</td></tr>
<tr><td>o. 1031 Exchange info – (optional)</td><td>p. Forwarding – Enter the seller's forwarding address or click the box to Use Current address</td></tr>
</table>
</td></tr>
<tr><td>4</td><td>Click Update Seller to save
Note: To delete a Seller click Delete Seller</td></tr>
</table>

Property Information

The property address is entered when the file is created in the **Create File** screen. The address will auto populate to this screen.

Follow the steps below to enter / edit the Property Information:

Step	Action
1	From **File Summary**, Select **Maintain File** > **Property Information** Result > **Property Information** screen appears
2	Select / Enter data as applicable
3	The **Current Owner** field populates from the **Seller Information** screen initially then populates to Title Commitment, Title Vested In area
4	**Assoc. Name** - Select from drop down or click the NEW tab to create a new association Rolodex entry. **Note**: The association field holds all contact information for the condo and homeowner associations.
5	**Property Information Links** – E-Closing may populate up to three links based on where the property is located: City, County and Tax Collector **Note**: Each company may enter three additional links.
6	Click **Update Property** to save

Financial Information

The Financial Information screen is where the loan information, the Real Estate Commission and the Deposit/Escrow information is entered.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>From File Summary, Select Maintain File > Financial Information
Results > Financial Information screen appears</td></tr>
<tr><td>2</td><td>Enter the information in the applicable fields:
<table>
<tr><td colspan="2">Purchase price</td><td colspan="2">1st payment date, Payment day, Late day and Maturity date - Fields will populate once the Close date has been entered</td></tr>
<tr><td colspan="2">Appraisal Value</td><td colspan="2">Mers Number (optional)</td></tr>
<tr><td colspan="2">Loan Amount</td><td colspan="2">Interest Rate Type – Select from drop down</td></tr>
<tr><td colspan="2">Exp pay meth (N/A)</td><td colspan="2">Loan Number (optional)</td></tr>
<tr><td colspan="2">Interest rate</td><td colspan="2">Gov/MIC Number (optional)</td></tr>
<tr><td colspan="2">Origination Fee (801) - Enter the percent or $ and the amount or enter the amount directly on the Closing Disclosure</td><td colspan="2">Note form – Select from drop down</td></tr>
<tr><td colspan="2">Discount/Points (802) - Enter the percent or $ and the amount or enter the amount directly on the Closing Disclosure</td><td colspan="2">Yield Spread Premium</td></tr>
<tr><td>Term</td><td colspan="2">Years</td><td>Total commission</td></tr>
<tr><td colspan="2">Pmt Sched. – Select from dropdown</td><td colspan="2">Listing Broker Name - Select from drop down or click the NEW tab to create a new Broker Rolodex entry</td></tr>
<tr><td colspan="2">Payment and Daily Interest –
E-Closing will populate these fields from information entered above.</td><td colspan="2">Agent and Assistant - Select from drop down or click the NEW tab to create a new Rolodex entry</td></tr>
<tr><td colspan="2">Escrow Account – Select from drop down</td><td colspan="2">Commission</td></tr>
<tr><td colspan="2">1099 Eligible</td><td colspan="2">Selling Broker Name - Select from drop down or click the NEW tab to create a new Broker Rolodex entry</td></tr>
<tr><td colspan="2">Close date</td><td colspan="2">Agent and Assistant - Select from drop down or click the NEW tab to create a new Broker Rolodex entry</td></tr>
<tr><td colspan="2">Rescission date, Disbursement date – E-Closing will populate these dates once the Close date has been entered</td><td colspan="2">Commission</td></tr>
<tr><td colspan="2"></td><td colspan="2">Create Disbursement – Select Yes or No</td></tr>
<tr><td colspan="2">Closing Location – The location will populate from the Company or the Settlement Agent Rolodex</td><td colspan="2">Deposit of Earnest $</td></tr>
<tr><td colspan="2"></td><td colspan="2">Deposit held by – Select from drop down</td></tr>
<tr><td colspan="2"></td><td colspan="2">Deposit action – Select from drop down</td></tr>
</table>
</td></tr>
<tr><td>3</td><td>Click Update Financial Info to save</td></tr>
</table>

Payoff Information

The **Payoff** screen allows users to enter all one sided payments in behalf of the borrower or seller.

Follow the steps below to enter Payoff Information:

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>From File Summary, Select Maintain File > Payoff Information
Result > Payoff Information screen appears</td></tr>
<tr><td>2</td><td>Select the payoff type to be entered, First, Second, Third Mortgage, Other Record, Credit Card, Taxes, Equity Line and/or Lien Records
Result > new Payoff Information screen appears</td></tr>
<tr><td>3</td><td>Complete the fields at the top of the screen as applicable:
<table><tr><td>In behalf of:
Borrower or Seller</td><td>Include name(s) on check? ☐</td></tr><tr><td>Account Number:</td><td>Result: Full or Partial Release</td></tr></table></td></tr>
<tr><td>4</td><td>Select a previously entered payee from the Remit To drop down or enter new payee</td></tr>
<tr><td>5</td><td>Enter the total amount of the payoff in Principle field or enter breakdown > amounts will carry down to the Total Due field</td></tr>
<tr><td>6</td><td>Payoff Calculation fields:
Note: E-Closing will recalculate the payoff to the disbursement date when the following fields are completed
<table><tr><td>Calculated Thru (payoff good thru date)</td></tr><tr><td>Per Diem</td></tr><tr><td>Additional Days (if additional days are needed past the disbursement date)</td></tr></table>Result > Payoff Calculation will appear</td></tr>
<tr><td>7</td><td>Discharge Status – Text area to add notes</td></tr>
<tr><td>8</td><td>Additional Payoff Letter Text – Text area to add additional language to the payoff letter</td></tr>
<tr><td>9</td><td>Recording Information - Original recording information that will populate to the payoff letter and to the Text Description screen if a Boilerplate is selected.</td></tr>
<tr><td>10</td><td>Assignment Information – Original assignment information</td></tr>
<tr><td>11</td><td>Click Update Payoff to save</td></tr>
<tr><td>12</td><td>Repeat the steps above until all Payoffs are entered</td></tr>
</table>

Tax/Fee/ Pro-ration Info

All pro-rations between buyer and seller are entered in this screen.

Follow the steps below to enter the Tax/Fee/Pro-ration Information:

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>From File Summary, Select Maintain File > Tax/Fee/Pro-ration Info
Results > Tax/Fee/Pro-ration Information screen appears</td></tr>
<tr><td>2</td><td>Select the appropriate Pro-ration Record Type</td></tr>
<tr><td>3</td><td>Enter the following information, as applicable;
<table>
<tr><td>Account number</td><td>Organization (Town Tax Collector)</td></tr>
<tr><td>*Paid Thru</td><td>Address 1</td></tr>
<tr><td>*Pro-ration date
Note: The date will auto populate from the Close Date field on the Financial Information screen.</td><td>Address 2</td></tr>
<tr><td>*Next due</td><td>Zip code</td></tr>
<tr><td>*Payment Schedule (drop down)</td><td>Phone</td></tr>
<tr><td>*Annual fee</td><td></td></tr>
<tr><td>Make payment if due (drop down)</td><td></td></tr>
<tr><td colspan="2">Notes</td></tr>
</table>
* Required fields to calculate pro-ration.</td></tr>
<tr><td>4</td><td>Click Show Pro-ration tab on the lower right side of screen. The pro-ration calculation with appear in the upper left corner and will also populate to the Closing Disclosure or HUD</td></tr>
<tr><td>5</td><td>Click Update Tax Record to save</td></tr>
<tr><td>6</td><td>Repeat steps 1-4 until all Tax/Fee/Pro-rations are entered.</td></tr>
</table>

Title Policy

This screen is where the underwriter is chosen, premiums are calculated and links are selected to generate CPL's or Policy Jackets through the underwriter's integrations.

Follow the steps below to enter the Title Policy Information:

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>From File Summary, Select Maintain File > Title Policy screen
Result > Title Policy screen will appear</td></tr>
<tr><td>2</td><td>Select the Underwriter from the drop down</td></tr>
<tr><td>3</td><td>Enter the following information as applicable:
<table>
<tr><td>Commitment Effective Date</td><td>Time / AM/PM</td><td>Number</td></tr>
<tr><td></td><td>Loan</td><td>Owner</td></tr>
<tr><td>Policy number *</td><td></td><td></td></tr>
<tr><td colspan="3">* Enter 'TBD' in the Loan and/or Owner policy number fields to calculate premiums for those policies</td></tr>
<tr><td>Policy Rate Type</td><td>Select from drop down</td><td>“</td></tr>
<tr><td>Jacket type</td><td>Select from drop down</td><td>“</td></tr>
<tr><td>Total Coverage</td><td>Amounts populate from the financial information screen</td><td>“</td></tr>
<tr><td>Reissue rate coverage</td><td></td><td>“</td></tr>
<tr><td>Premium</td><td></td><td>“</td></tr>
<tr><td>Policy Exceptions</td><td>Select from drop down</td><td>“</td></tr>
<tr><td>Who Is Paying?</td><td>○ Buyer ○ Seller</td><td>○ Buyer ○ Seller</td></tr>
</table>
Note: The policy number will auto populate after the policy jacket has been generated using the underwriter integration.</td></tr>
<tr><td>4</td><td>Click Calculate Premium tab to calculate the premium</td></tr>
<tr><td>5</td><td>Click link to generate CPL and Policy Jackets as applicable</td></tr>
<tr><td>6</td><td>Select Endorsements if applicable</td></tr>
<tr><td>7</td><td>Enter Discount % if applicable</td></tr>
<tr><td>8</td><td>Click Update Title Info to save
Note: E-Closing will populate premiums to the Closing Disclosure and HUD and will create the disbursements for the agent and underwriter.</td></tr>
</table>

Chain of Title

The **Chain of Title** screen allows users to build title history of the property and have it generate to the Chain of Title document. This screen is optional, if the Lender requires a Chain of Title.

Follow the steps below to enter the Chain of Title information:

Step	Action
1	From **File Summary**, Select **Maintain File** > **Chain of Title** Result > **Chain of Title** screen appears
2	Enter the applicable data
3	Click **Update Chain of Title** to save

Recording Information

This screen gives users an option to manually enter the recording information or to use the Simplifile integration.

Note: Simplifile users must enter their credentials in the **E-Closing Connect** screen from the **Back Office** to activate the integration.

Follow the steps below to enter the Recording Information:

Step	Action
1	From **File Summary**, Select **Maintain File** > **Recording Information** Result > **Recording Information** screen will appear
2	Select document from **Know Types of Documents** or **Enter a new document type here** in the field below
3	Select **Create MANUAL Recording** or **Create Simplifile Recording**
4	Enter data in the text block if manual recording is done. If Simplifile recording is selected, verify information populated from the file.
5	Click the **Browse** tab to search for the document
6	Double click to select document
7	Click **Update Recording** or **Submit Document to Simplifile** to save
8	Click the Simplifile logo next to the first document uploaded to send the recording package to Simplifile

Note: The recording information on the document types Deed and Mortgage will populate directly to the Title Policy.

Text Description

The title data is entered in the Text Description screen and will populate to the middle portion of the Title Commitment and Title Policy.
****Please use the guide below to locate where the data will populate to the title documents.**

Follow the steps below to add/modify the Text Description screens:

Step	Action
1	From **File Summary**, Select **Maintain File** > **Text Description** Result > **Text Description** screen appears
2	Select the desired **Text Description** from the box on the upper left side of the screen to add or modify the data. For example, **Exhibit A – Property Description** Result > new text box appears, **Exhibit A – Property Description Text Area**
3	In the text area, the information can be manually entered or copied and pasted from an existing file or outside source. **Note**: Once a **Text Description** has been selected, the user may select an available **Group** (middle box at the top of the screen). Clicking on a **Group** name opens a list of **Boilerplates** (middle box) that can be inserted into the text description by clicking on the Boilerplate name. Information that has been entered into E-Closing can be selected by clicking on the E-Closing tag from File Data field (right box at the top of the screen).
4	Repeat the above steps until the desired text description areas are filled in accordingly
5	Click **Update All Descriptions** to save

E-CLOSING TEXT DESCRIPTION	WHERE IT GOES
Exhibit A- Property Description	Commitment, Policies, Exhibit A
Schedule A- Insured Lender Name	Pulled from Rolodex. Commitment, Policies
Schedule A- Insured Mortgage/Assignment	Loan Policy: Schedule A, Item 4 (typically)
Schedule A - Title Vested In – Commitment	Commitment: Schedule A – Current Owner Vesting
Schedule A - Title Vested In – Policy	Policies: Schedule A – New Owner Vesting
Schedule B Section 1 – Requirements (Mortgages)	Commitment, Schedule B, Section 1, Typically Mortgage payoffs.
Schedule B Section 1 – Requirements (Special)	Commitment, Schedule B, Section 1, Additional Commitment Requirements
Schedule B Section 2 – Policy/Commitment Exceptions	Schedule B, Part 2 exceptions on the Commitment and Part 1 on the Policies.
Schedule B Section 2 - Exceptions (Special)	Subordinate items on Schedule B part 2 of the policies
Deed- Exhibit A Property Description	On the new deed, below the property description

Miscellaneous Change

The **Miscellaneous Change** screen allows users to change the status of a file or change data that was entered during the create file process, such as reassigning internal company contacts or a checklist.

Follow the steps below to make changes in the Miscellaneous Change screen:

Step	Action
1	From **File Summary**, Select **Maintain File** > **Miscellaneous Change** Result > **Miscellaneous Change** screen appears
2	Click the appropriate drop down and select the desired entry
3	Click **Update** to save

Escrow Acc.

Escrow Acc.

This menu option allows users to enter credits, review and add manual entries on the Closing Disclosure, balance the file, print checks and generate file related reports.

Escrow Acc. Menu Options

- Credit Information
- Closing Disclosure

Credit Information Screen

This screen allows users to enter credits to the borrower and seller.

Follow the steps below to create or edit a buyer/seller credit:

Step	Action
1	From **File Summary**, Select **Escrow Acc.** > **Credit Information** Result > **Credit Information** screen appears
2	Select **Create a New Credit Record** **Note**: Option to select an existing credit to edit. Result > **Credit Information** screen appears
3	Select from the drop down menu the **Credit to** and **Credit from**
4	Enter description of credit **Note:** This description will appear on the Closing Disclosure
5	Enter the amount
6	Click **Update Credit** to save

Closing Disclosure Form

The **Closing Disclosure Form** screen allows users to verify data entered through the Maintain File and Credit Information screens as well as manually enter the lender, company and miscellaneous fees.

Follow the steps below to navigate and edit the Closing Disclosure form:

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td></td><td>Information Entered / Page Features</td></tr>
<tr><td>1</td><td>From the File Summary, Select Escrow Acc. > Closing Disclosure Form
Result > Closing Disclosure Form screen appears
Notes:
All five pages will be displayed by scrolling
E-Closing alphabetizes each section when the CD is updated
All manual entries will be highlighted in bright green on the CD
Tips and Tricks will be listed at the beginning of each page, click on the link to read</td></tr>
<tr><td></td><td>Page One</td></tr>
<tr><td>2</td><td>Maintain File screens populate borrower, seller, lender, and financial data
To change data: Return to the screen of entry and make desired changes
Projected Payments section: To add additional columns per Lender instruction click, Add another column to this table at bottom of the column
Estimated Taxes, Insurance & Assessments: manually enter per Lender instruction</td></tr>
<tr><td></td><td>Page Two</td></tr>
<tr><td>3</td><td>Maintain File screens and manual entries populate Lender / Company fees
Manual entries to be entered on next available blank line
Note: Click on a line number under the section letter, a red data input window will populate for additional line options.</td></tr>
<tr><td></td><td>Page Three</td></tr>
<tr><td>4</td><td>Maintain File and Credit Information screens populate Borrower and Seller sides
Note: No manual entries required.
<table>
<tr><th>Borrower’s Side</th><th>Maintain File / Credit screen</th></tr>
<tr><td>Section K. Due from Borrower at Closing</td><td>Payoff Information</td></tr>
<tr><td>Adjustments/Adjustments for Items Paid by Seller in Advance</td><td>Tax/Fee/Proration</td></tr>
<tr><td>Section L. Paid Already by or on Behalf of Borrower at Closing</td><td>Credit Information
Financial Information</td></tr>
<tr><td>Other Credits</td><td>Credit information</td></tr>
<tr><td>Adjustments/Adjustments for Items Unpaid by Seller</td><td>Tax/Fee/Proration</td></tr>
</table>
<table>
<tr><th>Seller’s Side</th><th>Maintain File / Credit screen</th></tr>
<tr><td>Section M. Due to Seller at Closing</td><td>Credit Information
Financial Information</td></tr>
<tr><td>Adjustments for Items Paid by Seller in Advance</td><td>Tax/Fee/Proration</td></tr>
<tr><td>Section N. Due from Seller at Closing</td><td>Payoff Information</td></tr>
</table></td></tr>
</table>

	Adjustments for Items Unpaid by Seller	Tax/Fee/Proration

Closing Disclosure Form (continued)		
		Page Four
	5	• Standard loan disclosure information and calculations • Final figures and descriptions entered manually per Lender instructions
		Page Five
	6	• Loan Calculations entered manually per Lender instructions • **Contact Information** is selected in the **Maintain File** screens and edited in the Rolodex
	7	Click **Update** to Save Result > Screen will refresh and return the user to page one **Note**: Options to select other HUD formats or to restore default settings.

Documents Menu

E-Closing will output documents via PDF, email, or Word. All closing documents, including the title commitment and policy, are generated when the user is in a specific file.

Available Menu Options:

- **Generate Documents** (this option allows users to select a **Document Package** to print, email, bring documents into Word for editing and save)

Generate Documents

Follow the steps below to Print Documents:

Step	Action
1	From **File Summary**, Select **Documents** > **Generate Documents** Result > **Generate Documents** screen appears
2	Select the desired document package from the available options by clicking on the name of the Document Package Result > **Generate Package** screen appears
3	E-Closing will default to print all documents in the selected group **Note**: Users have the option to click **Uncheck All Documents** and manually select the desired documents to generate.
4	Select **View on Screen** as the **Output Option** Result > selected documents will populate in PDF > users can designate printer

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Continued on next page

Generate Documents (continued)

Email Output option

Follow the steps below to Email Documents:

Step	Action
1	From **File Summary**, Select **Documents** > **Generate Documents** Result > **Generate Documents** screen appears
2	Select the desired document package from the available options by clicking on the name of the Document Package Result > **Generate Package** screen appears
3	E-Closing will default to email all documents in the selected group **Note**: Users have the option to click **Uncheck All Documents** and manually select the desired documents.
4	Select **Email** as the **Output Options** > Manually enter an email address or select a contact that was assigned in the file Result > **Custom Email Body Text** box appears at the bottom of the screen
5	Enter message in text body for the recipient
6	Click the box **Require Password to View** to send the attached documents securely or leave unchecked **Note**: If the box is selected, two emails will go out to the recipient, the first will include a system generated password and the second email will include the email message and a link to the document. The recipient will click on the link and copy and paste the document password then click **Retrieve Docs.**
7	Click Generate Documents to send the email

Word Output Option

Follow the steps below to bring a Document into Word:

Step	Action
1	From **File Summary**, Select **Documents** > **Generate Documents** Result > **Generate Documents** screen appears
2	Select the desired document package from the available options by clicking on the name of the Document Package Result > **Generate Package** screen appears
3	E-Closing will default to print all documents in the selected group **Note**: Users have the ability to click **Uncheck All Documents** and manually select the desired documents.
4	Select **Word** as the **Output Option**
5	Click **Generate Documents** Result > Message box will populate
6	Click **Ok** to open file in **Microsoft Word** Result > E-Closing will open Word and populate the document **Note**: Users can edit the document and then save the document to their computer.

Continued on next page

Generate Documents (continued)

Save for E-Closing Users Option

This option allows users to save documents in the E-Closing Client Portal for the contacts within the file to view.

Follow the steps below to Save Documents for E-Closing Users:

Step	Action
1	From **File Summary**, Select **Documents** > **Generate Documents** Result > **Generate Documents** screen appears
2	Select the desired document package from the available options by clicking on the name of the Document Package Result > **Generate Package** screen appears
3	E-Closing will default to save all documents in the selected group **Note**: Users have the ability to click **Uncheck All Documents** and manually select the desired documents.
4	Select the E-Closing User in the **Output Option, Save for E-Closing User** Result > documents will be saved in the E-Closing Client Portal **Note:** E-Closing Users will log into the Client Portal with their credentials and the documents will be available to view and print.

Note: E-Closing Users are assigned in the File Creation process. Borrowers and Sellers are assigned on the Borrower and Seller screens. Mortgage Broker, Lender and Real Estate Broker contacts are assigned in the Rolodex.