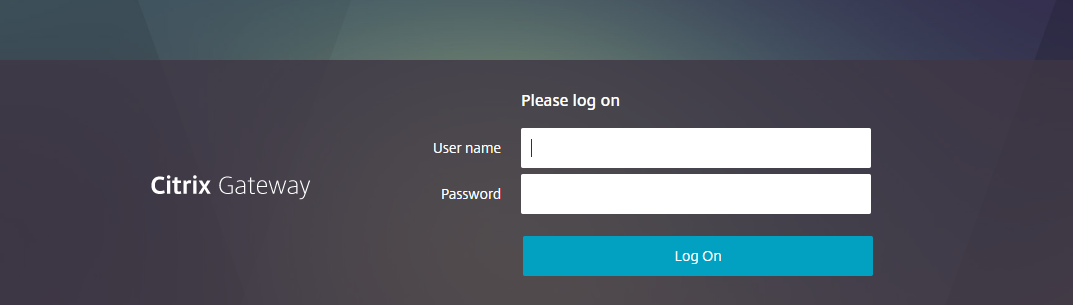
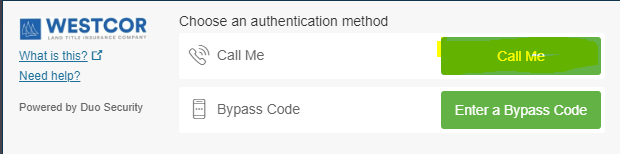
**Citrix Login:** <https://westcorcitrix.wltic.com/vpn/index.html>

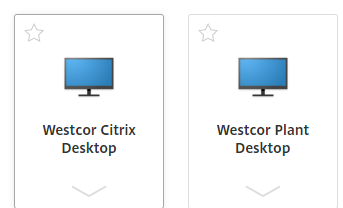
User ID: Viswanath.HS

Password: Westcoris#1





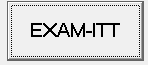
**Click on “Westcor Plant Desktop”**

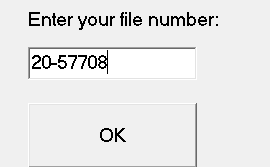


**Then on desktop you will get a below application, click on it to proceed further**





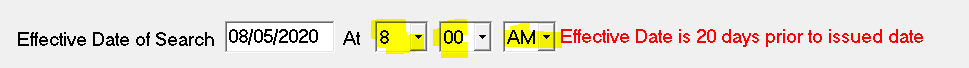




**DATA**

**Effective Date:** Should consider from Run Sheet

(Default Time 8:00 am)



**Parcel ID:** Review Property Appraiser [Assessor Sheet] and/or Tax Sheet

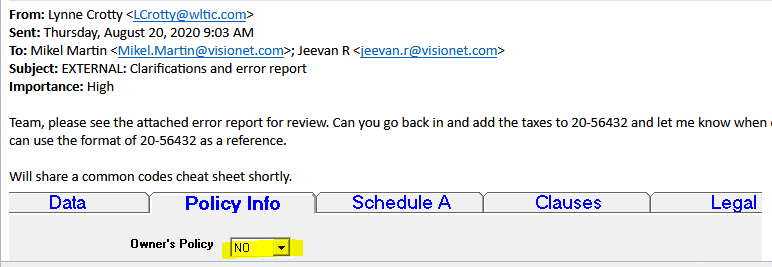


**County/State:** We can change County/State if it is incorrect



**POLICY INFO**

**Owner’s Policy =>** Should be always “NO”

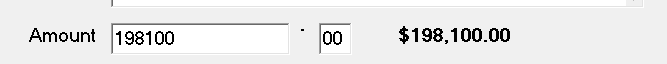


**Lender and Lender Type:** Cross verify with Order Form/Sheet



**If the client’s order form states FHA or VA you are to choose those options instead of conventional. If the client’s order form states any variation of ISAOA, ISAOA/ATIMA, etc. You are to choose NONE. If client’s order form does not state any of the preceding, please chose CONVENTIONAL.**

**Amount:** Cross verify the amount with Order Sheet/Form. No full stop nor coma while typing amount, after typing the amount press tab.



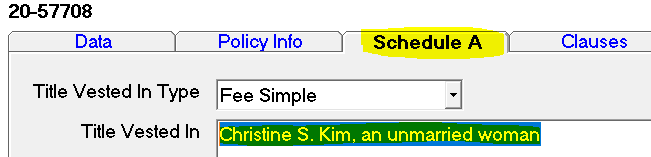
**SCHEDULE A**

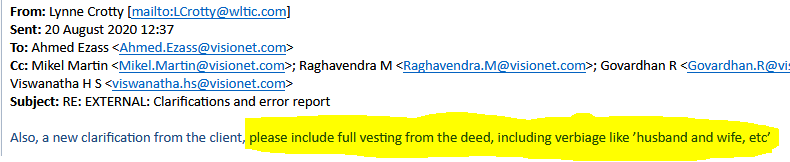
**Title Vested Type (**Should be always Fee Simple**)**



**Title Vested In**

**Vesting information need to be typed with marital status and tenancy; Vesting in running case and marital status should be in small letters; Always consider Vesting as per “Vesting Deed” not as per Mortgage/DOT.**



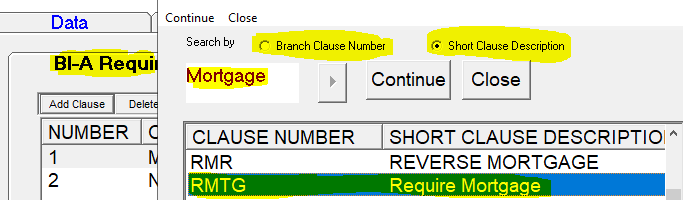


**If the deed does not list a tenancy statement (Example: tenants by the entirety, joint tenants, etc.) Please input Tenants in Common after the names. [For Single Ownership, this procedure does not apply]**

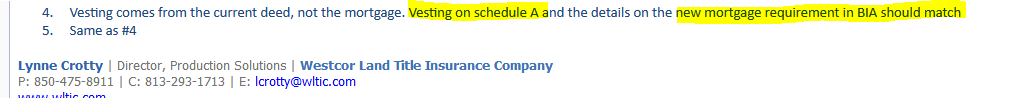
**CLAUSES**

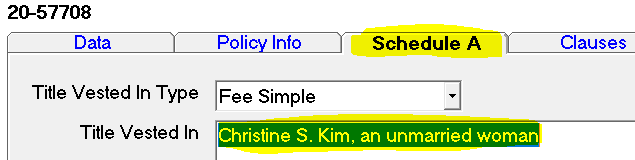
**BI-A Requirements**

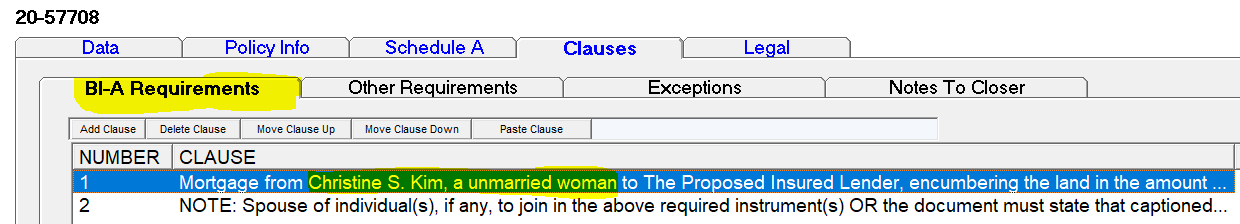
**Mortgage**: We can search from Branch Clause Number “RMTG or RNMTG” or with Short Clause Description “Mortgage”



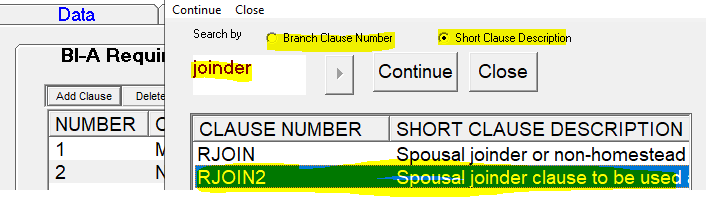
**NOTE: Vesting on Schedule-A and the details on the New Mortgage requirement in BIA should match.**







**Spousal Joinder (Default): We can search from Branch Clause Number “RJOIN2” or with Short Clause Description “Joinder”.**



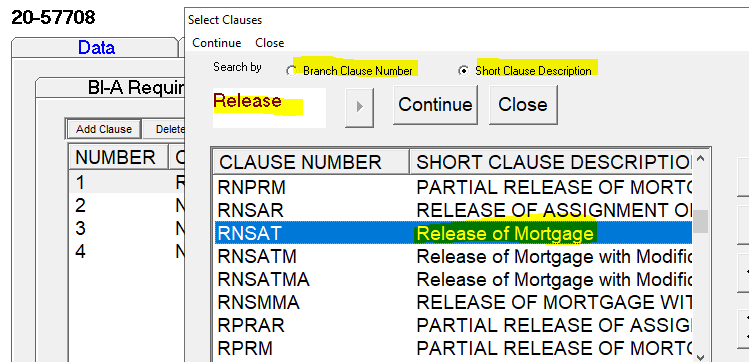
**If Vesting is “Land Trust” [Example: Chicago Title Land Trust Company; Example File Nos. 20-57910 & 20-65423 for reference]**

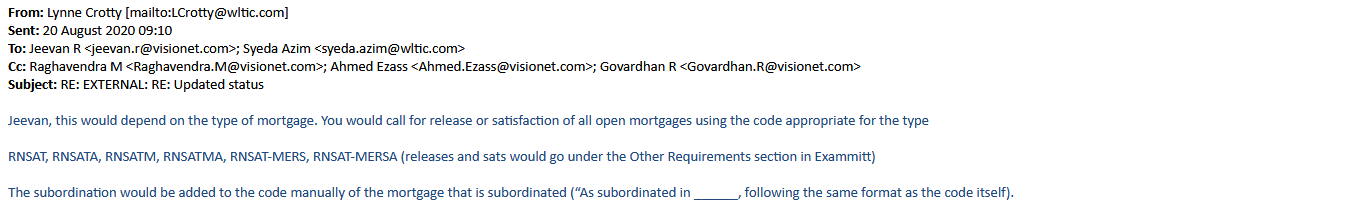
* ALWAYS put into review. These properties will require a deed out of the Trust in order for the refinance to proceed;
* Please add **RNTD** under BIA Requirements before the requirement for a new mortgage;
* [**NEED CLARIFICATION**] Would need to add RTRUST1: Might be in the systems as RNTRUST1. If the powers were not in the deed, but in this case the powers are under Terms and Conditions of the deed so not necessary in this case.

**Other Requirements (Reference files: 20-56697 & 20-56434)**

**RNSAT or RNSAT-MERS**

**If “MERS” available in Mortgage need to consider RNSAT-MERS code if not use “RNSAT”.**

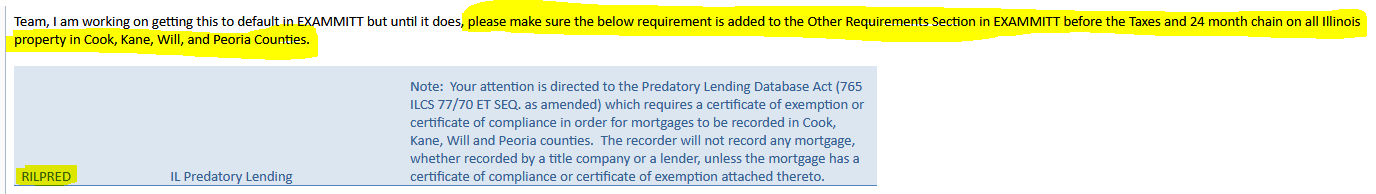




**Any exceptions for which releases required as per searching:**

**RNJUD [Judgment]; RNDIV [Divorce]; RNPOA [Power of Attorney];**

**RILPRED Code should be used for 4 Counties [Cook, Kane, Will and Peoria]**

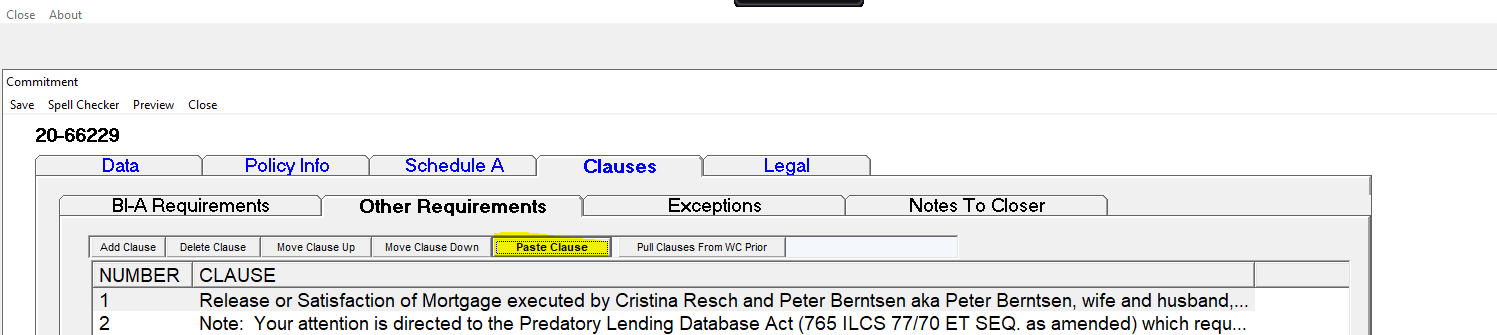


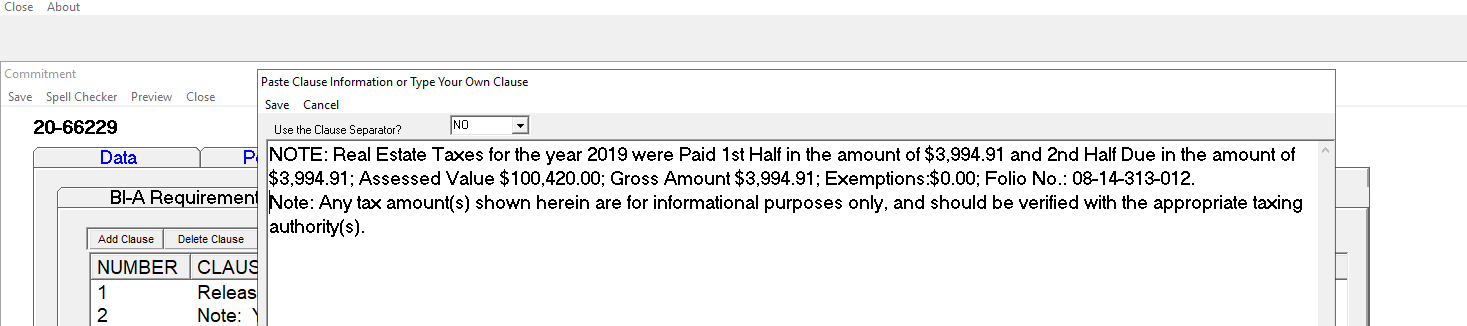
**Taxes**

**NOTE: Real Estate Taxes for the year 2019 were Paid 1st Half in the amount of $3,994.91 and 2nd Half Due in the amount of $3,994.91; Assessed Value $100,420.00; Gross Amount $3,994.91; Exemptions: “Yes/No”; Folio No.: 08-14-313-012.**

**Note: Any tax amount(s) shown herein are for informational purposes only, and should be verified with the appropriate taxing authority(s).**

**You may enter only “Yes” or “No” based on your findings. The exemption amounts vary often based on taxing units so it is more consistent to exclude the amount and solely indicate Yes or No.**





**24 Month Chain [R24M for Multiple Deeds; RN24M for Single Deed]**

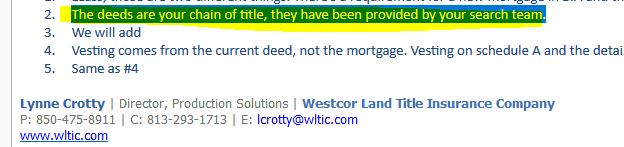
* **Incase if R24M code not available in “Citrix” then use RN24M code twice or trice according to available documents.**

**It will appear like below:**

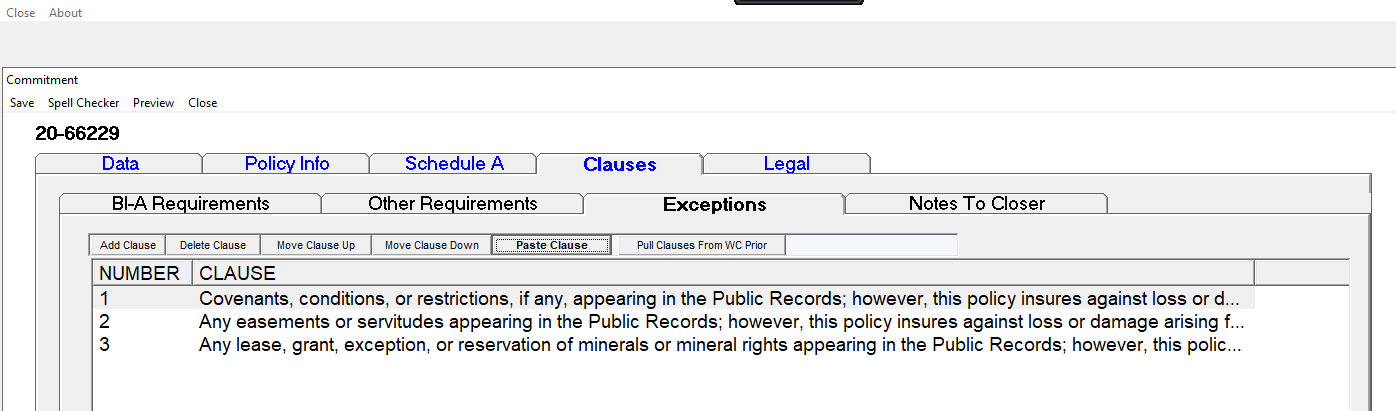
NOTE: FOR INFORMATIONAL PURPOSES ONLY: The following instrument(s) affecting said land is the last conveying instrument(s) filed for record within 24 months of the effective date of this Commitment:

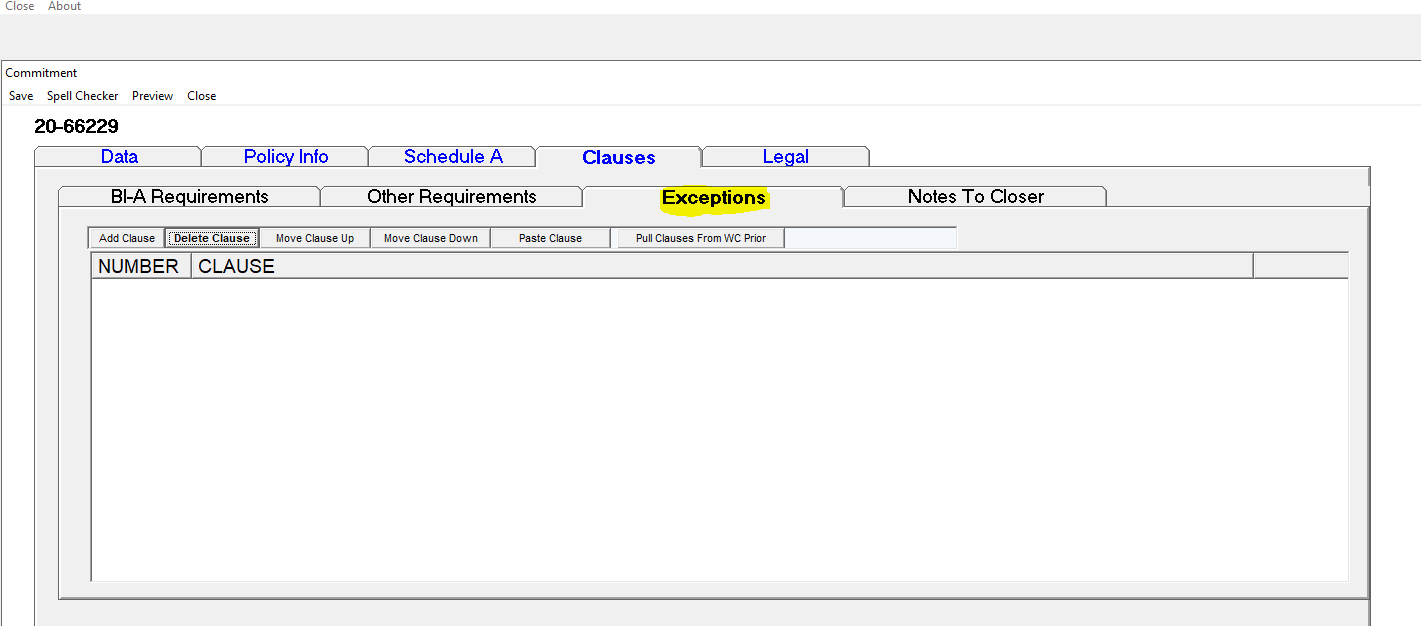
1. Special Warranty Deed recorded October 13, 2005 in Instrument Number R2005178964, of the Public Records of Will County, Illinois.

**24 month chain nothing but Deeds which is provided by Searchers**



**Default EXCEPTIONS: In case if it’s not available in the section.**





Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from: (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy.  The words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

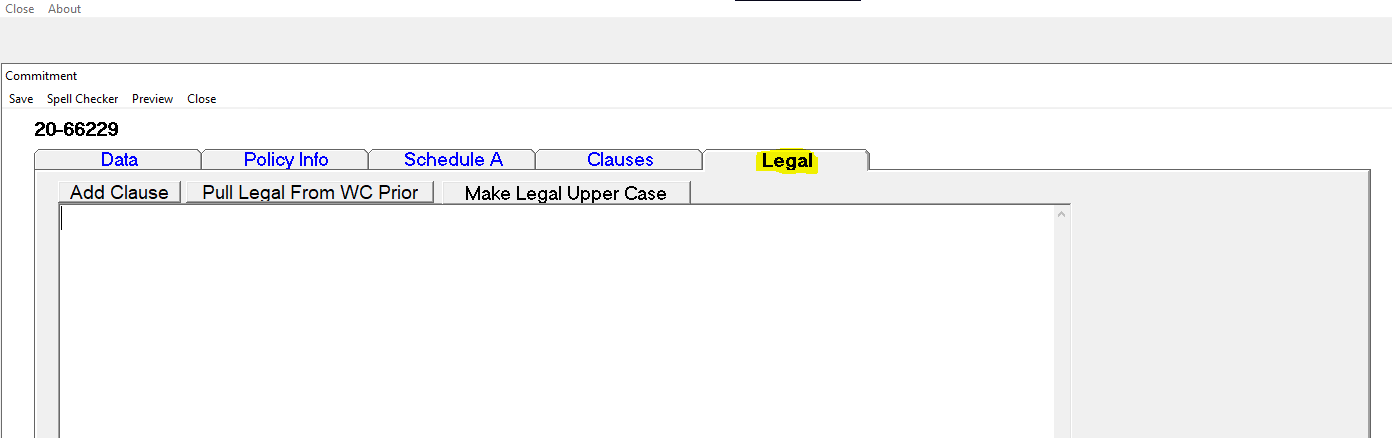
Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, excluding lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.

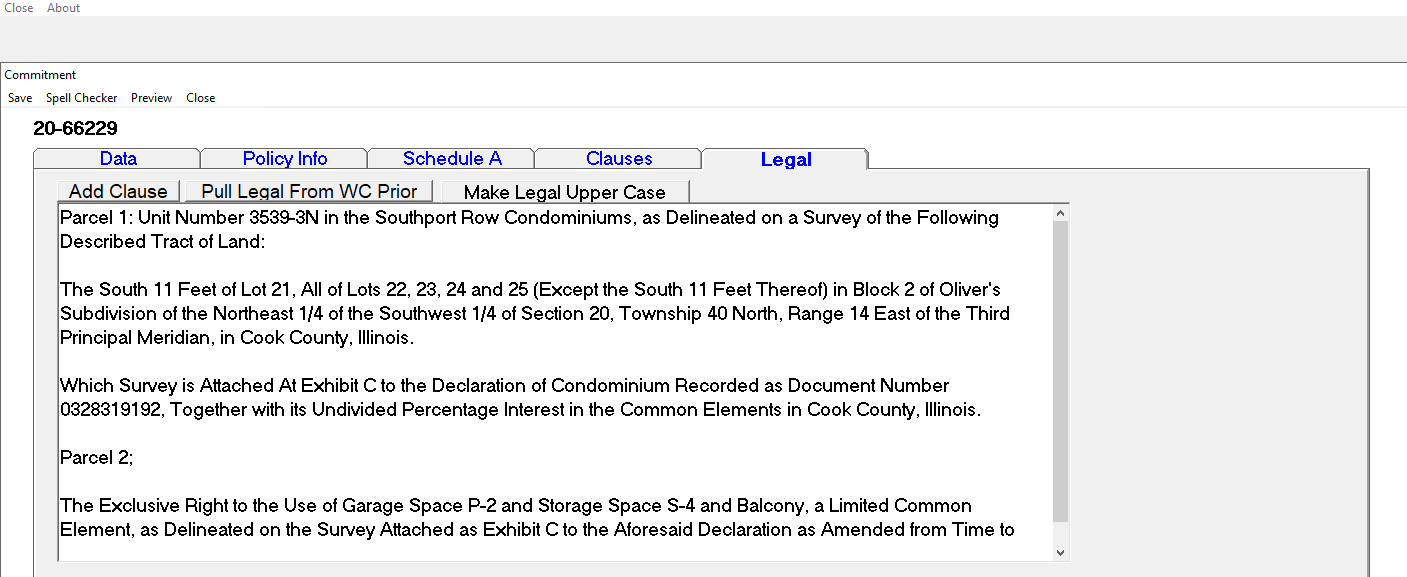
Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any affect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to improvements existing at Date of Policy, excluding lawns, shrubbery, or trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

**Legal**

**Type as per “Vesting Deed”**

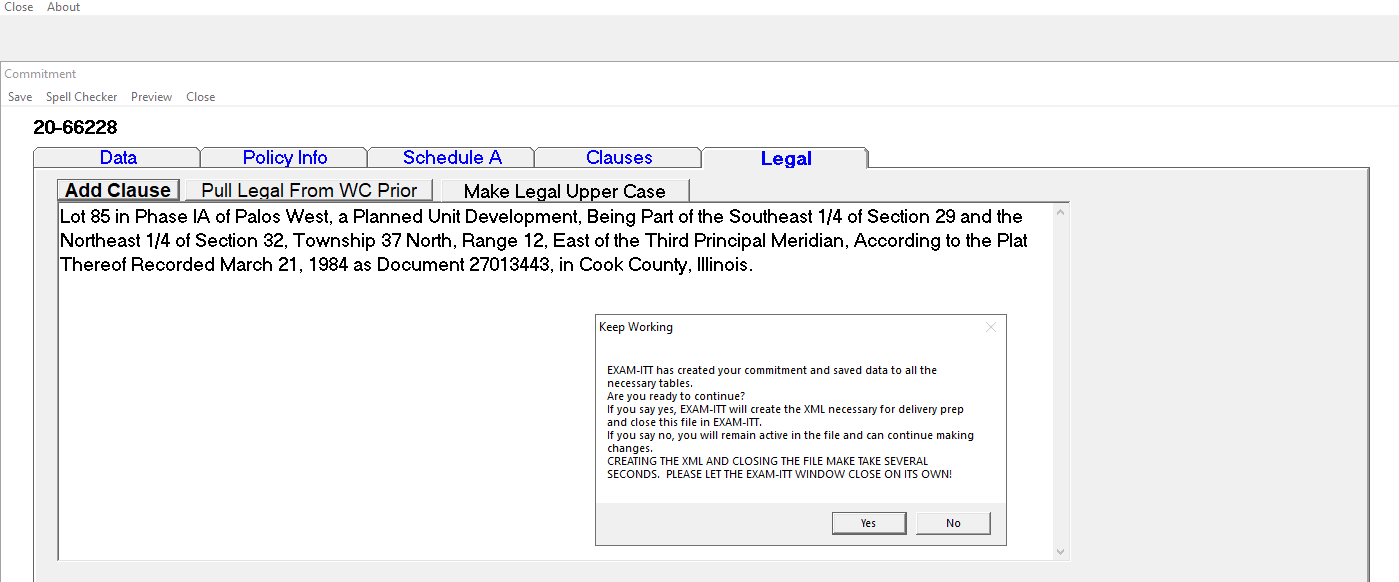
**Running Case or All Capital Letter => how it is reflecting in Vesting Deed**

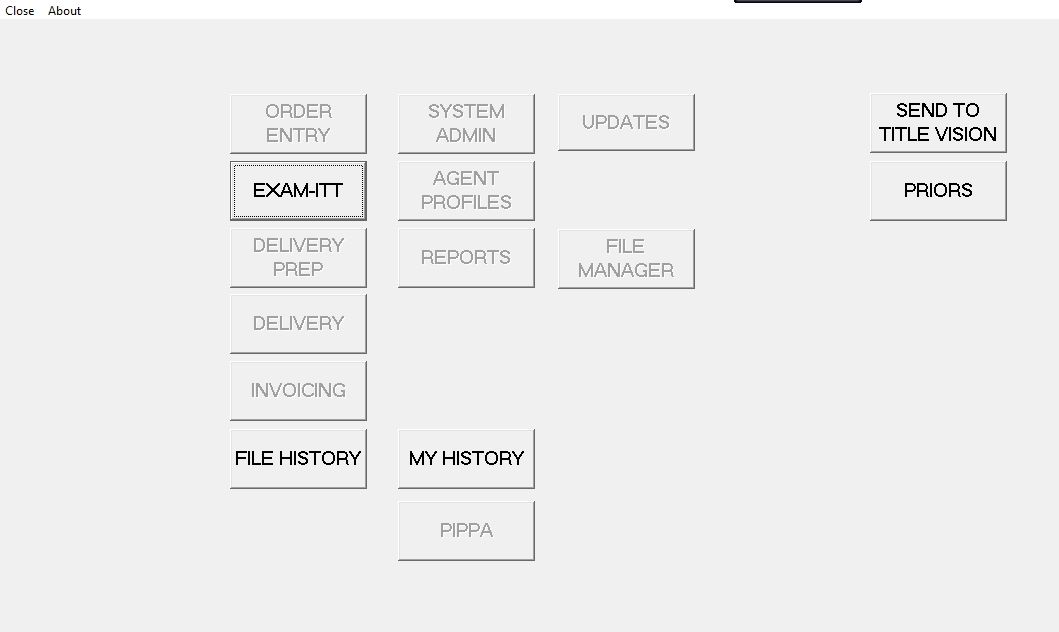




**Always click on “Save” button or else the data what you entered will not be saved.**

**“Save” button when you click after typing the legal description you will get a “Commitment” copy. You review it, if anything to be changed then select “No” in the popup if everything is accurate then select “Yes” then it will take you to main screen.**





**END**