ClosingVue

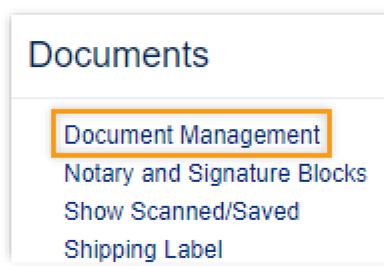
Title Production Guide

In ClosingVue, several pages capture the data to build your Title Commitment and Title Policy. This guide explains how to build your Title Commitment and Title Policy and also covers generating the Closing Protection Letter (CPL) and Title Policy Jackets using your underwriter's integration.

Guide Contents (click to jump Fahead)

Title Commitment

ClosingVue has a Commitment template located in Document Management. This template will have many of the required aspects, often including Standard Exceptions, but will also pull much of its contents from your entries in the file. To access and review, select a file. Expand the **side menu** and under **Documents,** select **Document Management**.

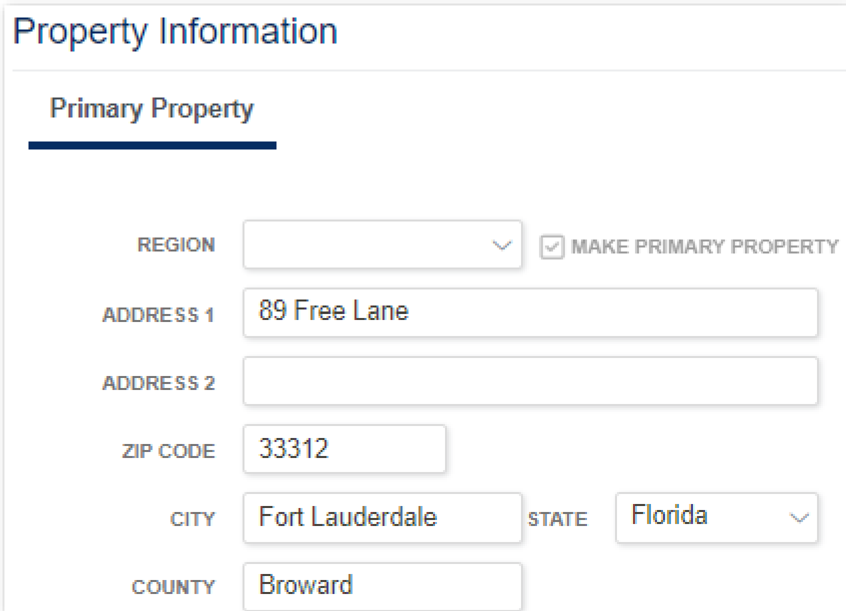


You've likely added much of the data needed to your file already but see below the pages and fields required to be filled out to appear on the Commitment or Policy.

Property Information Page

Within a file, expand the **side menu** and under **Maintain File,** select **Property Information**.

- The **Property Address** appears on the Title Commitment and Title Policy as it appears on this page.



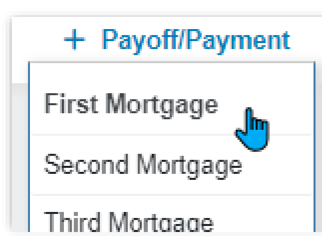
- **Current Owner** text box, this is how the name will appear on your Title Commitment.

    - Current Owner text populates from the Seller Information page (or Borrower Information page for a Refinance); edit if needed.
      Once this page is saved, the Current Owner field no longer pulls from the Borrower/Seller pages.

- Click **Save & Continue**

Payoff Information Page

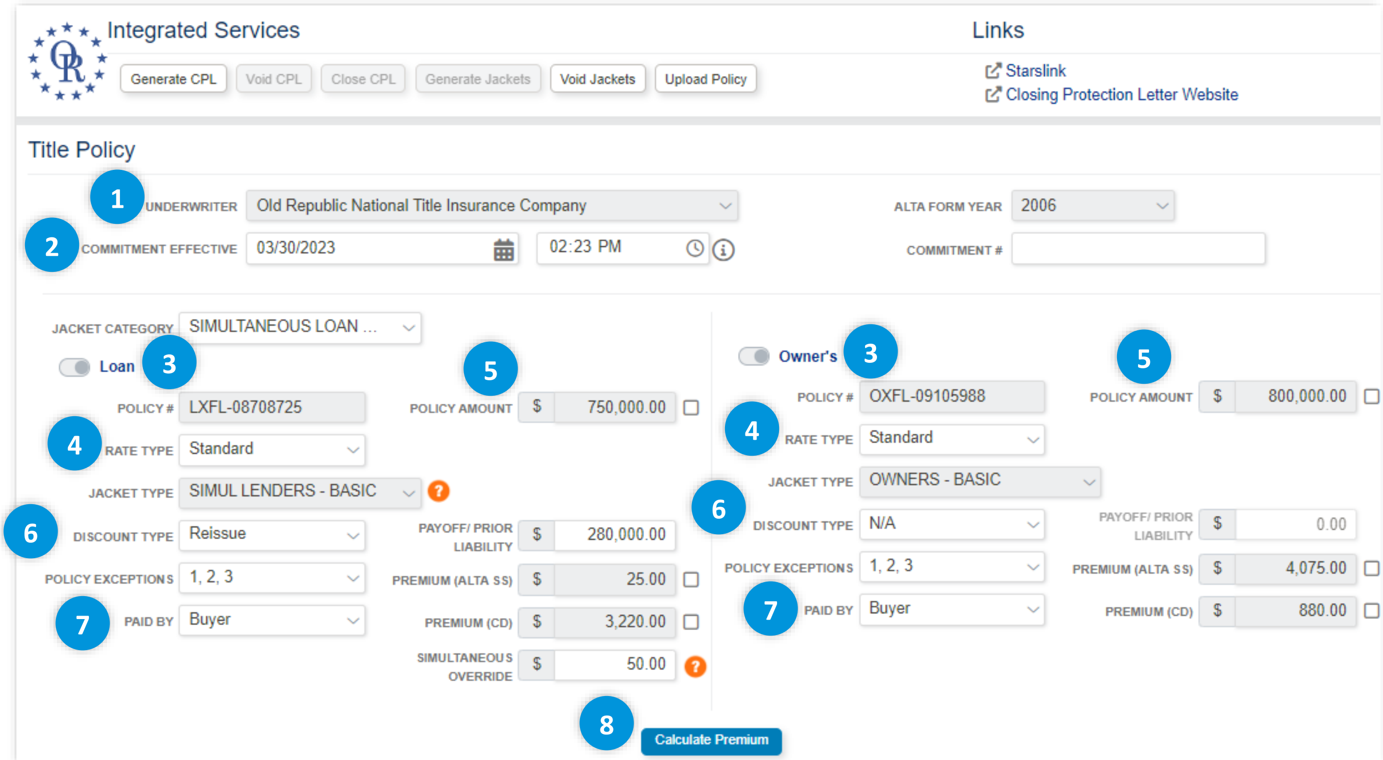
Within a file, expand the **side menu** and under **Maintain File,** select **Payoff/Payment Information.**



- Select the Mortgage record you wish to enter.
- Enter the **Recording** and **Assignment Information** for all mortgages to be paid and released on the Title Commitment. This information can be used on the Text Description page as a Boilerplate.
- Click **Save & Continue**.

Title Policy Page

Within a file, expand the **side menu** and under **Maintain File,** select **Title Policy Information.** For a more detailed walkthrough, check out the Title Policy video in the Help Center.



1. Select the **Underwriter** from the dropdown menu.
2. Enter the **Commitment Effective Date** and **Time** (this carries over to your Title Commitment and your underwriter's premium rates are based on this date).
3. Use the **toggle** button next to **Loan** and **Owner's** for the policies you intend to issue. "TBD" populates as a placeholder in the **Policy #** field until you generate a Policy Jacket (page 8), auto-filling the field with the policy number.
4. Select the **Policy Rate Type** (standard, enhanced, etc.) in the dropdown for both the Loan policy and Owner policy.
5. **Policy Amount** will populate from the Financial Information page; edit if needed.
6. Enter data if refinance rate applies by using the **Discount Type** dropdown and fill in the **Payoff/Prior Liability** field.
7. Who is Paying? Select the party to charge the premium to using **Paid By**; this is whom it will charge on the HUD-1 or Closing Disclosure.
8. Click **Calculate Premium**; the premium will calculate in the Premium fields.
9. Select **Endorsements** below + and **Save & Continue**. Save & Continue

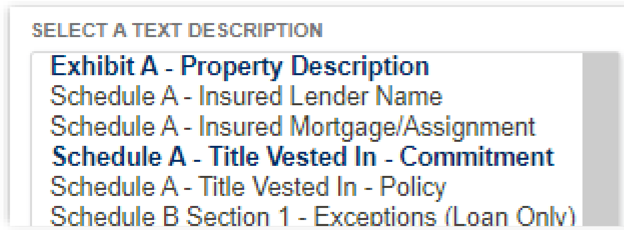
Text Description Page

This page is where you build the schedules and exhibits for your Commitment and Policy. Any text added in the fields on this page will carry to the Commitment, Policy, and other documents, reducing repeat data entry.

For a more detailed walkthrough, check out the Text Description video in the Help Center.

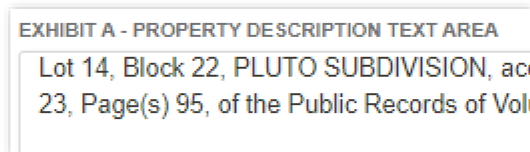
- If your underwriter or abstractor can send you the search results in **.PXT or .XML** format, you can skip this section and go to [Upload/Import Search Results](#) (page 8). If your Underwriter Integration has an Order Search Products function, follow your integration guide in the Help Center. After Upload or Import, follow the steps below to edit.

Within a file, expand the **side menu** and under **Maintain File,** select **Text Description.**



Select Text Description box – This is the section of the Title Commitment or Title Policy where you want the text to appear. To enter data:

1. Select a **schedule** or **exhibit** in Select a Text Description.



2. A **Text Area** field will appear below. Enter the information by typing, pasting, or using boilerplates. See below for more details on [Boilerplates](#) (page 9).

3. Return to **Select a Text Description** to choose another schedule or exhibit to add text to.

4. **Save and Continue**.

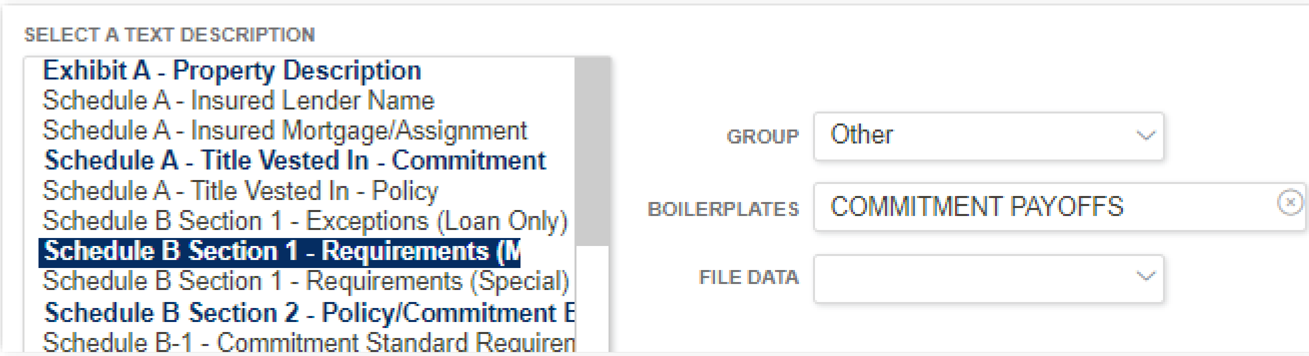
Explanation of Text Description areas:

- **Exhibit A Property Description** – legal description to appear in the Title Commitment and Title Policy.
- **Schedule A** – all of Schedule A fills in from data entered in E-Closing (see list below, the data will not appear in Text Description). You don't need to fill in these Text Areas unless you wish to override them.

Insured Lenders Name	Lender Name as insured in Contacts
Insured Mortgage/Assignment	Mortgage or Deed of Trust information on the Recording Information page
Title Vested in Commitment	Current Owner on Property Information page
Title Vested in Policy	On the Borrower Information page, for taking title, "Yes" is selected

- **Schedule B Section 1** - Requirements (Mortgages) – this is for mortgages to be paid and discharged at closing that you want to appear in the Title Commitment. A boilerplate is available to populate the data from the Payoff Information page. To use this Boilerplate:
    1. Click **Schedule B Section 1 - Requirements (Mortgages)** under Select Text Description.
    2. Click **Other** under **Groups**.

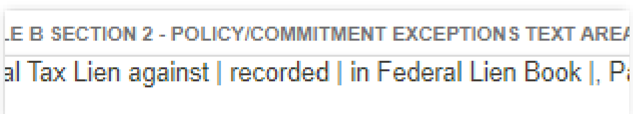
3. Click **Commitment Payoffs** under Boilerplates.
4. The Text Area will fill in with the sentence below. You can create custom boilerplates for your company; see below for more information on Boilerplates (page 9).



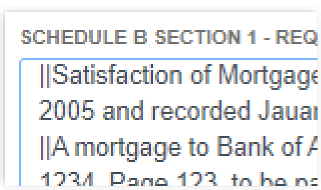
- Boilerplates are also searchable; you can type keywords to filter the list in the blank box above the boilerplate.
- This Boilerplate will work for up to three mortgages entered in Payoff Information as First, Second, or Third Mortgage Record.

- **Schedule B Section 1 - Requirements (Special)** – this is for other requirements you want to appear on the Title Commitment.

- **Schedule B Section 2 - Policy/Commitment Exceptions** – this is for exceptions you wish to appear in both the Title Commitment and Title Policy.
  - If you have a boilerplate with a "|" character, use the Fill-In-Area to enter the text where the "|" is and click the TAB key. Then the data will move to the Text Area |.



  - You can use a **"||" character** to have the system correctly number each requirement and exception.



- **Schedule B - Exceptions (Owners Only)** – exceptions that you only want to appear on the owner Title Commitment and policy.
- **Commitment Taxes Text** Area – pulls tax information from the Tax/Fee/Pro-ration Information page, or you can override it by typing in the Text Area box.
- Schedule B Section 2 - Exceptions (Subordinate) – enter any subordinate financing or text (example: None.) you want to appear in this section of your loan policy.

Click **Save & Continue.** 

NOTE: The Requirements and Exceptions will automatically populate with numbering and spacing on the document.

Title Policy

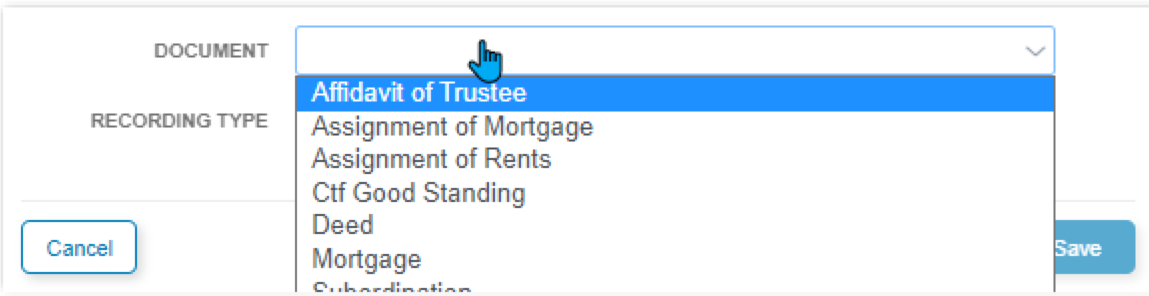
Once the above Commitment steps have been completed, use the following additional steps to finish building the Title Policy:

Recording Information Page

Within a file, expand the **side menu** ☰ and under **Maintain File,** select **Recording Information.**

If you already recorded the document, you will manually add that information into ClosingVue.

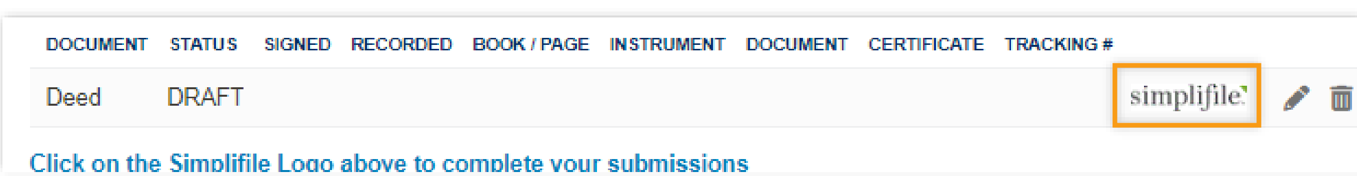
1. Click the **Add Recording** button. + Recording
2. Choose the document that you recorded in connection with your closing (deed, mortgage, etc.).



3. Choose **Recording Type - Manual**. *See below for ePN or Simplifile steps.
4. Enter the **Date Signed**, **Date** and **Time Recorded**, and **Recording information**. This information populates to your lender policy and owner policy as the **date of the policy**.

If you e-record your documents through the **ePN** or **Simplifile** integration, you will do that using this page.

1. Follow steps 1 and 2 above.
2. Choose **Recording Type – ePN or Simplifile**.
3. The document, **ePN or Simplifile Instrument,** and **Mortgagor** and **Mortgagee** will populate. Edit if needed (this will not change the data in your file).
4. Under **Simplifile/EPN Package Options,** select if you want to **Create a new package** or **Add to the Package Containing Deed** (or other document). This can be important to avoid gaps in recording.
5. Select the document from your scanned documents in the **Documents to Submit** area or **Upload and Submit a New Document** by selecting the scanned file name in the dropdown menu and click **Choose File** to select the document from your local computer.
6. Click **Submit**.
7. Repeat the steps above for all the documents you intend to record.
8. Click the **Simplifile/EPN Logo** on the Recording Information page. This will bring you to Simplifile/EPN's website, where your documents and data have been populated for you.



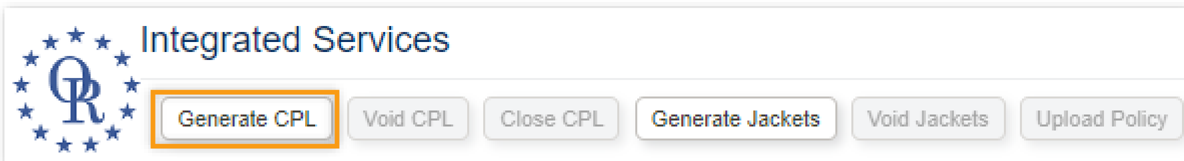
9. Click on the Package Name to review the information and documents. Enter additional data if needed and submit your documents for recording.

10. Once your documents have been recorded, the recording information will populate in the Recording Information page, and the recorded documents will be saved in Document Management. This information populates to your lender policy and owner policy as the **date of the policy**.
11. For a more detailed walkthrough, check out the ePN and Simplifile guide in the Help Center.

Generate CPL

The generate CPL feature is located on the Title Policy Information page. Within a file, expand the **file menu** and under **Maintain File,** select **Title Policy Information.**

- Click **Generate CPL**

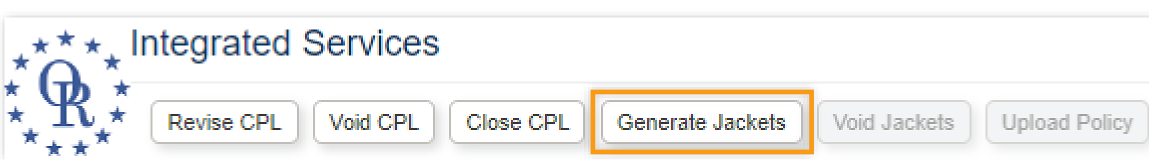


  - NOTE: If Generate CPL button is not clickable, go to E-Closing Connect (found in Back Office) to set up your integration.
- Depending on your underwriter and the property location, more questions might need to be answered in the next window. Make your selections and **Submit**. Submit
- The CPL will generate in a separate browser tab that you can review and print. The CPL will automatically save under Document Management, Scanned/Saved Documents.
- Click **Save & Continue** Save & Continue at the bottom of the Title Policy Information page.

Generate Policy Jacket

The generate CPL feature is located on the Title Policy Information page. Within a file, expand the **side menu** and under **Maintain File,** select **Title Policy Information.**

- Choose the **Jacket Type**. Some Underwriters will also have a dropdown menu for **Jacket Category**.
- Click **Generate Jackets**



  - NOTE: If the Generate Jackets button is not visible, go to E-Closing Connect (located in Back Office) to set up your integration.
- Depending on your underwriter and the property location, more questions might need to be answered in the next window. Make your selections and Submit. Submit

- The Policy Jackets will generate in a separate browser tab that you can review and print. The **Policy Numbers** will automatically populate in the policy number fields on the Title Policy Info page, and the **Policy Jackets** will automatically save under Document Management, Scanned/Saved Documents.
- Click **Save & Continue** Save & Continue at the bottom of the Title Policy Information page.

Upload/Import Search Results

Manually adding data to the Text Description page is not the only way to create the Commitment and Policy. You can also Upload or Import.
If your underwriter or abstractor can send you the search results in **.PXT** or **.XML** format, **Upload** the information to the system, and the data will automatically populate the Text Description page.

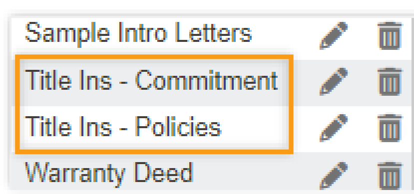
- Save the .PXT or .XML to your local computer.
- Within a file, expand the **side menu** and under **Maintain File,** select **Upload Search Results**.
- Click **Choose File**. Choose File
- Select the document and click **Open**.
- Click **Upload Results**. Upload Results
- The data is now loaded into the Text Description page (under **Maintain File**). Navigate there to review and edit information.

If you have ordered a search product through your Underwriter integration, follow the steps to **Import** in the guides located in the Help Center.

Printing/Generating the Commitment/Policies:

On the Document Management page, you can view and print the Commitment and Policy and find your saved CPL and Policy Jacket.

Within a file, expand the **side menu** and under **Documents,** select **Document Management.**



- To print the Title Commitment, select **Title Insurance - Commitment** package.
- To print title policies, select **Title Insurance - Policy** package.
- Uncheck any documents you do not wish to generate.
- Select your **Output Options**, **View on Screen** is the default; this will generate a separate browser tab with a PDF of your documents. You can also email or send through the E-Closing Secure Portal.
- Click **Generate**. Generate

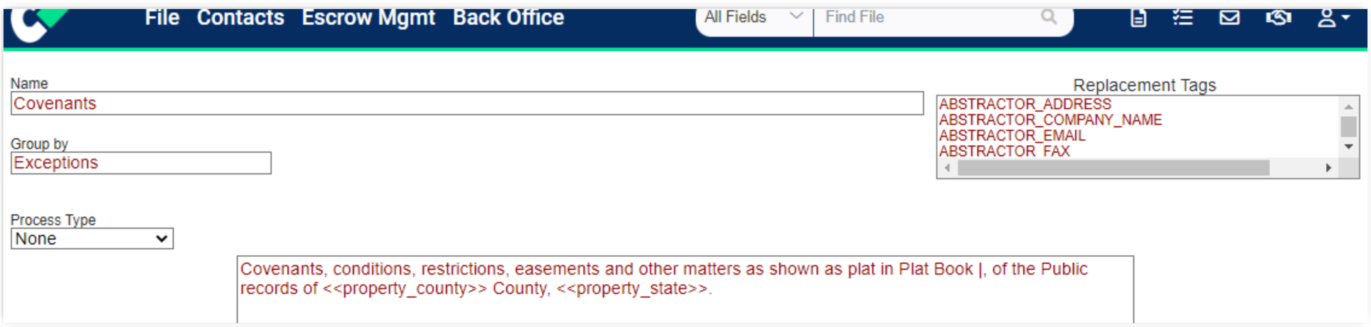
Check out the Document Management guide in the Help Center to learn more about generating a document.

Creating or Editing Boilerplates

Boilerplates are templates you can use to rapidly build the Title Commitment and Title Policy through the Text Description page. Text Description data populates your Title Commitment and policy and can be tagged to your custom documents. Several boilerplates are included in your E-Closing software; choose to edit or create custom boilerplates.

Select **Back Office** in the top menu.
Under **Documents** in **Templates,** select **Boilerplates**.

- To create a new boilerplate, click **Create a New Text Block**.
- Type the **Name** you want to call the boilerplate; this is how it will appear in the Boilerplate dropdown menu on the Text Description page.
- **Group by** is how you wish to group the boilerplate and how it will appear in the Group dropdown menu on the Text Description page.
- The **Process Type** option is None or One Per Property if you have multiple properties.
- In the **Text box**, type the phrase you want for your boilerplate.
- **Replacement Tags** are located on the right side of the page. These are data fields that are located throughout your file.



- To use a **Replacement Tag**, type an ellipsis (three periods) where you want the Replacement Tag to appear in your phrase, then click on the replacement tag, << >> marks will automatically appear around the replacement tag.
- If you create a boilerplate with unique data not available in a replacement tag, you can use the "|" character (located above the enter key). This boilerplate will use the **Fill-In-Area**, located on the <u>Text Description</u> page, to rapidly enter the text where the "|" is located within the boilerplate.
    - Example: Covenants, conditions, restrictions, easements and other matters as shown at plat in Plat Book |, Page(s) |, of the Public Records of <<property_county>> County, <<property_state>>.
- Click **Update Boilerplate**.