



Guide

TitleExpress Guide
May, 2008
Version 6000G

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Welcome to TSS

Thank you for selecting TSS software products for your real estate title and settlement software systems. We appreciate your confidence in our products and services and we will continue to make every effort to ensure that they are the finest available to you.

About this Guide

TSS Software Corporation, 425 Fourth Street, Annapolis, Maryland 21403, produced this Guide. Copyright laws protect it and the systems to which it refers. Neither may be reproduced in any form whatsoever without the written permission of TSS Software Corporation.

This guide is divided into several sections. In addition to the Reference section which describes and explains each field and entry window, you will find the Tutorial section helpful for real-time use of the software.

Getting Help

There are several ways to access help for your TSS software.

Online Guide

You can press the F1 key at any time from within TitleExpress to access the online help.

Context Sensitive Help

Context sensitive help appears at the bottom of each window.

TSS Guides in PDF Format

TSS product guides are available for viewing or printing as a .pdf document on the **TitleExpress Main Menu, Support** tab.

Contacting TSS Technical Support

To contact TSS Technical Support, see the TSS Technical Support section of this Guide.

E-Mailing TSS Technical Support

To send an e-mail message to TSS Technical Support, on the TitleExpress Main Menu, Support tab, click **E-mail Support at** link.

Please be sure you include your contact information in the e-mail message. To send a message manually, address it to support@iwantTSS.com.

About TSS Software Products

Following are TSS software product offerings.

TitleExpress

An experienced team of real estate title, settlement and computer software experts developed TitleExpress. TitleExpress is relied upon daily by thousands of users throughout the United States. It is designed for rigorous use by a wide array of professional title and settlement offices. With its many unique features, TitleExpress provides a comprehensive system to efficiently integrate and manage your company's title and settlement-related information.

Integrated into TitleExpress, the TSS Document Preparation System (TSS DPS) produces professional and easily-editable documents using Microsoft Word. Data flows directly from order entry into merged documents. Document packages for virtually every underwriter and every state are available, along with FNMA, FHLMC, VA and ancillary loan documents.

RealExpress

Accessed from within TitleExpress, RealExpress provides online ordering with vendors and integrates the results directly into TitleExpress orders.

ScanExpress

ScanExpress provides the means to scan documents and index them directly with TitleExpress orders. This process eliminates lost or misplaced documents and gives quick access to documents that would otherwise be stored in an offsite file folder.

ReportExpress

ReportExpress is a report generating system that integrates with TitleExpress. ReportExpress uses a very powerful built-in report writer, Report Builder by Digital Metaphors Corporation.

iOrderExpress

iOrderExpress is an internet based transaction management system that provides new order entry, real-time order status checking, and document upload/download availability for your customers. Additional features include automatic e-mail notifications and customer-based branding.

AbstractExpress

AbstractExpress is a database management system for abstracting data and reporting. Abstractors that use AbstractExpress can send and receive data from TitleExpress systems.

TitleExpress

Getting Started

What's New in TitleExpress, Version 6000G

Version 6000G includes the following enhancement and defect corrections.

Enhancements

The following enhancements were added to TitleExpress:

001-00-001780 System Management, HUD-1, Withholding

Added withholding calculation functionality for West Virginia.

6UJ9-1-767 System Management, HUD-1, Withholding

Added withholding calculation functionality for Maine.

Defects

The following defects were corrected in TitleExpress:

001-00-001885 Main Menu, TitleExpress Blog

Renamed the TSS Homepage tab to TitleExpress Blog.

001-00-001897 RealExpress, First American's FASTWeb

Corrected defect where order status is complete but was not transferred to First American.

001-00-001898 RealExpress

Corrected defect where RealExpress service must be manually restarted when the service stops responding.

001-00-001913 Order, iOrderExpress tab, Group Messages

Corrected defect where iOrderExpress group messages were not displayed in the TitleExpress order.

001-00-001917 Escrow Accounting, Last Order Opened Account Number

Corrected defect where order must be opened twice in TitleExpress to have correct escrow account number displayed in Escrow Accounting.

001-00-001922 Quiet Client Installation, DRM.dll Error

Corrected defect where client installation could not find drm.dll.

001-00-001924 RealExpress , Charles Jones

Corrected defect where orders were getting rejected because the effective date was not updated.

001-00-001925 Document Manager, Saving Documents

Corrected defect where changes in documents were not saved when closing and saving an order.

001-00-001928 RealExpress, FASTWeb, Login Error

Corrected defect where no error was returned if log in to First American failed.

001-00-001929 RealExpress, FASTWeb

Corrected defect where order number is not populated in order request.

001-00-001930 RealExpress, FASTWeb, Vendor Reference

Corrected defect where vendor reference was not populated for order submissions.

001-00-001941 Document Manager, Saving .pdf Documents

Corrected defect when saving .pdf documents froze the Document Manager on a terminal server.

001-00-001945 Events

Corrected defect where events could not be deleted.

6UJ-1-983 HUD-1, Tab Order

Corrected defect where tabbing order on the HUD-1 was changed.

What's New in the TSS Document Preparation System

Version 5.0.1

Version 5.0.1 includes the following enhancements and defect corrections:

Enhancements

Supports Microsoft Word 2007 and the Vista operating system

DPS functionality is supported in Microsoft Word 2007 and the Vista operating system.

Installation Add-In for Microsoft Word 2007

After installing the DPS, an additional DPSAddIn is available for loading DPS task panes similar to the DPS toolbars provided in previous Microsoft Word versions.

Multiple File Selection

Enhanced dialogs allow selection of multiple files when merging new documents or opening saved merged documents.

Missouri "Book" Fields

DPS field values for "Book" fields located on the TitleExpress Final tab, if left blank, will be populated with the reformatted Record Date value in accordance with requirements that became effective in Missouri as of April 2007.

Defect Corrections

AbstractExpress in Microsoft Word

With AbstractExpress having been developed as a separate application, it is no longer included as a feature of the DPS in Word and has been removed as an installation option.

Imported Title Documents

Corrected failure of the DPS to recognize imported title document files when TitleExpress order includes data for Officer field.

Merge Set Toolbar

Corrected defect that caused merge set toolbar not to be visible after certain actions, even though merge set still active.

Clause List Selection Order

Corrected defect that caused Microsoft Word to stop responding after using arrow buttons in the Clause List dialog to re-order clauses selected for inserting.

Enhanced Clause Processing "Showing for ..."

Removed "Showing for ..." button on ECP toolbar, which displayed incorrect results if clauses included affirmative language text.

Jurisdictional Considerations

The closing process varies from state to state. Jurisdictions that require special consideration are noted.

Since the following areas can be customized for each jurisdiction, they will not be noted, unless special attention is needed.

- Stamps table calculations
- Underwriter premium calculations
- Deed and Security Instrument field labels

DC Considerations

The following considerations should be noted:

Property Tab

County

Leave blank.

City

Leave blank.

State

Select DC. When merged in the DPS, it will convert to District of Columbia.

Maryland Considerations

On the Property tab, the Proceeds Before W/H is calculated as the sales price minus the total of HUD-1 lines 502 through 508.

The following considerations should be noted:

Property Tab

Withholding

Effective October 1, 2003, if a Seller of property located in Maryland is a non-resident of Maryland; the settlement agent is responsible for collecting and remitting an income tax withholding payment to the Clerk of the Court. For more information, please refer to Section 10-912 of the MD Tax-General Article.

City

If Baltimore City, type Baltimore here. (Leave County blank)

Book

Plat book number. The order can be located using this number. Used in word processing merge.

Page

Plat book page. The order can be located using this number. Used in word processing merge.

Block

Block number. The order can be located using this number. Used in word processing merge.

Tract

Section number. The order can be located using this number. Used in word processing merge.

Lots

Lot number(s). The order can be located using this number. Used in word processing merge.

BriefLegal1

Most often used for Lot, Block, Section, Subdivision name. Will appear on HUD-1 Settlement Statement.

BriefLegal2

Most often used for FEE SIMPLE or LEASEHOLD.

Section/Town/Range

Not applicable

Lot Not applicable

OOOO

Not applicable.

Parcel

Not applicable.

Tax Table

The following codes are used on table names:

Code	Description
FTHB	First Time Home Buyer.
FTHB BB	First Time Home Buyer. Buyer benefits from reduction.
FTHB Sp	First Time Home Buyer. Reduction is split between buyer and seller.
OO	Owner Occupied.
OO BB	Owner Occupied. Buyer benefits from reduction.
OO Sp	Owner Occupied. Reduction is split between buyer and seller.
FULL	Full tax (no exemptions or deductions - non-owner occupied).
REFI	Refinance. The difference between the loan amount and existing principal balance must be entered in the HUD-1 line 1202, Source field.
TTE	Transfer Tax Exemption

New Jersey Considerations

The following considerations should be noted:

Property Tab

Block

Tax Block No.

Tract

Tax Block No. continued

Lots

Tax Lot

Brief Legal2

Municipality or Township Name

Lender Tab

U-Codes

The U-codes fields are used to determine the lender language on the commitment.

Policy Tab

Policy Calculate

The New Jersey underwriter table will contain an extra line on the Policy Calculate tab to accommodate the three-way lender premium split (used in refinance calculations only).

Endorsements

Closing Service Letter fee is selected on the Endorsements tab.

HUD-1 Tab

Tax Prorations

Property taxes are levied annually and due quarterly. Since the bills for the first half are estimated and based on the prior year's taxes, and the actual bills are then sent during the second half, the second half prorations must adjust for the changes in rate.

To make this adjustment, enter the amount paid in the first half in the "Seller paid since" field. (This adjustment is only necessary in the third quarter.)

1200 Section Calculations

The non-resident tax must be entered on line 1205.

Other Tab

Custom Information

Standard TSS master forms for New Jersey commitments rely on data entered for four questions in the Other, Custom Information fields. Those fields, shown below, can be set up on the User Fields tab in System Management.

NOTE: If these fields have been set up for different values, whether still in use or no longer used, they and particularly their Length value should not be changed before reading important information under this guide's section entitled "User-Defined Fields Tab."

###	Description	Type	Length
301	Muni Attached? Y/N	String	1 (minimum)
302	UC Attached? Y/N	String	1 (minimum)
303	Judg UC? Y/N	String	1 (minimum)
304	County Judg? Y/N	String	1 (minimum)

New York Considerations

The following considerations should be noted:

Policy Tab

Policy Summary

There is one rate table for under \$250k loan amount and one for over \$250k loan amount. The >\$250k table will only appear when applicable, but the <\$250k will always appear in the drop-down list.

HUD-1 Tab

1200 Section Calculations

The cost for the RP-5217 cover sheet is based on the property class. This fee must be manually entered on HUD-1 line 1205.

Vendors

Property Class

A Vendor field should be defined for Property Class. Property Class designations should be set in the Company list. This information will merge to TSS DPS documents.

Pennsylvania Considerations

The following considerations should be noted:

Property, General Tab

Brief Legal2

Municipality or Township name.

Property, Taxes Tab

The default Require.doc master clause for PA uses the following fields to complete the data. In addition, they can be used in documents that relay tax information to the lender. (Applies to all counties except Philadelphia, which has only an annual tax, so only the annual tax field is used.)

1st Quarter

Enter annual Township tax amount and due date.

2nd Quarter

Enter annual County tax amount and due date.

3rd Quarter

Enter annual School tax amount and due date.

Policy Tab

Reissue Rates

When reissue, refinance, substitution or operative builder rates are used, the Prior Coverage amount must equal the Coverage amount.

To use a subdivision (operative builder) rate, place an F in the Policy Calculate tab, Owners Policy section, Prior Rate field. The rates for the owner's policy will then be calculated as 90% of reissue.

Current TIRBOP rules note that reissue, refinance, substitution or operative builder rates only apply up to and including \$2,000,000.00, so never insert a coverage amount over this limit in the Prior coverage field.

Endorsements

Closing Service Letter fee is selected on the Endorsements tab.

Maine Considerations

On the Property tab, the Proceeds Before W/H is calculated as the sales price. Withholding payment is calculated as the sales price times the rate percent in System Management.

West Virginia Considerations

On the Property tab, the Proceeds Before W/H is calculated as the sales price minus the total of HUD-1 lines 502 through 508.

Installation

Important Information

Welcome to the TSS Installation Procedures Guide. This Guide contains information on how to install the following components of the TSS software system:

Pervasive.SQL

Pervasive.SQL is a reliable, low-maintenance, high-performance database management system (DBMS). This software must be installed prior to the installation of TitleExpress.

TitleExpress

TitleExpress is the flagship TSS product and manages the title and settlement process.

TSS DPS

The TSS Document Preparation System uses Microsoft Word to create and manage the documents used in the title and settlement process. It must be installed after TitleExpress is installed.

Due to the complexity of the windows operating system environment, only a competent systems integrator should perform these procedures. Improper installation will cause these products to not operate as designed.

WE RECOMMEND THAT YOU ONLY INSTALL OR UPDATE DURING TSS TECHNICAL SUPPORT HOURS, Monday through Friday, 8:00 am - 6:00 pm EST. For after hours, online or onsite technical support billing rates, please contact TSS Technical Support.

Following is important information concerning the installation and update procedures for TSS products.

System Requirements

Do not install or apply updates unless your system is compliant with the current TitleExpress System Requirements.

Assumptions

These instructions assume, and it is strongly recommended, that the default installation folder names are used. For example, the TitleExpress database is located in a directory named OM (Office Management) and the Pervasive.SQL files are located in a directory named PVSW.

New Installation Considerations

The following should be noted for new installations:

- New installation CD-ROM's contain a pre-configured OM database.
- If installing on a server, prior to beginning installation, a shared folder should be setup on the server, for example C:\TSS\OM. No spaces are allowed and the database pathname cannot be longer than 20 characters. All users should have the same drive letter mapped to this share prior to beginning the client installations.

Rights Issues

- The logged-in user must have full administrative rights to install TitleExpress and Pervasive.SQL on the server.
- All users must have full control permissions of the OM and PVSW directories and subdirectories.

Possible Known Issues

- This update requires the Windows Installer 2.0 program. Windows NT workstations and/or servers may require an update of this program. To download, go to <http://www.microsoft.com> and search the downloads page for Windows Installer 2.0.
- The installation cannot be performed remotely; it must be performed at the server or client workstation.

About Licensing

License code information will be requested during the installation of TitleExpress and Pervasive.SQL. If you are unable to contact TSS Technical Support during the installation, temporary licensing is embedded into these products so that installation may proceed.

You must, however, contact TSS Technical Support as soon as possible for the correct license codes because these products will stop operating at the expiration of the temporary licensing.

Updates

New system license codes are required if updating from a previous version of TitleExpress. The new license codes must be downloaded prior to downloading the update files. Following are the procedures to obtain updated license codes from the TSS website:

1. For login, you may need your TitleExpress license number and machine number. To find this information, from the **System Management** utility, select the **Misc.** tab, and then the **Database Setup** tab. Click **Version Setup**. Make a note of the **License Number** and **Machine Number** listed on this window. Click **CANCEL** to exit.
2. Open your internet browser and go to www.iwantTSS.com.
3. **Login.**
4. Select **License Codes** (left side of page).
5. Select the TitleExpress license number and then click **Download**.
6. Save the document to a location of your choice. Print this document. You will need it during the update process.
7. If new license codes are not available, please send an e-mail message to support@iwantTSS.com. Include the license number and machine number you attempted to use. You will be notified as soon as your information is verified and the new license codes are available.

Obtaining Update Files

TitleExpress updates can either be downloaded from the TSS website or received from TSS Technical Support on CD-ROM. You must have a current TSS software service subscription in order to download updates.

Downloading Updates from the TSS Website

Only designated System Managers may download updates from the TSS website. To download the most recent TitleExpress version from the TSS website:

1. Go to www.iwantTSS.com.

2. Login to the website.
3. Select **Software Updates** (on the left side of page).
4. The latest TitleExpress update file (SetupDB) is located at the bottom of the page. We suggest you save this file in the OM\Updates folder. To do this, click the file and then select **Save**.

Documentation

To review the latest enhancements prior to installing the update, download the TitleExpress Guide. This Guide is located on the **Documentation** page.

Terminal Server updates require additional files. Contact TSS Technical Support for more information.

TitleExpress System Requirements

TSS software products are fully integrated applications with a proven track record for outstanding performance and reliability. The purpose of the following information is to assure optimal, trouble-free program operation and to minimize the user's technical support needs. A stable environment is essential for all system types. If your system does not meet these requirements, TSS software may not operate correctly.

[Click here for the most current System Requirements.](#)

Pervasive.SQL v9.5

The installation of the Pervasive.SQL software is only necessary for new installations. Update installations do not require re-installation of this software.

Pervasive.SQL must be installed on the stand-alone workstation, workgroup host, server computer and client workstations.

- For stand-alone or workgroup peer-to-peer environments, see Pervasive.SQL Stand-alone or Workgroup Environments.
- For client/server environments, see Pervasive.SQL Client Server Environments.

How do I read the online documentation?

Pervasive.SQL documentation is in Microsoft HTML Help format. To read the documentation, select Start, Programs, Pervasive.SQL, Documentation. You can also view the documentation in the form of Adobe Acrobat (.pdf) files. These .pdf files are available on the Pervasive.SQL CD-ROM.

How can I troubleshoot the installation?

If you are having problems with your installation, you can get help online from the Pervasive Knowledge Base website at <http://support.pervasive.com/eSupport> or by contacting TSS Technical Support.

Pervasive.SQL Stand-alone or Workgroup Installation Procedures

These instructions are for installations in which all workstations are running workstation (not server) operating systems. The maximum number of users allowed in a workgroup environment is three.

Pre-Installation Steps

These steps should only be performed by a competent systems integrator. Following are issues to be reviewed prior to beginning installation.

If you are using other Pervasive database applications (such as Peachtree Accounting Software or Maximizer) be sure to research compatibility issues before beginning this installation.

- The Server Edition must be installed if the TitleExpress database files are stored on a computer running a Microsoft Windows Server operating system. Supported server and client operating systems can be viewed on TSS's website.

- The Workgroup Edition must be installed if the TitleExpress database files are stored on a computer running a workstation operating system, such as Microsoft Windows Vista. For a complete list of supported operating systems, visit TSS's website.
- Ensure that your installation environment meets the TSS System Requirements and Recommendations.
- The workgroup engine must be installed at each workstation that is expected to share TitleExpress data.
- The TCP/IP protocol must be installed on all workstations, as this will be used as the Pervasive transport protocol.
- You must have full administrative rights on the computer where you plan to install Pervasive.SQL v9.5.
- Installation media may be acquired in one of two ways:
 - Installation CD received from TSS Software Corporation
 - FTP download from <ftp://pervasive95:getfiles@ftp.iwanttss.com>
- This installation cannot be performed remotely. You must be at the server console to perform this installation.
- Perform this installation at a time when users do not need access to programs and you can restart the server at the end of the installation.

Following are basic installation instructions. For complex environments, please see documentation included on the Pervasive.SQL CD-ROM.

Installing Pervasive.SQL from a CD

To install Pervasive.SQL from a CD-ROM, follow these steps:

1. Place the CD-ROM in your CD-ROM drive of the workgroup host.

The CD-ROM should auto-run and the following window is displayed. If this window does not appear, browse to your CD-ROM and double-click **TSS_Pervasive.exe**. Click **Install**.



2. Proceed to Step 8 in FTP directions.

Installing Pervasive.SQL from the FTP site

To install Pervasive.SQL from the FTP site, follow these steps:

1. Access FTP Site.

Open My Computer. In the address bar, type <ftp://pervasive95:getfiles@ftp.iwanttss.com> and then click **Go**.

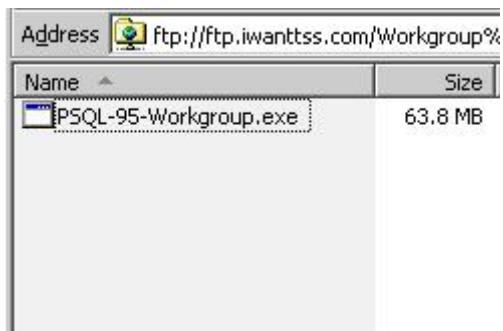
2. Browse Folders.

Double-click o folder.



3. **Copy installation Files.**

Right-click the file, and then select **Copy to Folder**.



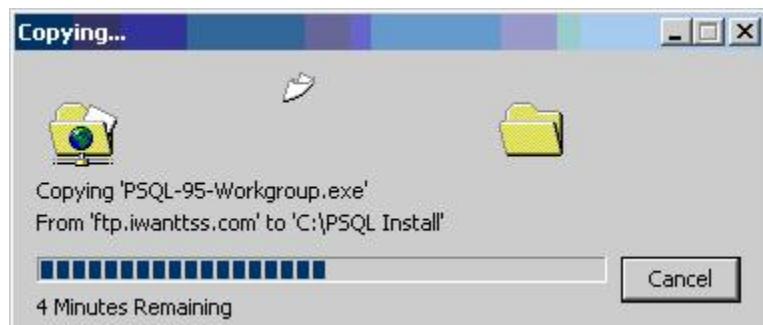
4. **Browse for Folder.**

Browse to a location on your server with sufficient disk space for the files and then select **Make New Folder**. Name the folder **PSQL Install** and then click **OK**.



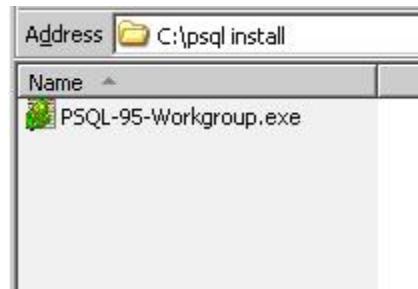
5. **The file download will begin.**

Allow the file to download completely.



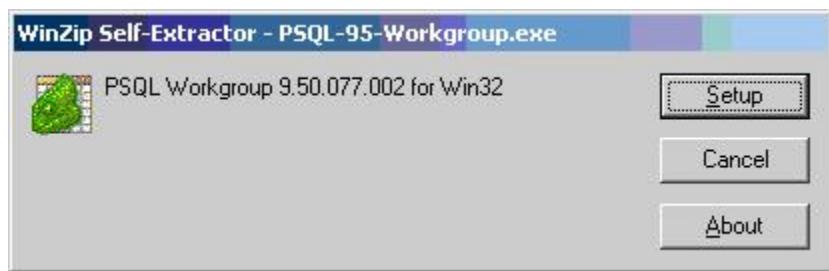
6. **Start Installation.**

Open My Computer and browse to the location where the files were downloaded. Double-click **PSQL-95-Workgroup.exe**.



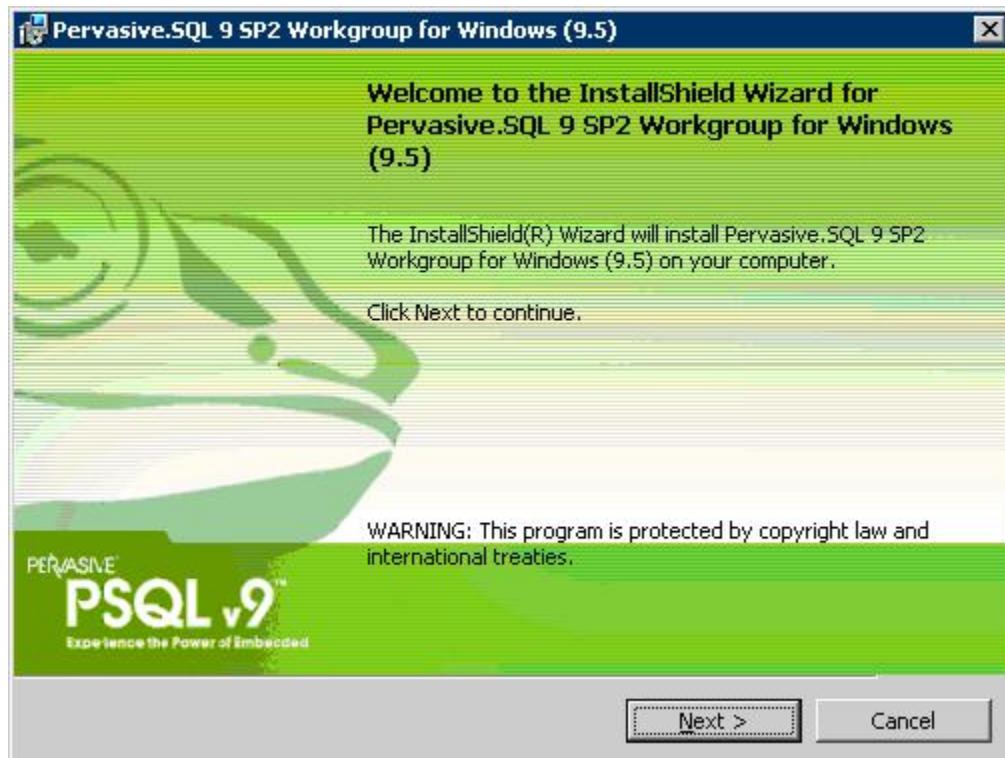
7. **The WinZip Self-Extractor opens.**

Click **Setup**.



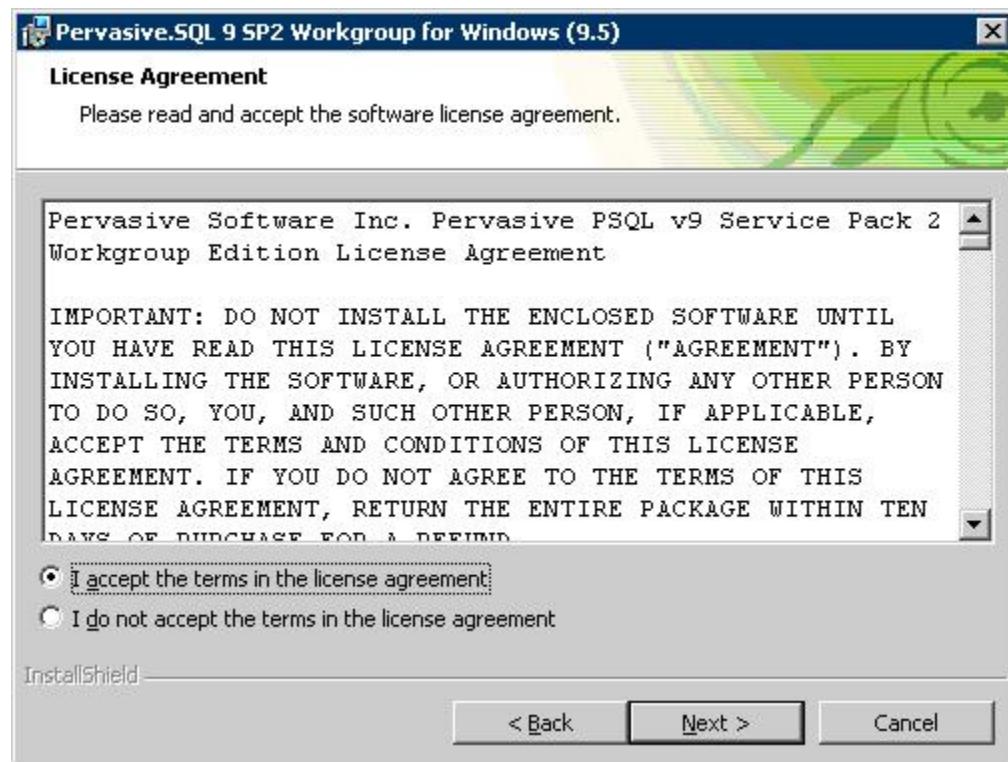
8. **Welcome Window.**

The InstallShield Wizard will progress and the Windows Installer will prepare to install. On the Welcome window, click **Next**.



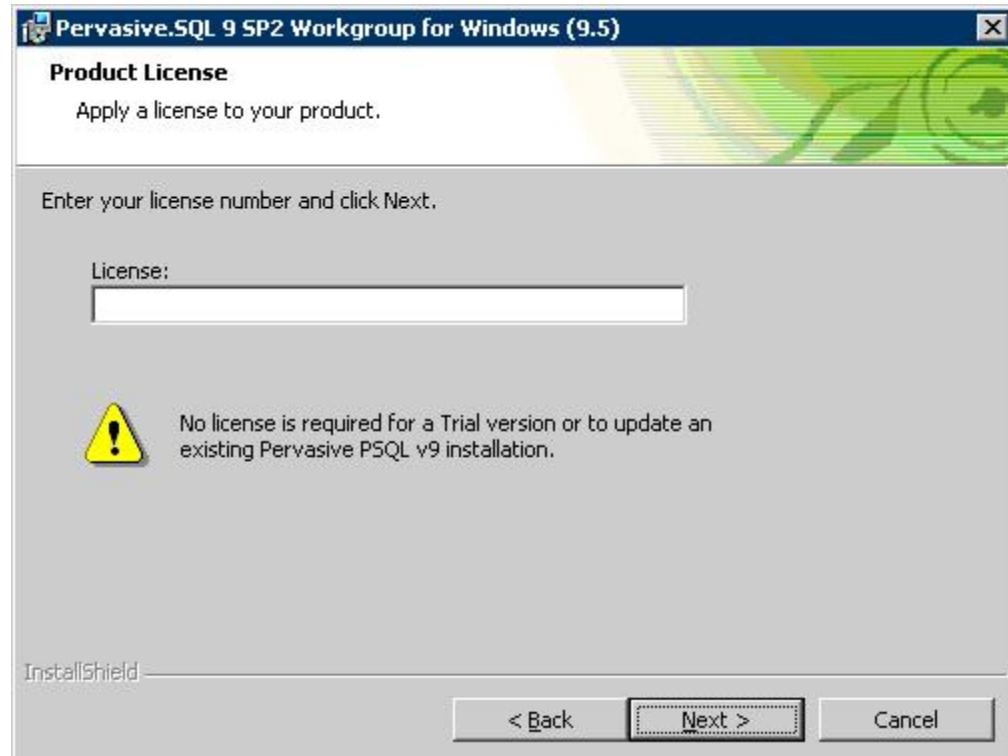
9. License Agreement.

Accept the license agreement and then click Next.



10. Product License.

The Product License is a 24 character string provided on your license agreement. Enter this number and then click Next.



If no license key is found on the envelope, contact TSS Technical Support. To continue installation with a temporary license key, click **Next**. The temporary license key is valid for 30 days. To install a valid license key, the License Administrator Utility at a later time.

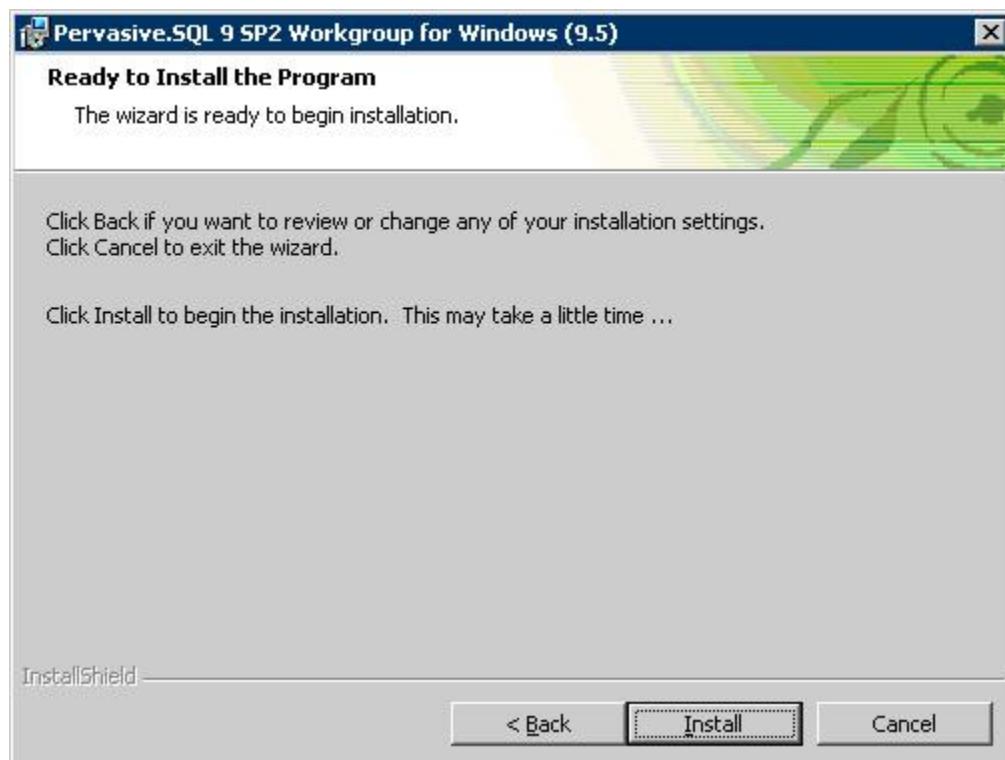
11. Setup Type.

Select Complete, and then click Next.



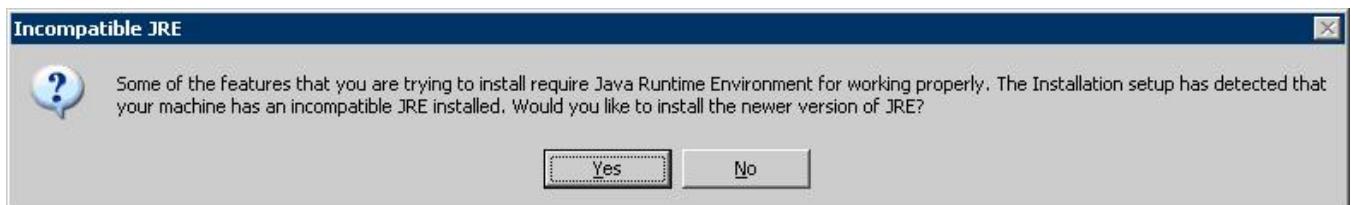
12. Ready to Install.

Click Install.



13. **Incompatible JRE.**

Click **Yes** to install the Java Runtime Environment.



14. **Conflicting Programs Report.**

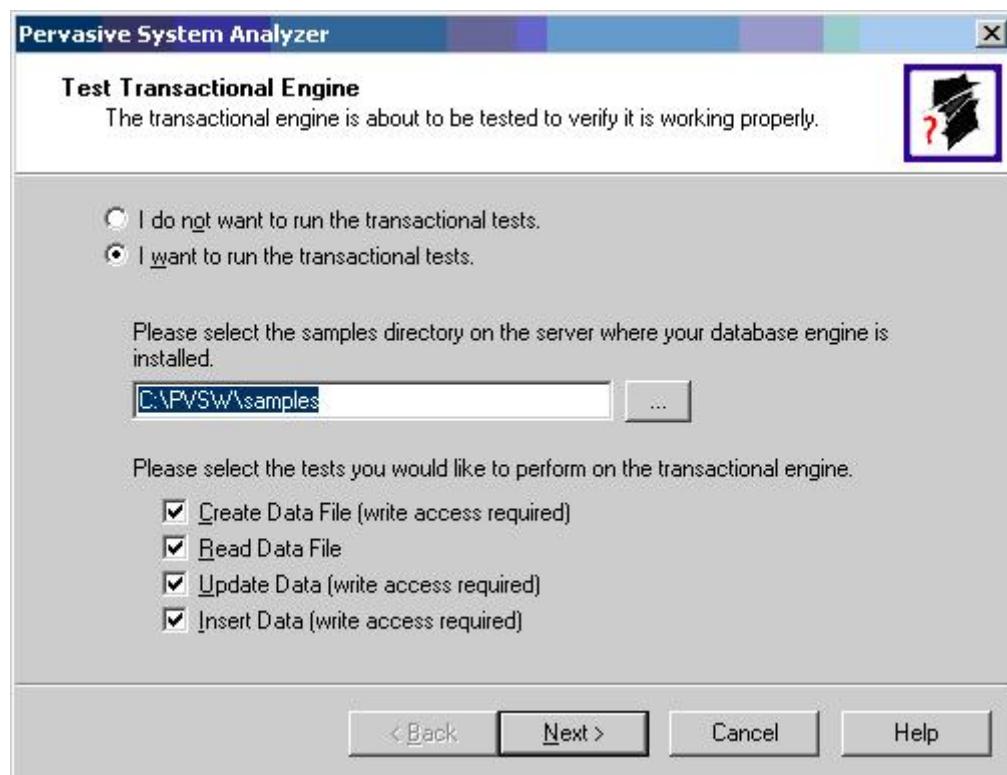
If the following window is displayed, stop the services and end the processes that are detected.

Once the services and processes have been stopped, click **Next**.



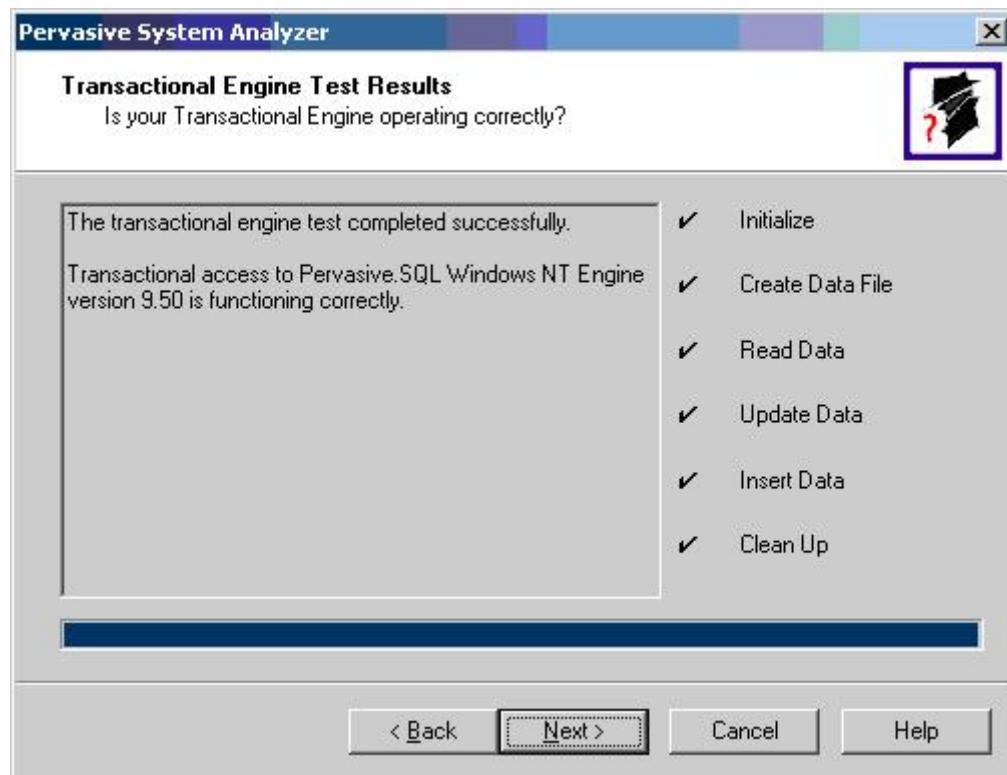
15. **Transactional Engine Test.**

Browse to the location of your PVSW\Samples folder. Click Next.



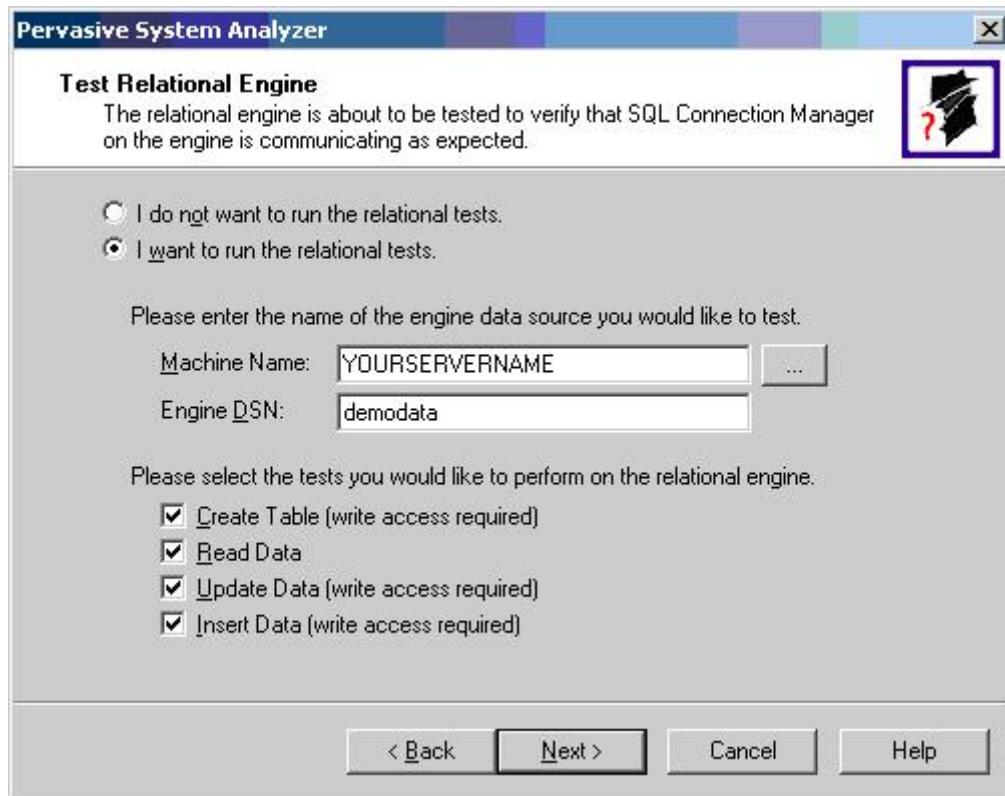
16. **Transactional Engine Test Results.**

The window below represents a successful test. Click Next.



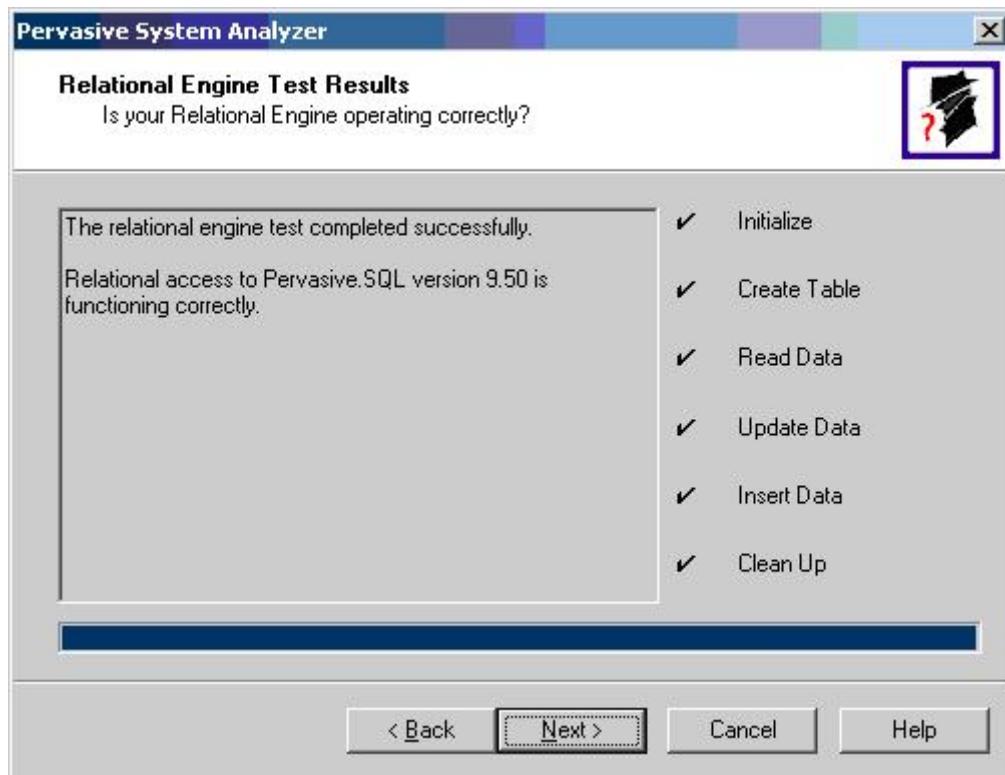
17. Relational Engine Test.

In the Machine Name box, enter your server name. In the Engine DSN, enter demodata and then click Next.



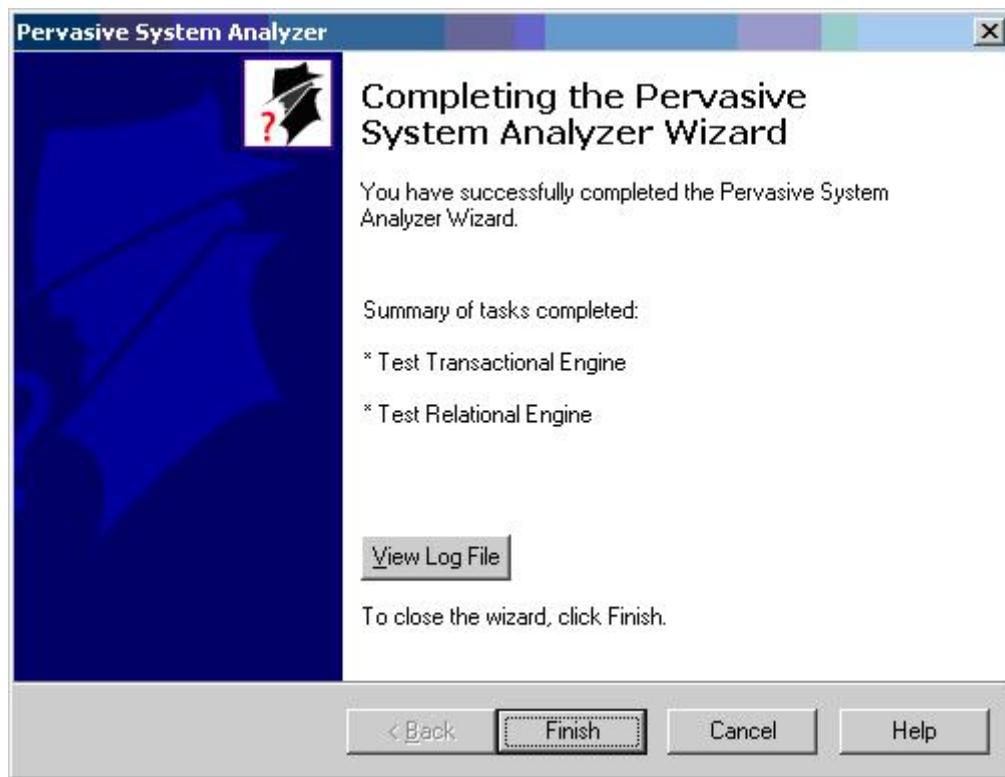
18. Relational Engine Test Results.

The window below represents a successful test. Click Next.



19. Pervasive Tests Completed.

Click **Finish**.



20. Registration.

Click **Close**.

21. Installation Complete.

Click **Finish**.

22. Configuring the Pervasive.SQL Workgroup Edition.

Proceed to Post-installation Configuration below.

Post-Installation Configuration

After Pervasive.SQL is installed, follow these steps:

Set Permissions

The workgroup host is the computer where the TitleExpress database is installed. On the workgroup host, set the following permissions:

The listed configurations represent the minimum necessary security settings allowable for Pervasive.SQL and TitleExpress to properly function. These suggested settings must be set up by you or your IT consultant. **TSS does not provide guidance for the process of applying Windows Security settings.**

Sharing

Browse to the Pervasive.SQL installation folder, typically C:\PVSW. Share the installation folder as **PVSW**. Assign the TitleExpress user's Windows Logon Accounts with a minimum of **Allow-Change** permissions.

Security

Assign the TitleExpress user's Windows Logon Accounts and the built-in System account with a minimum of **Allow-Modify** permissions.

Configure the Pervasive Control Center

On the workgroup host or stand-alone workstation, follow these steps:

1. Select **Start** and then **Run**.
2. In the Run box, type **PCC** and then click **OK**.
3. In the Pervasive.SQL Control Center, on the Welcome tab, select **Configure Local Engine**.
4. Highlight **Communication Protocols** and only select **TCP/IP**.
5. Highlight **Compatibility** and set the **Create File Version** to **8.x**.
6. Highlight **Performance Tuning** and set **Index Balancing** to **ON**.
7. To close the Pervasive.SQL Control Center, click **OK**.

Workstations

On the workstations, follow these steps:

1. Select **Start** and then **Run**.
2. In the Run box, type **PCC** and then click **OK**.
3. In the Pervasive.SQL Control Center, on the Welcome tab, select **Configure Local Engine**.
4. Highlight **Communication Protocols** and only select **TCP/IP**.
5. Highlight **Compatibility** and set the **Create File Version** to **8.x**.
6. Highlight **Performance Tuning** and set **Index Balancing** to **ON**.
7. Click **OK**.
8. On the Welcome tab, click **Configure Microkernel Router**.
9. Highlight **Communication Protocols**, and only select **TCP/IP**.
10. To close the Pervasive.SQL Control Center, click **OK**.

Pervasive.SQL Client Server Installation Procedures

These instructions are for client/server network installations. There are three sequential steps to complete this installation: (1) the Pervasive.SQL server engine and client install files are installed at the server; (2) the server engine settings are configured; and (3) the Pervasive client components are installed at the workstations.

Pre-Installation Steps

These steps should only be performed by a competent system integrator. Following are issues to be reviewed prior to beginning installation.

If you are using other Pervasive database applications (such as Peachtree Accounting Software or Maximizer) be sure to research compatibility issues before beginning this installation.

- The Server Edition must be installed if the TitleExpress database files are stored on a computer running a Microsoft Windows Server operating system. Supported server and client operating systems can be viewed on TSS's website.
- Ensure that your installation environment meets the TSS System Requirements and Recommendations.
- You have full administrator rights on the computer you are installing Pervasive.SQL v9.5
- TCP/IP is an installed protocol on the server and all client workstations.
- The server and client workstations communicate successfully via TCP/IP.
- Name resolution resolves server and client names.
- Installation media may be acquired in one of two ways:
 - Installation CD received from TSS Software Corporation
 - FTP download from <ftp://pervasive95:getfiles@ftp.iwanttss.com>

- If you want your individual client workstations to install the requester portion of the installation from the server, you must give the clients permission to access the client installation folders, which are part of the Pervasive server install. The default location for these install programs is C:\PVSW\CLIENTS.
- This installation cannot be performed remotely. You must be at the server console to perform this installation.
- Perform this installation at a time when users do not need access to programs and you can restart the server at the end of the installation.

Following are basic installation instructions. For complex environments, please see documentation included on the Pervasive.SQL CD-ROM.

Installing Pervasive.SQL Server from a CD-ROM

To install Pervasive.SQL from a CD-ROM, follow these steps:

1. **Place the CD-ROM in your CD-ROM drive of the server computer.**

The CD-ROM should auto-run and the following window is displayed. If this window does not appear, browse to your CD-ROM and double-click **TSS_Pervasive.exe**. Click **Install**.



2. Proceed to Step 8 in FTP directions.

Installing Pervasive.SQL from the FTP site

To install Pervasive.SQL from the FTP site, follow these steps:

1. **Access FTP Site.**

Open My Computer. In the address bar, type `ftp://pervasive95:getfiles@ftp.iwanttss.com` and then click **Go**.

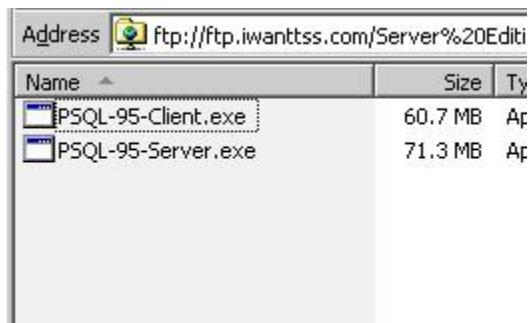
2. **Browse Folders.**

Double-click on **Server Edition** folder.



3. **Copy installation Files.**

Select both files (**Ctrl+A**). Right-click the files, and then select **Copy to Folder**.



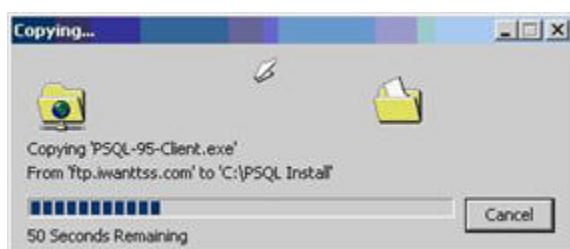
4. **Browse for Folder.**

Browse to a location on your server with sufficient disk space for the files and then select **Make New Folder**. Name the folder **PSQL Install** and then click **OK**.



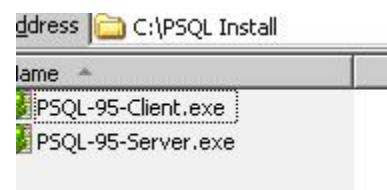
5. **The file download will begin.**

Allow both files to download completely.



6. **Start Installation.**

Open My Computer and browse to the location where the files were downloaded. Double-click **PSQL-95-Server.exe**.



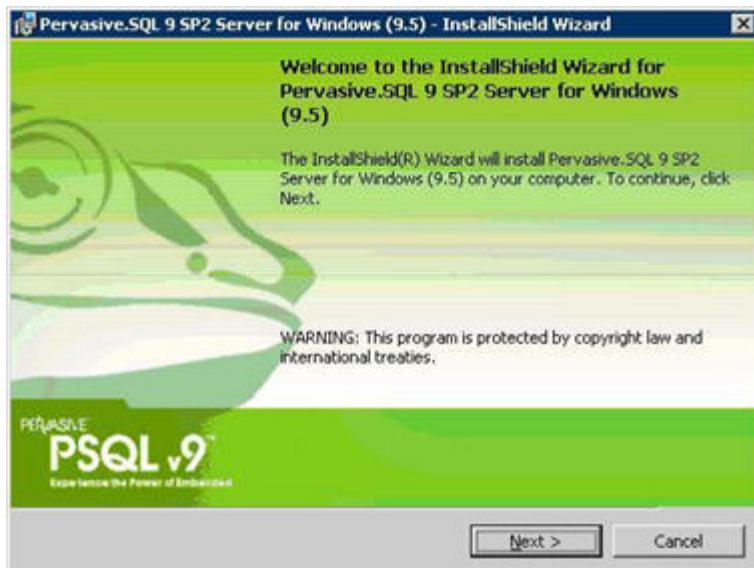
7. The WinZip Self-Extractor opens.

Click Setup.



8. Welcome Window.

The InstallShield Wizard will progress and the Windows Installer will prepare to install. On the Welcome window, click Next.



9. License Agreement.

Accept the license agreement and then click Next.



10. Product License.

The Product License is a 24 character string provided on your license agreement. Enter this number and then click **Next**.



If no license key is found on the envelope, contact TSS Technical Support. To continue installation with a temporary license key, click **Next**. The temporary license key is valid for 30 days. To install a valid license key, the License Administrator Utility at a later time.

11. Setup Type.

Select Complete, and then click **Next**.



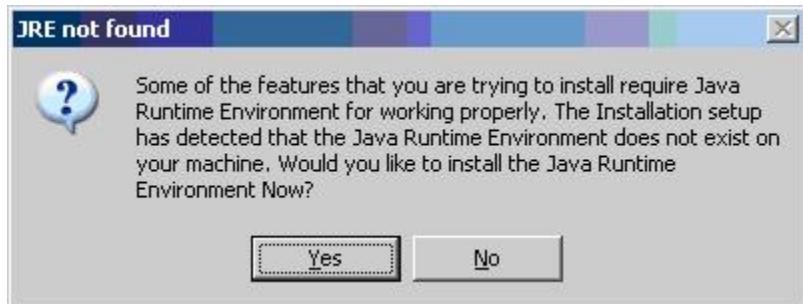
12. Ready to Install.

Click **Install**.



13. Incompatible JRE.

Click **Yes** to install the Java Runtime Environment.



14. Conflicting Programs Report.

If the following window is displayed, stop the services and end the processes that are detected.

Once the services and processes have been stopped, click **Next**.

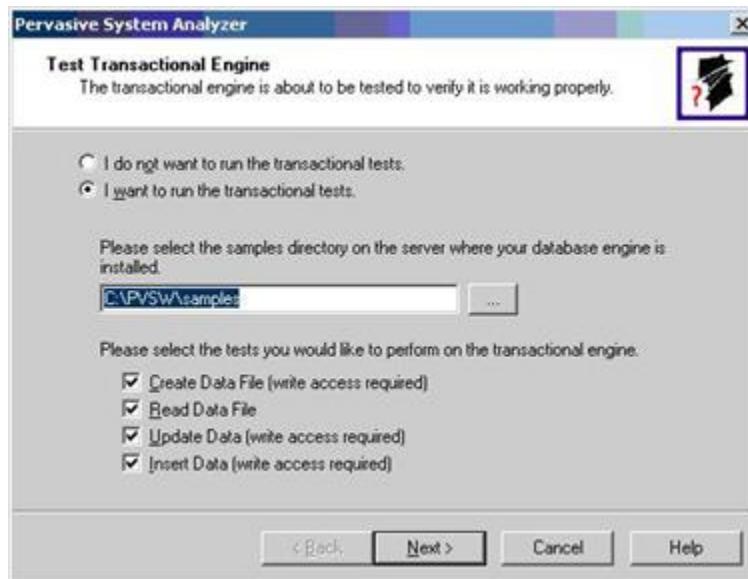


15. Installation in Progress.

Shows the status of the installation process.

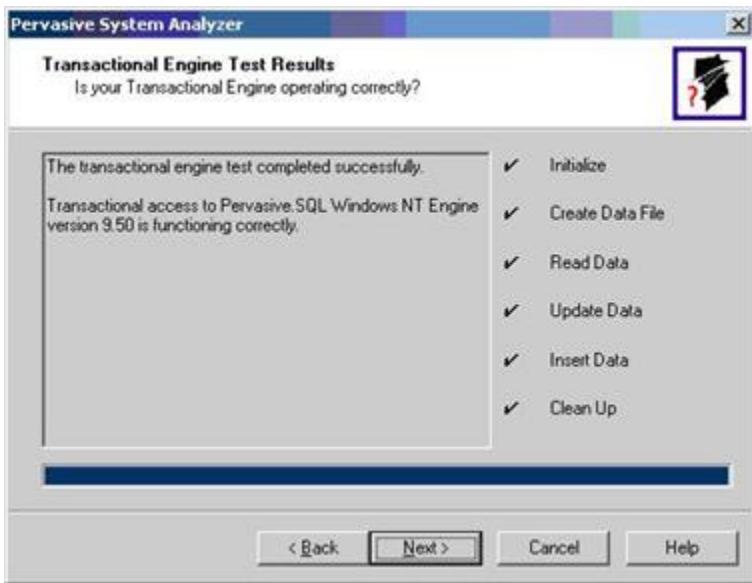
16. Transactional Engine Test.

Browse to the location of your PVSW\Samples folder. Click **Next**.



17. Transactional Engine Test Results.

The window below represents a successful test. Click Next.



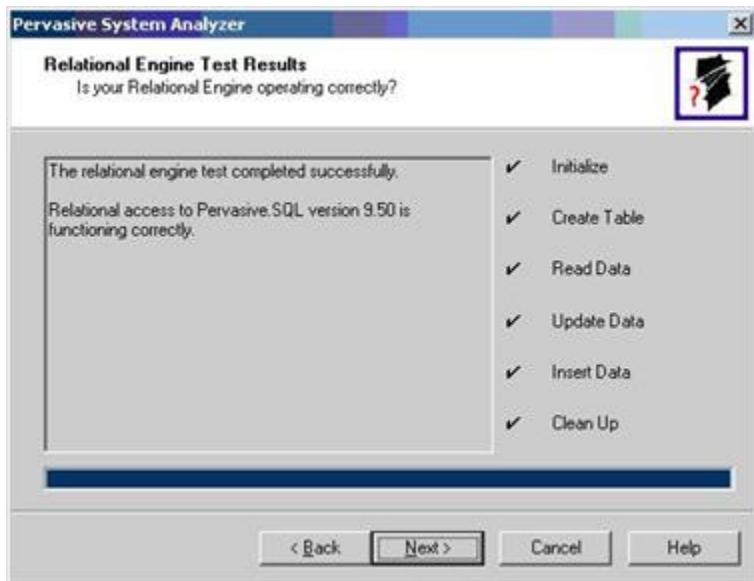
18. Relational Engine Test.

In the Machine Name box, enter you server name. In the Engine DSN, enter demodata and then click Next.



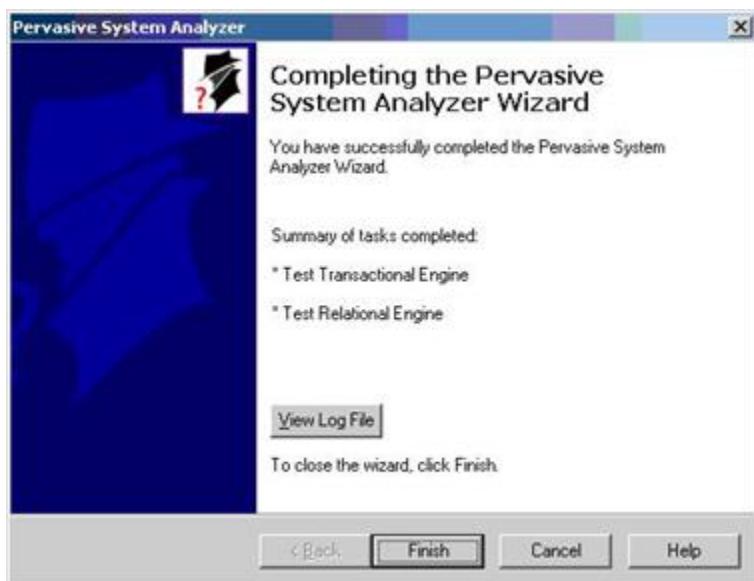
19. Relational Engine Test Results.

The window below represents a successful test. Click Next.



20. Pervasive Tests Completed.

Click Finish.



21. Registration.

Click Close.

22. Installation Complete.

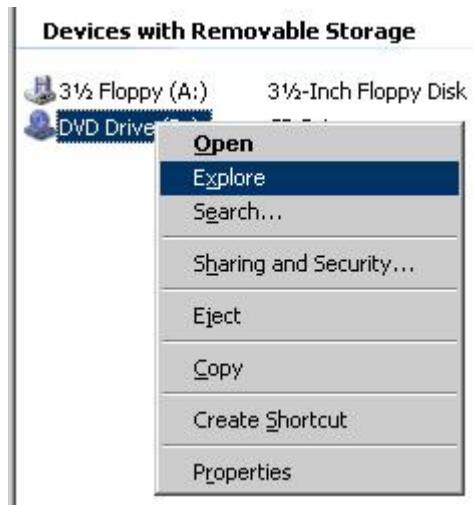
Click Finish.

If you installed Pervasive from CD, perform steps 23 through 25.

-OR-

If you installed Pervasive from a download, skip to steps 26 and 27.

23. **Explore the Installation CD.** Open My Computer. With the right mouse button, click on the drive where the install CD is inserted. Choose Explore CD from the menu with the left mouse button.



24. **Copy/Paste the Clients folder.**

Right-click Clients and select Copy. Browse to the C-drive of your server. Right-click on PVSW and select Paste.

25. **Restart your server.**

Proceed to the Configuring Pervasive.SQL Server section below.



Installed Pervasive.SQL from a download

If you installed Pervasive.SQL from a download, follow these steps:

26. Copy/Paste the Clients folder.

Open **My Computer**. Browse to the **C:\PSQL Install** folder. Right-click **PSQL-95-Client.exe** and then select **Copy**.

On the server, browse to **C:\PVSW** and select **File**, **New**, and then **Folder**. Name the folder **Clients**. Right-click on **Clients** and select **Paste**.

27. Restart your server.

Proceed to the **Pervasive.SQL Server Post-Installation Configuration** section below.

Post Installation Configuration

After Pervasive.SQL is installed, follow these steps:

Set Permissions

The server computer is the computer where the TitleExpress database is installed. On the server computer, set the following permissions:

The listed configurations represent the minimum necessary security settings allowable for Pervasive.SQL and TitleExpress to properly function. These suggested settings must be set up by you or your IT consultant. **TSS does not provide guidance for the process of applying Windows Security settings.**

Sharing

Browse to the Pervasive.SQL installation folder, typically **C:\PVSW**. Share the installation folder as **PVSW**. Assign the TitleExpress user's Windows Logon Accounts with a minimum of **Allow-Change** permissions. Assign the built-in System account **Full Control** permissions.

Security

Assign the TitleExpress user's Windows Logon Accounts and the built-in System account with a minimum of **Allow-Modify** permissions.

Configure the Pervasive Control Center

On the server computer, follow these steps:

1. Select **Start** and then **Run**.
2. In the Run box, type **PCC** and then click **OK**.
3. In the Pervasive.SQL Control Center, on the Welcome tab, select **Configure Local Engine**.
4. Highlight **Communication Protocols** and only select **TCP/IP**.
5. Highlight **Compatibility** and set the **Create File Version** to **8.x**.
6. Highlight **Performance Tuning** and set **Index Balancing** to **ON**.
7. Click **OK** and then **Yes** to restart services.
8. On the Welcome tab, click **Configure Microkernel Router**.
9. Highlight **Communication Protocols**, and only select **TCP/IP**.
10. To close the Pervasive.SQL Control Center, click **OK**.

The Server installation is completed. Proceed to the **Installing Pervasive.SQL Client Components** section below.

Install Pervasive.SQL Client Components

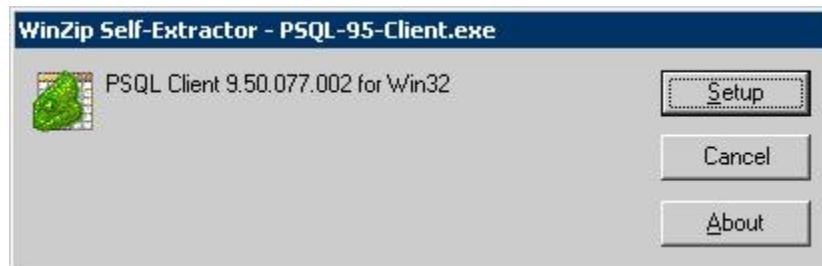
This installation must be performed on all user workstations in a client/server environment.

1. **Browse to PVSW\Clients on the server computer.**

If you installed from CD, double-click on the Windows folder and then double-click on **setup.exe**.

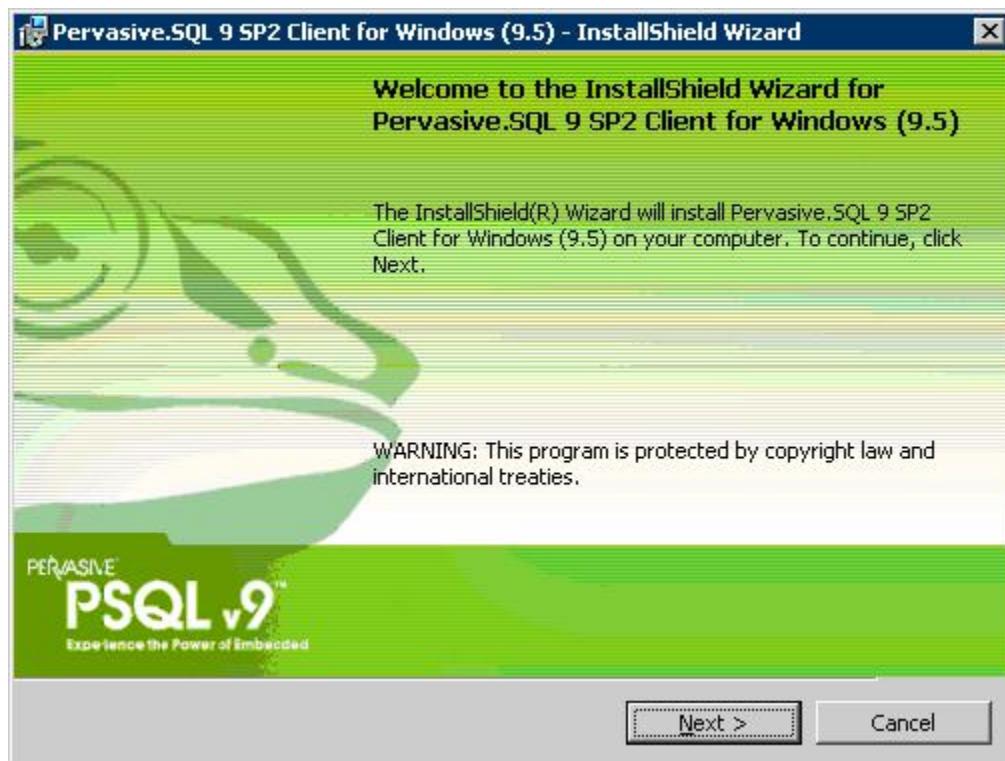
-OR-

If you installed from download, double-click on **PSQL-95-Client.exe**.



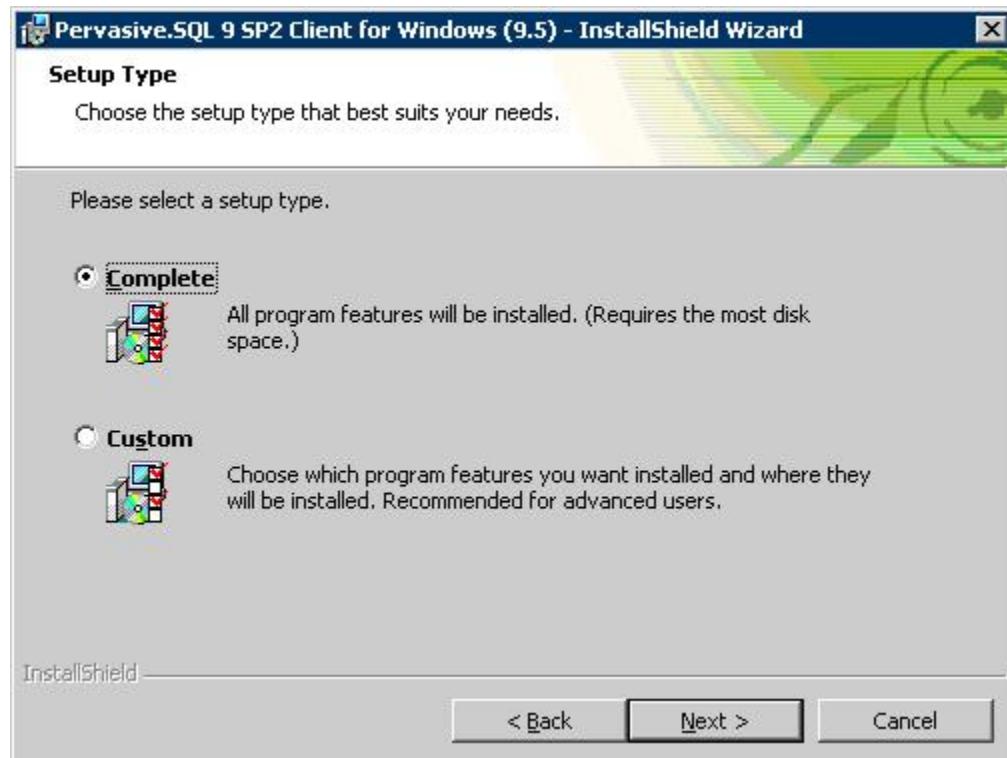
2. **Welcome Window.**

The InstallShield Wizard will progress and the Windows Installer will prepare to install. On the Welcome window, click **Next**.



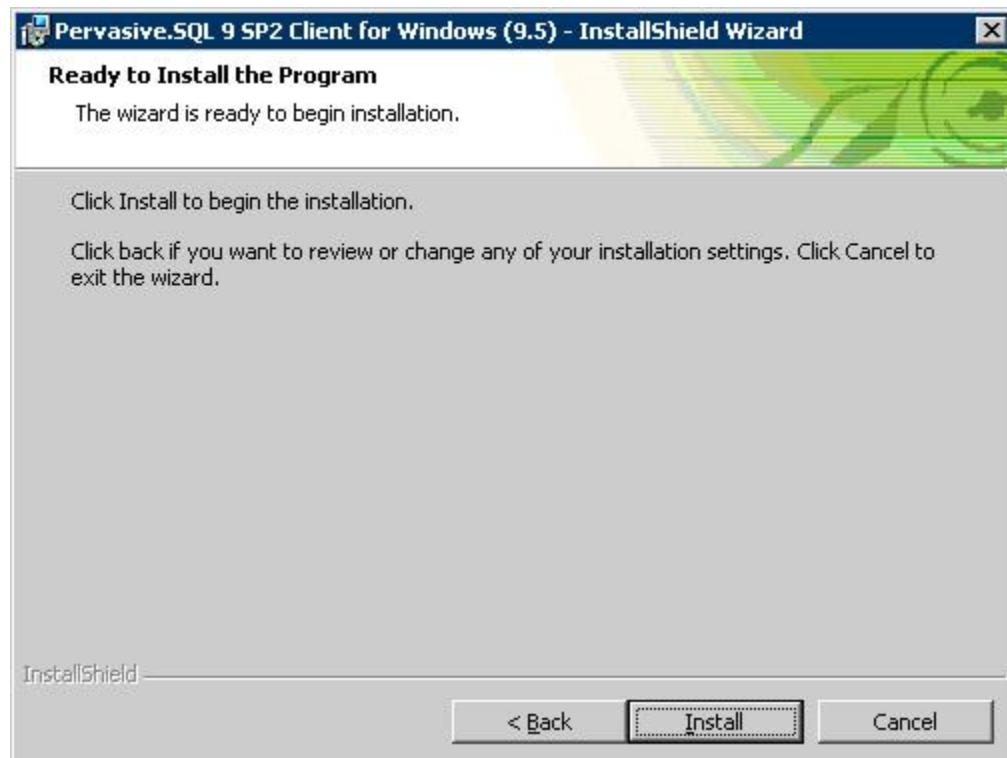
3. Setup Type.

Select Complete, and then click Next.



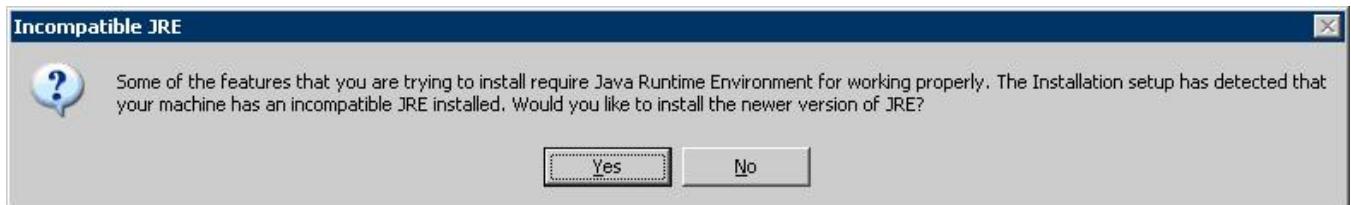
4. Ready to Install.

Click Install.



5. **Incompatible JRE.**

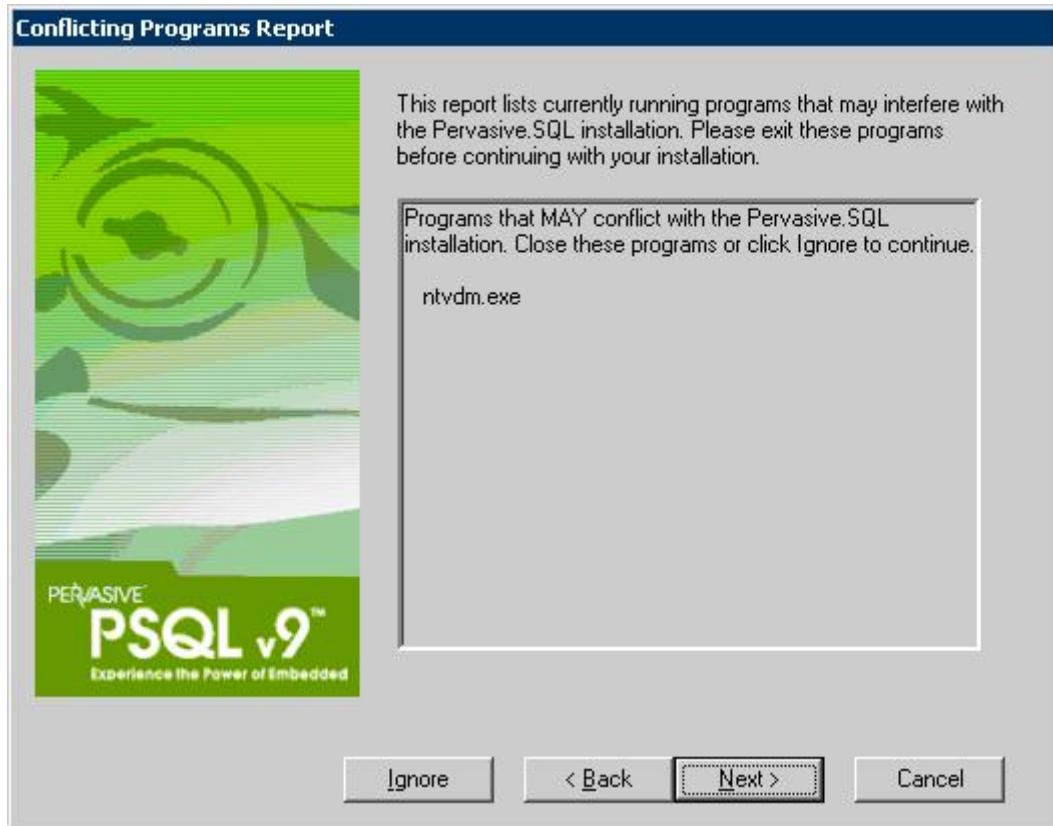
Click **Yes** to install the Java Runtime Environment.



6. **Conflicting Programs Report.**

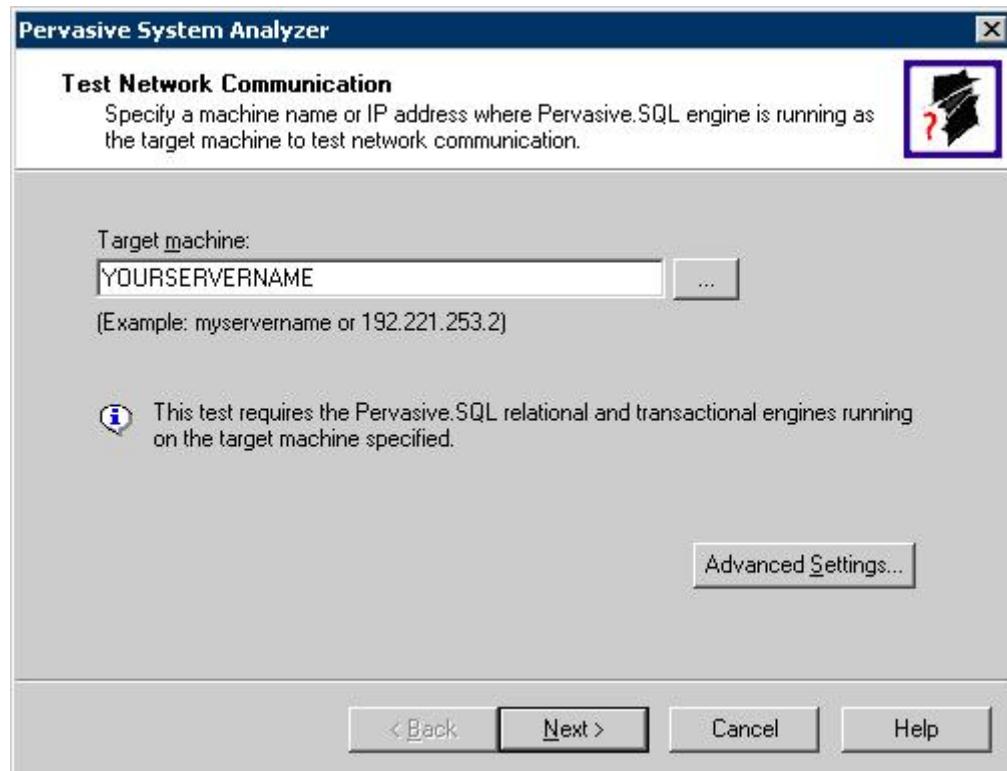
If the following window is displayed, stop the services and end the processes that are detected.

Once the services and processes have been stopped, click **Next**.



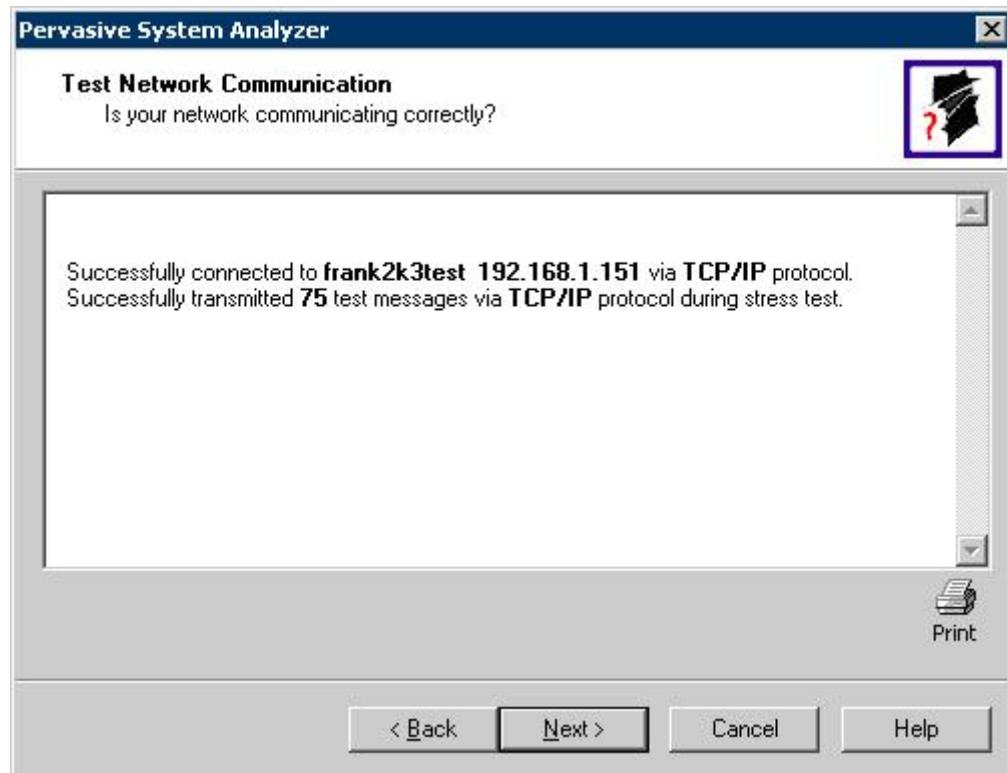
7. **Test Network Communication.**

Enter the name of your server and click Next.



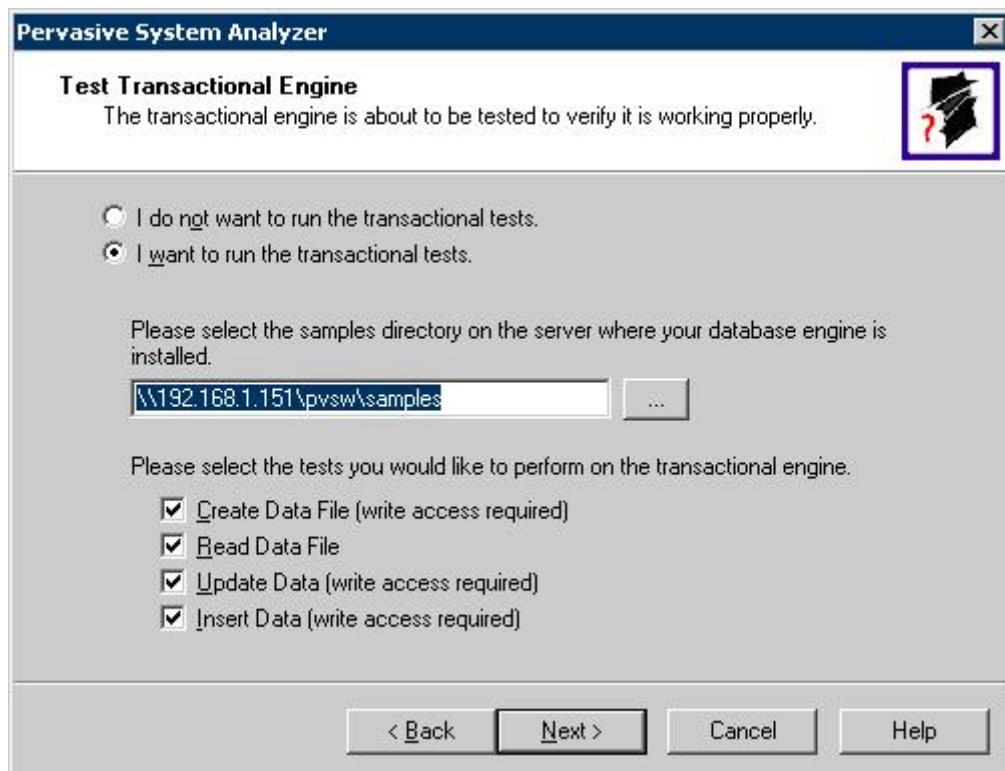
8. **Test Network Communication Results.**

The window below represents a successful test. Click Next.



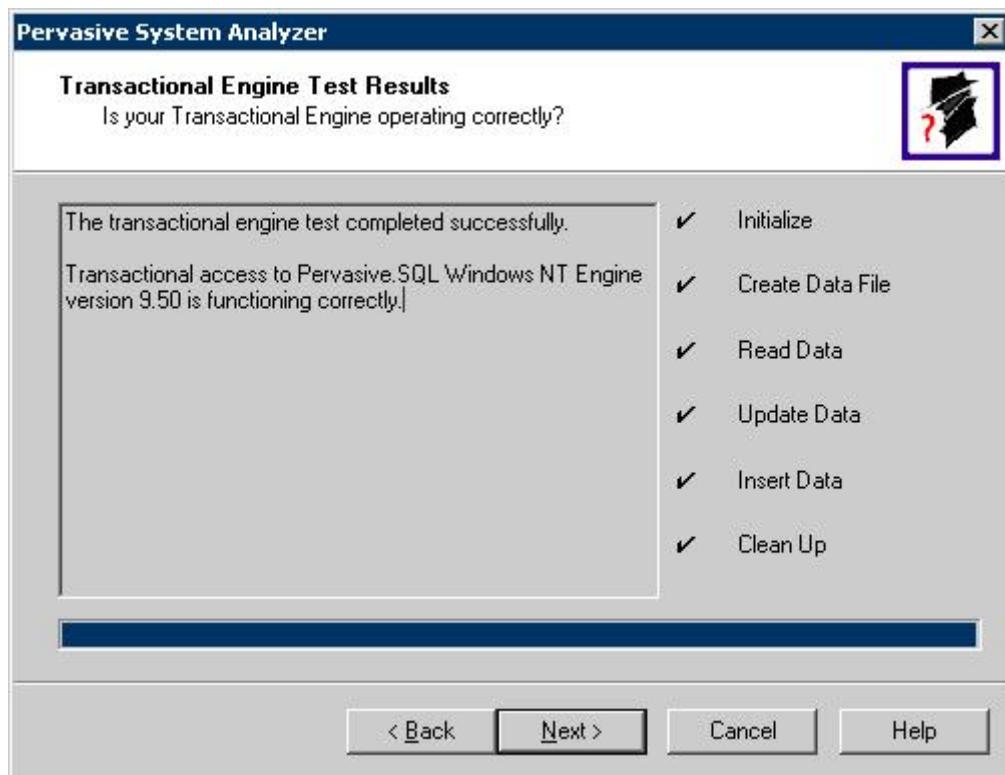
9. **Transactional Engine Test.**

Browse to the location of your PVSW\Samples folder. Click Next.



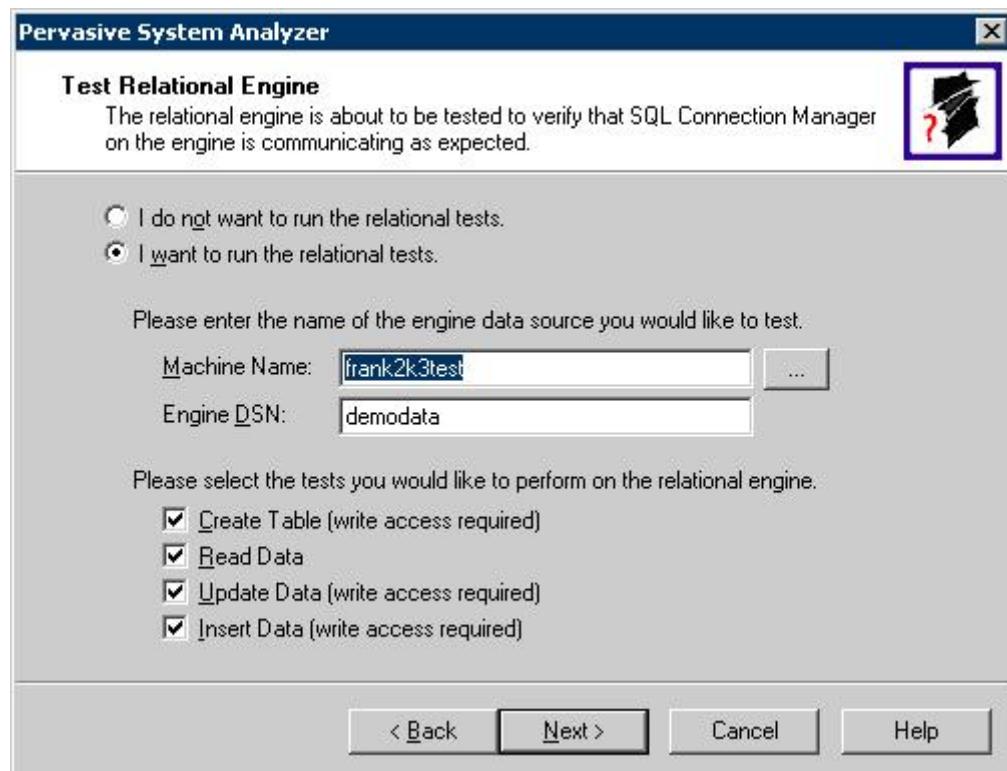
10. **Transactional Engine Test Results.**

The window below represents a successful test. Click Next.



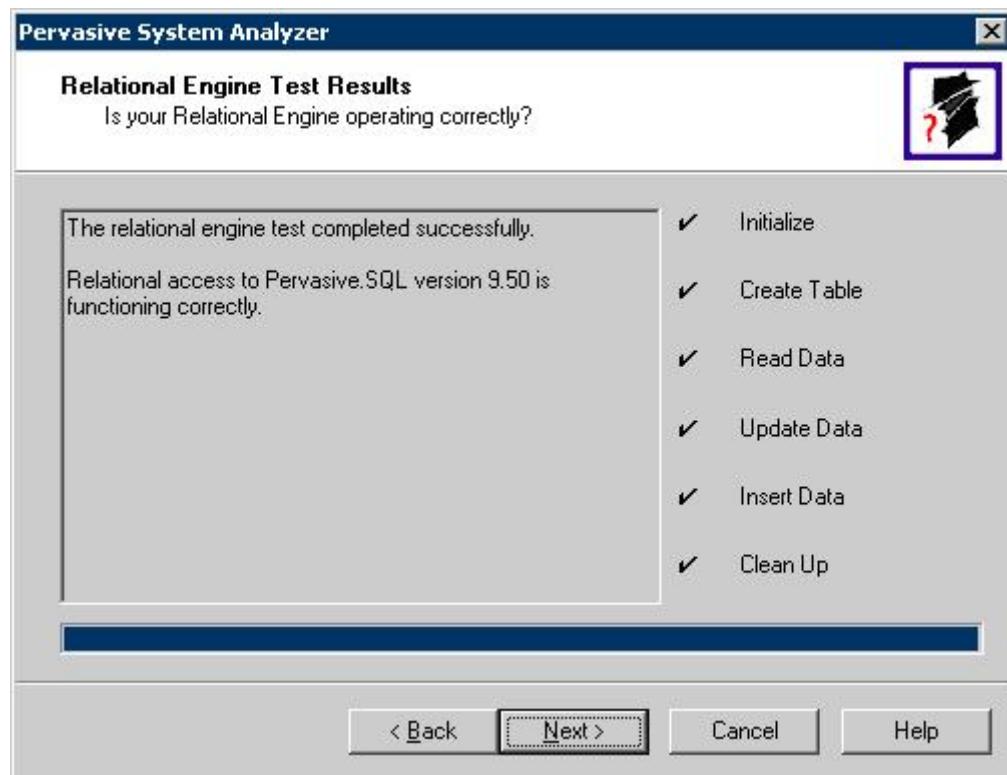
11. Relational Engine Test.

In the Machine Name box, enter your server name. In the Engine DSN, enter demodata and then click Next.



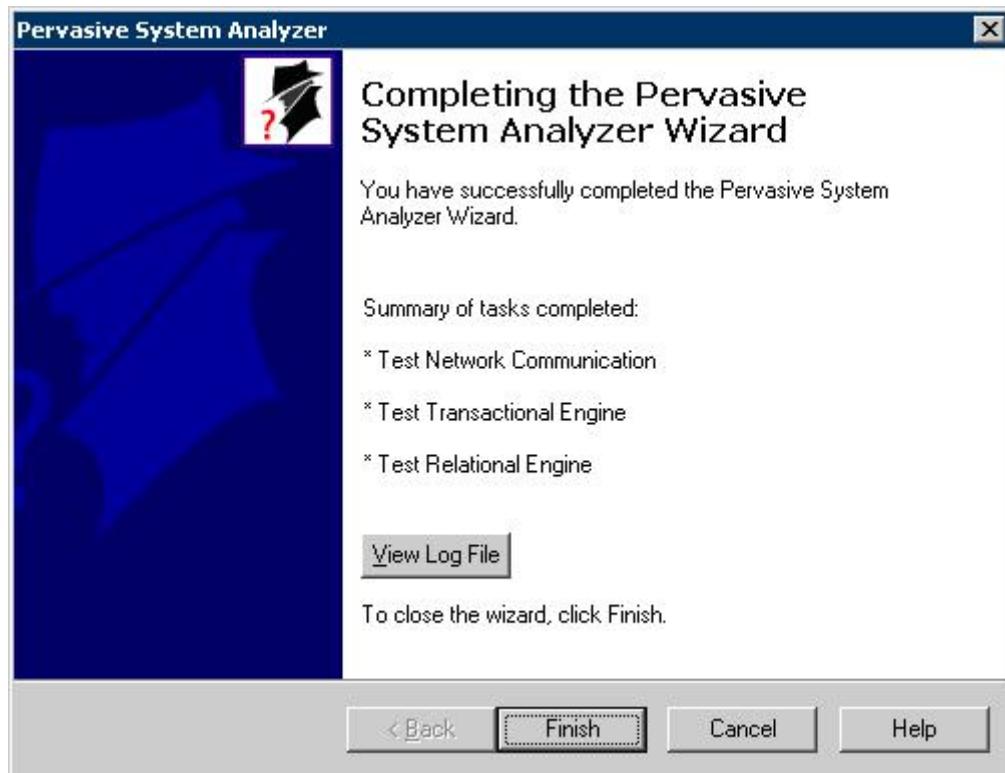
12. Relational Engine Test Results.

The window below represents a successful test. Click Next.



13. Pervasive Tests Completed.

Click **Finish**.



14. Registration.

Click **Close**.

15. The installation has completed.

Click **Finish**.

Post-Installation Configuration on Client Workstations

On each client workstation, follow these steps:

1. Select **Start** and then **Run**.
2. In the Run box, type **PCC** and then click **OK**.
3. On the Welcome tab, click **Configure Microkernel Router**.
4. Highlight **Communication Protocols**, and only select **TCP/IP**.
5. Highlight **Access** and uncheck **Use Local Microkernel Engine**.
6. To close the Pervasive.SQL Control Center, click **OK**.

TitleExpress

There are two components to a TitleExpress system: The database and the client.

Typically the database is named OM and is located on a shared folder (for a server based installation) or on the C:\ drive of a workstation (for a single-user standalone installation).

The TitleExpress client folder is named TEXPRESS and located in a folder on the C:\ drive of the workstation. This cannot be changed.

The following files are necessary to install or update TitleExpress.

Windows Standalone, Workgroup or Server Configuration

SetupDB-6000D.exe installs and updates the TitleExpress database on a Windows standalone, workgroup or server configuration. This executable installs SetupTX.exe into the OM\ Clients folder. This file auto-updates the TitleExpress client workstations.

Terminal Server

SetupTS-xxxxx.exe updates the TitleExpress database on the data server. It also installs the following files into the OM\ Clients folder:

TESystem.exe

Updates the Terminal Server system files.

TEClient.exe

Updates the TitleExpress clients that are located on the Terminal Server.

TitleExpress Database Installation

Stand-alone, Workgroup, or Server Database Installation Procedures

This procedure sets up the database, installs client setup files, and installs server files. It must be performed at the workstation or server that contains the TitleExpress database (cannot be performed remotely).

If updating, all users must be logged out of TitleExpress, and the Daystart utility (if used) must be closed.

For workgroups or stand-alone systems, the server will be running a workstation operating system, such as Windows XP Professional.

For client/server networks, the server will be running a network operating system such as Windows 2003 Server.

Installing from CD-ROM

Insert the TitleExpress update CD-ROM. Select **Start** and then **Run**. In the Run box, enter **drive:\SetupDB-[insert version].exe** (where **drive** is the drive letter of your CD-ROM device).

Updating from Downloaded File

Using Windows Explorer, browse to the location of the downloaded file and then double-click to open it.

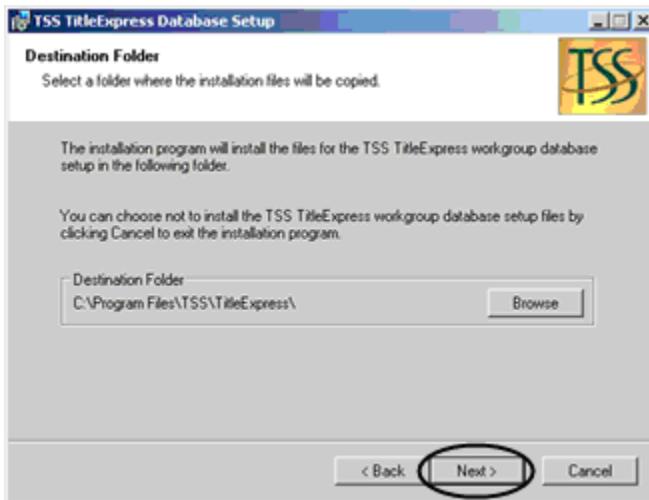
Installation Procedures

To install TitleExpress, follow these steps:

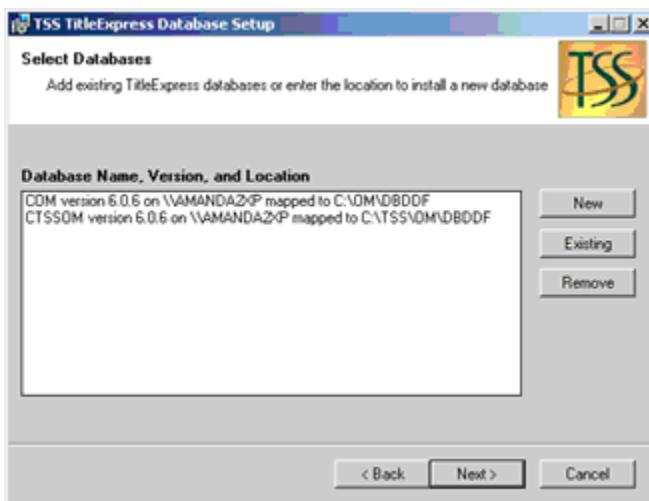
1. At the Welcome window, click **Next**.
2. On the License Agreement window, accept the licensing agreement and then click **Next**.
3. On the ReadMe Information window, review the update information and then click **Next**.

4. On the Destination folder window, click **Next**.

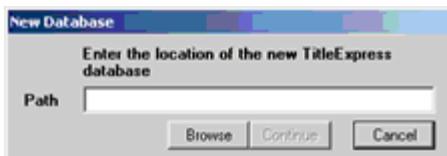
It is highly recommended that you do not change the folder location.



5. On the Select Databases window, the location of the TitleExpress database to be installed or updated must be entered. The following options are available:



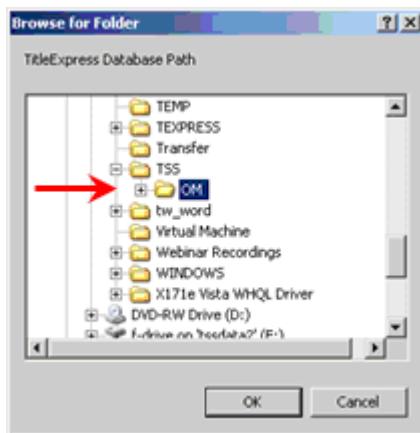
- a. For a new databases installing from a CD-ROM, select **New**. In the Path, enter the location for the new database and then click **Continue**. The OM folder is copied from the installation CD-ROM to the location specified as the Path location. Proceed to Step 8.



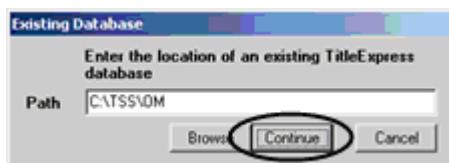
The path cannot exceed 20 characters or contain any spaces. For example, a single-user installation may enter C:\OM or a server installation may enter C:\TSS\OM (so that the TSS folder can be shared).

- b. For updates where the database is not listed or a new installation where the OM folder has already been copied form the installation CD-ROM, select **Existing**. Proceed to Step 6.

- (Skip this step if the database was listed in the Select Databases window.) In the Browse for folder window, select to the OM folder and then click **OK**.



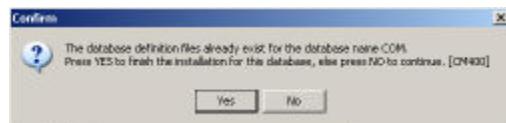
- In the Existing Database window, verify the path to the OM folder is correct and then click **Continue**.



- After your database is listed, in the Select Databases window, click **Next**.

If an incorrect database is listed highlight it and click **Remove**. Then go to Step 5 and select either New or Existing.

- At the Ready to Install window, click **Next**.
- The installation begins. If you receive the following message, click **Yes** to continue.



- On the TSS TitleExpress Database Setup window, your database codes are displayed. Make any necessary changes and then click **OK**. Click **OK** that the codes have been successfully applied.

If you are updating from a lower numbered version (for example, updating from version 5900F to 6000F), you must enter new system license codes. If you are updating within the same version (for example from version 6000C to 6000F) you do not need to enter new system license codes.

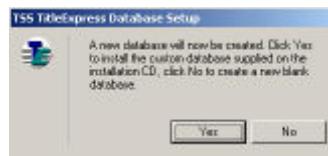
- Click **Finish** when complete.

If there are any errors during the installation, they can be viewed in the OM\TssTeDbScripts.sil file.

New Installations

Temporary licensing is included with the new database. It is recommended that you contact TSS Technical Support during this step, or immediately after installation for new system license information. Click **OK** to continue.

The following message appears. Click **Yes** to install the pre-configured database.



Next, the TitleExpress Client Installation must be run.

TSS Daystart

TSS Daystart is required to run before logging into TitleExpress. TSS Daystart can run as a service or as a shortcut.

Run as a Service

If you are running Daystart as a service, follow these steps to update or install the TSS Daystart service:

1. On the workgroup host or server computer, browse to Program Files\TSS\TitleExpress.
2. In the TitleExpress folder, select **SetupDS.exe**.
3. On the Welcome window, click **Next**.
4. On the License Agreement window, accept the license agreement and then click **Next**.
5. On the Destination folder window, leave the default location and then click **Next**.
6. On the Ready to Install window, click **Next**.
7. After setup is complete, click **Finish**.

Configure the Service

The TSS Daystart service must only be initially configured. If it was installed during a previous update, then it does not have to be reconfigured.

To configure the Daystart Service, follow these steps:

1. Browse to the **Program Files\TSS\TitleExpress** folder and open **TSSDaystart.ini** in notepad.
2. Set CheckTimer to the number of seconds between checks to see if DayStart needs to be run. For example, the default setting is 60 seconds, so every 60 seconds the service checks to see if DayStart should run.

It is recommended that the service is checked at least every 5 minutes.

3. Set AutoCheck to True or False. It controls the automatic updating of license codes for temporary licenses. To disable AutoCheck, change the value to False.

The AutoCheck consists of an external call to a web service on the TSS Software Corporation's web server. The only information sent is the license number and machine number. This is an optional setting and defaults to True if left blank.

4. Update the db1 location to the path to your OM folder. For example, db1=C:\TSS\OM.

If you have multiple databases, add a db2 location with the correct path to that database. UNC paths are not supported.

5. **Save** and **close** the file.

Start the Service

TSS Daystart must be started manually the first time following installation. To start the TSS Daystart service, follow these steps:

1. Browse to C:\Program Files\TSS\TitleExpress.
2. Double-click StartDS.bat.

A black window flashes on the screen, when it disappears the service is restarted.

Run as a Shortcut

If you are running the TSS Daystart as a shortcut, you must install or update the TitleExpress client first on the server, before updating the clients on the workstations. See Client Update for instructions.

Create the Shortcut

After the client has been installed or updated, follow these steps to create the shortcut:

1. Browse to **C:\TEXPRESS\PROG**.
2. In the PROG folder, right-click **TxDaySt.exe** and select **Send To**, then **Desktop (create shortcut)**.
3. Locate the shortcut on the desktop, right-click and select **Properties**.
4. On the **Shortcut** tab, for the **Start In**, enter the path to the OM folder, i.e. C:\TSS\OM. Click **OK**.

Start TSS Daystart from Shortcut

To start TSS Daystart, double-click the shortcut on the desktop. It will minimize to the Windows Start Bar.

It is highly recommended that you copy this shortcut to the all users startup folder.

TitleExpress Client Installation

New Installations

To install the TitleExpress client, browse to the OM\Clients folder. Double-click **SetupTX.exe** and then follow the installation procedures below.

After the client installation is complete, the client must be set up. See New Client Setup for more information.

Updates

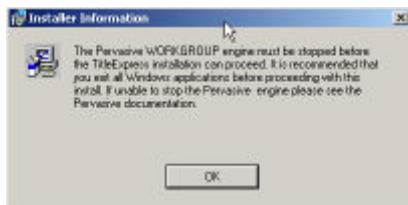
The TitleExpress client is designed to automatically update at the first login after a database update has been applied. At the new version window, click **Yes** to continue.

Installation Procedures

To install the TitleExpress client, follow these steps:

1. At the Welcome window, click **Next** to continue.
2. At the License Agreement window, read and accept the license agreement. Click **Next**.
3. At the ReadMe window, click **Next**.
4. At the Destination Folder window, click **Next**.
4. At the Ready to install window, click **Next**.

5. The following message may appear advising you that the Pervasive.SQL Engine will be shut down. Click **OK** to continue.



6. Click **Finish** to complete the installation of the client update.

New Client Setup

After installing a TitleExpress client, the three basic system options that must be set are:

1. Set a unique terminal number.
2. Set the database location.
3. Select Client/Server option if database is located on a server.

Following are the instructions to set these options.

Desktop Shortcut

The command line for a desktop shortcut is: C:\TEXPRESS\PROG\TE1.exe.

System Options

Before using TitleExpress, the system options must be set. To access the options, after clicking the TitleExpress icon, on the **Password Entry** window, click **Setup**.



The following options are available on the client setup window:

System

Typically you will have one system, by default named Local, the Local (area network) database.

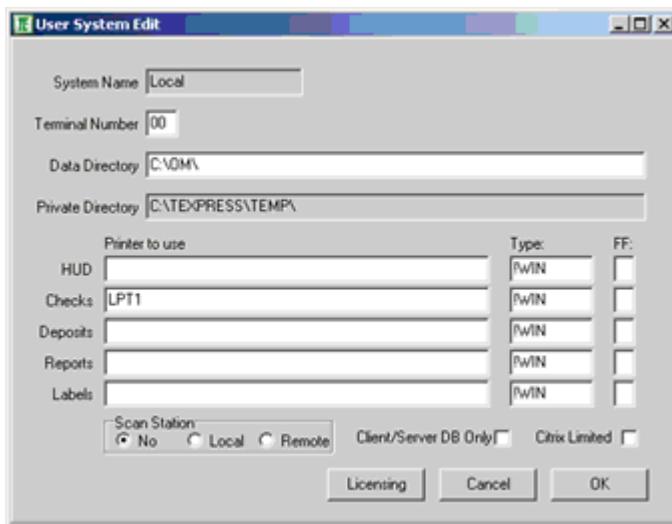
However, if the workstation is a laptop and is used to connect to a database on the laptop, and also to the network database, two systems will be available for selection.

Create New System

To create a new system, click **Create New System**. Enter the new system name. Type new system name, then click **Create**. The User System Edit window appears.

Edit System

To edit a System, select the appropriate system name from the drop down menu, and then click **Edit System**.



The following options are available on the User System Edit window:

System Name

Cannot be edited here.

Terminal Number

The terminal number must be unique to each workstation. The system management workstation uses the 00 number. If workstations have duplicate numbers, the second user logging in with the duplicate number will receive the message **Terminal number is in use**. You may use numeric or alphabetic characters in this field.

Data Directory

Establishes the location of the TitleExpress database.

Private Directory

Cannot be modified.

Printer to use:

Check printing settings placed here will be overridden if also set in the Escrow Accounting, Utility function for each escrow account.

Printer to use

Leave blank.

Type

Use /WIN.

FF

Leave blank.

Scan Station

These options enable document scanning using ScanExpress. You may only setup as many workstations for scanning as the number of ScanExpress licenses you have purchased. If you set up more scan stations than ScanExpress licenses, users will receive an error message stating "The maximum number of scan stations are already logged in" when logging into TitleExpress.

No

Workstation is not used for scanning.

Local

Workstation is used for scanning in a local area network environment. (Images are saved directly to the server storage location).

Remote

Workstation is used for remote scanning. Images are saved on the local drive, then copied up to a network storage location using thin-client technology such as Terminal Server or Citrix.

Client/Server DB Only

This option must be selected for workstations accessing the TitleExpress database on a server using the Pervasive.SQL server engine.

Citrix Limited

Select this option if the workstation is using TitleExpress under Citrix, and a unique C:\TEXPRESS\TEMP folder cannot be established for each login. (NOT A RECOMMENDED OPTION.)

Certain functions are not available to such a designated workstation, such as escrow accounting and management reports.

When finished, click OK.

Terminal Server Client Installation

Special instructions are required for the installation and use of TitleExpress in a Windows Terminal Server environment because each user must have their own separate C-drive mapping. This requires that the Terminal Server C-drive be changed to an alternate drive letter, and a shared folder on the data server be mapped to C for each user. Complete system requirements can be viewed on TSS's website.

The following procedures assume that the terminal server environment is configured as described above. For additional documentation and information, please contact TSS Technical Support.

Terminal Server Client Installation

The following installation procedures must be performed if TitleExpress clients reside on a Terminal Server. Procedures have also been included that cover a mixture of LAN and Terminal Server clients.

The Terminal Server environment is complex, only an experienced system technician should perform this installation.

Obtaining Terminal Server Files

Depending on your setup, you may need the following files: **SetupTS-[insert version].exe**, **TESystem.exe** and **TEClient.exe**. To obtain these files:

1. Open your web browser and go to: <ftp://update:getfiles@ftp.iwanttss.com>
2. Download files as needed.

Step One: Update the Data Server

The data server and terminal server should be two separate computers. The data server is where the TitleExpress database is installed and the terminal server is where your remote users access TitleExpress.

If you have LAN Clients:

At the data server, follow the instructions for a Typical Server Database Update, using the **SetupDB-[insert version].exe** file. This installation will place the SetupTX.exe file in the OM\Clients, which is needed for the LAN client updates.

In addition, you should download **TESystem.exe** and **TEClient.exe** into the OM\Clients folder.

If you have Terminal Server Clients Only:

Download **SetupTS-[insert version].exe** into the OM\Updates folder.

At the data server (not the Terminal Server), follow the instructions for a Typical Server Database Update, using the **SetupTS-[insert version].exe** file. This installation will place two files in the OM\Clients folder: TESystem.exe and TEClient.exe.

Step Two: Install the Terminal Server System Files

The system files are runtime files required by the TitleExpress client. By placing them directly in the Windows\System32 directory, all clients will have access to the files. Also, the files no longer have to be duplicated for each installed client (as in previous updates).

To install the system files, follow these steps:

1. Start an administrative console session on the terminal server (console session means you are on the physical machine running as a terminal server).
2. To put your terminal server in install mode, select **Start** and then **Run**.
3. In the Run box, enter **changeuser/install** and then click **OK**.
4. Browse to the OM\Clients folder, and select **TESystem.exe**. This will extract the TitleExpress system files.
5. After system files are extracted, in the **Run** box, enter **changeuser/execute** and then click **OK**. This will take your server out of install mode and back into execute mode.

Step Three: Install the Terminal Server Client Files

After the system files are installed on the terminal server, the client files must be installed on each user profile.

Client Updates

If updating from TitleExpress Version 5700C through 5700J, the previous client installations must be removed. To remove the client, follow these steps:

1. In the Control Panel, select **Add/Remove Programs**.
2. In the installed program list, select **TSS TitleExpress** and click **Remove**.
3. Alternatively, the following command may be run from either the command line or in a script file: **SetupTX.exe /qn REMOVE=ALL**

Next, the client files must be installed on each users local C-drive mapping. There are three ways to install the client files:

1. Log in as each user, and from the OM\Clients folder, run TEClient.exe. This will install TitleExpress for that user; or
2. If the ability to generate login scripts exists, create a script and run OM\Clients\TEClient.exe as each TitleExpress user logs in; or
3. Perform Step 1 for one user and then copy that user's C:\TEXPRESS\PROG folder to all other user's mapped C-drive (overwrite existing PROG folder). This is the fastest method, if you have access to all user's folders.

New Client Installations

Log in as each user, and from the OM\Clients folder, run TEClient.exe. This will install TitleExpress for that user. The client setup options must be set. See New Client Setup for additional procedures.

Terminal Server PDF995 Installation

The PDF995 driver is used to create PDF files. The installation files are in the PDF995.zip file that is copied into the OM\Clients folder when SetupTS-[insert version].exe is run. Following are the installation procedures.

If PDF995 has been previously installed on the Terminal Server, this installation can be skipped.

Pre-Installation Procedures

Before installing PDF995, follow these steps:

1. Log in to the terminal server using an account with administrative privileges.
2. Remove any existing PDF995 installation through Add/Remove Programs.
3. Copy the PDF995.zip to a convenient location on your network.
4. Unzip/extract the files to a location of your choice.
5. Edit Install.INI so PATH equals a location that all users can access with the same drive mapping.

Installation Procedures

To install PDF995, follow these steps:

1. Go to **Start** and then select **Settings, Control Panel** and then **Add/Remove Programs**.
2. Select **Add New Programs** and then select **CD or Floppy**.
3. Click **Next** and then **Browse**. Browse to the location where the PDF995 file was extracted.
4. Select **autosetup.exe** and click **Open** and then **Finish**. The installation will run in the background.
5. There is no direct indication of when the install is finished. To determine this, open the **Task Manager** and then select the **Process** tab. When **autosetup.exe** disappears from the list, the install is done.
6. Click **Finish** when the install completes and close all open windows.

Post-Installation Procedures

After installing PDF995, follow these steps:

1. Browse to the PATH set in **Install.INI**.
2. Highlight the PDF995 folder. Right-click and select **Properties**.
3. Select the **Security** tab and assign Full Control permissions to the Everyone Group and System Account.

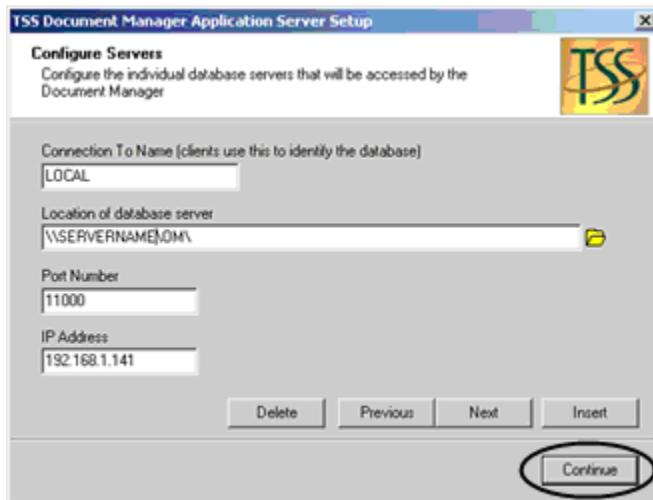
Document Manager

Document Manager Installation

The Document Manager is an installation separate from the TitleExpress installation. To install the Document Manager, on either the database server or a dedicated application server, follow these steps:

1. In the **Program Files\TSS\TitleExpress** folder, select **SetupDM.exe**.
2. On the **Welcome** window, click **Next**.
3. On the **License Agreement** window, accept the license agreement and then click **Next**.
4. On the **Destination** folder window, leave the default folder locations unless TitleExpress was installed to a different folder. Click **Next**.
5. At the **Ready to Install** window, click **Next**.
6. On the **Configure Servers** window, enter the following information and then click **Continue**:

If you have multiple databases, click **Next** to enter the information for other databases. After all databases have been added, click **Continue**.



Connection To Name

This is the database connection name that users select to log in to TitleExpress. Typically it is "Local".

Location of database server

Location of TitleExpress database (typically the OM folder). Must be a UNC path.

Port Number

Defaults to 11000.

IP Address

Defaults to the first network card address broadcasted on the installed machine.

7. Click **Finish** when completed.

Starting the Document Manager Services

Before using Document Manager for the first time, the Document Manager Service must be started with administrative rights. To do this, follow these steps:

1. Select **Start** and then **Run**.
2. In the Run box, enter **services.msc** and then click **OK**.
3. In the Services window, scroll to **TSS Document Manager**.
4. Right-click TSS Document Manager and select **Properties**.
5. On the Properties window, select the **Log On** tab and then select **This account**.
6. Either browse for a user with administrative rights or enter their username and password.
7. Click **Apply** and **OK**.
8. Right-click TSS Document Manager server and click **Start**.

TitleExpress Document Preparation System

DPS Installation Overview

The DPS installation must be run at each TitleExpress client workstation. The installation will do the following:

- Remove any old DPS components
- Install a new C:\TW_WORD folder on the workstation's c-drive
- Write required registry settings
- Install chosen components and options

The installation program (SetupDPS.exe) is located in the OM\Clients folder. The DPS installation must be run from that folder.

System Requirements

TSS software products are fully integrated applications with a proven track record for outstanding performance and reliability. The purpose of the following information is to assure optimal, trouble-free program operation and to minimize the user's technical support needs. A stable environment is essential for all system types. If your system does not meet these requirements, TSS software may not operate correctly.

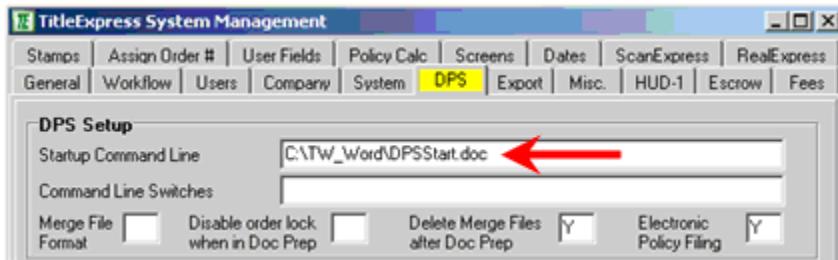
The most current system requirements can be found at TSS's website.

Certain law office document management programs that integrate with Microsoft Word may cause conflicts with the DPS. Contact TSS Technical Support before installing the DPS on workstations that contain these programs.

Pre-Installation Steps

Prior to the first installation of the DPS, you must perform the following steps:

1. On the System Management workstation, select System Management. On the DPS tab, set the Startup Command Line path to C:\tw_word\dpsstart.doc.



2. At each workstation, Microsoft Word's security settings must be checked. See [About DPS Security](#).

If some workstations have Word 2007 and some have Word 2003 or XP, on the Word 2003 or XP workstations, download and install the Microsoft Office Compatibility Pack from Microsoft's website.

About DPS Security

It is the responsibility of the system administrator to set security rules. This Guide is intended only to explain how various security settings may affect the DPS and to mention some other things to consider when determining security rules.

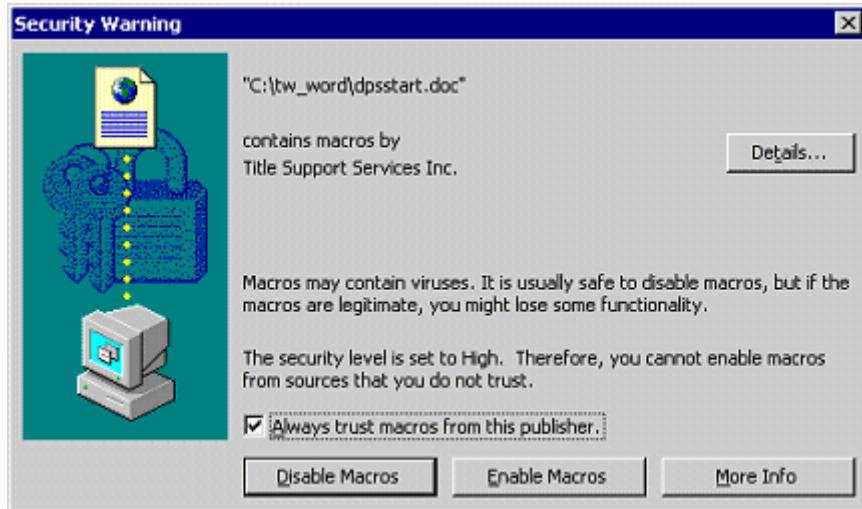
How security affects the DPS

The DPS components have been digitally signed to allow working in a secure environment.

Security Setting (2003 and earlier)	Security Setting (2007 and later)	How the DPS is affected
Very High	Disable all macros without notification	The DPS will not run at this level. This level is available in Microsoft Word 2003 but not in prior versions. When Doc Prep is clicked, Microsoft Word will be launched and a document named DPSSStart.doc will be opened. Microsoft Word will disable macros without warning; no prompts will appear for resetting the security level or allowing trusted sources.
High Medium	Disable all macros with notification	The first time you launch the DPS (when you click Doc Prep in your order), you will be prompted with a Security Warning dialog as to the file "C:\tw_word\dpsstart.doc." Select the check box for Always trust macros from this publisher and click Enable Macros . You should not be prompted to make those selections again.
	Disable all macros except digitally signed macros	
Low	Enable all macros	The DPS will run without having to make the selections described for High or Medium.

If the security is set to anything other than Low, the following message is displayed.

To avoid seeing this message every time the DPS is loaded, check **Always trust macros from this publisher** and click Enable Macros.



Other Things to Consider

Here are some other items to consider before upgrading DPS:

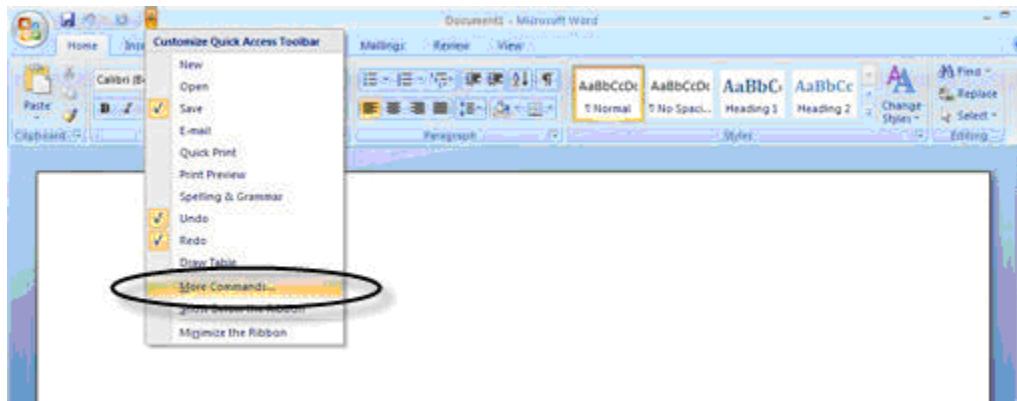
- The macro security level set in Word will affect the entire Microsoft Office suite of products.
- Microsoft Office security is set to High by default. Any other level must be explicitly selected.
- If earlier versions of the DPS are in use, the security level may already have been set to Low.
- To enable a Terminal Server or Citrix user to run the DPS under elevated security, the user must have the right to trust access to publishers.

DPS Security and Microsoft Word 2007

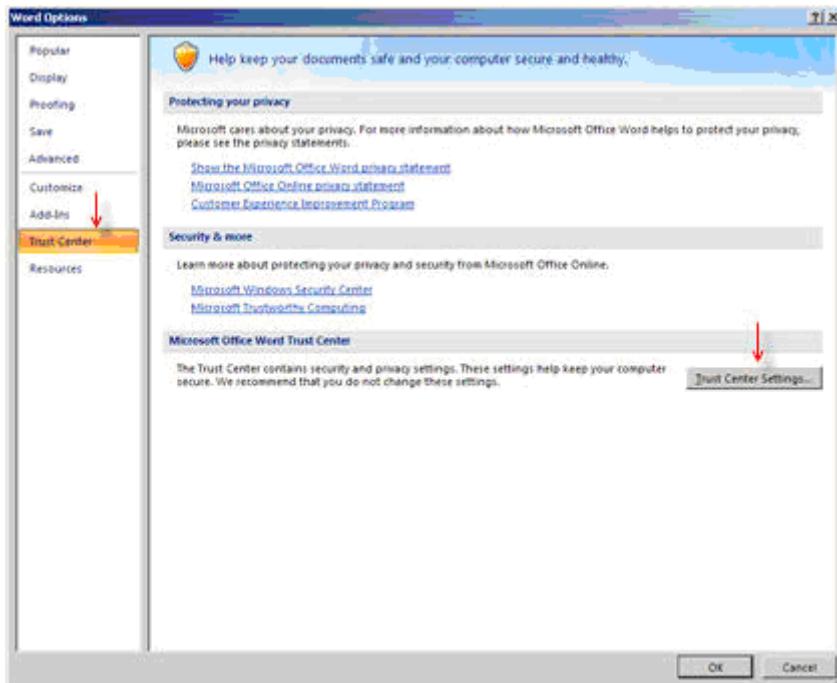
The user interface for security settings has changed in Word 2007. Since DPS uses digitally signed components, users can configure Word to only enable macros that are digitally signed.

Users can access Word 2007 security settings through the Trust Center. To change these setting, follow these steps:

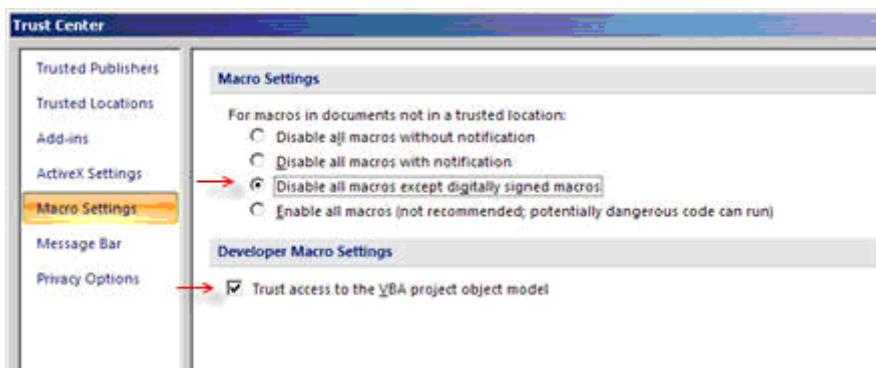
1. Open the Quick Access Toolbar and select **More Commands**.



2. In the Word Options window, select **Trust Center** and then **Trust Center Settings**.



3. Select **Macro Settings**.
4. Select **Disable all macros except digitally signed macros** and the check box for **Trust Access to the VBA Project Object Model**. Click **OK**.



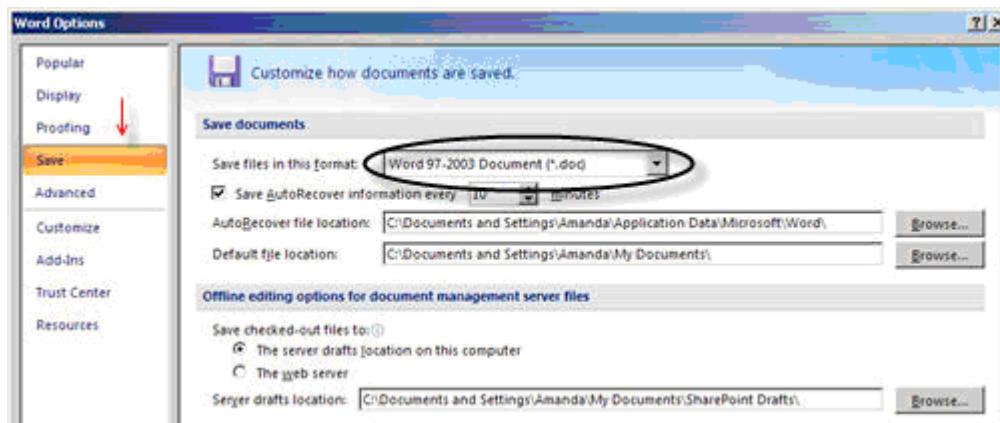
To change or view your current security level in Word 2003 and earlier versions, from the Tools menu select Macro, then Security in Word.

Microsoft Word 2007 Save options

In Microsoft Word 2007 the file save format will need to be updated. Follow these steps to update that setting in Microsoft Word:

1. In Microsoft Word, open the Quick Access Toolbar and select **More Commands**.
2. At the Word Options window, select **Save**.

3. In the Save documents sections, change the Save files in this format to **Word 97-2003 Document (*.doc)**. Click OK.



DPS Installation Procedures

To install the DPS, follow these steps:

The user logged in to the workstation must have full administrative rights to perform this installation.

1. Close all programs, including Microsoft Word and virus protection programs.
2. Browse to OM\Clients and select **SetupDPS.exe**.
3. On the Welcome to the TSS DPS Installation window, click **Next** to continue.



4. On the License Agreement window, read and accept the agreement. Click **Next** to continue.

- On the Settings window, select either to Typical, Custom User, or Custom Global. Global settings are saved in the OM\Clients\TSS_DPS.ini file so they can be accessed by all users.

The first installation of DPS should select **Custom Global**. This will save the installation settings in the TSS_DPS.ini file. All other installations should select **Typical** and proceed to Step 9.

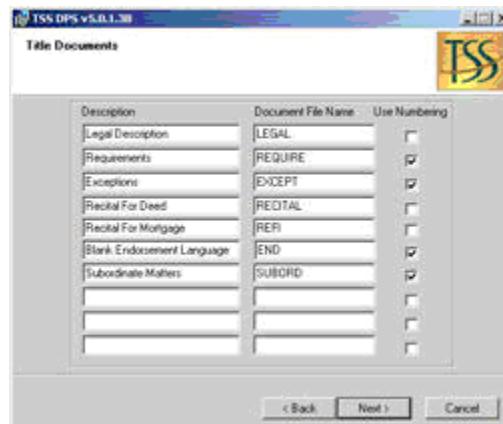


- On the Components window, selection options and then click **Next**.



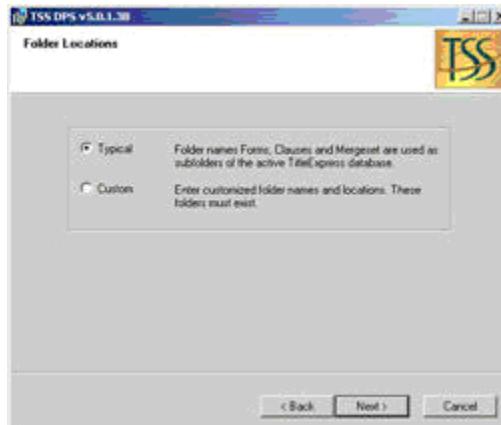
- On the Title Documents window, if necessary, change the Description and Document File Name. Select **Use Numbering** for the Title Documents that require it. Click **Next** to continue.

The default settings for the Title Documents can be found in the OM\Clients\TSS_DPS.ini file.



8. On the Folder Locations window, select Typical or Custom. These settings determine the locations of the document files needed by the DPS. If Custom is selected, you must set the folder locations. Click **Next** to continue.

It is highly recommended to use **Typical** for folder settings.



9. On the Ready for Installation window, click **Next**.
10. On the Installation Successful window, click **Finish**.

TSS DPS Add-In for Microsoft Word 2007

Microsoft Word 2007 users using the DPS need to make sure the following are installed:

All installation files are located in OM\Clients.

- The DPS (SetupDPS.exe)
- The Visual Studio 2005 Tools for Office Second Edition Runtime, VSTO (vstor.exe)
- The TSS DPS Add-In for Microsoft Word 2007 (DPSAddIn.exe)

If the VSTO is not present on the machine when installation begins, the DPS Add-In installer will prompt the user to install it.

Installing the DPS Add-In

The DPS Add-In must be installed so the DPS toolbar is displayed in Microsoft Word. To install the DPS Add-In, follow these steps:

1. After DPS is installed, browse to the OM\Clients folder and double-click **DPSAddIn.exe**.
2. On the Welcome window, click **Next** to begin installation.
3. If VSTO has already been installed, skip to Step 12. If not, the following window is displayed. Click **Yes** to install VSTO.



4. A browser window opens to the Microsoft download page for VSTO 2005 SE. (An active Internet connection is required.) Click the **Download** button.

If the internet is not available on the workstation, browse to OM\Clients and double-click **vstor.exe**. Proceed to Step 9.



5. At the File Download - Security Warning window, click **Save**.

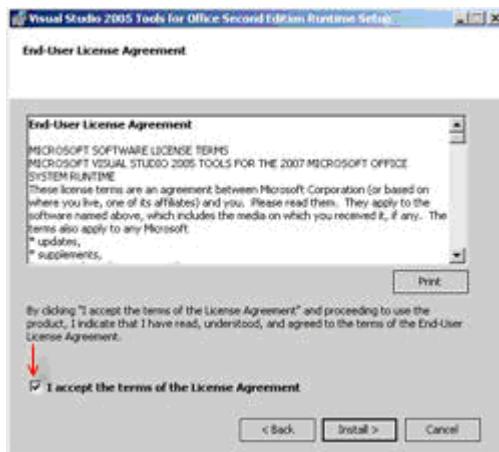


6. On the Save As window, select a convenient location to download the file and click **Save**.
7. On the Download Complete window, click **Run**. If you receive an Internet Explorer - Security Warning window, click **Run** again.
8. The Thank You for Downloading browser window is displayed, indicating that the download is now complete. Close this window.

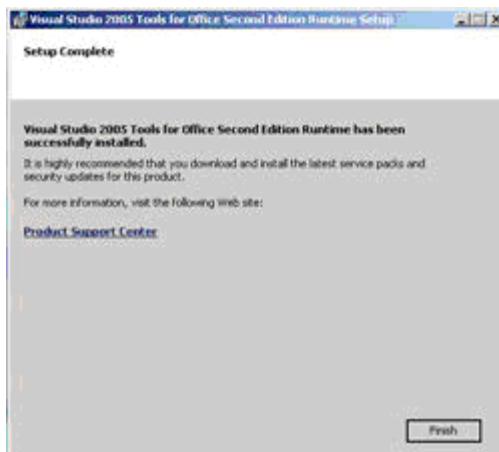
9. The Visual Studio 2005 Tools for Office Second Edition Runtime Setup window is displayed. Click **Next**.



10. On the End-User License Agreement window, read and accept the license agreement. Click **Install**.

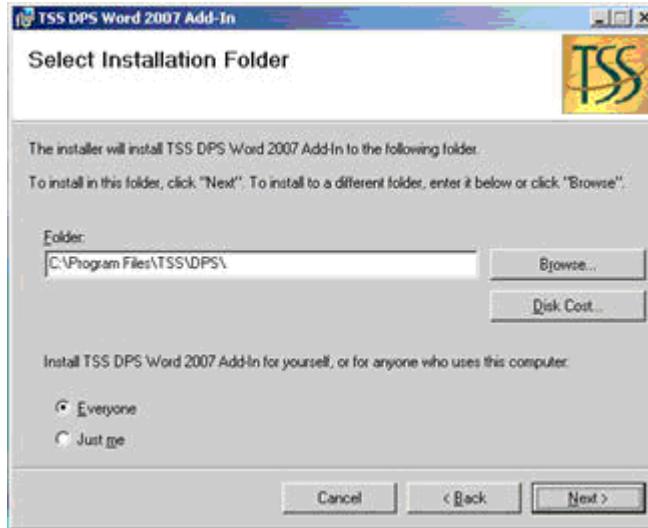


11. On the Setup Complete window, click **Finish**.



12. Browse to the OM\Clients folder and double-click **DPSAddIn.exe**.
13. On the Welcome to the TSS DPS Word 2007 Add-In Setup Wizard window, click **Next**.

14. On the Select Installation Folder window, leave the default settings and click **Next** to continue.



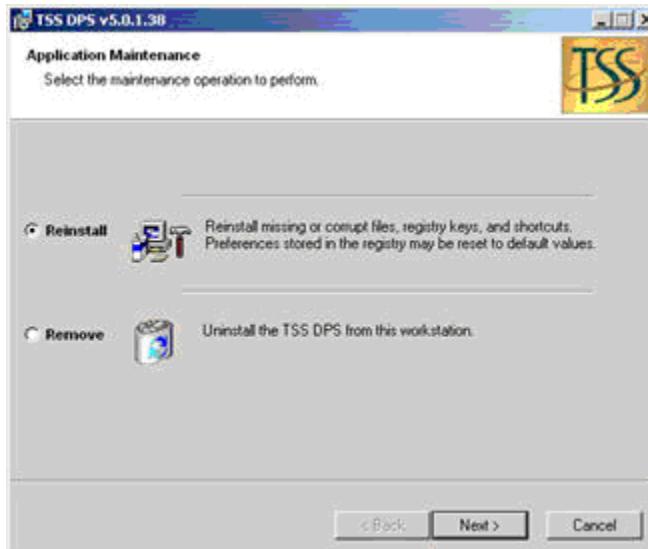
15. On the Confirm Installation window, click **Next**.
16. On the Installation Complete window, click **Close**.

Reinstalling the DPS

The DPS can be reinstalled on the workstation using the Control Panel, Add or Remove Programs options, or by running **SetupDPS.exe**. The DPS can be reinstalled to change your settings or to replace missing or corrupt files.

To reinstall the DPS, follow these steps:

1. Close all programs, including Microsoft Word and virus protection programs.
2. Browse to **OM\Clients** and double-click **SetupDPS.exe**.
3. On the Maintenance window, select **Reinstall** and click **Next**.



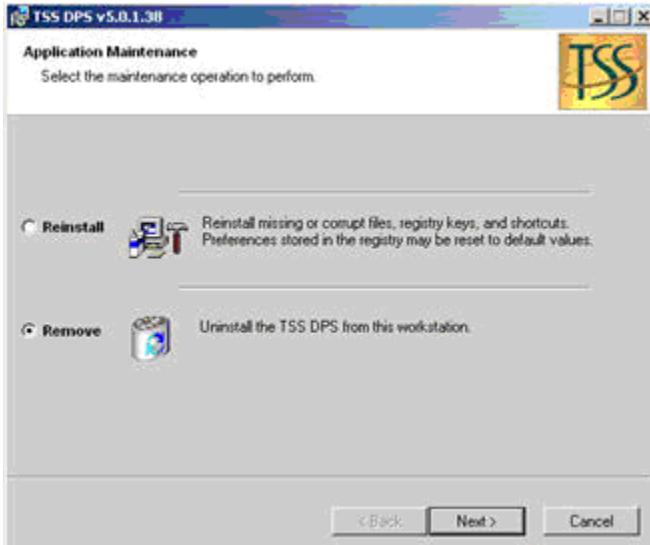
4. Change settings as necessary and click **Next** to continue. (See installation procedures for details on changing settings and components.)
5. On the Reinstall window, click **Next** to continue.
6. To complete the installation, click **Finish**.

Uninstalling the DPS

The DPS can be uninstalled from the workstation using the Control Panel, Add or Remove Programs options, or by running **SetupDPS.exe**.

To uninstall the DPS, follow these steps:

1. Close all programs, including Microsoft Word and virus protection programs.
2. Browse to **OM\Clients** and double-click **SetupDPS.exe**.
3. On the Maintenance window, select **Remove** and then click **Next**.

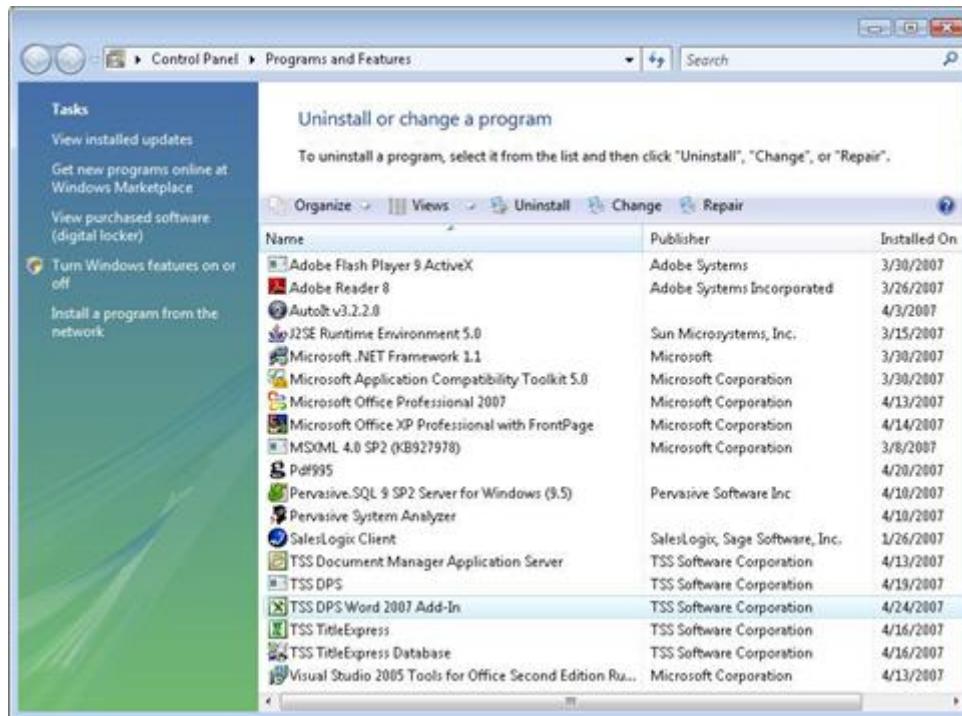


4. On the Uninstall window, click **Next** to continue.
5. To complete the removal, click **Finish**.

Uninstalling the DPS Add-In from Windows Vista

In order to uninstall the DPS Add-In on a Windows Vista computer, follow these steps:

1. Select **Start** and then the **Control Panel**.
2. On the Control Panel, select **Programs and Features**.
3. On Uninstall or change a program window, select the **TSS DPS Word 2007 Add-In** and then click **Uninstall**.



4. On the Program and Features warning, click **Yes**.



5. On the Installation Complete window, click **Close** to finish uninstall.

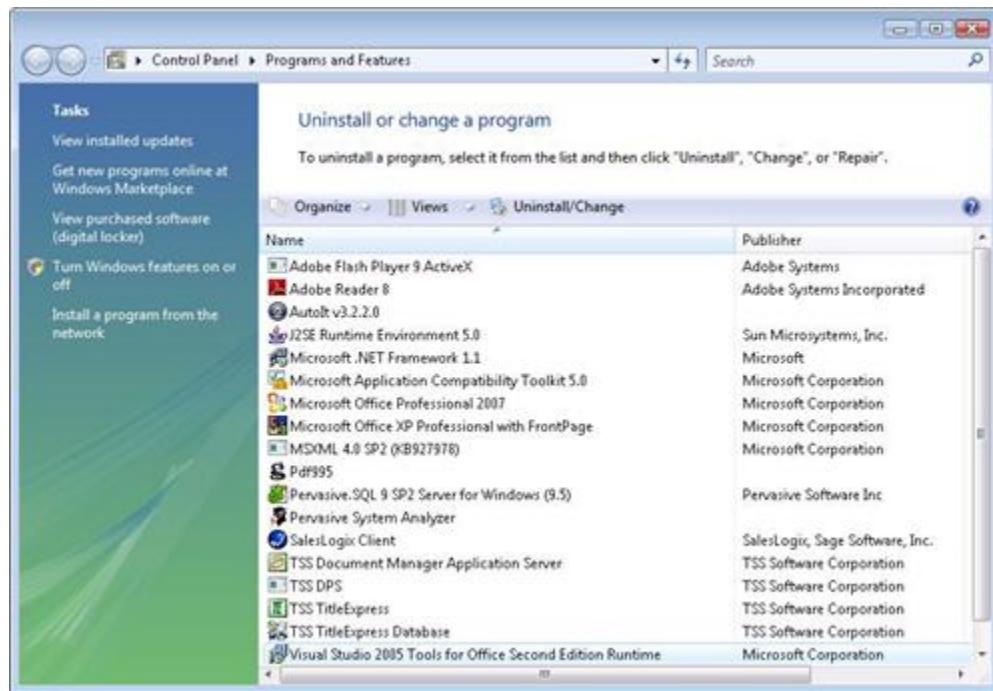
Uninstalling VSTO from Windows Vista

If VSTO was installed as part of the installation of the DPS Add-In, and there are not other applications on the workstation that use it, VSTO may also be uninstalled.

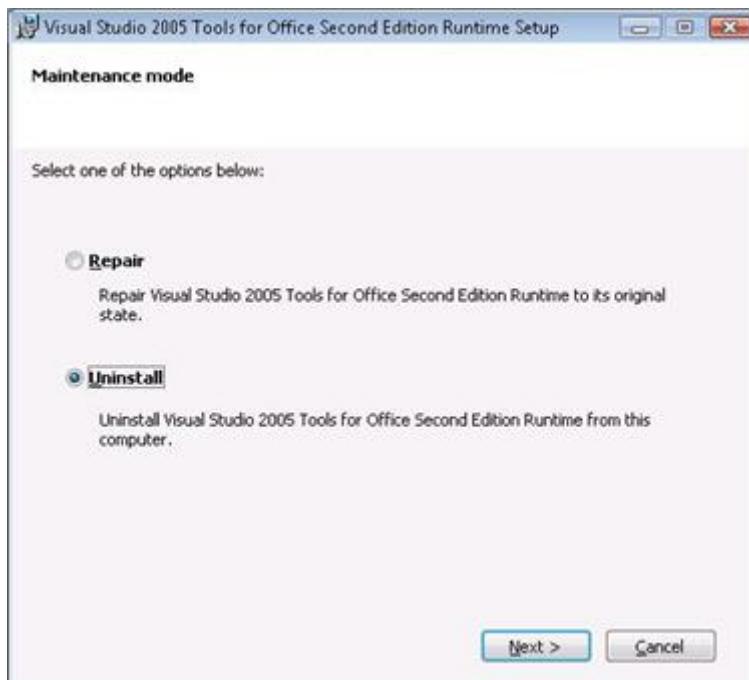
To uninstall VSTO, follow these steps:

1. Select **Start** and **Control Panel**.
2. On the Control Panel, select **Programs and Features**.

3. On Uninstall or change a program window, select **Visual Studio 2005 Tools for Office Second Edition Runtime** and then click **Uninstall**.



4. On the Maintenance mode window, select **Uninstall** and then click **Next**.



5. On the Setup Complete window, click **Finish**.

RealExpress

RealExpress Installation Overview

The RealExpress installation must be run at the server. It will:

- Install the RealExpress Windows Service
- Display the RealExpress Configuration Manager Utility
- This installation requires the Microsoft Windows MSI 2.0 and the Microsoft.NET framework. If either of these applications are installed or updated during the RealExpress installation, the server will reboot.

The installation program (SetupRX.exe) is located in the C:\Program Files\TSS>TitleExpress folder.

Following is an outline of the installation procedure:

1. Install RealExpress.
2. In the Configuration Manager, edit the Service Provider settings.
3. In the Configuration Manager, test executable path.
4. In the Configuration Manager, start the RealExpress service.
5. In the TitleExpress System Manager, import and then edit the RealExpress settings for each vendor.
6. Contact TSS Technical Support and request RealExpress licensing.

RealExpress Installation Procedures

It is recommended that this procedure be performed at the stand-alone workstation, workgroup host, or server computer that contains the TitleExpress database. (Cannot be performed remotely)

1. Shut down all running programs, including virus protection programs.
2. Browse to C:\Program Files\TSS>TitleExpress and then select **SetupRX.exe**.
3. At the Welcome window, click **Next**.
4. At the License Agreement window, you must accept the agreement and then click **Next**.
5. At the Destination Folder window, set a path for the installation of the RealExpress folder. It is recommended that you accept the default entry C:\Program Files\TSS\. Click **Next** to continue.
6. At the Ready for Installation window, click **Next** to begin the installation.
7. At the Installation Successful window, click **Finish** to complete the installation.
8. The **Configuration Manager** window appears. You must apply configuration settings before proceeding.

RealExpress Configuration Manager

The RealExpress Configuration Manager is used to configure service providers and test the connection.

After installation, the RealExpress Configuration Manager window is displayed. The TSS Configuration Manager (TSSXmlConfig.exe) can also be launched manually from the RealExpress folder (installed by default to C:\Program Files\TSS\RealExpress).

Before beginning this process, you must know:

- The TitleExpress license number (found on the Main Menu of TitleExpress)
- The TitleExpress database name (referred to in these instructions as the **Data Source**)
- The server name (referred to in these instructions as the **Location**)

To determine your TitleExpress Data Source and Location, open OM\TESRV.ini. Note the Server Name= (this is the Location) and the Server DSN= (this is the Data Source).

Configure the Service

The following steps must be performed for new installations and upgrade installations.

These steps must be followed for upgrade installations prior to TitleExpress 6000F.

Each service provider that is used must be configured. To do this, follow these steps in the TSS Configuration Manager:

1. In the Select Configuration Type, select **Client Service**.
2. In the Available Configuration files, select **Configuration**.
3. In Configuration Setting section, if RealExpress was not installed to the default folder location, browse and select the directory for the **TSS.RX.ClientServices.config** configuration file.
4. In the **Select Section**, for Charles Jones, select **CJX**. For Data Trace, select **EDT**. For *FASTWeb*, select **FATFW**. Click **Edit**.
5. For License, enter your **TitleExpress license number**.

key	value
heartbeatDuration	000.00:01:00.000
license	361873
ProviderDLL	C:\Program Files\TSS\RealExpress\TSS.RX\CharlesJonesRequest.dll
SPNWebServiceAddress	Http://www.iwanitss.com/spn/spn_services.asmx
Logging	false
LogFileName	C:\TSS.RX\CharlesJonesRequest.log
RetrieveServerVars	true
PingFirst	true
TimeToLiveInMinutes	5
Databases	Provider=PervasiveOLEDB 9.50;Data Source=[NAME OF THE DAT

6. For Databases, enter the **Data Source** and **Location** (removing brackets).

key	value
heartbeatDuration	000.00:01:00.000
license	361873
ProviderDLL	C:\Program Files\TSS\RealExpress\TSS.RX\CharlesJonesRequest.dll
SPNWebServiceAddress	Http://www.iwanitss.com/spn/spn_services.asmx
Logging	false
LogFileName	C:\TSS.RX\CharlesJonesRequest.log
RetrieveServerVars	true
PingFirst	true
TimeToLiveInMinutes	5
Databases	Source=COM;Location=SERVER;Persist Security Info=True

7. Click **Save** and then **OK**.
8. Repeat Steps 4-7 for each service provider.

Verify Connections

You must verify that the database path, executable path, and service webpage is correct. To do this, follow these steps:

1. Select **Tools**, and then select **Verify Executable Path**.
2. The **Provider executable path is valid** message appears. Click **OK**.
3. Select **Tools**, and then select **Verify Database Path**.
4. The **Database path is valid** message appears. Click **OK**.
5. Select **Tools**, and then select **Verify Service Web Page**.
6. The **Service Web Page is valid** message appears. Click **Close**.

If these tests do not complete successfully, please review the error message for possible causes, or contact TSS Technical Support.

Start the Service

The TSS.RX.ClientService must be started. To do this, follow these steps:

1. Select **Tools**, and then select **Start/Stop Service**.
2. Click **Start**, and then **Close**.

Close the Configuration Manager

Close the TSS RealExpress Configuration Manager. Next, you must import and edit the Vendor settings in the TitleExpress System Manager.

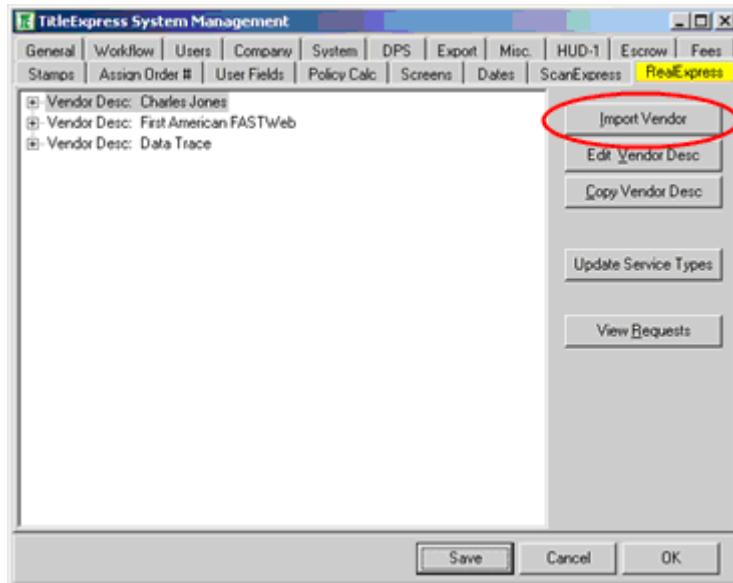
System Management RealExpress Configuration

Vendor configurations must be imported, then edited.

Import Vendor Configurations

To import a vendor, follow these steps:

1. In the TitleExpress System Management utility, select the **RealExpress** tab.
2. Click **Import Vendor**.



3. Browse to the RealExpress folder (installed by default to C:\Program Files\TSS\RealExpress).
4. Select an .xml file and then click **Open**. The following files are available:

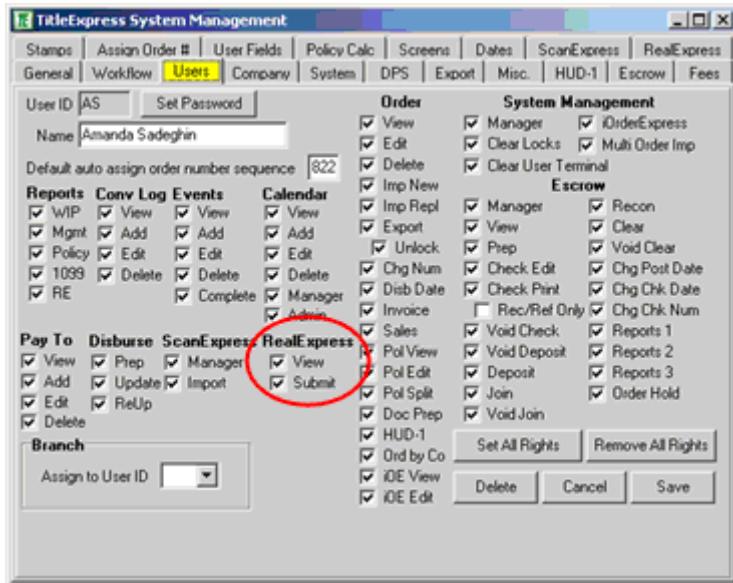
File	Description
Charles Jones All.xml	Contains all available services for Charles Jones, Inc.
Charles Jones Patriot Name Only.xml	Contains service for the Charles Jones, Inc. Patriot Name Search only.
Data Trace All.xml	Contains all available services for Data Trace
First American FASTWeb.xml	Contains all available services for First American's FASTWeb

5. Click **OK** after the vendor is successfully imported.

Further configuration information is in the Tutorial section for the selected vendor.

System Management User Rights Setup

Before using RealExpress, users must be assigned rights to view and/or submit requests to vendors. These rights are assigned in the System Management utility, on the Users tab.



TSS Setup

Finally, you must contact TSS Technical Support and advise that you have setup RealExpress. TSS Technical Support will add your licensing information to their RealExpress servers so that you may begin processing orders.

Tutorial

The Tutorial is written to help make the process of learning to use TitleExpress a little easier. Each area of the Tutorial is designed to help you find the information you need to do your day-to-day work as quickly as possible. It is written in simple basic steps that we hope will allow you to follow along quickly and easily. For more detailed information, go to the Reference section.

Unfortunately, there has never been a guide or manual written that answers all the questions you may have. If you have questions, just contact TSS Technical Support for more help.

Onsite or online training is also available. For pricing and availability, please contact TSS Sales.

First Time Basics

The following instructions are brief; they are intended to give you a quick overview of the most commonly used functions in TitleExpress.

After you are comfortable with these basics, please review the other subjects in the Tutorial section, and the detailed information presented in the Reference section.

Logging In

Let's show you just how easy TitleExpress is to use. There are a few things we should point out about working in TitleExpress.

For one, as with many programs, you can move through many of the windows by clicking the tabs across the top, the buttons along the bottom or elsewhere on the window.

In the individual windows that appear, you can use the **TAB** key on your keyboard to move quickly from one area to another (**SHIFT + TAB** will take you backward).

So, if you are ready, double-click the TitleExpress icon on your desktop, and log in.

In most cases, **Connect To** (as shown below) will default to Local, but some offices may have multiple choices. For everyone else, simply type your initials in User ID, Password (if you have one), press **ENTER**, or click **OK**.



Clear Terminal Locks

Your terminal is locked when TitleExpress shuts-down unexpectedly. The terminal lock is cleared in one of two ways: (1) during log in you can unlock your own terminal or (2) the system manager can unlock your terminal in the System Management utility.

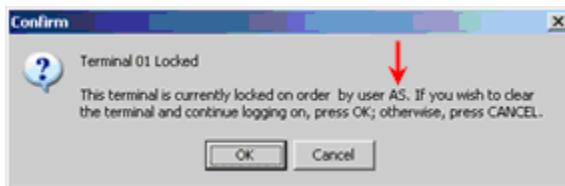
System Manager clears terminal lock

The system manager can unlock your terminal if you do not have rights to unlock your own terminal. To have the system manager unlock your terminal, follow these steps:

1. On the System Management workstation, select **System Management**.
2. In System Management, select the **General** tab.
3. On the General Tab, select your **terminal** and click **Clear Terminal**.
4. Click **OK** to close System Management.

Clear terminal locks during log in

If you have the user right to Clear User Terminal in System Management, then you can clear your own locked terminal. To clear your terminal, log in to TitleExpress and click **OK** in the Confirmation box to clear your terminal.



In the confirmation box, verify that you are the user that has locked the terminal. It is possible that two workstations have the same terminal number. If this is the case, one workstation must change their terminal number.

Rights to clear your own locked terminal

To assign the right to allow a user to clear their own locked terminal, follow these steps on the system management workstation:

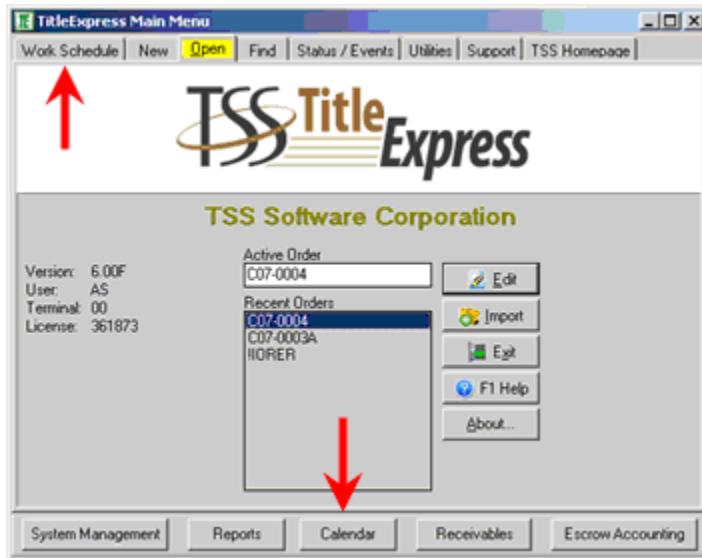
1. In **System Management**, select the **Users** tab.
2. On the Users tab, double-click the **user** to assign rights.
3. In the System Management section, check **Clear User Terminal**.

To allow a user the rights to the General tab in System Management to clear other user's locked terminals, check **Clear Locks**.

4. Click **Save** and then **OK** to close System Management.

Main Menu

Work Schedule is the first place you should go to at the beginning of the day, **Calendar** is the second. Work Schedule is a tab at the top of the Main Menu window; Calendar is a button at the bottom. These two features will help you organize your day.



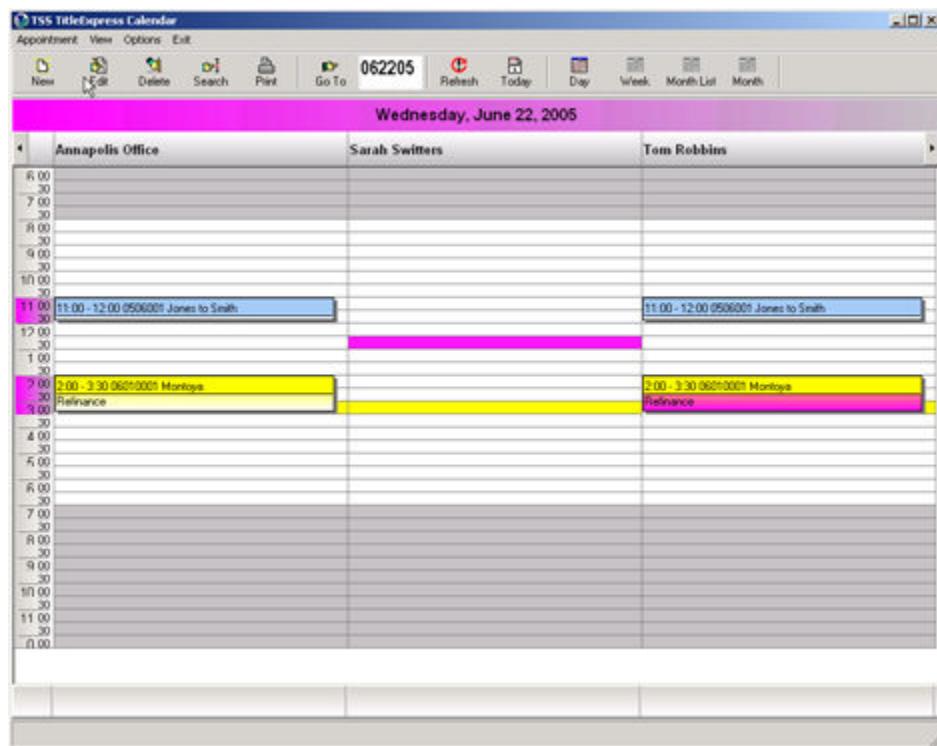
Work Schedule

Work Schedule is an automatic tracking of the orders on which you are working. In other words, it keeps track of what orders need to be worked on and when. So, check your work schedule first, and it will show you which orders do not have completed searches, which one may need surveys or payoffs ordered or commitments typed. Forgetting to call for the taxes can be a thing of the past!

A screenshot of the Work Schedule window. At the top, there is a toolbar with tabs: Work Schedule, New, Open, Find, Status / Events, Utilities, Support, and TSS Homepage. The 'Work Schedule' tab is highlighted in yellow. Below the toolbar is a search bar with fields for 'Work Schedule for' (set to AS), 'Through' (set to 02/12/2008), and 'Show only orders beginning with' (empty). The main area is a grid table with columns: Pri, Due Date, Time, Event, Description, and Comment. The table contains 15 rows of tasks, all of which are marked with a red 'S' icon in the 'Pri' column. The tasks are: 04/09/2007 0 RSU Receive Survey, 04/09/2007 0 SCH ScheduleWLender, 04/10/2007 0 OSU Order Survey, 04/10/2007 0 OSE Order Search, 04/10/2007 0 OSU Order Survey, 04/11/2007 0 RPO Receive Payoffs, 04/11/2007 0 OPO Order Payoffs, 04/30/2007 0 RSE Receive Search, 04/30/2007 0 RSU Receive Survey, 04/30/2007 0 SCH ScheduleWLender, 04/30/2007 0 COM Commitment Out, 04/30/2007 0 RSE Receive Search, 04/30/2007 0 COM Commitment Out, and 04/30/2007 0 RTL ReleaseToLender. At the bottom of the window are tabs for System Management, Reports, Calendar, Receivables, and Escrow Accounting.

Calendar

Using the expanded, enhanced or standard calendar, you can enter closing dates and times, or schedule conference rooms for use. (The enhanced and expanded calendars integrate with orders, the standard calendar does not.)

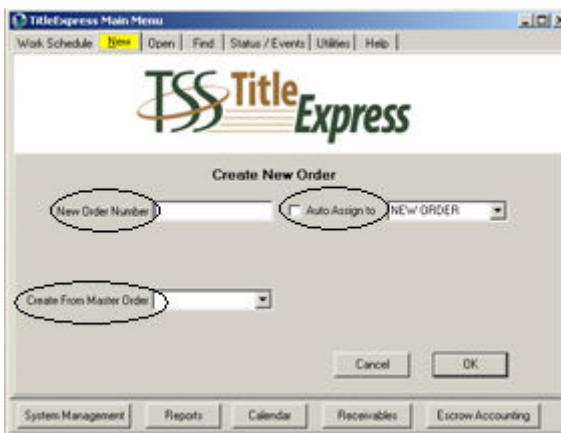


Opening New Orders

Opening new orders is easy. Click the **New** tab.

To automatically assign a number, select the **Auto Assign** check box in the center of the window.

To manually enter a new order number, enter in a number in the **New Order Number** field.



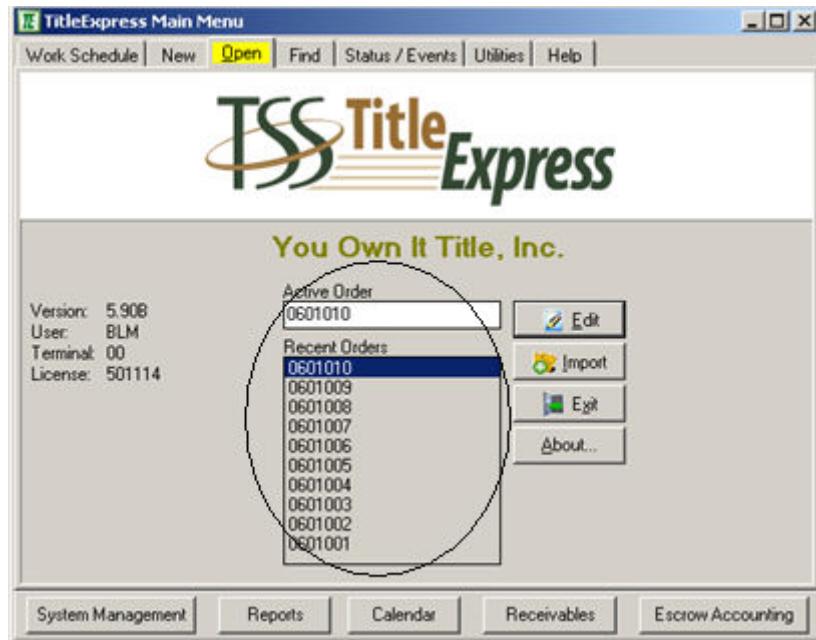
Using Master Orders

A Master Order is a template that inserts information from another order, such as HUD-1, builder or lender information. You can also create Master Orders for a specific situation. (No more entering and re-entering the same information over and over again!)

To select a master order, select **Create From Master Order**, and from the drop-down menu, select a Master Order.

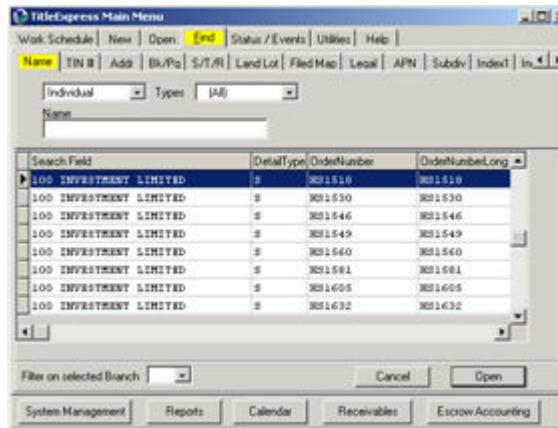
Finding Orders

One thing you should notice instantly is that there is a list of the last ten orders you opened in the center of the **Main Menu** window. So, it is easy to find the orders you were working on most recently, but if you are looking for a specific order, select the **Find** tab on the Main Menu.



The Find Tab

After you click the **Find** tab, a new selection of tabs will appear. Each tab gives you a quick and easy way to fine-tune your search for the order. For example, under the **Name** tab you can search just by the name (by entering it under **Name**) or by scrolling down through the names displayed. Or go to the **Types** field, click the down-arrow at the end of the field and get more specific about the type of search (Buyers names, Sellers names, Lenders, etc.).



You can search by Order Number, Policy Number, even the Loan Number. You can also create custom indexes that will help find your orders.

Edit Existing Orders

There are several ways to open an existing order:

1. The list of recent orders are listed in the center of the **Main Menu** window, just click the one you want ; or
2. On the **Open** tab, enter the order number in the Active Order field, and then click **Edit** or press **Enter**; or
3. Select the **Find** tab on the Main Menu window and find the order number using the search criteria listed on the numerous tabs.

Order Entry

Whether you have opened a new order, or are editing an existing one, the data entry windows are the same. Most of the entry fields are standard, like the settlement date, sales price and loan amount.

After opening a new order, a blank order window appears. Go from tab to tab along the top and fill in the information on each tab. Notice that the order number is displayed at the top of the window. The active tab is highlighted.

The screenshot shows the Order Entry application interface. At the top, the order number '06-0005' is displayed. Below it, the 'Order' tab is active, indicated by a yellow highlight. The form contains various input fields and dropdown menus. Key entries include:
Officer: BLM
Sequence: 27005
Status: OPEN
Quote Amount: .00
Sales Price: .00
Settlement Date: 12/07/2006
Time: 1538
Closer: BLM
Right to Cancel Date: Ovr
By: At
Disbursement Date: 12/08/2006
Escrow Status: Available for Posting
Advance Amount: .00
Other tabs visible but inactive include: Notes, Events, Buyer, Seller, Prop, Lender, Payoff, Loan, Policy, HUD-1, Distr, and Other.
Buttons at the bottom of the window include: View, Export, Documents, Conv Log, Doc Prep, and Save.

Order Tab

The Order tab contains general information about the order. Many of the fields are self-explanatory, such as sales price and loan amount. Following are a few other important fields that should be considered for each order.

Officer

The initials of the closing officer.

These initials attach and print with the order number, which is useful in determining who handled the closing when viewing documents, checks, reports, etc. If you do not need this functionality, leave this field blank.

Quote Amount

Quoted closing figures can be noted here.

Advance amount

Amount advanced for a construction loan.

Type

Leave blank if this is a standard purchase, otherwise enter an R for a Refinance, C for a Cash transaction (no lender), or S if the Seller is financing the first mortgage.

Settlement date

Enter the settlement date. For refinances, the disbursement date will calculate (using a 3-day rescission period and adjust for holidays). If you need to change the disbursement date, select the Ovr check box, and override the disbursement date.

If the enhanced calendar is in use, click **Calendar** to schedule a settlement date.

Event Type

Click the down arrow and select one of the options. These options are customizable, so entries will differ.

A typical selection will include Commercial Resale or Purchase, Residential Resale or Purchase, Property Searches, etc. This selection generates the event list (a list of the tasks for this order). The order events then become part of the Work Schedule.

After selecting an event type, click the **Save** button at the bottom of the window to update the **Events** tab.

Center Tabs

In the center of the Order tab, there is a second set of tabs. The **General** tab is the default visible tab and contains important information about the source of business for the order (such as the Realtor, Lender, and Mortgage Broker).

General Tab

Ord By

The name of the individual who requested the order. Click the **Contact** button to select an individual name. If no contacts are available, the Company list will be presented. After the Company is selected, you may add contacts.

Company

Company name of the lender, mortgage or real estate broker who requested the order. Enter the code for that company. If you don't know the code, or this is a new company, click the **Locate** button. Locate allows you to search by name or by code.

There are **Locate** buttons throughout the order. You can add additional clients, vendors, lenders, etc. to this list. Complete as much information as possible so that correct information will appear on your checks. If contacts are enabled, you can insert contact names into certain fields, as well as company names.

RE Agents

The associated real estate companies, contacts and commission calculations.

Settlement Tab

The name and address defaults to your office, but you can designate another office or location as the settlement location.

Invoice Tab

Invoicing information.

Index Tab

Custom indexes.

iOrderExpress Tab

Lists users that can access orders through iOrderExpress.

RealExpress Tab

Provides access to Integration with third-party vendors.

Notes Tab

Short notes about the order are entered here and notes from iOrderExpress. For notes about telephone conversations, click **Conv Log**. For notes entered for iOrderExpress, click **iOrderExpress Messages**.

The conversation log date and time stamps each entry, so you can keep a chronological record of communications with detailed information.

Events Tab

The Events tab contains list of the tasks for this order. For example, ordering the search, receiving the search, ordering payoffs, etc. You can add events, or delete events that do not apply using the buttons at the bottom of the window.

If this tab is blank, click **Save**. If it is still blank, check the Order tab to see if an Event Type has been selected.

Buyer and Seller Tabs

Data entry on the Buyer and Seller tabs is similar.

For individuals, enter the last name first, followed by a backslash \ and then the first name. For example: Smith\John A.

Press TAB and select the type field. The information in this field is used in document preparation to determine the appropriate pronouns, etc.

Names for principals such as the President and Secretary can be entered in the Agent 1 and 2 fields.

To enter a shortened version of a long name, click the ellipsis at the end of the name field.

The screenshot shows the software's window for order 9802029. The top menu bar includes Order, Notes, Events, Buyer (which is highlighted in yellow), Seller, Prop, Lender, Payoff, Loan, Policy, HUD-1, Disb, and Other. Below the menu is a tab bar with Buyer 1, Buyer 2, and Additional Buyers. The main panel is titled 'Buyer 1' and contains fields for Name (Drake\Charles L), Status, AKA, Agent 1, Agent 2, Comments, Address Line 1, Address Line 2, City, State ZIP, Phone, Fax, and checkboxes for Owner Occupied, Second Home, Investment, and First Time HB. At the bottom are 'Doc Prep' and 'Save' buttons.

Property Tab

There are many fields for the property information. Enter the zip code and the city, state, and county will appear. Important fields are the street address, the parcel ID number and the Tax Table #.

The **Tax Table #** determines the calculations in the 1200 section of the HUD-1 Settlement Statement. Information entered in the **Brief Legal 1** and **2** fields will appear in the Property section of the HUD-1 Settlement Statement.

The **Check Duplicates** button notifies you instantly whether you have entered that address before and will display the related order number. That solves two problems at once: no more double order entries and researching a property you have already done.

Beware of the **Copy Buyer Address** and **Copy Seller Address** buttons. If you click one of these buttons and the information in that area is blank, it will overwrite what you may have entered in the property address fields.

Lender Tab

The Lender tab contains information about the Lender(s) for this order.

Lender names should always be selected from the Locate list. If you do not select a code from the Locate list, disbursements will not group properly on the HUD-1 Settlement Statement.

Add the loan number and the Lender's agents names (Trustees) as necessary.

Differing lender names can be selected for disbursement items, the first page of the HUD-1 Settlement Statement and the final policy.

The screenshot shows the 'Lender' tab of the 06-0005 application. It includes fields for Code, Name, Agent 1, Agent 2, Status, Comments, Address Line 1, Address Line 2, City, State ZIP, Phone, Fax, Domicile, UCODE 1, and UCODE 2. At the bottom, there are three checkboxes under 'Send Policy to': 'Funding' (L=Lender, I=Investor, S=Servicer, A=Assignment), 'On HUD' (L=Lender, I=Investor, S=Servicer, A=Assignment), and 'Send Policy to' (L=Lender, I=Investor, S=Servicer, A=Assignment). The 'Send Policy to' checkbox is circled in red.

Payoff Tab

Payoff amounts can be automatically calculated. Complete the appropriate fields. When the settlement date changes, so does the total calculation.

The screenshot shows the 'Payoff' tab of the 06-0005 application. It includes fields for Code, Name, Address Line 1, Address Line 2, City, State ZIP, Phone, Fax, UCODE 1, UCODE 2, Loan Number, and Suffix. Below these are sections for 'Calc', 'Data', and 'Other Charges'. Under 'Calc', there are fields for Payoff Balance as of (\$.00), Total Payoff Amount (\$.00), Daily Interest (\$.00), Days after disbursement (0), Through (date), Days @ \$.0000 per day (\$.00), Monthly Interest (\$.00), accrues after the (1) day of following month(s) (\$.00), Late Fee (\$.00), accrues after the (15) day of following month(s) (\$.00), and Total Other Charges (\$.00). The 'Data' tab is selected.

Loan Tab

The information on the Loan tab is specific to the loan. Monthly payments and Truth-In-Lending information can also be calculated here.

An important field is the **Loan Type**. The entry made here completes the loan type on HUD-1 Settlement Statement and adds the appropriate "as their interests may appear" language on the commitment.

This screenshot shows the 'Loan' tab of a software application. The tab bar at the top includes Order, Notes, Events, Buyer, Seller, Prop, Lender, Payoff, **Loan**, Policy, HUD-1, Disb, and Other. Below the tab bar are several buttons: General, Sec Inst, Servicing, Invst, and TIL. The main area contains fields for Loan Number, Mtg Ins Case No, and a dropdown for Loan Type (F=FHA, M=FrHA, U=Unins, V=VA, I=Ins). There are also fields for Loan Amount, Interest Rate, P&I Amount, Final Pmt Amt, First Payment Date, and Maturity Date. A section for 'Payments each' includes a dropdown for months and a text input for total loan months. A 'Calculate Payment' button is present. At the bottom, there is a 'Loan Status' dropdown with options C=Closed, O=Open, A=Approved, W=Withdrawn. The bottom right corner features 'Doc Prep' and 'Save' buttons.

Policy Tab

To calculate the title insurance policy premium, select a rate table. You can have multiple underwriters, and the tables appropriate for the property jurisdiction you have selected (on the **Property** tab) will be available on this drop-down list.

Policy data information is entered on the **Data** tab. Calculations can be overridden on the **Policy Calculate** tab and endorsements are selected on the **Endorsements** tab. Final recording information is entered on the **Final** tab.

This screenshot shows the 'Policy' tab of a software application. The tab bar at the top includes Order, Notes, Events, Buyer, Seller, Prop, Lender, Payoff, **Loan**, **Policy**, HUD-1, Disb, and Other. Below the tab bar are buttons for Summary, Data, Policy Calculate, Endorsements, and Final. A dropdown for 'Rate Table' is set to 'Enter Underwriter Code - or use manual HUD entry'. The main area has sections for 'Reported' (Lenders, Owners), 'Agent ID' (Underwriter Name, Other 1108 Charges), 'HUD Line Descriptions' (Totals 1111, 1112, 1113), and 'Pay To' (UW Code, Agent Code, HUD Code, Amount, Total Policy Charges). A 'Disclaimer' button is located on the right. The bottom right corner features 'Doc Prep' and 'Save' buttons.

HUD-1 & Disbursement Tabs

See Working with the HUD-1 Settlement Statement and About Disbursement for information about completing these tabs.

Other Tab

The Other tab has three sub-tabs.

Vendor

Vendors, such as Abstractors and Surveyors, are entered on the **Vendor** tab. This information is used for document preparation in the TSS DPS.

Custom Information

Custom fields are displayed on the **Custom Information** tab.

Utility

The order number can be changed on the **Utility** tab.

The screenshot shows a software interface for managing orders. At the top, there's a menu bar with 'Order', 'Notes', 'Events', 'Buyer', 'Seller', 'Prop', 'Lender', 'Payoff', 'Loan', 'Policy', 'HUD-1', 'Disb', and 'Other'. The 'Other' tab is currently selected. Below the menu, there are three tabs: 'Vendor', 'Custom Information', and 'Utility'. The 'Vendor' tab is active and highlighted in yellow. Under the 'Vendor' tab, there are three sections: 'Abstractor', 'Surveyor', and 'HOA/Condo'. Each section has fields for 'Code', 'Phone', 'Fax', 'Locate', 'Name', 'Contact', and 'Reference'. At the bottom of the window, there are 'Doc Prep' and 'Save' buttons.

HUD-1 Settlement Statements

Working with the HUD-1 Settlement Statement

If you have filled in the data fields in the order, many HUD-1 lines are already filled in and/or calculated.

For example, the sales price and loan amount are gathered from the **Order** tab, the payoffs are gathered from the **Payoff** tabs, the title insurance premium from the **Policy** tab. And, if the correct table is selected on the **Property** tab, the line 1200 Recording and Transfer Charges are automatically calculated.

To work on the HUD-1, select the **HUD-1** tab.

Navigating in the HUD-1

To work on the first page, slide the bar in the middle down until page one is revealed. To work on the second page, slide it up. To slide it, position your mouse until you see the double-headed arrow, and then click and drag up or down.

The screenshot shows the HUD-1 software interface with the title '06-0005' at the top. The menu bar includes Order, Notes, Events, Buyer, Seller, Prop, Lender, Payoff, Loan, Policy, **HUD-1**, Disb, and Other. The main window displays several sections of the HUD-1 form:

- 100. Gross Amount Due From Borrower** and **400. Gross Amount Due To Seller** sections, with sub-items 101 through 103.
- 700. TOTAL SALES/BROKER'S COMMISSION** section, with sub-item 703.
- 800. ITEMS PAYABLE IN CONNECTION WITH LOAN** section, with sub-items 801 through 811.
- 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE** section.

Buttons at the bottom include Print, HUD-1 Setup, Doc Prep, and Save.

Double-click a line and an edit window appears.

This is a detailed view of the 'HUD Page 2 Line Edit' dialog box. It contains fields for:

- Line Number: 801
- Desc: Loan Origination Fee
- Pay To: [Field]
- Locate: [Button]
- Chk: [Check box]
- Total: [Field] 0
- To: [Field] B
- Percent of: [Field] L
- Source Amt: [Field] 0
- Percent: [Field] 0
- Buyer: [Field] 0
- Seller: [Field] 0
- Due: [Field] 0
- POC: [Field] 0

At the bottom, there is a note: L=Funding Lender, LR=Funding Lender Retained, 2=2nd Mtg Lender, 2R=2nd Mtg Lender Retained. Buttons for Cancel and OK are also present.

Click in each field. Pay particular attention to the prompts that may appear along the bottom of the window.

Don't like the mouse? Use SHIFT-TAB to move between pages, the UP and DOWN ARROW keys to select the line items, ENTER to edit the line, then TAB to move between the fields.

Disbursements

As you enter information into the HUD-1, you are at the same time setting up the balance and disbursement statements. Each item entered can be designated as a receipt (deposit), a disbursement (check, wire) or an adjustment between buyer and seller (which has no impact on the disbursement statement).

Grouping Disbursements

Items combine into one check (disbursement item) if they contain matching payee codes (use Locate to find a code). For example, each line item that contains the Locate code T will group into one check.

Separating Disbursements

If you want a line item to be in a separate check, type the payee name (do not use a Locate code).

If you want to use a Locate code, but separate the items into groups, enter a number in the Chk field. This will start a new group for that code. Matching codes and numbers will group together.

Using a Locate code and leaving the Chk field blank creates a group by default.

For example, your company groups fees into three separate checks.

The first group is started by using the Locate code for the company, in this example T, and leaving the Chk field blank. This starts the first group.

The second group is started by using the Locate code for the company, (T), and placing a 1 in the Chk field.

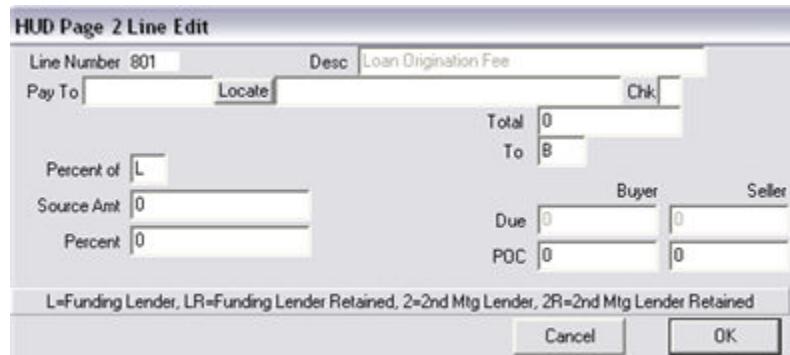
The third group is started by using the Locate code for the company, (T), and placing a 2 in the Chk field.

Lender Funds

There are special Locate codes that determine the resulting Lender check or deposit.

In order for these codes to work, you must have a Lender code selected on the Lender tab.

Code	Description
L	Lender. Groups funds into a check for the lender.
LR	Lender Retained. Nets funds from Lender deposit.
2	Second Mortgage Lender. Groups funds into a check for the second mortgage lender.
2R	Second Mortgage Lender Retained. Nets funds from the Second Mortgage Lender funds.



If the first and second lender are the same in an order, you must create another Locate code for the second mortgage lender. For example, if Bank of America is the lender for the first and second mortgage, and your Locate code is BOA, create a BOA-2 code for use in the Lender 2nd Mortgage Locate field.

Overriding the Payee Names

The payee name appearing on the HUD-1 can be overridden by entering a Z in the Chk field.

For example, you may use the L code to group the appraisal fee into the lender's check; however the lender has requested that the payee name on the HUD-1 appear as the name of the appraisal company. After entering a Z in the Chk field, you can return to the payee name and change it to the name of the appraisal company.

The screenshot shows the 'HUD Page 2 Line Edit' dialog box. It contains fields for Line Number (803), Desc (Appraisal Fee), Pay To (WOODMONT M), Locate (Joe's Appraisal Company), and Chk (containing a 'Z'). Below these are fields for Total (75), To (B), Due (75), and POC (0). There are also sections for Buyer and Seller. At the bottom are 'Cancel' and 'OK' buttons. A yellow box highlights the 'Chk' field.

Special Entries

HUD-1 Calculation Entries

Most HUD-1 line calculation entries are basic; just check the bottom of the edit window for instructions. However, there are some line items that merit special mention, explanations follow.

Buyer Deposit

Buyer deposits can be entered from the Buyer's tab, at the top the HUD-1 Page 1, or on HUD-1 Line 201. In any event, the following window appears:

The screenshot shows the 'Buyer Deposits' dialog box. It has columns for Date, Amount (.00), Receipt Number, and Held By. There are four rows of this grid. At the bottom is a 'Date of Deposit' field and an 'OK' button.

Date

If you are holding the deposit funds in escrow, enter the date of receipt.

Amount

Deposit Amount

Receipt Number

If you are holding the deposit funds in escrow, enter the receipt number, if known.

Held By

This entry determines how the deposit will appear on the HUD-1. Also, there is an option on the System Management, HUD-1 tab that affects how the deposit is noted on Line 703.

Option	Description
1	Held By Broker 1. Deposit amount will be deducted from Broker 1 commission.
2	Held By Broker 2. Deposit amount will be deducted from Broker 2 commission.
S	Held By Seller. Deposit amount will be deducted from Seller's funds on Line 501.
E	Escrow. Deposit amount is deposited in the escrow account. Amount will not transfer to escrow accounting.
Blank	Deposit amount is brought to settlement.

POC Items

POC (Paid Outside of Closing) items are sometimes "straight" POC items, where no additional funds are to be collected, or sometimes you may need to reflect a partial POC, and collect or refund a balance.

For "straight" POC items (where there are no additional funds are owed), enter the amount of the fee in the **Total** field, and then a matching amount in the **Buyer POC** field. The Due amount will change to zero.

The dialog box shows the following fields:

- Line Number: 804
- Desc: Credit Report
- Pay To: WOODMONT M
- Locate: Woodmont Mortgage
- Chk: (checkbox)
- Total: 35
- To: 0
- Buyer: 0
- Seller: 0
- POC: 35
- Due: 0

Buttons at the bottom: Save changes to this HUD Line, Cancel, OK.

If you need to collect funds, in addition to showing a POC, enter the **Total** fee (include the POC amount and the amount owed). In the following example, the Buyer paid \$100.00 outside of closing, however \$45.00 is Due. The **Total** amount entered is \$145.00.

If you need to refund funds, in addition to showing a POC, enter the **Total** fee (not the POC amount). In the following example, the Buyer paid \$145.00 outside of closing, however \$100.00 is to be refunded. The **Total** amount entered is \$45.00.

Yield Spread Premiums

To setup a line item as a Yield Spread Premium (the Lender over funds and includes this amount), use a D code. In the following example, the Lender is over funding in the amount of \$1236.00 to accommodate the Yield Spread Premium payable to the mortgage broker.

The dialog box shows the following fields:

- Line Number: 804
- Desc: Credit Report
- Pay To: WOODMONT M
- Locate: Woodmont Mortgage
- Chk: (checkbox)
- Lender POC - D
- Total: 1564
- To: D

Check Combine Code, Z=Different Names

Buttons at the bottom: Cancel, OK.

The deposit item from the lender reflects the addition of this fee.

This screenshot shows the 'Deposit Edit' dialog box for file number 06-0005. The dialog has fields for Deposit #, Date (12/15/2006), Status (N), and Amt (\$501,564.00). Below these are fields for From (Woodmont Mortgage), Locate, Address (5585 Shadybrook Drive), and City, ST ZIP (Dale City, VA 22193). A main table lists items with columns for Amount, Description, and Fee. Item 3 (Amount 1,564.00, Description Lender POC Charges) is highlighted with a yellow background. Other items listed include Mortgage Proceeds, 500,000.00, and 1,564.00. At the bottom are 'Total Amount' buttons and 'Cancel'/'OK' buttons.

A disbursement item is automatically created for the same amount.

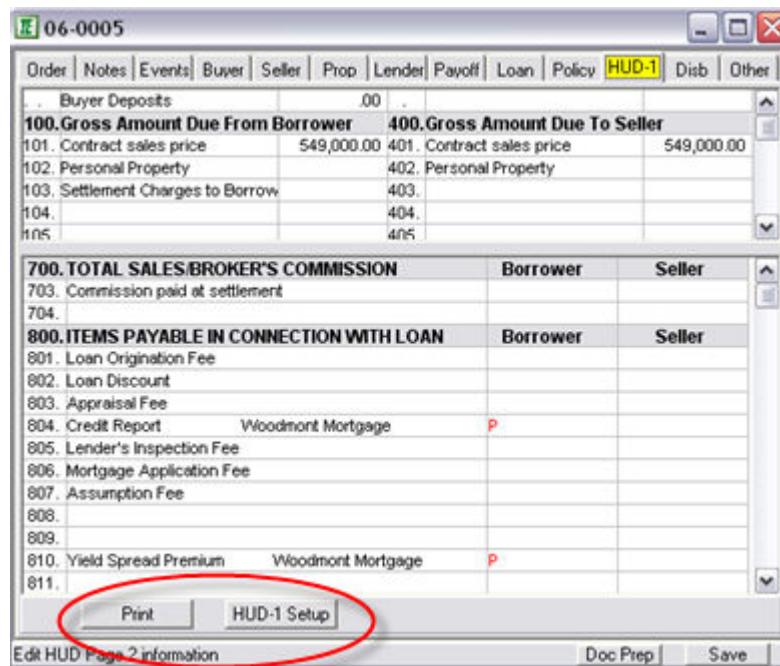
This screenshot shows the 'Edit Disbursement' dialog box for file number 06-0005. The dialog has fields for Check #, Date (12/15/2006), Status (T), and Amt (\$1,564.00). Below these are fields for Pay To (Woodmont Mortgage), Locate, Address (5585 Shadybrook Drive), and City, ST ZIP (Dale City, VA 22193). A main table lists items with columns for Amount, Description, and Fee. Item 1 (Amount 1,564.00, Description Yield Spread Premium) is highlighted with a yellow background. Other items listed include 1,564.00 and 1,564.00. At the bottom are 'Description' buttons and 'Cancel'/'OK' buttons.

The resulting HUD-1 line item displays the POC By Lender item.

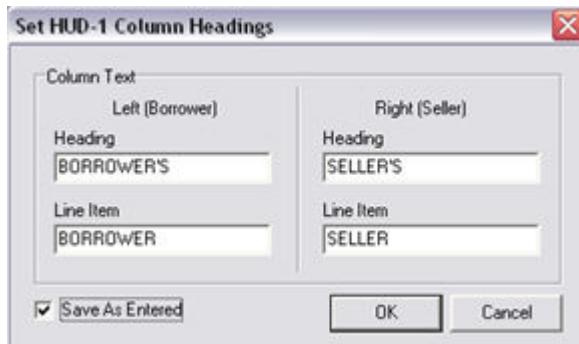
809.	\$10. Yield Spread Premium	to Woodmont Mortgage	\$1,564.00 POC by Lender		
811.					

Printing the HUD-1

To print the HUD-1 Settlement Statement, click the **Print** button.

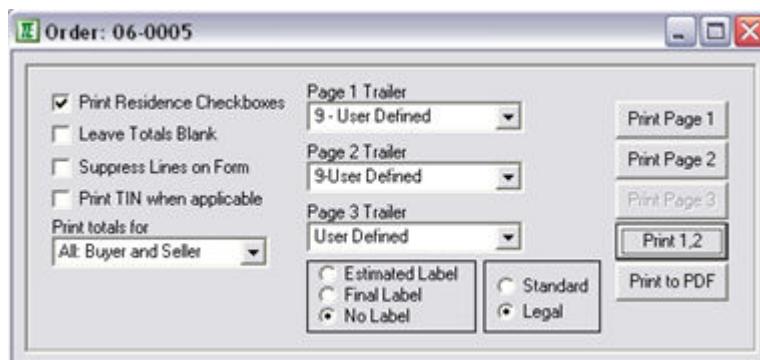


To change column headings, click **HUD-1 Setup**.



HUD-1 Print Options

There are many options available, such as leaving the totals blank; printing to letter or legal size paper; printing estimated or final labels; printing only the Buyers or Sellers information or changing the trailer text (this is customizable information that prints at the bottom of each page).



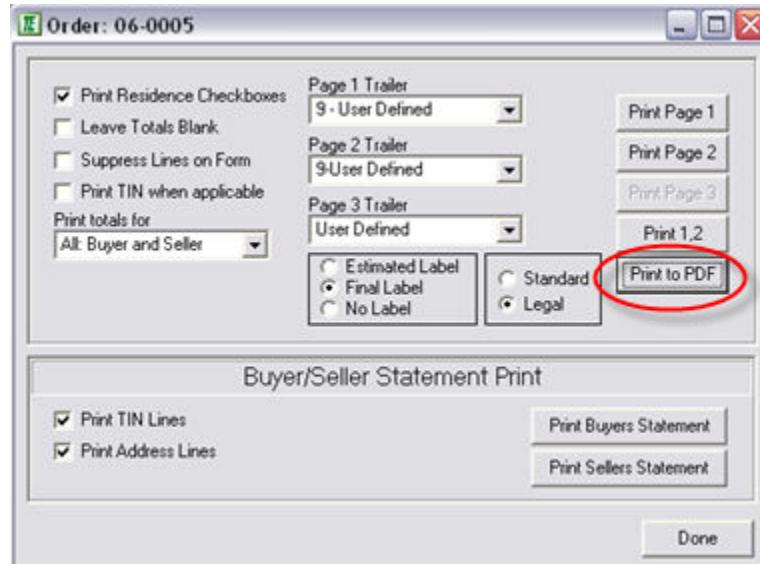
Pages and Output Options

You can select Page 1, Page 2, or Page 3 (if the section 1500 Line items used). Or, you can print all pages at one time. A print preview window appears so that you can view the HUD-1 Settlement Statement prior to printing.

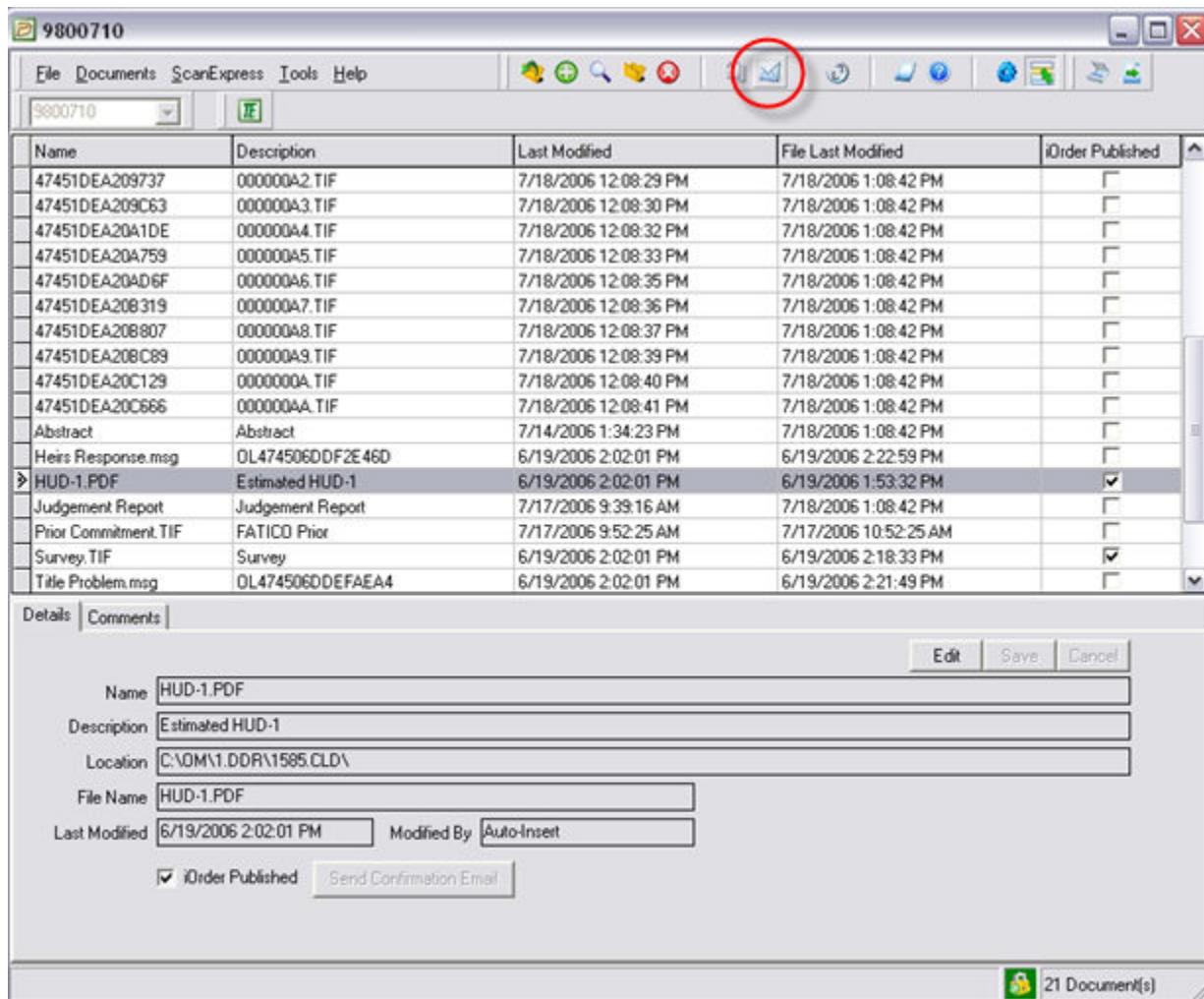
To print, click **Print**, and select the appropriate printer.

Mailing the HUD-1

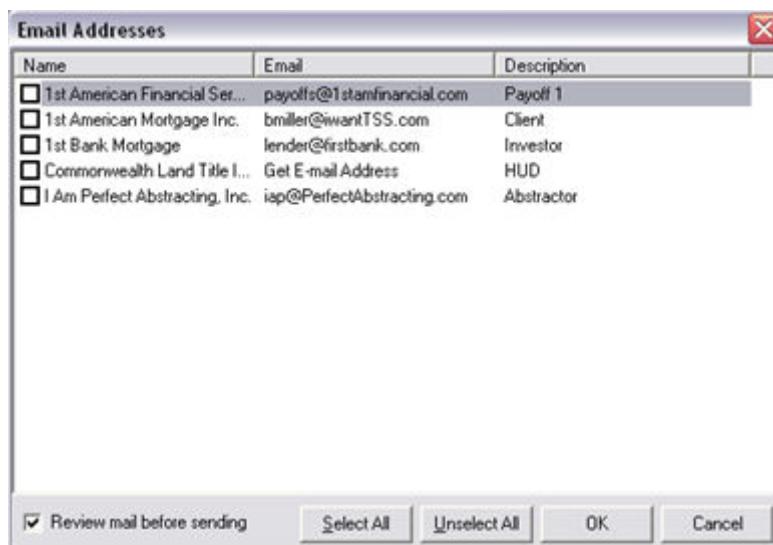
To attach the HUD-1 Settlement Statement to an e-mail message, you must first print the document and save it as a PDF file. To do this, click **Print to PDF**.



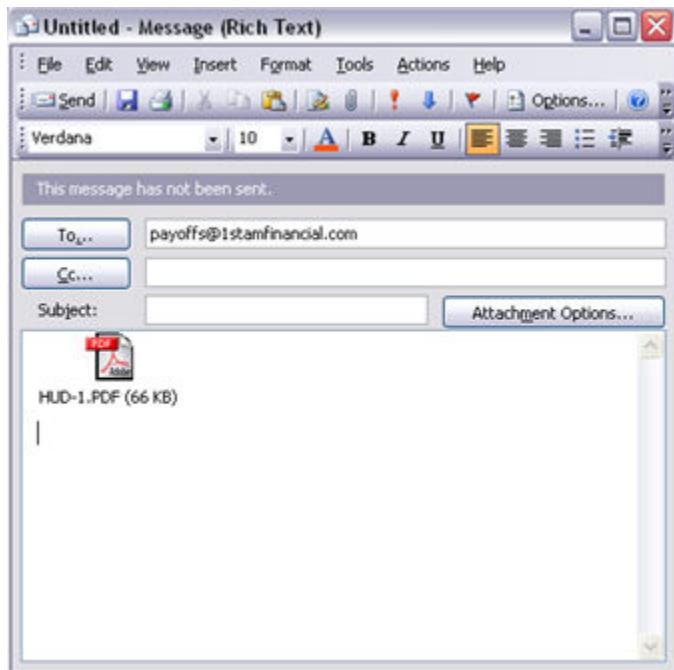
Next, open the Document Manager (click the **Documents** button).



Highlight the HUD-1 and then select the e-mail button.



Select recipient(s) and then click OK. An e-mail message will appear with the PDF file attached.



Disbursements

To view disbursements based on the HUD-1 information, click the **Disb** tab. Then click **Transfer from HUD-1**.

A screenshot of a software application window titled '06-0005'. The top menu bar includes Order, Notes, Events, Buyer, Seller, Prop, Lender, Payoff, Loan, Policy, HUD-1, Disb (which is highlighted in yellow), and Other. Below the menu are two tables. The first table is for 'Receipt #' and the second for 'Check #'. At the bottom of the screen is a control panel with buttons for Deposits, Disbursements, Balance, Add, Print, Transfer from HUD-1 (which is circled in red), Update Escrow File, Acct#, Doc Prep, and Save.

This is a temporary editing area. Final disbursement (printing checks and deposit tickets) is done in Escrow Accounting (unless you are working on an out-of-the-office laptop system).

Check the items listed here against closing instructions. If items are incorrect, go back to the HUD-1 and fix them. After you have done that, return here and click **Transfer from HUD-1** again.

You may find it occasionally necessary to edit the items outside of the HUD-1 line items.

Editing Items

Deposits and disbursements can be edited on the **Disb** tab. To edit an item, double-click it.

Editing here does not change the HUD-1 Settlement Statement.

Statuses are important. Check the help line at the bottom of the window for status selections. Check items default to a T (To Be Printed) status, deposit items default to an N (Not Received) status.

Everything that you do here can also be done in Escrow Accounting, except items cannot be marked for deletion in Escrow Accounting, they can only be voided. So, if you have not correctly grouped the items on the HUD-1, and want to do so here manually, you can do that by changing the status of an unneeded item to an X.

The screenshot shows a Windows application window titled "06-0005". The main title bar says "Deposit Edit". The window contains several input fields: "Deposit #", "Date" (12/15/2006), "Status" (N), and "Amt" (49,000.00). Below these are fields for "From" (The Galt Corporation), "Locale", "Address", and "City, ST ZIP". A large table below lists items with columns for "Amount" and "Description". The first item has an amount of 49,000.00 and a description of "From Buyer(s) at Closing". There are 11 rows in total. At the bottom of the window is a status bar with the message "[N=Not Received] [R=Received] [D=Deposited] [C=Cleared] [V=Void] [M=Memo] [E=In Escrow] [X=Delete]" and buttons for "Overpaid at Closing", "Cancel", and "OK".

Most likely (unless you need to delete items) you are going to do most of your editing in Escrow Accounting, where there is more functionality.

Updating the Escrow File

You must update the escrow file system in order to print checks and deposit tickets (unless you are working on an out-of-the-office laptop).

Before updating the escrow file, be certain that the order is in balance. To view the balance, check the balance field in the lower left hand corner of the window.

To update the escrow file, first enter the correct escrow account # for this order in the Acct# field, and then click **Update Escrow File**. Click **Yes** to confirm.

Once the escrow file is updated, a notice appears stating that the order has been updated to Escrow Accounting. To print checks and make deposits, you must next open Escrow Accounting.

Receipt #	Date	S	Amount	Received From
	12/15/2006	N	49,000.00	The Gelt Corporation
	12/15/2006	N	503,128.00	Woodmont Mortgage

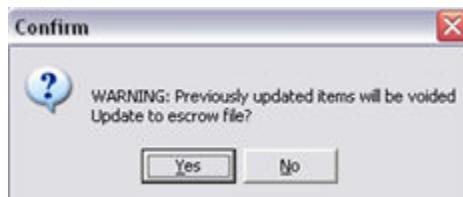
Check #	Date	S	Amount	Pay To
	12/15/2006	T	549,000.00	Midas Mulligan
	12/15/2006	T	3,128.00	Woodmont Mortgage

Deposits: 552,128.00 Add Disbursements: 552,128.00 Add Balance: .00

Print **Updated to Escrow File** (circled) **Transfer from HUD-1** **Update Escrow File** **Acct# 1**

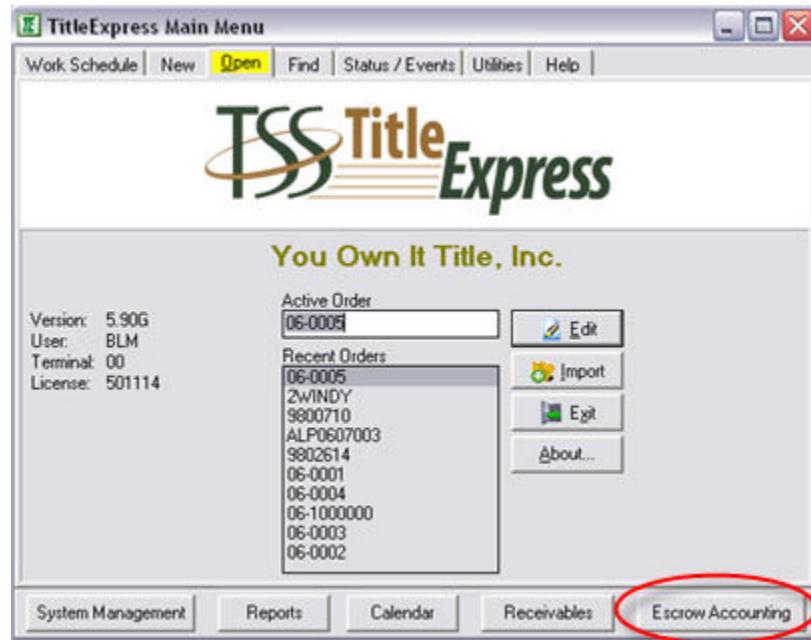
Transfer Checks/Deposits to Escrow Accounting Doc Prep Save

Following is an important notice. If you update again, you will void all previously updated items.



Opening Escrow Accounting

Once you have updated the order to an escrow file, all editing is done in Escrow Accounting. To open Escrow Accounting, close the order you are working on, and from the TitleExpress Main Menu, select Escrow Accounting.

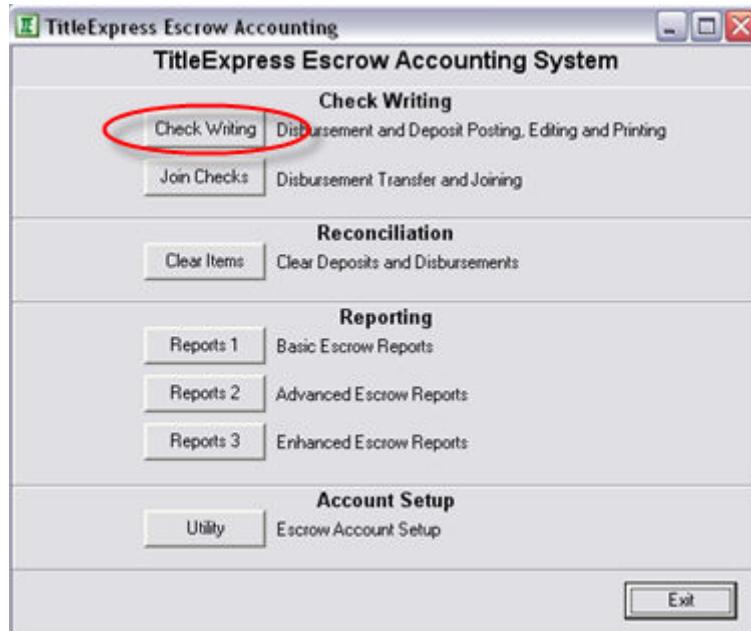


If this button is not visible, you do not have the user rights that allow access to the Escrow Accounting functions.

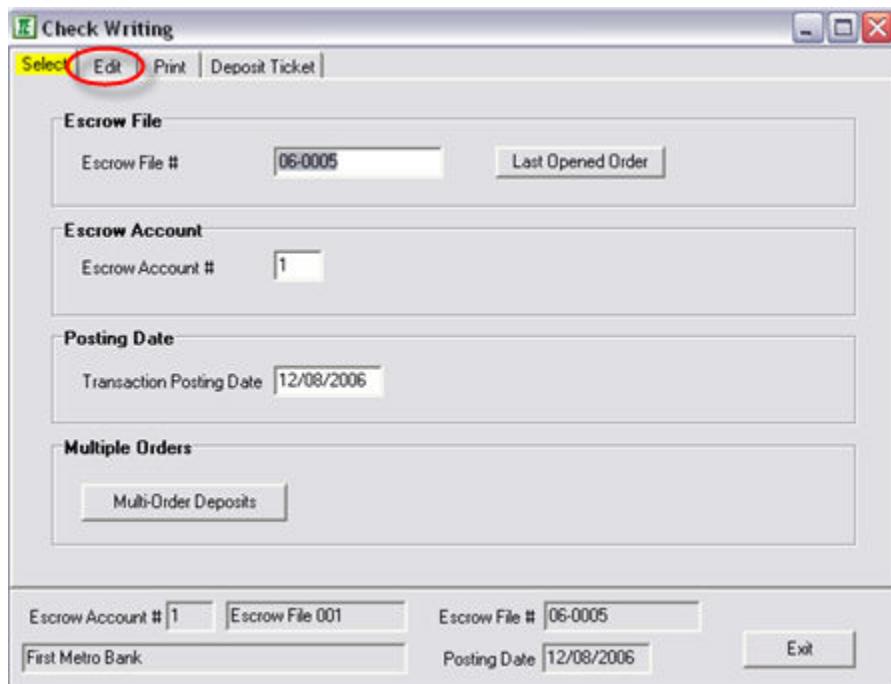
Escrow Accounting

Editing Items

After opening Escrow Accounting, click Check Writing.

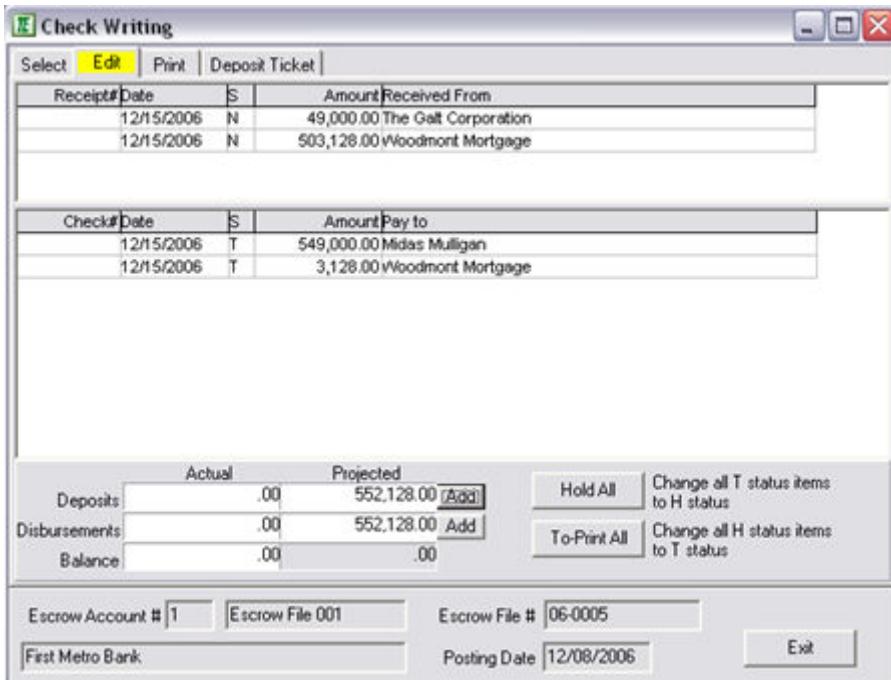


On the Select tab, confirm that the displayed Escrow File # and Escrow Account # are correct. If not, click Last Opened Order. Next, click the Edit tab.



Editing Escrow File Items

Before printing a deposit ticket or checks, you should review the status of each item. Deposits are listed at the top of the Edit window, disbursements are at the bottom.



Escrow File Balances

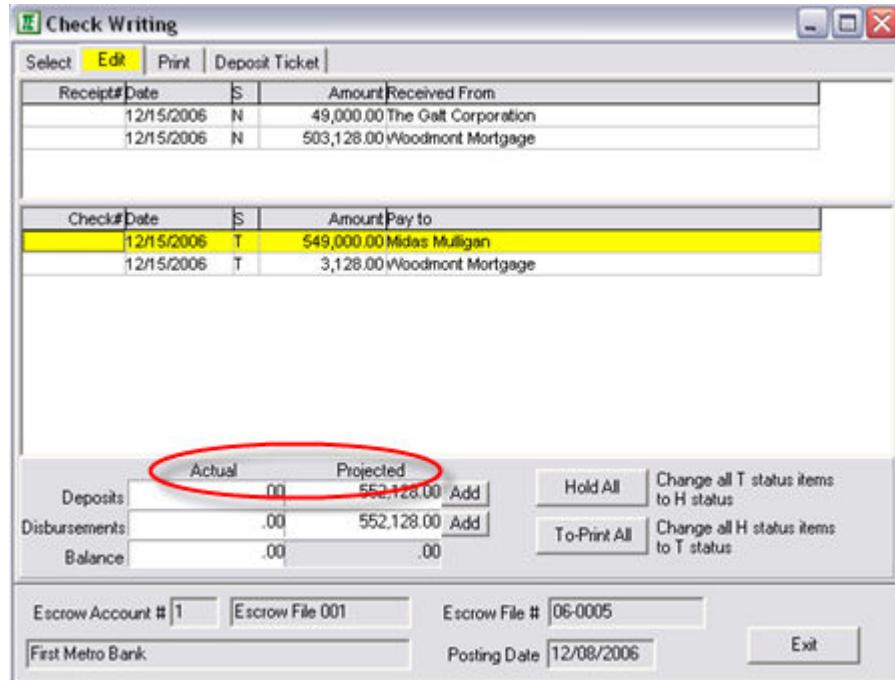
There are two balances that appear on the Edit window.

Actual Balance

The Actual Balance is the cash balance. It takes into consideration the status of items.

Projected Balance

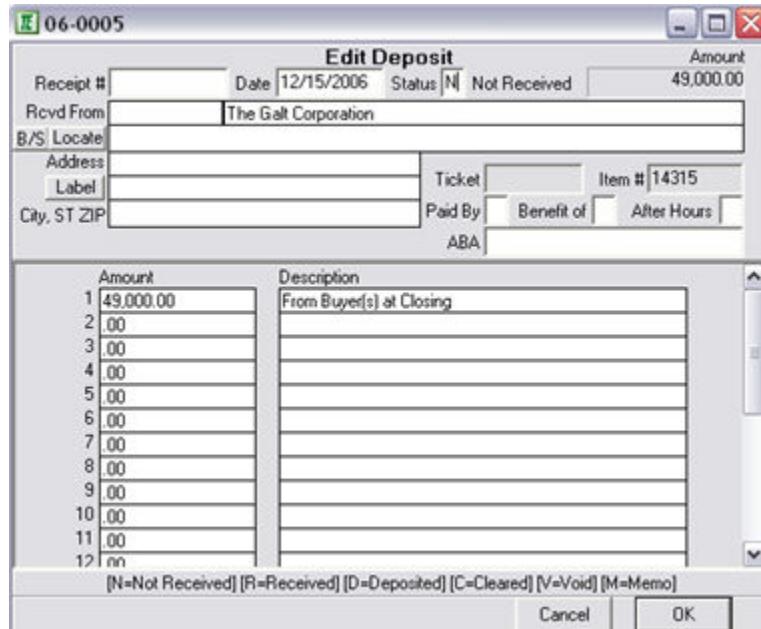
The Projected Balance does not take the status of items into consideration. It is important that the Projected Balance always be zero. In fact, your system may be set to not print checks if this balance is not zero. This balance reflects whether total deposits match total disbursements.



Voiding an item (instead of recutting) establishes a projected balance. To bring the balance back to zero, add an item for the amount.

Editing Deposits

To edit a deposit item, select the item and double-click (or press **Enter**). Then click **Edit**.



Editing the Status

The default status of a deposit item is N (Not Received). Changing this status to an R (Received) or D (Deposited) will include these funds in the actual balance.

If you print a deposit ticket, the status will automatically change to a D.

Editing the Amount

The amount displayed in the top of the window represents the calculation of the individual amounts listed in the bottom of the window. This is where editing is done.

Editing Disbursements

To edit a disbursement item, select the item and double-click (or press **Enter**). Then click **Edit**.

Amount	Description	Fee
1 549,000.00	Cash from Closing	
2 .00		
3 .00		
4 .00		
5 .00		
6 .00		
7 .00		
8 .00		
9 .00		
10 .00		
11 .00		
12 .00		

Editing the Status

The default status of a disbursement item is T (to be printed). Any item marked as a T item, will print as a check when **Print** is selected on the **Print** tab. Once printed, the status will automatically change to P (Printed).

To hold an item (do not print), change the status to H (hold).

If you have manually printed the check, change the status to P. However, before changing the status you must complete the **Check #**, **Date**, **Pay To** and **Amount** fields.

Editing the Amount

The amount displayed in the top of the window represents the calculation of the individual amounts listed in the bottom of the window. This is where editing is done.

Voiding and Recutting Items

Printed checks and deposited receipts can be voided or recut.

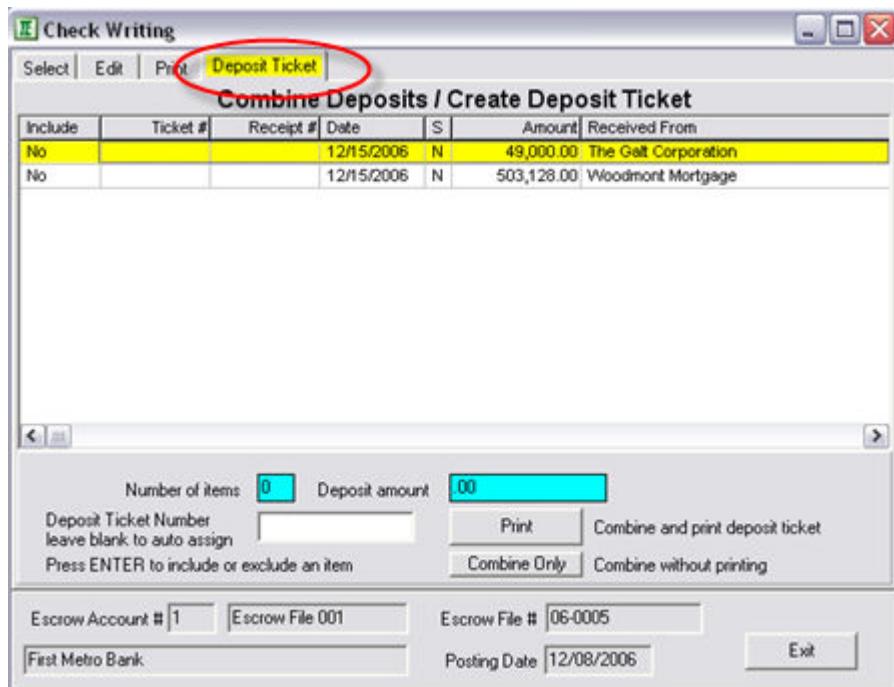
Voiding an item eliminates the amount of the item from the actual and projected balance.

Recutting an item first voids the item, and then adds an identical item. If a deposit, the recut item will have a status of N, if a check, the recut item will have a status of H.

Recutting is useful if you just need to change a name, date or amount. It eliminates the step of having to add and then edit a new blank item.

Printing Deposit Tickets

To create a deposit ticket, while in **Check Writing**, select **Deposit Ticket**.

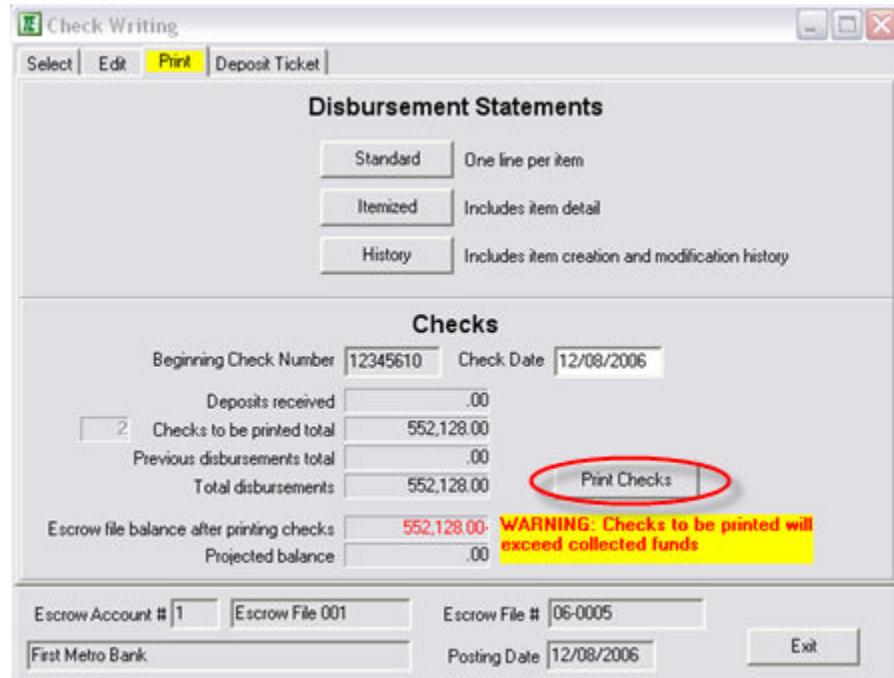


Click the item to be included in a deposit and press **Enter**. Repeat this for each item to be included. Place a deposit ticket in your printer, and then click **Print**.

Compatible deposit tickets can be ordered from TSS. Contact TSS Sales for more information.

Printing Checks

To print checks, while in **Check Writing**, select **Print**.



After confirming that check stock is loaded in your printer and that the beginning check number is correct, click **Print Checks**. A preview window appears. Click **Print** to continue. Select the correct printer and click **Print**.

Check stock can be ordered from TSS. Contact TSS Sales for more information.

Printing a Disbursement Statement

There are three types of disbursement statements available on the Print tab. Select the statement that best suits your needs.

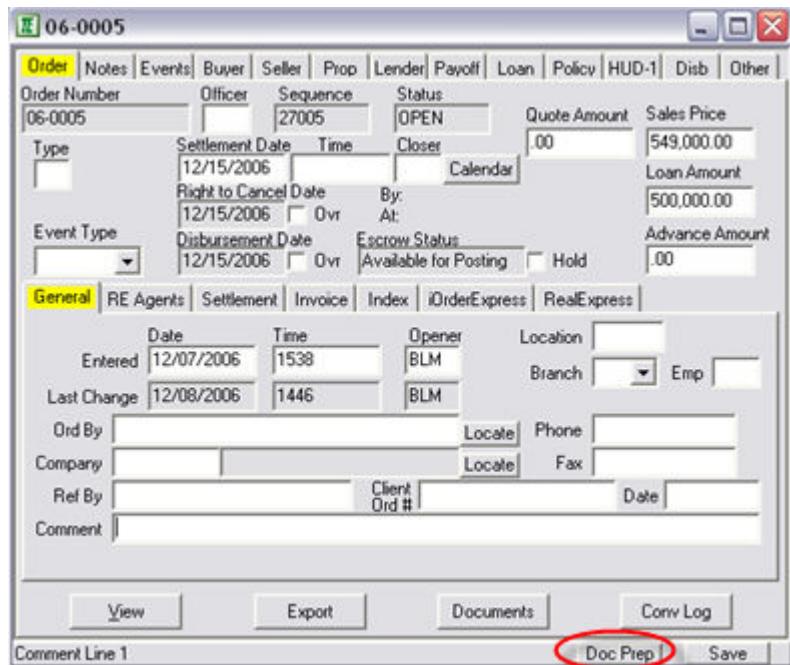
Statement	Description
Standard	The shortest version. Contains one line per item.
Itemized	The medium version. Contains the detail for each item.
History	The longest version. Contains complete detail for each item, including the initials of the last user to edit the item, and the history of each item. This is a great statement to view if issues appear during the reconciliation process.

Document Preparation

The **Doc Prep** button is located on the lower right corner of order data entry windows. This function prepares the order for the processing (or merging) of documents using Microsoft Word.

To use, either click the button, or press **ALT-D**. This function is available while you are working in any order window.

Word will open, and the DPS (Document Preparation System) toolbar appears.



DPS Toolbar Commands

After an order is placed in Doc Prep mode, the DPS toolbar is displayed. This typically appears on the far right side of the active Word window; however it can be moved to any location. The majority of work done in the DPS is accomplished using this toolbar.

The DPS toolbar functions are not the same as the Word functions. For example, the DPS File, Save function will save any DPS document to the appropriate DPS folder. The standard Word File, Save will not save the document to the correct location. While using the DPS, it is recommended that the DPS toolbar always be used.

Note: In Word 2007 and later, DPS commands are located on a task pane.

Option	Description
	Shortcut to Title Documents
	Shortcut to Merge Documents
	Shortcut to Merge Sets
	File, New
	File, Open
	File, Save
	File, Close
	Clauses
	Insert
	Return to order
	Help
	E-mail
	PDF

Title Documents

Title documents contain information particular to this order, for example the legal description, requirements, exceptions, etc. Title documents merge into other documents, such as Deeds, Commitments and Policies.

To create or edit a title document, on the DPS toolbar, click the teal lightning bolt (just remember, teal is title doc) and the title documents window appears.



To type a legal, select Legal Description. Otherwise, select Requirements, Exceptions, etc.

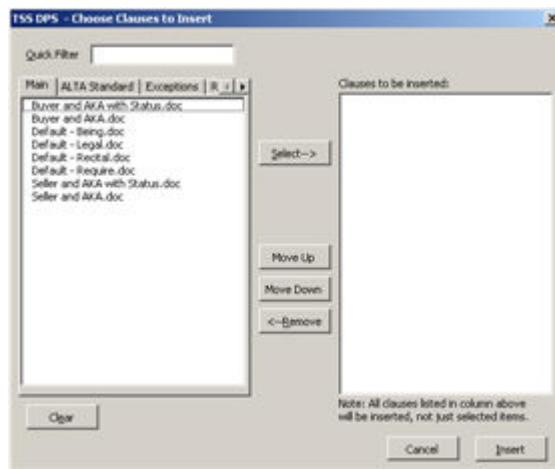
Type the information for the title document, or click the **Clause** button for a list of standard clauses that can be inserted.

Do not manually insert a number or letter in front of the clauses. Use **ALT-N** to insert a number, or **ALT-L** to insert a letter. Click **Save** when you are done, and repeat these steps to complete the next title document.

Working with Clauses

Clauses are phrases of text that you use over and over again. Easement, restrictions and acknowledgements are examples of clauses.

To insert a clause, click the Clause button. The following window appears (your clauses may differ from those shown).



Click each applicable clause or, if you look below the list, you will see that you have the choice of Single, Multiple or Extended Selection.

Clauses can be added, deleted or modified so that they meet your specific requirements. See the TSS DPS Guide for instructions.

When the clause is inserted, it may appear in the format following:

- Lack of a right of access to and from the land as relinquished by the map or plat at @.

The @ symbol is a marker for where information needs to be added. Pressing **ALT-A** will take you quickly from one @ to the next @.

Merging Documents

A merged document is the completed form. It takes the information from the order and from the title documents and merges it into a completed document. The document could be as simple as a payoff letter, or as detailed as the commitment, policy and endorsements.

The following steps are used to merge documents.

1. On the DPS toolbar, click the magenta lightning bolt (just remember, magenta is **merge**), or press **ALT-M**.

Merge Sets group documents for merging, so they do not need to be merged individually.
2. A list of available documents will appear. You can scroll through the list to find your document, or enter a few letters in the name of the document to search for it.
3. Double-click the document, and the merged document will appear. If there is information that has not been entered in the order or title documents, it will be requested in a box in which you can type the information.
4. You may print it, fax it (if you have the software to do that) or e-mail it (ditto). To fax, go to the **Print** button and your fax software driver should be listed along with your regular printers. There's a button for e-mailing on the DPS toolbar.

Saving Documents

You can save your merged documents, but it is not necessary or required. The information is saved in the order and the title documents.

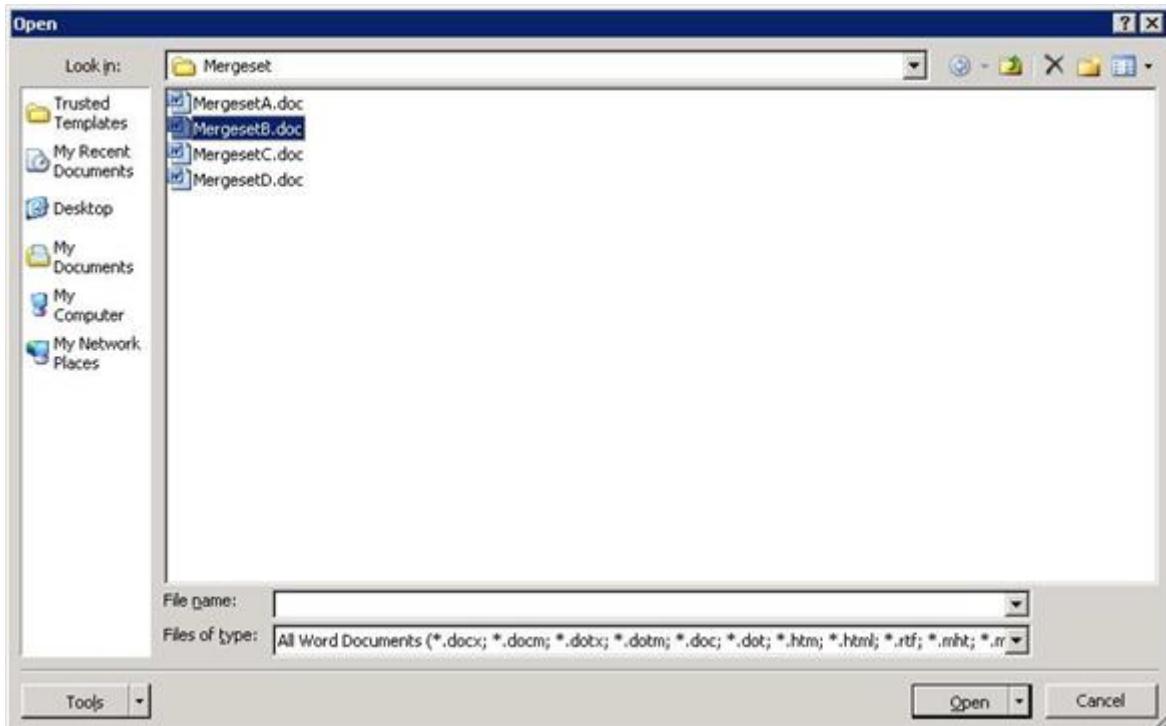
You should only save documents when a great deal of editing is required. The document will be saved automatically under the order number. To save the document, on the DPS toolbar, click **Save**.

To retrieve the document you saved, on the DPS toolbar, click **Open** and then select **Saved Merged Document**.

Merge Sets

Merge sets are groups of documents placed together for function and speed. For example, you may have commitment sets, policy sets or closing package sets. To use a merge set:

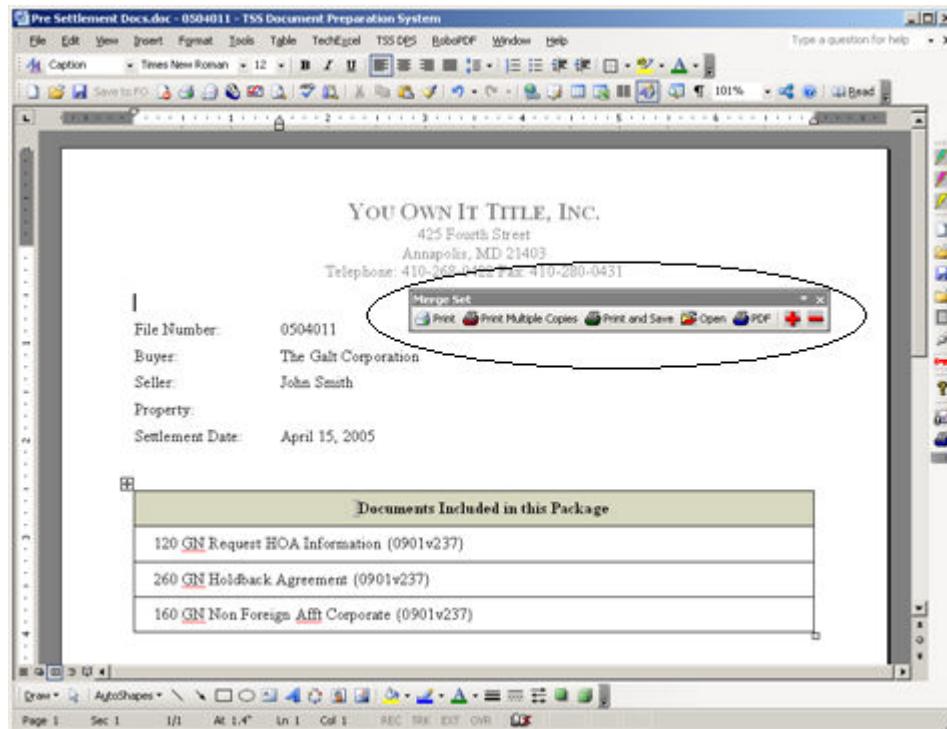
1. On the DPS toolbar, click the yellow lightning bolt.



Note: Users can open more than one file at a time using the Open dialog box.

2. Select a merge set, and click **Open**.

- The document opens and displays a list of the forms included in the merge set. Using the icons on the Merge Set toolbar, you can Print, Open or PDF the documents (so that they can be attached to an e-mail).



Policies and Other Documents

Before merging a policy, you must complete the policy-related data order entry in the following areas:

- Order, Final tab. Complete the Mortgage and/or Deed recording information.
- Policy, Data tab. Complete the Owners and Loan policy information.

When you have completed the data entry, click **Doc Prep**.

If you need to include subordinate matters in the loan policy, complete that title document.

You are ready to merge the policy form(s). Following the Merged Documents instructions, select the policy form.

Endorsements

Standard endorsements are simply merged documents. Blank endorsements require that the Endorsement title document be completed prior to merging.

Creating a merge set that contains policies and endorsements will save a lot of time and effort.

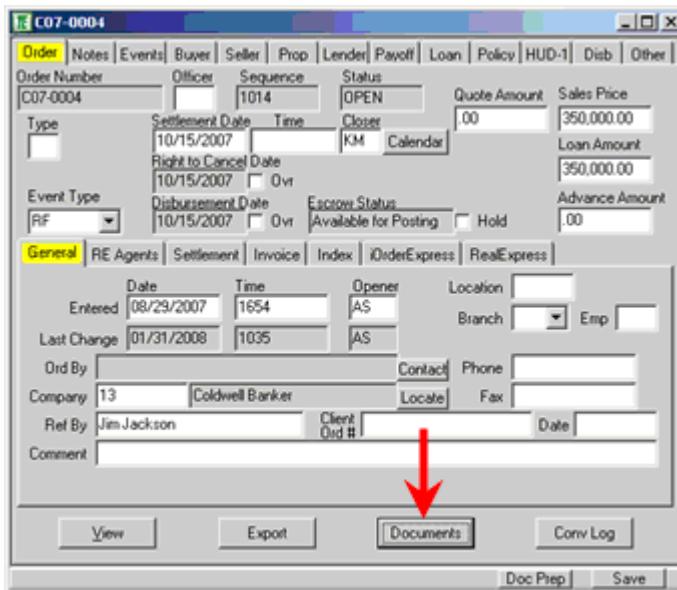
Deeds

Like all merged documents, Deeds require that the order data entry be complete, in particular, the Buyers and Sellers names.

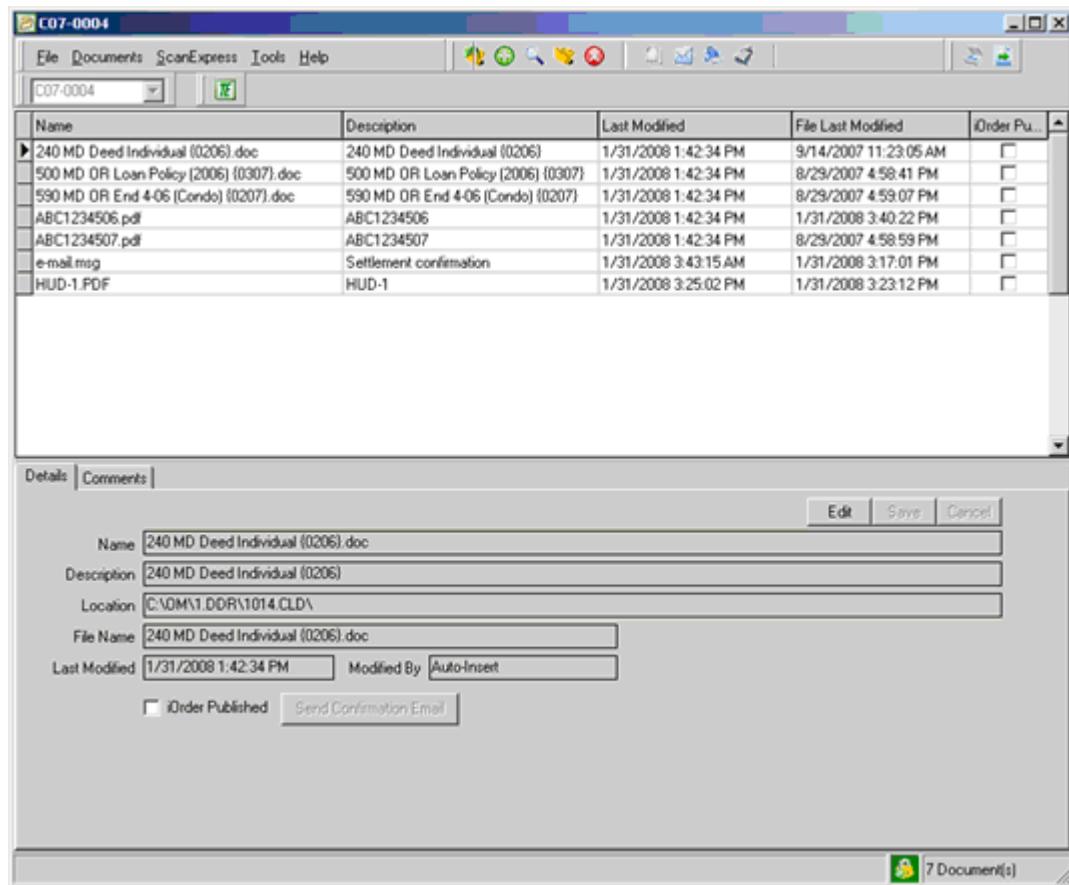
The only other issue particular to merging a Deed is that if you have edited the Deed after it is merged, you should save it.

Document Manager

The Document Manager displays all documents related to an order. To open the Document Manager, click the **Documents** button on the Order tab.



Using the Document Manager, documents may be e-mailed, selected for publishing to iOrderExpress, and edited. You may also drag a document from a folder and drop it into the Document Manager.



Master Orders

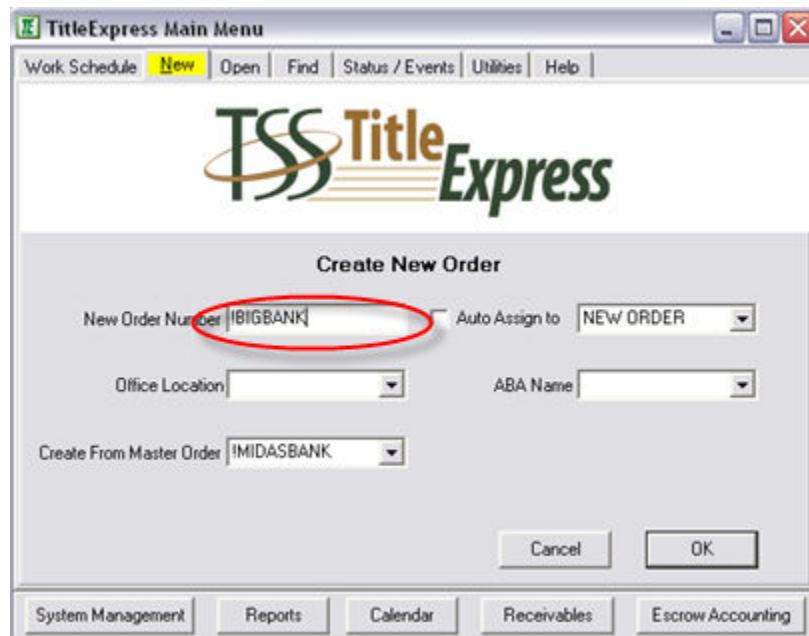
It is often useful to create a master order for the types of files that you work with most often. For example:

- Create a master order named !SALE or !REFI that has sections of the HUD-1 completed.
- If you do business under different company names, you can create a master order for each company that contains the name and address for the company and attach an escrow account to the master order.
- Create a master order for a specific lender that you work with often.
- Create a master order for a specific subdivision or condominium project that you work with often. If you attach the exceptions to this master order, they will be copied automatically into new orders.
- Setup an order for a 2nd mortgage, using the information from the order for the 1st mortgage. See Copy Order using the Master Order Method.

Creating a Master Order

Master orders are created in the same way as regular orders; only the first character of the order name or number must be an exclamation point. This identifies the order as a master and you can copy it into new orders as you open them.

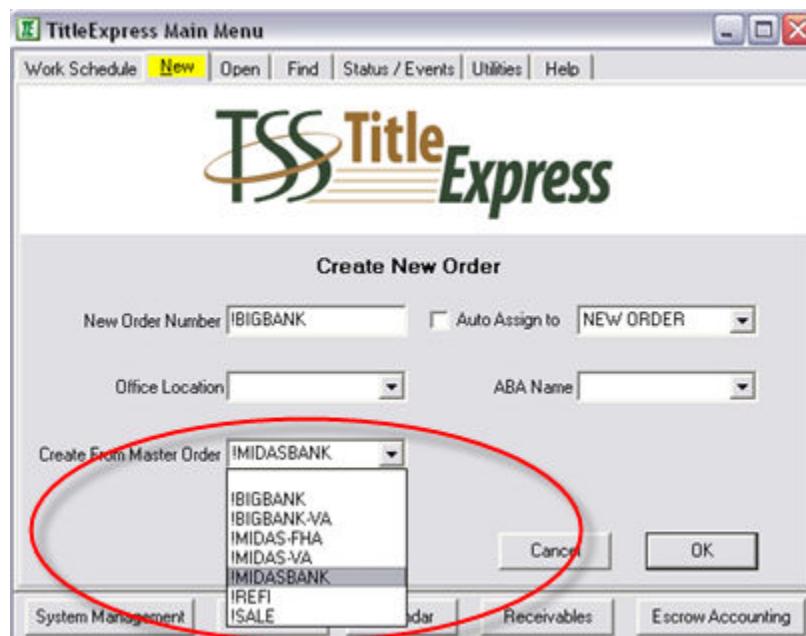
From the New tab, type the name of master order you want to create. Begin the name of the order with an exclamation point, for example !SALE. Click **OK**.



You can now move through the data entry tabs and complete the information you want to copy into new orders that use this master order.

Using Master Orders

After creating a new master order, you must exit, and then re-open TitleExpress to display the new master order on the drop-down menu.



To open a new order using a master order, either enter the new number in the **New Order Number** field, or to automatically assign the next order number, select **Auto Assign to**. On the **Create From Master Order** drop-down list, select a master order and then click **OK**.

The new order will contain the master order information.

Adding Information to a Master Order

The following information can be added on a Master Order:

Description

A description should be added to the Mstr Desc field. This field is displayed to iOrderExpress users and will make it easier for them to assign a master order to a new order opened under iOrderExpress.

The screenshot shows the IMIDASBANK software interface with the 'Order' tab selected. The 'Mstr Desc' field is highlighted with a yellow oval and contains the text 'Midas Conventional Loan'. Other fields visible include Order Number (IMIDASBANK), Officer (26992), Status (OPEN), Quote Amount (.00), Sales Price (.00), Settlement Date, Time, Closer, Right to Cancel Date, By, At, Disbursement Date, Escrow Status, Advance Amount, and various date and time entries for Entered and Last Change.

Documents

Documents saved in the Document Manager will copy into new orders. This includes documents created using the Document Preparation System.

Hints

A few hints to keep in mind when setting up master orders:

- Event Types cannot be entered into master orders.
- If an entry is date sensitive, for example tax year ending date, you must remember to edit your master order when the next year approaches.

The Document Manager

The Document Manager provides a single source for order related documents. Key capabilities include:

- Drag and drop documents into an order
- Supports all file types
- Documents can easily be attached to an e-mail message
- Documents can be published to iOrderExpress
- Seamless ScanExpress integration
- Copy documents between orders
- Print multiple documents to a .pdf file
- Print multiple documents to a printer

Document Manager Workspace

The Document Manager workspace is divided in two sections, the documents list and details pane. The top section is the documents list that displays all documents associated with the open order. The bottom section is the details pane that displays details about the selected document.

Additionally, menus and toolbars assist navigation.

The use of the word "Document" is generic. Documents may in fact be .tif files (images), .pdf files, and .exe files (executable files). If the file has an association, it can be opened.

The screenshot shows the Document Manager workspace for Order C07-0004. The top half is the 'Document List' showing a grid of documents with columns for Name, Description, Last Modified, File Last Modified, and iOrder Published. The bottom half is the 'Details Pane' for the selected document '240 MD Deed Individual (0206).doc'. The Details pane includes fields for Name, Description, Location, File Name, Last Modified, Modified By, and checkboxes for iOrder Published and Send Confirmation Email. A status bar at the bottom right indicates 5 Document(s).

Name	Description	Last Modified	File Last Modified	iOrder Pub...
240 MD Deed Individual (0206).doc	240 MD Deed Individual (0206)	1/31/2008 1:42:34 PM	9/14/2007 11:23:05 AM	<input checked="" type="checkbox"/>
500 MD OR Loan Policy (2006) (0307).doc	500 MD OR Loan Policy (2006) (0307)	1/31/2008 1:42:34 PM	8/29/2007 4:58:41 AM	<input type="checkbox"/>
590 MD OR End 4-06 (Condo) (0207).doc	590 MD OR End 4-06 (Condo) (0207)	1/31/2008 1:42:34 PM	8/29/2007 4:59:07 AM	<input type="checkbox"/>
ABC1234506.pdf	ABC1234506	1/31/2008 1:42:34 PM	8/29/2007 4:59:11 AM	<input type="checkbox"/>
ABC1234507.pdf	ABC1234507	1/31/2008 1:42:34 PM	8/29/2007 4:58:59 AM	<input type="checkbox"/>

Adding Documents

There are several ways to add documents to the Document Manager:

- Right-click in the document list and then select **Attach a Document**
- Press **CTRL-A**
- Select the **Documents** menu, **Attach** menu item
- Drop and drag a document into the documents list
- Use the Document Preparation System
- Print HUD-1 to .pdf file

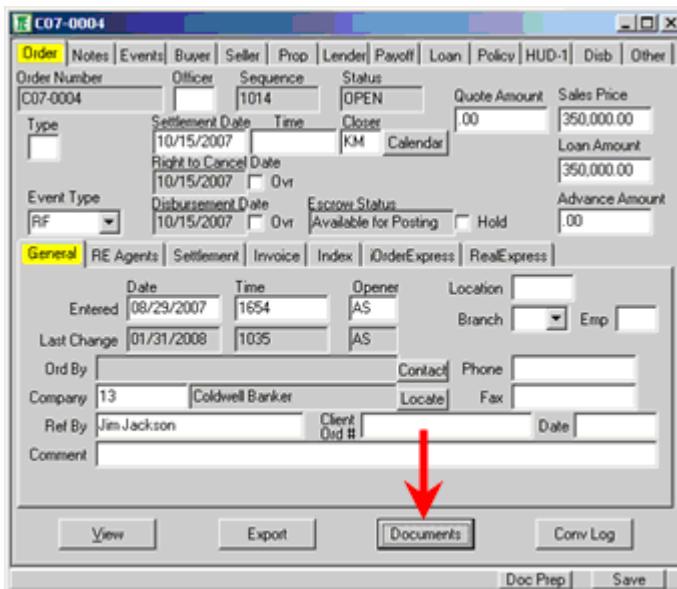
If a document does not appear, press F5 to refresh the document list.

Opening and Exiting the Document Manager

To open and exit the Document Manager, follow these steps.

Opening Document Manager from an Order

The Document Manager can be opened directly within an order. To do this, on the Order tab, click **Documents**.



Using the Document Manager while working with Orders

You may leave the Document Manager open while you navigate between orders. As you open orders, the Document Manager refreshes and the order-related documents are displayed for the open order.

When you close an order, the Document Manager will remain open, however the no order information is displayed.

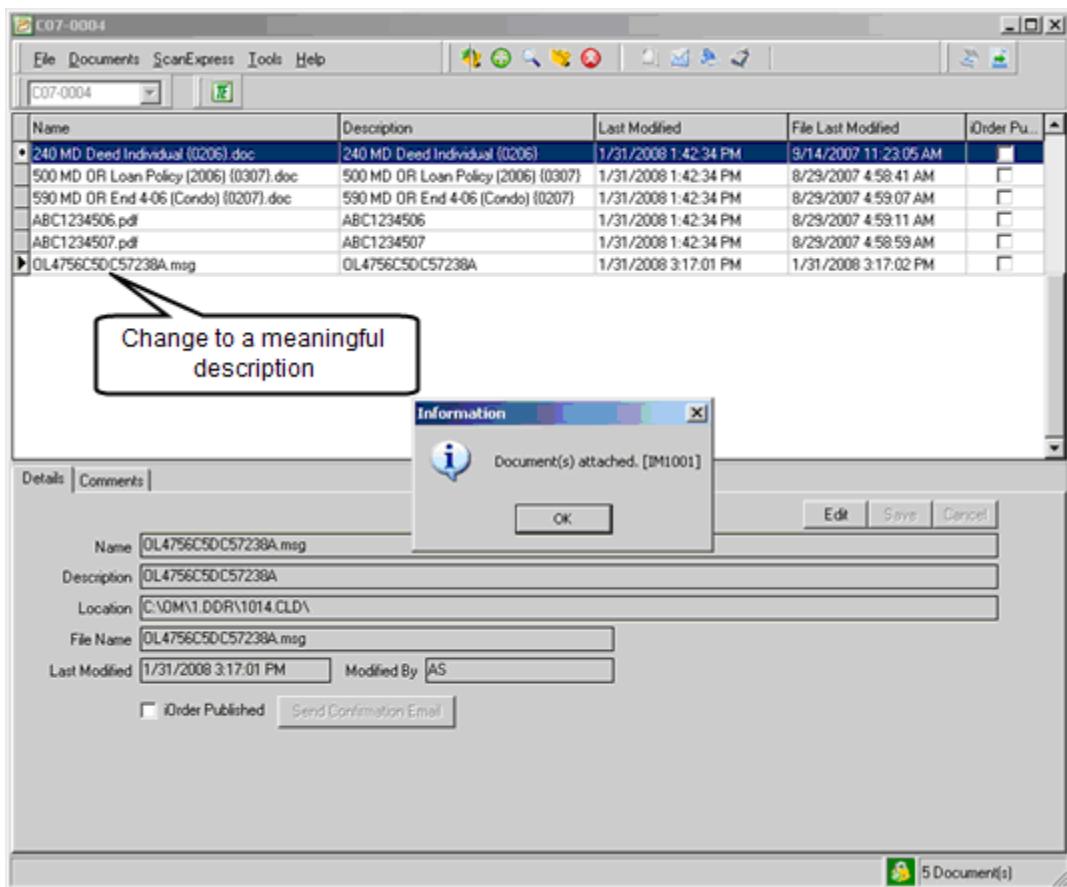
To return to an order, click the TE button on the Document Manager toolbar, or simply change focus of your work to the order.

Exiting the Document Manager

To exit the Document Manager, click the X in the upper right-hand corner. If you close TitleExpress, the Document Manager will also close.

Adding E-Mail Messages to the Documents List

E-mail messages can be dragged from Outlook into the documents list. After dropping the message, you should edit the message and change the description to meaningful text (defaults to a numeric string).



Refreshing the Document List

Documents may not appear in the document list until the view is refreshed. To refresh the list, press **F5** or on the **Document** menu select **Refresh**.

This is particularly true if the HUD-1 has been printed and saved as a .pdf file. You must press **F5** to have this document appear on the document list.

Additionally, any documents added manually to the C:\OMTMP folder will not appear unless the list is refreshed.

If the following prompt is displayed, click **OK** to attach the selected documents.

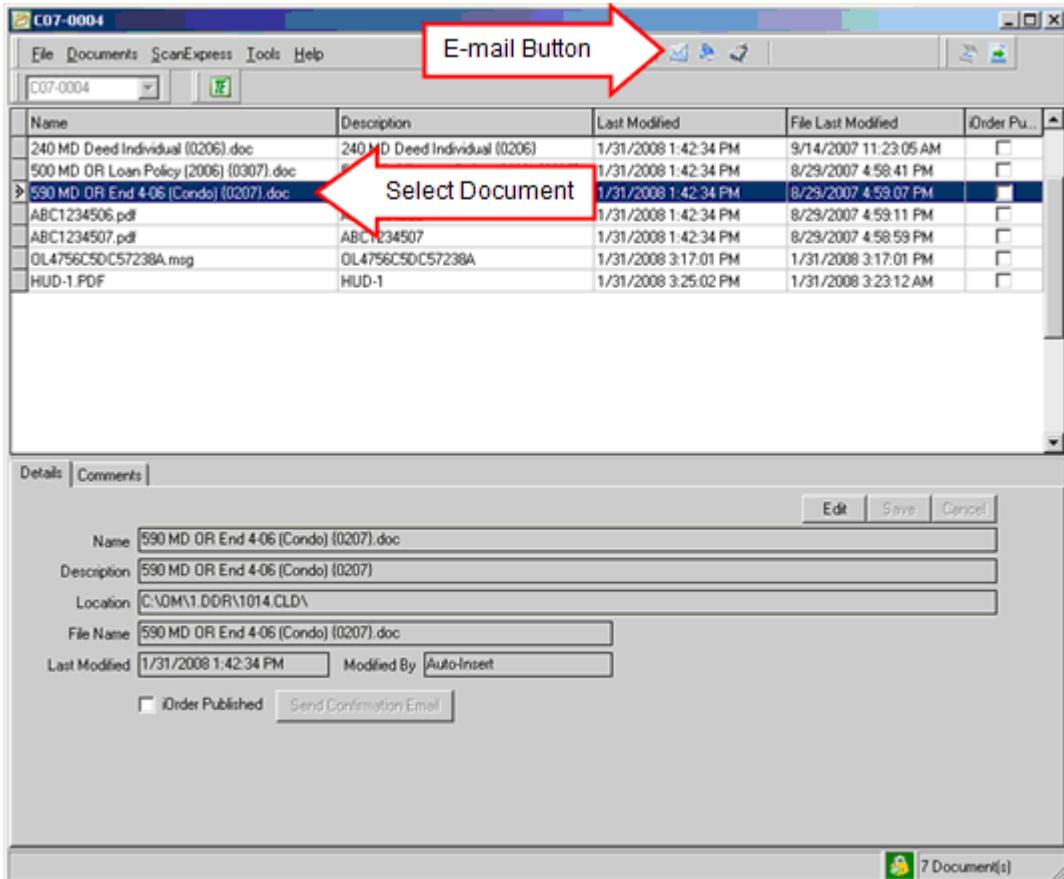
To have documents automatically attached to your order, select **Tools** and then **Options**. In the Options window, uncheck **Prompt to save document** and then click **OK**.



E-Mailing Documents

To attach a document to an e-mail message, highlight the document and then click the e-mail button on the Document Manager toolbar.

To select multiple document, hold the CTRL key on your keyboard and click the documents with the mouse.

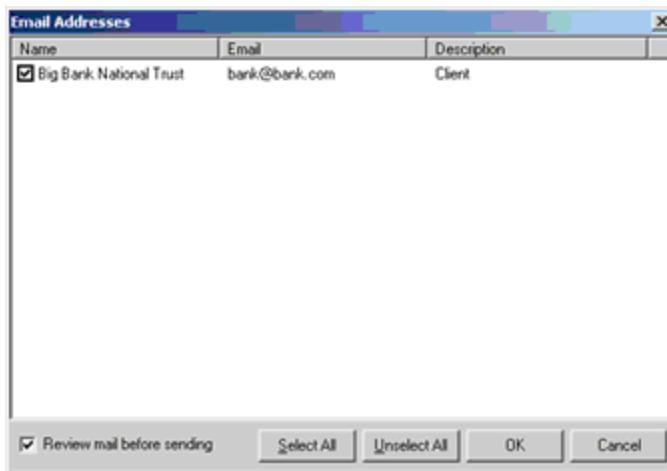


Available e-mail addresses are displayed. The e-mail addresses displayed are from pay-to codes selected in the order from the name reference file.

The pay-to codes are selected by clicking **Locate** on the Order, General tab in the Company field, on the Buyer tab, on the Seller tab, and on the Lender tab, on each sub-tab.

Select any e-mail address and then click **OK**. If no addresses are displayed or to continue without selecting an e-mail address, click **OK**.

For the e-mail address to be displayed, the e-mail field must be completed for the pay-to code selected in the order.



Your e-mail message will appear with the document attached. Complete message and send.

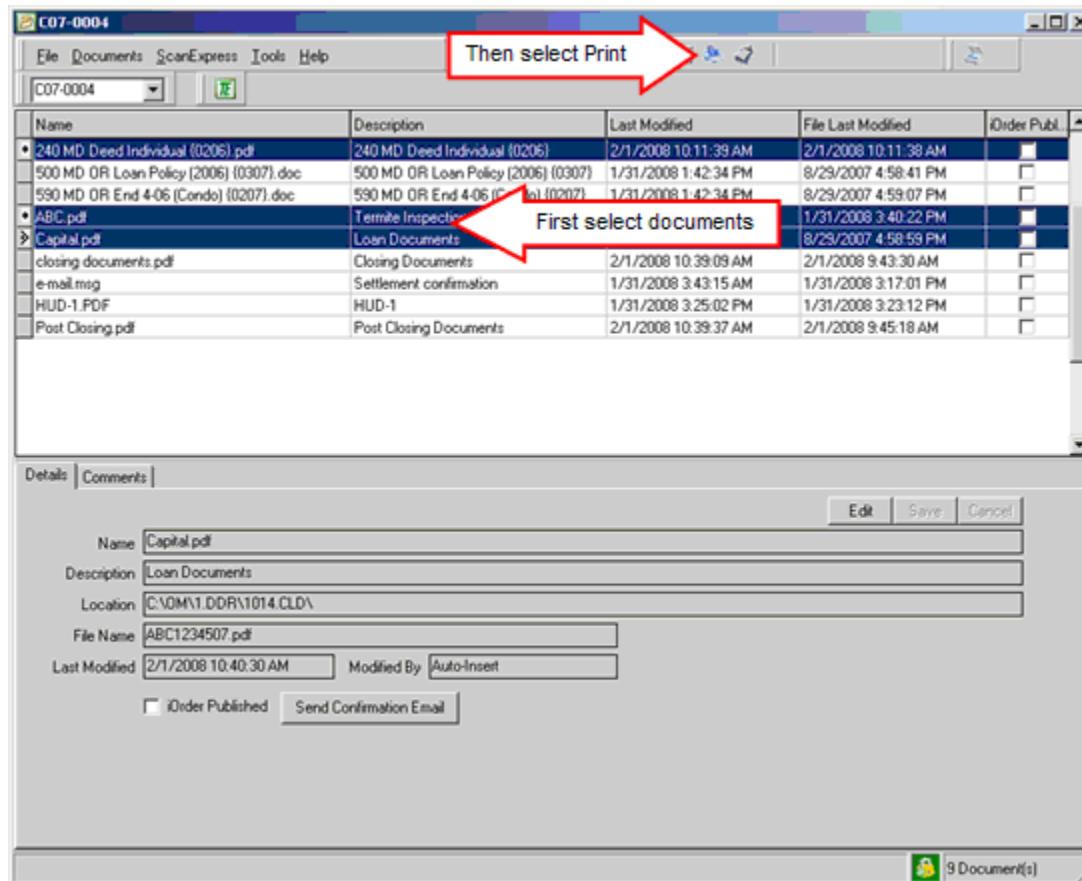
Printing Documents

A single document or multiple documents can be printed to a printer or to a .pdf file.

Print to a printer

To print documents to a printer, select the **document(s)** in the document list. Next on the toolbar, click the printer icon . In the Print window, select your printer and then click OK.

To print multiple document, hold the **Ctrl** key on your keyboard and then select the appropriate documents.



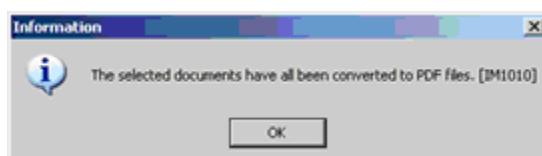
Print to a .pdf file

A single document can be printed to a .pdf file or multiple documents can be printed to a .pdf file.

Single Document

To print a single document to a .pdf file, follow these steps:

1. In the document list, select the **document**.
2. On the Document Manager toolbar, click the PDF icon .
3. In the Information window, click **OK** to the confirmation message.



Multiple Documents

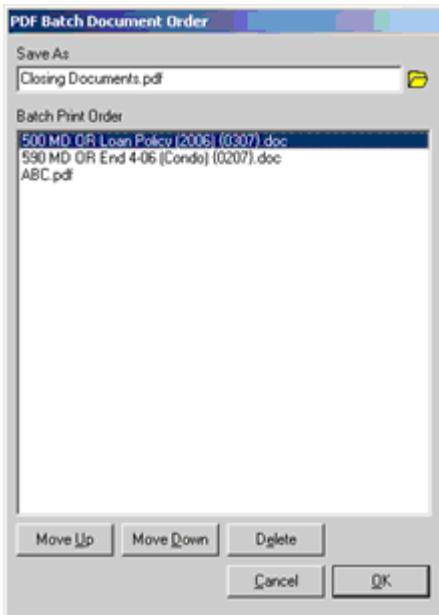
To print multiple documents to a .pdf file, follow these steps:

1. In the document list, select the **documents**.

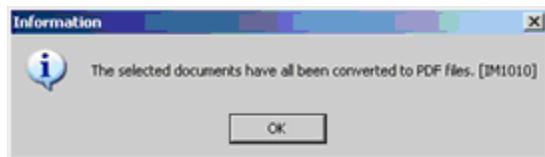
To select multiple document, hold the **Ctrl** key on your keyboard and then select the appropriate documents.

2. On the Document Manager toolbar, click the **PDF** icon .
3. In the PDF Batch Document Order window, for **Save As**, enter a name for the .pdf file and then click **OK**.

Documents can be reordered by highlighting a document and then selecting **Move Up** or **Move Down**. To remove a document from the list, highlight it and click **Delete**.

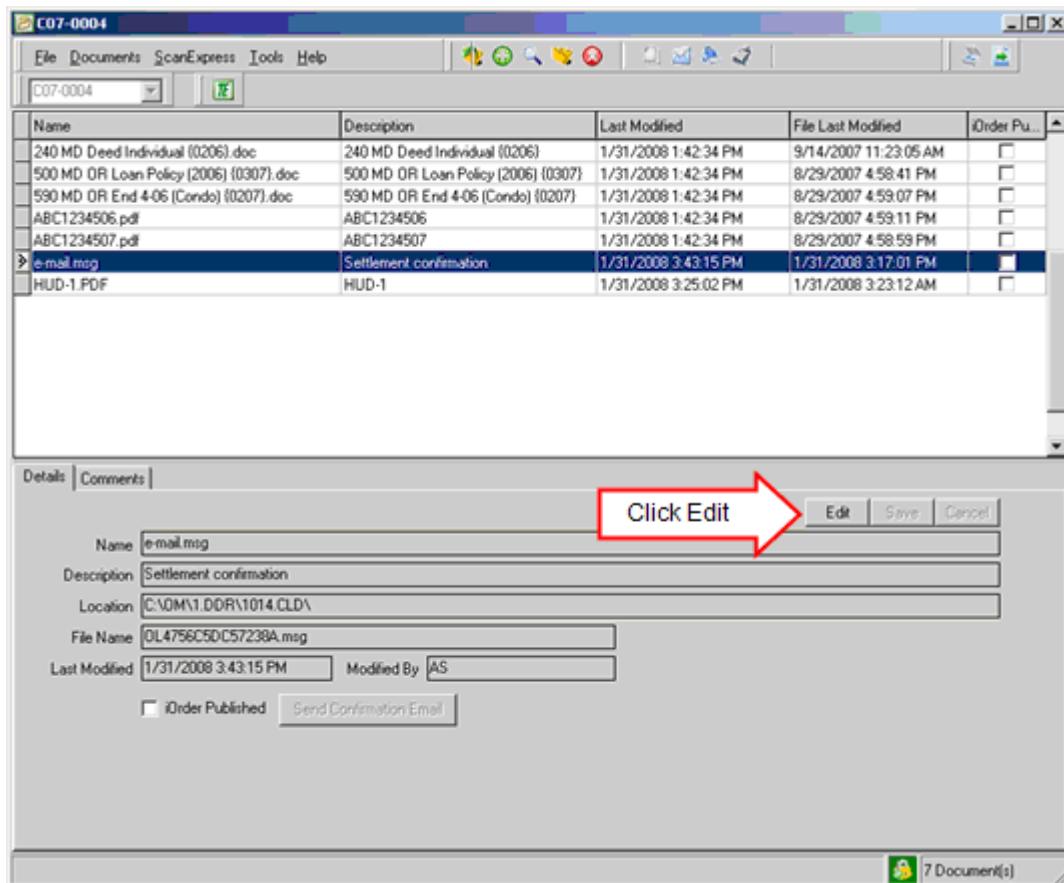


4. In the Information window, click **OK** to the confirmation message.



Document Details

Document details are listed in the details pane. There are two tabs, Details and Comments. To edit this information, you must click **Edit**.



Document Details

A document's name and description may be edited. Select **iOrder Published** if you would like the document to be available for download through iOrderExpress. The **Send Confirmation Email** button provides functionality to send an e-mail notification that new documents are available for download.

Comments

The comments tab lists date, time and user insertion and editing date stamps. You may add notes about insertions and edits as needed.

Searching Documents

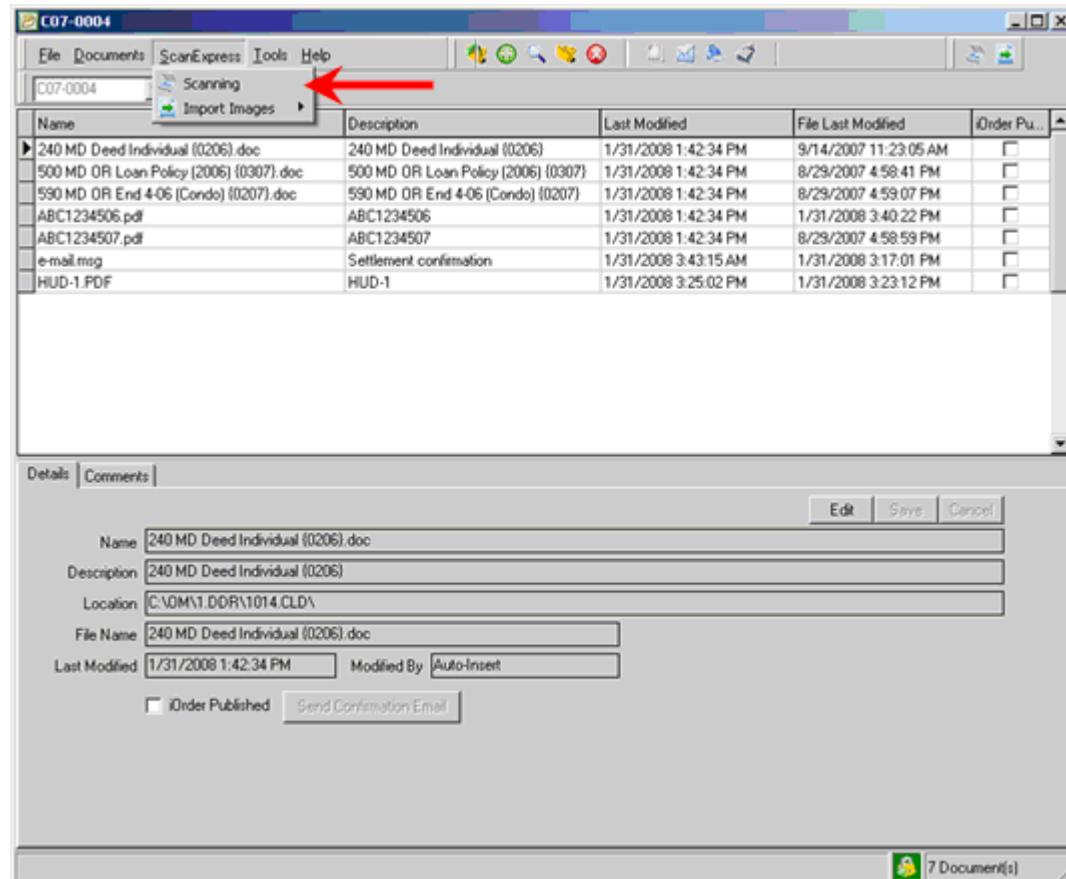
Order documents may be searched. To search for document select **Documents** and then **Search**.



ScanExpress Integration

ScanExpress is accessed from the Document Manager toolbar by selecting the ScanExpress menu.

To open ScanExpress, click **Scanning**. For more information, see the ScanExpress Guide (available on the TitleExpress, Support tab).



iOrderExpress Integration

The Document Manager provides the following integration with iOrderExpress:

- Documents indicated as iOrder Published will be available through iOrderExpress
- Confirmation e-mail messages can be sent notifying iOrderExpress participants that new documents are available

To view iOrder Publish in Document Manager, select **Tools** and then **Options**. In the Options menu, check **Use iOrderExpress**.

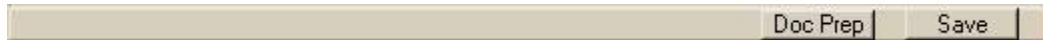
TitleExpress Document Preparation System

Welcome to the TitleExpress Document Preparation System. The TitleExpress DPS is a collection of custom Microsoft Word templates, macros and documents that merges information from your TitleExpress orders into Word documents. Commands are run from a custom toolbar and menu that are available during the Word DPS session.

Starting and Exiting the DPS

You must master how to start and exit the DPS. It is very easy, just follow along:

1. While in a TitleExpress order, select **Doc Prep** (ALT+D). This button is located on the bottom right of the TitleExpress order window.



This is your first shortcut key. Just remember that while you are anywhere in your order, you can press ALT+D and start the DPS.

You will now be in Microsoft Word, and the DPS toolbar will be visible on the right side of the Word window. After this, you would typically begin your document preparation procedures, but since we are practicing starting and exiting, you are ready to exit the DPS.

2. To exit the DPS and return to order data entry, click the red key (ALT+R) on the DPS toolbar.

Before deactivating, the DPS will check for certain open DPS documents that must be closed before deactivation will proceed. As the DPS is deactivated:

- The DPS toolbar is removed.
- The DPS menu on the Word menu bar is removed.
- The order information located on Word's application bar is removed.
- You will be returned to the order's data entry windows.

Try it again: ALT+D, check for the DPS toolbar, and then ALT+R to return. Once you are comfortable with these steps, move on to Merging and Printing a Basic Document.

Using the Mobile Installation Option

If you are starting and exiting the DPS on a laptop licensed as a TitleExpress Import/Export system, you may receive the following message:



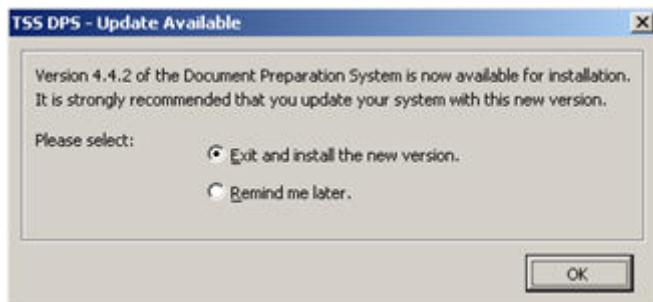
After you receive this message:

- If your laptop is connected to the network, select Network.
- If your laptop is not connected to the network, select Mobile. This selection will use the local laptop (Mobile) database as the active TitleExpress database.

Update Available Notice

If your workstation is running a different version of the DPS than exists in the OM\Clients\SetupDPS.exe file, the following message will appear when starting the DPS.

It is recommended that all workstations run the same version of the DPS.



Exit and install the new version

The DPS will close. To install the new version, select OM\Clients\SetupDPS.exe. (See Installation Procedures for instructions.)

Remind me later

This message will appear again in 7 days.

Merging and Printing a Basic Document

The process of merging a document brings data from your order into a DPS master form. Understanding how to merge a basic document (such as a letter or affidavit), and later how to edit and save it are essential skills for success with the DPS.

DPS merged documents are created for a specific order. A master form is used to merge data from the order. Typically, a merged document is printed after being created.

Following are the steps for merging a basic document. For information about merging commitments, deeds, and other complex documents, please see those specific lessons.

1. Start the DPS. The DPS toolbar should be visible on the right side of the Microsoft Word window.
2. Click the shortcut to Merge Documents (ALT+M)  on the DPS toolbar.
3. You will be presented with the Forms folder. (For information about how the documents are named, please see Naming Conventions.)
4. Select (double-click) a document, for example the 120 GN Request Title Search.doc. Answer any questions that appear. You should now see a merged document. The merged document is a "Read-Only" document. That's okay - you can still edit, print and/or save it, all as described in this guide.
5. To print the document, click Print (CTRL+P) on the Microsoft Word Standard toolbar and then follow normal print procedures.
6. After printing, click Close (CTRL+W)  on the DPS toolbar. When prompted whether to save, click No.

Similarly Named Documents

When attempting to merge a document, if any saved merged documents with a similar name already exist for that order, a window will appear with a selection of those similarly named saved documents. This is to prevent you from merging and editing a document that may have already been prepared.

1. To continue with the merge, click **OK - Continue New Merge**.
2. To open a previously saved document, select the document and click **Open Saved Merged Doc**.

Advanced Printing

When printing a document from the DPS, you can select your standard laser printer, or you can select a PDF printer and save the document as .pdf file.

The PDF995 driver is included with TitleExpress 5700D or higher.

A .pdf file can be attached to an e-mail message, and when saved in the C:\OMTMP folder, becomes available for viewing on the Order, Links tab and for downloading from your website by iOrderExpress Internet users (requires an iOrderExpress license).

Merging and Saving a Basic Document

The following instructions apply to merging and saving a basic document. For instructions on saving documents that contain title documents, such as a commitment, see Commitments.

It is usually not necessary to save a merged document, because the merged document is a result of order information and a master form. However, there may be instances when saving is necessary because you have edited a document. The following instructions are for saving a basic merged document:

1. Click Doc Prep. The DPS toolbar should be visible on the right side of the Microsoft Word window.
2. On the DPS toolbar, select the Merge Documents lightning bolt (ALT+M) .
3. The Forms folder is displayed. (For information about how the documents are named, please see Naming Conventions.)
4. Double-click a document, for example the 120 GN Request Title Search.doc. Answer any questions that might appear. You should now see a merged document on the screen. The merged document is a "Read-Only" document. That's okay - you can still edit, print and/or save it, all as described in this guide.
5. To save the document, click **DPS Save** (CTRL+S)  on the DPS toolbar. The familiar "Save As" dialog box will appear, and you will be prompted to save the document in the C:\OMTMP folder.

The C:\OMTMP folder is where files for the active, open order information are stored, so documents for the active, open order should always be saved into this folder.

The default file name will match the master form name. You may rename the document, as you like. Once you are satisfied with the document name, click **Save**.

It is not necessary to include the order number or parties' names to identify the document as belonging to the active order. Because the document is being saved in the C:\OMTMP folder, it will always be associated with only the currently active order.

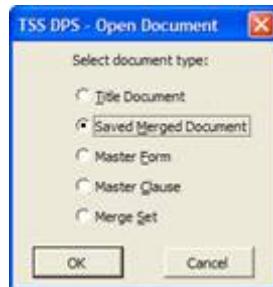
When a merged document is saved, the Read-Only attribute is removed.

Now that you have merged and saved a document, the next lesson will show you how to open and edit the document that you have saved.

Opening and Editing a Saved Merged Document

Although a merged document can be edited before it is saved and closed, these instructions will assume that you have saved a merged document and it is now available for editing.

1. To open a saved merged document, click **DPS Open** (CTRL+O)  on the DPS toolbar and then select **Saved Merged Document**.



2. Select a document and click **Open**.
3. Edit the document. (For the purposes of this lesson, make a simple text change.)
4. To save the document, click **DPS Close** (CTRL+W)  on the DPS toolbar. When prompted whether to save, click **Yes**.

Commitments

Creating a commitment involves the following steps:

- Completing the order information (data entry)
- Creating title documents
- Merging and printing the commitment form
- Saving or not saving the merged commitment

Updating the Order Information

In the order, verify and/or add the following information:

The following are standard instructions, if your forms are customized, please consult with your TitleExpress System Manager for exact instructions.

1. Order tab, check the Loan Amount and Sales Price.
2. Buyer tab, check Buyers name(s).
3. Seller tab, check the Sellers name(s).
4. Property tab, check information.
5. Lender tab, check Lender name. Be sure to use a code from the **Locate** list. Also, if instructed, use a U-Code.
6. Loan tab, check Loan type. This will insert the correct "ATIMA" language on Schedule A after the Lender name. (Skip this step if you have been instructed to use a U-Code to designate this language; see previous step.)
7. Policy tab, Summary tab, select an underwriter code.
8. Policy tab, Data tab, complete Commitment Date (effective date) and Number (if your underwriter requires it).

Once you are confident that the order information is complete, click **Doc Prep** (ALT+D) to start the DPS.

Creating New Title Documents

Title documents contain text that is used in multiple documents. Documents such as Deeds, Commitments and Policies contain links to the title documents.

Because text such as for the legal description is saved as a title document, you will have only one version, thereby eliminating the need to make changes to multiple documents when a change to the legal description is needed.

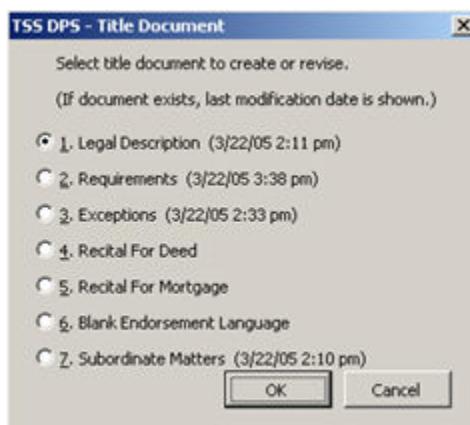
A title document is saved with its order. Each order can contain only one of each title document type. For example, an order can contain only one legal description, one recital, etc.

We will first create a new legal description; then the requirements and exceptions.

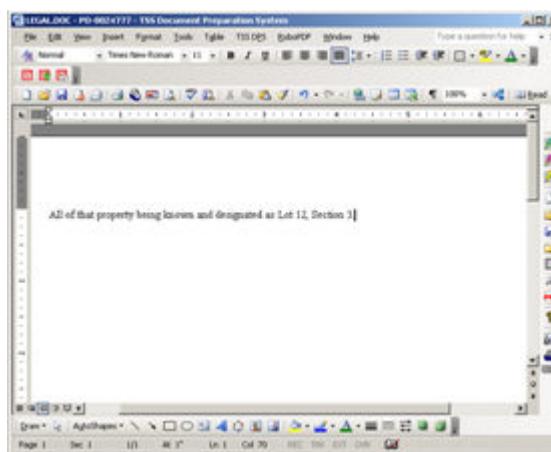
New Legal Description

The following instructions describe how to create this title document in Doc Prep.

1. On the DPS toolbar, select the green lightning bolt (ALT+ D) . The following window appears.



2. Select **Legal Description** and then click **OK**.
3. A document window opens. Observe that the document name is **LEGAL.DOC** and the associated order number appears to the right of the name.



4. Type or complete the legal description. If you are set up with default master clauses (see About Default Clauses for more information), default text may appear.

Be certain that the "Legal" style is applied to all paragraphs.

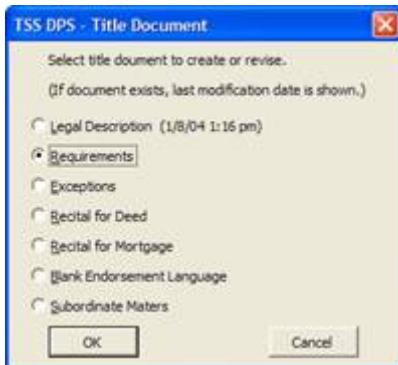
- When you are finished, click **DPS Close** (CTRL+W)  on the DPS toolbar. When prompted whether to save the document, click **Yes**.

In order to save a title document correctly, you must use the DPS toolbar commands. If the standard Microsoft Word commands are used, the title document will not be saved in the correct folder. Do not rename title documents. It is important to retain the default names (such as Legal.doc).

New Requirements

Requirements are typically included on Schedule B-1 of the Commitment. The following instructions describe how to create this title document in Doc Prep.

- On the DPS toolbar, select the green lightning bolt, (ALT+D) . The following window appears.

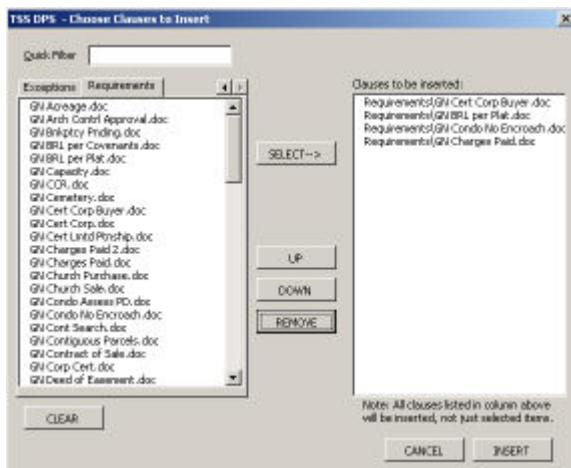


- Select **Requirements**, and then click **OK**.
- A document window opens. Observe that the document name is REQUIRE.DOC and the associated order number appears to the right of the name. If you are setup with default master clauses (see About Default Clauses for more information), text may appear.

Inserting Master Clauses

Master clauses can be inserted, eliminating repetitive typing. Special requirements or exceptions are examples of master clauses.

- Click **Clauses** (ALT+C)  on the DPS toolbar.



- On the left side of the window, highlight one or more clauses and then click **Select** (or select and then double-click an entry).

Multiple clauses can be selected using CTRL+CLICK or SHIFT+CLICK.

- Click **INSERT**. The clause or clauses will now be inserted into the title document.
 - For a detailed description of the insert clauses window, see **Clauses**.
 - If the clauses contain an @ symbol, just press ALT+A and you will be moved to the next @ symbol so that you can complete the information.
 - To add a clause manually, begin with ALT+N to insert a number field.

Do not manually type a number or use Microsoft Word's automatic numbering feature.

- When you are finished, click **DPS Close (CTRL+W)**  on the DPS toolbar. When prompted whether to save the document, click **Yes**.

In order to save a title document correctly, you must use the DPS toolbar buttons. If the standard Microsoft Word commands are used, the title document will not be saved in the correct folder. Do not rename title documents. It is important to retain the default name (such as **Require.doc**).

New Exceptions

Exceptions are typically included on the Schedule B-2 of the commitment and policy. The instructions are the same as New Requirements, except you should select the **Exceptions** title document.

Enhanced Clause Processing

If the Enhanced Clause Processing option is selected, a toolbar will be available in the exceptions title document containing advanced functions. The selection affects the clause in which the cursor is placed.

This toolbar is also available while editing a master clause.



In addition to selecting this option, your DPS Commitment and Policies must be modified to accept these changes.

Showing for:

To view how the clause text will appear for each document type, click this section.

Document	Description
COMMITMENT	Displays clause text to show only on Commitment
OWNER'S POLICY	Displays clause text to show only on Owner's Policy.
LOAN POLICY	Displays clause text to show only on Loan Policy.

Clear

Clears all applied formatting and text. Use the arrow buttons to move up or down.

Owner's Policy and Commitment

Designates clause to appear in the Commitment and Owner's Policy.

Loan Policy and Commitment

Designates clause to appear in the Commitment and Loan Policy.

Commitment Only

Designates clause to appear in the Commitment only.

Add Language: As to Owner's Policy Only

Adds the text "As to the Owner's Policy Only" to the Commitment clause. The clause will only appear in the Owner's Policy. (The text is removed).

Add Language: As to Loan Policy Only

Adds the text "As to the Loan Policy Only" to the Commitment clause. The clause will only appear in the Loan Policy. (The text is removed.)

Add: Affirmative Coverage Language

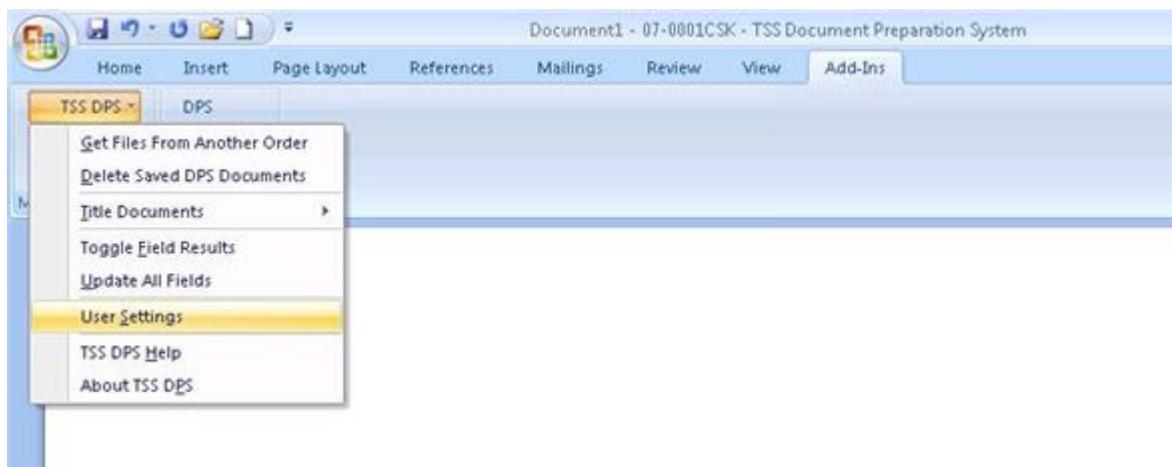
Add the text "(Loan policy to include affirmative coverage as to this exception.)" to the clause. The policy will preface the clause with "Policy insures against loss by reason of:".

If you would like to change the default language, please contact TSS Technical Support.

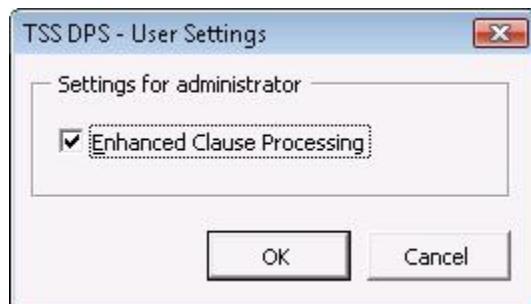
Enhanced Clause Processing With Microsoft Word 2007

To enable Enhanced Clause Processing using Microsoft Word 2007, follow these steps:

1. Select the **Add-Ins** tab.
2. Select **TSS DPS**.
3. Select **User Settings**.



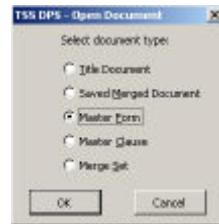
4. The **TSS DPS - User Settings** window is displayed.
5. Make sure the **Enhanced Clause Processing** setting is checked.



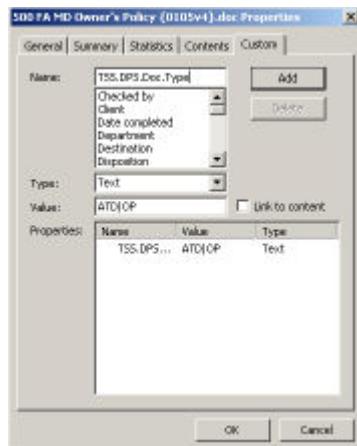
Commitment and Policy Modifications

Once the **Enhanced Clause Processing** setting is enabled, the properties of the Commitment, Owners Policy and Loan Policy must be modified, so that the settings will be read correctly. Following are the steps to do this.

1. Open the DPS master form. From the DPS toolbar, select **Open**, then **Master Form**.



2. Select the form and click **Open**. Click through any questions that may appear.
3. With the document open, select **File, Properties**.
4. Select the **Custom** tab.
5. In the **Name** field enter TSS.DPS.DocType. The following applicable text should be added in the **Value** field. When completed, click **Add**.



Document	Setting
Loan Policy	ECP LP
Owner's Policy	ECP OP
Commitment	ECP CMT

Microsoft Word 2007 and later: To access document properties, select Office Button --> Prepare --> Properties. To access advanced properties, click Document Properties, then select Advanced Properties...

6. Repeat these steps for each Loan Policy, Owner's Policy and Commitment document types.

Merging and Printing the Commitment Form

To merge and print the Commitment, follow these steps:

Merging the Commitment

To merge the Commitment, follow these steps:

1. Once the title documents are completed and closed, select the pink lightning bolt (ALT+ M)  on the DPS toolbar.
2. Select the appropriate Commitment form, and answer any questions that appear as it is merged.

Printing the Commitment

To print the Commitment, click **Print** (CTRL+P) on the Microsoft Word standard toolbar and then follow normal print procedures.

Saving or Not Saving the Merged Commitment

The merged Commitment is a compilation of data from the order, the title documents and the master form. If any data requires editing, it should be done in one of those places, not in the merged Commitment. If you find that you are continually editing the merged Commitment, please contact TSS Technical Support. There may be customizations that can be made to eliminate the need for repetitive editing.

Nevertheless, you may on occasion find it necessary to save the Commitment. If you save the Commitment, and unlink the title documents, you can keep an exact version of the merged Commitment.

Please review Advanced Title Documents for options concerning the linking and unlinking of title documents.

Advanced Title Documents

Title documents can be edited individually or while in a merged document that contains a link to the title document.

Editing a Title Document

To edit a title document, follow these steps:

1. Click the green lightning bolt on the DPS toolbar, (ALT+D) .
2. Select the title document that requires editing.
3. Edit the title document as needed.
4. When you are finished, click **DPS Close** (CTRL+W)  on the DPS toolbar. When prompted whether to save the document, click **Yes**.

Editing and Saving a Title Document while in a Merged Document

If you have merged a document that contains a link to a title document (for example a deed with a link to the legal description) and the title document requires editing, you do not need to close the document and open the title document separately.

To edit the title document while in a merged document, click into the linked area and make your changes. When you have finished, press **CTRL+SHIFT+F7**. Your changes will be saved back to the title document.

You must be in the link to the title document when you press **CTRL+SHIFT+F7**. You will know you are in the right place when the text's background appears gray (unless you have changed Microsoft Word's default settings).

Saving a Merged Document that contains Title Documents

When you save a merged document that contains links to the title documents, the following question may appear (the message text varies depending on included title documents).



- **Keep Link.** This option will leave the link in the saved document. When the saved document is re-opened, the link will be updated. That way, any changes made to the title document(s) since the previous merge will be reflected in the re-opened document.
- **Unlink.** This option will unlink the title document(s). Any changes made to the individual title documents will not be reflected when this saved document is re-opened.

It is generally best practice to **Keep Link**. However, if you intend to save the merged document so that it can be viewed as previously merged, select **Unlink**.

Policies

This lesson assumes you have completed the previous lessons. Creating a policy involves the following steps:

- Updating the order information
- Creating additional title documents, if needed
- Merging and printing the policy
- Saving or not saving the merged policy

Updating the Order Information

Review the order to be sure everything is correct and complete the following order information:

1. On the Order, Final tab, complete the document date and recording information for any deed or security instrument.
2. On the Policy, Data tab, enter the policy numbers and issued dates for both the Owner's and Lender's policies.

Do not complete the **Reported Date** fields. Those fields will be populated automatically when you run your underwriter's liability report.

Do select an appropriate **Report Code**. While that code is not necessary for creating the policy, it may be necessary for the underwriter's liability report and this is a good time to complete it.

Creating Additional Title Documents, if needed

If subordinate matters are to be shown on the policy, create a subordinate matters title document. (This step is not necessary for a second mortgage that is part of your current settlement and for which you have entered data in your order, as that information will appear on the policy automatically.)

Create title documents for the legal description and exceptions if not already completed. Depending on the jurisdiction, other title documents may be needed as well.

Merging and Printing the Policies

Once title documents are complete, click the pink lightning bolt (ALT+M)  on the DPS toolbar. In the list of forms, select the policy form, and answer any questions that may appear as it is merged.

To print, click **Print** (CTRL+P) on the Microsoft Word standard toolbar.

Creating a Merge Set for policies, including endorsement forms and cover letters, will speed the policy production process.

Saving or Not Saving the Merged Policies

The merged policy is a compilation of data from the order, the title documents and the master form. If any data requires editing, it should be done in one of those places, not in the merged policy. If you find that you are continually editing the merged policy, please contact TSS Technical Support. There may be customizations that can be made to eliminate the need for repetitive editing.

Nevertheless, you may on occasion find it necessary to save the policy. If you save the policy, and unlink the title documents, you can keep an exact version of the merged policy.

Please review Advanced Title Documents for options concerning the linking and unlinking of title documents.

Endorsements

Endorsements are typically listed as individual documents in the master forms folder. The standard endorsements, such as the ALTA 8.1, ALTA 4, are basic documents. They should be merged just like a basic form.

Blank Endorsements

Blank endorsements are endorsement forms that have space to insert customized language, for example, the change of a loan amount or insured's name. If you will be issuing an endorsement to both the loan policy and the owner's policy, or just to avoid having to retype all the language if a revision needs to be made, type the endorsement language - one time - in the blank endorsement language title document prior to merging the form(s).



See Commitments for information on how to prepare a title document.

The blank endorsement language title document can also be used to retain language that is expected to be reused, such as for a series of endorsements for construction loan draws.

Deeds

Deeds are typically different from other merged documents, because they often require editing to add text specific to a particular situation. Since deed preparation varies from state-to-state, please be aware that not all of these steps may apply to your jurisdiction.

This lesson uses just about all of the skills you have learned in the previous lessons, including merging a document, updating title documents, linking and unlinking title documents, printing and saving a merged document.

Creating a deed involves the following steps:

- Updating the order information
- Creating title documents
- Merging and editing the deed
- Printing the deed
- Saving or not saving the merged deed

Updating the Order Information

Review the order to be sure everything is correct and complete the following fields:

1. Order tab, check the sales price.
2. Buyer tab, check Buyer name(s).
3. Seller tab, check the Seller name(s).
4. Property tab, check information.

Don't worry if your buyer and seller names need to be different in the deed, they can be edited in the deed form.

Creating Title Documents

These instructions assume that you are familiar with how to create new title documents. Deeds typically require a legal description and a recital title document. These should be created before moving to the next step.

Merging and Editing the Deed

Following the instructions in Merging and Saving a Basic Document, merge a deed form.

Edit the merged deed as needed.

If you are editing the text in a title document (perhaps you spot a typo in the legal description), the changes are not saved back to the title document unless you press CTRL+SHFT+F7 while in the link to the title document (text background appears gray).

Printing the Deed

Deeds can be printed to a printer, or to a .pdf file, so it can be attached to an e-mail message or made available for iOrderExpress Users.

Saving or Not Saving the Merged Deed

A merged deed is often saved to retain revisions made after merging, to meet specific order needs. Since this document contains links to title documents, you may be prompted to link or unlink the title documents.

Please review Advanced Title Documents for options concerning the linking and unlinking of title documents.

Merge Sets

Merge sets are lists of forms that can be printed, opened or printed to a .pdf file as a combined group of forms.

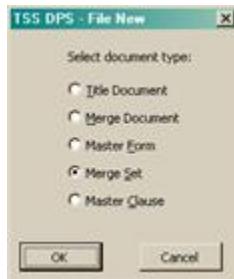
Merge sets are great time-savers. You should create a merge set for commonly used groups of forms, such as:

- Pre-settlement documents
- Settlement documents
- Post-settlement documents
- Lender-specific documents

Creating a New Merge Set

The following instructions create a new merge Set:

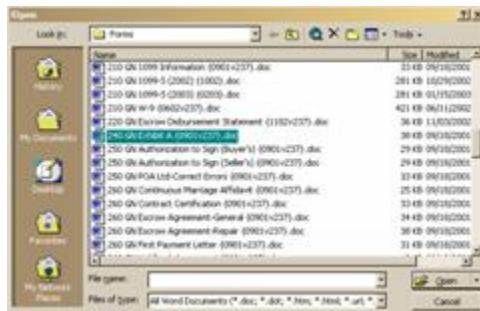
1. Click **DPS New (CTRL+N)**  on the DPS toolbar.
2. Select **Merge Set**.



3. Select **OK** to create the merge set. The page layout and caption of the merge set document have been designed so the merge set document can serve as a cover page, if you want to include one when sending documents to others. To revise that design, see **Editing Master Forms**.
4. The merge set toolbar is displayed along with a table to list names of documents included in the merge set.



5. To add a document to the list, click  on the merge set toolbar. You will be directed to the Forms folder. Select the form you would like to add to the merge set and click **Open**.



6. The form will be added to the documents list in the merge set table. Continue adding forms as needed. To remove a form, select a form in the documents list and click  on the merge set toolbar.
7. When you have completed the documents list, click **DPS Save (CTRL+S)**  on the DPS toolbar. You will be prompted for a document name.

Now that you have created a new merge set, you can merge all of the documents in the list at once and either view them or send them directly to your printer or to a .pdf file.

Printing Multiple Documents Using a Merge Set

The merge set print command sends the listed documents directly to a printer. (Before using this command verify that a default printer is installed.)

1. Click the yellow lightning bolt (ALT+ S)  on the DPS toolbar.
2. Select a merge set and click **Open**.
3. Click **Print Forms**  on the merge set toolbar.
4. Each form in the list will be merged, just as if merged separately. Answer any questions that appear as each form is merged.
5. Each form, after it merges, will be sent to the printer and then automatically closed. The current default printer will be used for printing.

To print multiple copies, click the **Print Multiple Copies** icon on the merge set toolbar.

Opening Multiple Documents Individually Using a Merge Set

Documents listed in a merge set can be merged all at once and then left open to be viewed or edited individually prior to printing.

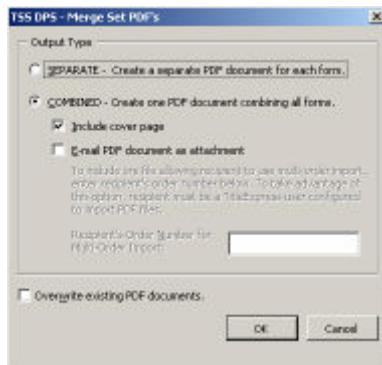
1. Click the yellow lightning bolt (ALT+S)  on the DPS toolbar.
2. Select a merge set and click **Open**.
3. On the merge set toolbar, click **Open** .
4. Each form in the list will be merged (just as if merged separately). Answer any questions that appear as each form is merged.
5. Examine each form in turn and handle as you deem appropriate. As you close each form, another will be ready for you to review. Use Microsoft Word's Window menu to see a list of all open documents.

Creating a .pdf File Using a Merge Set

The default PDF printer for the DPS is PDF995. This printer allows for all documents to be merged into one or separate .pdf files. If the PDF995 driver is not installed, this function will not be available. The PDF995 driver is installed with the TitleExpress update.

The following instructions create a merge set .pdf file:

1. Click the yellow lightning bolt (ALT+S)  on the DPS toolbar.
2. Select a merge set and click **Open**.
3. Click the **PDF Forms**  button on the merge set toolbar.
4. Select a PDF output type.



SEPARATE

This option creates separate .pdf files for each form listed in the merge set. The .pdf file is automatically saved in the OMTMP folder.

COMBINED

This option combines the listed forms into one .pdf file. The name of the .pdf file is the same as the merge set. The .pdf file is automatically saved in the OMTMP folder.

Include cover page

If this option is selected, a cover page is inserted in front of the merged documents.

E-mail PDF document as attachment

If this option is selected, the default e-mail editor will start with the .pdf file attached.

Recipient's Order Number for Multi-Order Import

If an order number is entered, a file that imports data fields into another TitleExpress system (*.ore) will also be attached to the e-mail message.

Overwrite existing PDF documents

If this option is not selected, a list of all .pdf files that exist will appear. You can rename any existing .pdf file or overwrite it. To rename, double-click the .pdf file. Enter a new name in the text box provided. Once a new name has been assigned, the .pdf file is removed from the box, signifying that it will no longer be overwritten. If this option is selected, matching .pdf files will be overwritten.

Click **OK** to start the .pdf file generation.

Creating Multiple .pdf Files Using a Merge Set

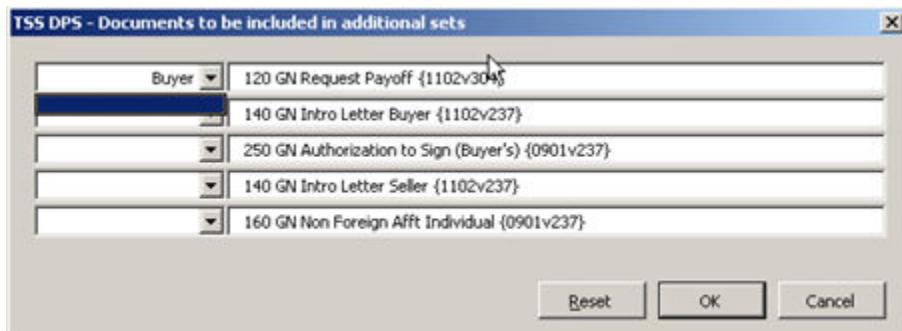
Multiple .pdf files can be created from one merge set. For example, you may have a merge set that contains both Buyer and Seller documents, and you want to create separate .pdf files for each.

The following steps create additional .pdf files.

1. Open an existing or new merge set following normal procedures.
2. Insert documents following normal procedures.
3. To setup the additional .pdf files, click the **Set Up Additional PDF** button on the DPS toolbar.

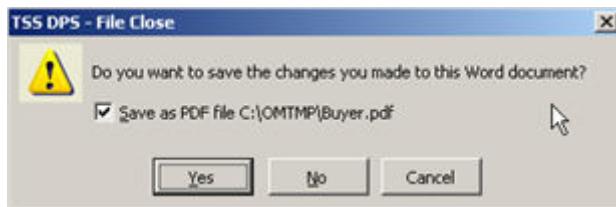


4. In the left-hand column, enter the name of the first grouping. Press TAB to exit the field. The grouping name is saved, and can be applied to the additional documents.



5. Continue adding or applying group names to the remaining documents as needed.

- When completed, select any output option on the DPS toolbar to create the multiple .pdf files. If **Open** is chosen, the following prompt will appear.



All .pdf files are saved in the C:\OMTMP folder and will be named according to the applied group names. They can be viewed on the **Order, Links** tab.

Creating and E-Mailing PDF Files

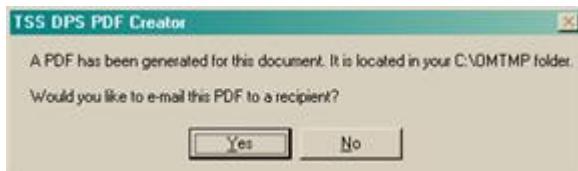
Merged documents can be printed to a .pdf file and, if desired, attached to an e-mail message.

The default PDF printer for the DPS is PDF995. The PDF995 allows for one-click .pdf generation. If the PDF995 driver is not installed, DPS PDF functions will not work. This driver is installed either during the TitleExpress update, or can be installed manually. Contact TSS Technical Support if this driver is not available in your printers list.

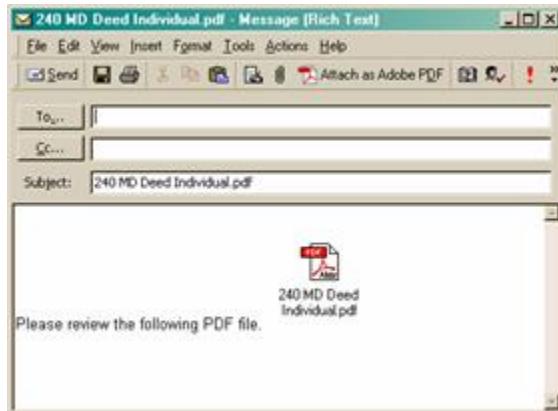
Microsoft Outlook must be installed and configured prior to using this feature.

Following are the steps to create a .pdf file. In this example, we will assume that you are merging a deed that you want to send an e-mail message to a buyer.

- The first step is to merge the deed form.
- When the merged deed is on the screen, click DPS PDF  on the DPS toolbar.
- Once the .pdf file has been created, the following message appears. Click **Yes** to send an e-mail message with the .pdf file attached.



Your e-mail program will open. The subject line will reflect the document name and a default message appears. These can both be modified as needed. When you have completed the message, send it.



Creating and Editing Master Clauses

Default language can be set up to populate new title documents automatically. For example, you may want a default set of requirements to always appear when you create a new requirements title document.

When a new title document is created, a search is first made for a state specific default clause. If a state clause is not found, a search is conducted for a non-state specific default clause.

Default clauses must be placed in the main clauses folder and conform to the following naming conventions:

General examples:

- Default - Legal
- Default - Except
- Default - Recital
- Default - Require

State-specific examples:

- Default MD Legal
- Default MD Recital
- Default PA Legal
- Default SC Require

Master Clauses

DPS master clauses are passages of standard text that are used repeatedly in DPS forms. All master clauses are stored as separate Microsoft Word documents. Clauses are most commonly used for standard requirements and exceptions.

However, they can be used for standard legal descriptions, recitals, deed insertions and subdivision-related information.

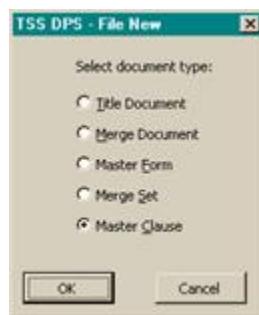
Master clauses can be inserted into another clause, a master form, a title document, or a merged document.

Master clauses can be great time-savers for repetitive text entry.

Create a New Master Clause

To create a new master clause, follow these steps:

1. Click **DPS New (CTRL+N)**  on the DPS toolbar.
2. Select Master Clause and then click **OK**.



3. Type the text for the master clause. If you are creating a clause for use as a requirement or exception:
 - a. Use ALT+N to insert a number field. Do not manually type a number, or use the Microsoft Word auto-numbering feature.
 - b. If you want information to be inserted, place an @ symbol for the variable information. For example: "recorded in Deed Book @, page @".
 - c. If you want to add a field, so information will merge from your order, see Inserting a DPS Field.

4. To save the new master clause, click **DPS Save** (CTRL+S)  on the DPS toolbar.
 - a. By default, the clauses folder will appear. Type the name of the new clause and click Save.
 - b. To close the master clause, click **DPS Close** (CTRL+W)  on the DPS toolbar.

Edit a Master Clause

You may find it necessary to edit an existing master clause. To edit a master clause, follow these steps:

1. Select **DPS Open** (CTRL+O)  on the DPS toolbar.



2. Select Master Clause and then click **OK**.
3. Select the clause you want to edit and then click **Open**.
4. Modify the clause as needed.
5. To save the modified master clause, click **DPS Save** (CTRL+S)  on the DPS toolbar.

Creating and Editing Master Forms

DPS master forms are complete Microsoft Word documents. They can contain standard text, Autotext fields that link to the order information, and bookmarks that link to the title documents.

Master forms are the foundation of most DPS documents. A merged document is a master form merged with order information.

Password Protected Documents

Master forms and clauses can be password protected to prevent inadvertent editing. If the forms or clauses were provided by TSS Software Corporation (and have not been changed), the password to edit these documents is **tss**. Passwords are case sensitive.

It is strongly suggested that passwords on TSS-provided master forms and clauses not be modified.

It is important to become comfortable with creating custom master forms. This will allow the development of specialized documents to meet your special requirements.

Unless you are creating a document completely from scratch, that is, without a pre-existing sample, you will benefit greatly by having a hard copy to refer to as you set styles and other formatting.

It is also a good idea to follow these guidelines:

- Show all non-printing characters (CTRL+SHIFT+8). This is invaluable in finding extra, unwanted spaces, which are often otherwise undetectable.
- Show field codes (ALT+F9). Many codes do not appear on the screen otherwise. It is critical that you know where all the codes are so you don't accidentally delete one and so you can see what is already included in the form.
- Set zoom to 100%, or wherever you can comfortably see the text on the screen. (Remember, though, to reset to recommended percentage for final save, usually 75%.)

Often, the form you want to create will be similar to another form that already exists. Rather than beginning with a blank document, you will save lots of time by starting with a copy of an existing form that already has formatting and common fields in place. To create a new master form, based on an existing form:

1. Select **DPS Open** (CTRL+O)  on the DPS toolbar.
2. Select **Master Form** and then click **OK**.
3. Immediately use File, Save As (F12) to rename this existing form as your new one.
4. Edit the form as needed.

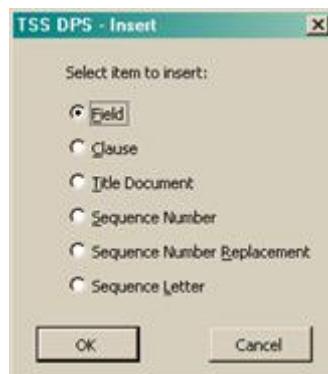
To create a new master form, beginning with a blank document:

1. Click **DPS New** (CTRL+N)  on the DPS toolbar.
2. Select **Master Form** and then click **OK**.
3. A blank document is displayed for editing.
4. Edit the form as needed.

Inserting a DPS Field

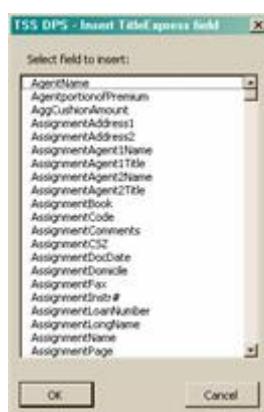
There will be numerous occasions when a DPS field is needed within a custom form. Inserting fields is a common practice when creating a new form or editing an existing form. To insert a DPS field, please follow these following steps:

1. Select **DPS Insert**  on the DPS toolbar.
2. Select **Field** and then click **OK**.



3. To insert the field, highlight it and either double-click it, press ENTER, or click **OK**.

Confused by the field names? Consult the TSS Fields Guide (located on the TitleExpress Support tab) for field mapping information.



An AutoText field is inserted into the DPS master form. The field is linked to a specific field in the TitleExpress database. The field result will change as different orders are loaded and updated.

If inserted into a merged document or title document, the field is immediately updated using the information from the current order. The field is then unlinked to prevent any future changes to the field.

Combined Fields

A list of combined fields is available at the bottom of the list (press = to get there quickly). These Autotext fields include:

- Combinations of fields from the TitleExpress database. For example, the field AllBuyers includes all the names from the four separated Buyer Name fields - plus punctuation- into just one field.
- Logical values based on other individual or combined fields, such as, for plurals ("SellerSNoun") and pronouns ("BuyerHisHer"). The field "AllOwners" will merge the Sellers' names for a sale but the Buyers' names for a refinance.



Advanced Microsoft Word Feature contains many other features that are useful when creating master forms.

Saving a New Master Form

To save a new master form, after you have completed the editing process, click **DPS Save** (CTRL+S)  on the DPS toolbar. You will be prompted to save the form in the master forms folder. The default name is "Form." Change this to a meaningful name. For more information, see Master Form Naming Conventions.

Do not leave a blank space between the name of the form and its extension (.doc). This causes the form not to appear properly in the Open File window.

- Thoroughly test all of the different data configurations affecting conditional results (such as, with one buyer, then with two buyers; with sellers and without.)
- Print a sample. Often, something will look differently when printed or you will notice something that is not apparent on the screen.

Editing Master Forms

To edit a master form, follow these steps:

1. Select **DPS Open**  (CTRL+O) on the DPS toolbar.
2. Select Master Form and then click **OK**.
3. Select the form you want to edit and then click **Open**.
4. Modify the form as needed.
5. To save the modified master form, click **DPS Save** (CTRL+S)  on the DPS toolbar.

Naming Conventions

You can change the name of a master form. However, you must then edit any merge sets that include this form and remove the old name and add the new name.

Do not leave a blank space between the name of the form and its extension (.doc). This will cause the form not to appear properly in the File Open window.

Master forms will be easier to locate if a consistent naming convention is followed.

Master forms provided by TSS Software Corporation are typically numbered in the order that they are accessed during the title and closing process (with the exception of loan and underwriter documents.)

Sample master form names:

120 NJ Request Flood Search {0503v304}
140 PA Tax Fax to Lender {1103v304}
260 CS Settlement Authority {0304cs}
350 MD Certificate of Satis {0303v304}
410 FNMA 3200 NOTE (1-01) {0901v237}
560 PA UW Afft Owner {0302v304}
590 PA UW End 8.1 {0302v304}

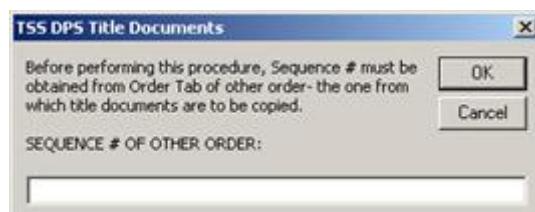
Numeric Prefix			Alpha Prefix		Suffix			
First Digit	Second Digit	Third Digit						
1	Pre-Closing	2	Requests/Remittances	Available for more specific listings	GN CS FNMA ST UW	General Form Custom Form Fannie Mae State Abbreviations Underwriter Initials	First four digit s v### CS	Month/year DPS minimum version Custom Form
2	At Closing	4	Letters					
3	After	6	Affidavits					
4	Closing	9	Endorsements					
5	Loan Forms							
	Underwriter Documents							

Copying Documents From One Order Into Another

You may find it helpful to copy one or all of the title documents or saved merged documents from one order to another order. For the purposes of this lesson, we will refer to the two orders as the "old" order and the "new" order.

The following instructions will do the following:

1. You must first locate the sequence number of the old order. To do this, open the old order. The sequence number is the third text box located within the order tab. Make a note of this number and close the old order.
2. Open the new order and click Doc Prep.
3. In Microsoft Word, from the TSS DPS menu, select **Get Files From Another Order**.
4. When prompted, type the sequence number of the old order.



5. Click **OK** to continue.



6. On the left side of the window, highlight the files you want to copy.

Single selection

Select single file.

Multiple selection

Select multiple files. (Press **CTRL** while selecting files.)

Extended selection

Extend selection over multiple files. (Press **SHIFT** while selecting files.)

Clear

Undo any current selections from the "From Seq #" list box.

7. Compare your selection to the items, if any, appearing on the right side of the window (the new order). If any of selected items match, the files from the old order will replace the files in the new order.

8. Click **Copy/Replace Files**. The order will now contain the copied files.

E-Mailing Title Documents

This feature is an installation option usually selected by TitleExpress users who are doing title commitment production for another TitleExpress user.

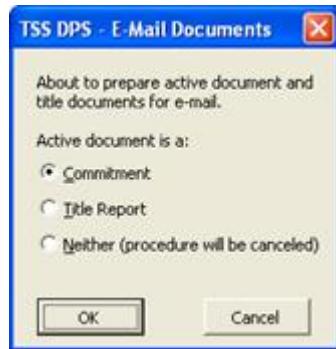
If you would like to use this feature, and do not have the button on your DPS toolbar, re-install the DPS and on the **Components** window, choose **E-mail Title Documents**.

To send an e-mail message with the title documents attached, follow these steps:

1. In TitleExpress, on the Order, Index sub-tab, complete the **Index 1** field with the recipient's order number.
2. Click Doc Prep.
3. Using standard DPS procedures, merge a Commitment or Title Report.
4. With the merged document open, click on the DPS toolbar.
5. A message will appear indicating that the fields have been unlinked.



- Select the correct document type and then click **OK**.



- The following message appears as your e-mail program is launched. Click **OK** to continue.

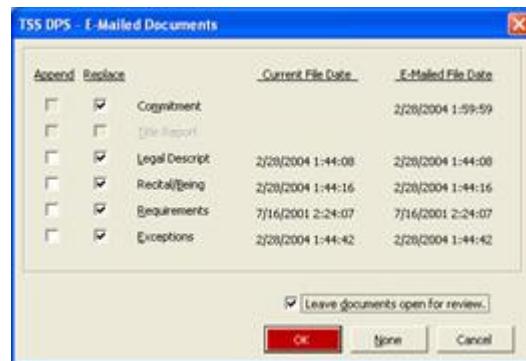


- Using the attach feature of your e-mail program, attach the listed files. (They can be found in the C:\OMTMP folder.)
- Send the e-mail message.

Receiving and Importing Title Documents

To import received title documents, follow these steps:

- Open the e-mail message and save the attachments to the OM\IMPORT folder.
- Open TitleExpress. On the **Utility** tab, select **Multi-Order Import**.
- Once the import is complete, open the order to which the imported files belong.
- Click Doc Prep. The following message appears.



Append

Choose this option if you want to add (append) the imported information to existing documents.

Replace

Choose this option if you want to replace existing title documents with the imported documents.

Leave Documents open for review

Choose this option if you want to review the imported documents at this time.

5. Click **OK** to continue.

The documents are now imported and included with the order.

Microsoft Word Features

Basic Microsoft Word Features

Understanding the basic features of Microsoft Word will help you create and edit DPS master forms and clauses.

Microsoft Word Keyboard Shortcuts

The most effective way to increase speed and productivity in Microsoft Word is to use keystrokes rather than mouse movements. A list of helpful shortcuts is provided below. See The DPS Toolbar for a list of DPS shortcuts.

File and Format Shortcuts		Edit Shortcuts		Field Shortcuts	
CTRL+N	New	CTRL+X	Cut	ALT+F9	Show Fields On/Off
CTRL+O	Open	CTRL+C	Copy	F9	Update
CTRL+P	Print	CTRL+V	Paste	CTRL+F9	Braces
CTRL+S	Save	CTRL+A	Select All	F11	Select Next Field
F12	Save As	F8	Selection	CTRL+SHIFT+F7	Save Source File
CTRL+W	Close Document	(repeated)	Select through that character	SHIFT+F11	Select Previous Field
CTRL+F4	Close Document	F8+any character		CTRL+SHIFT+F9	Unlink
ALT+F4	Close Word	CTRL+F	Find		
CTRL+B	Bold	SHIFT+F4	Find Again		
CTRL+U	Underline	CTRL+H	Find/Replace		
CTRL+I	Italics	CTRL+Z	Undo		
CTRL+SpaceBar	Remove Formatting	CTRL+Y	Re-do		

- ALT + any underlined character selects a menu option.
- ALT + TAB switches applications.
- CTRL + TAB moves the cursor forward or CTRL+SHIFT+TAB moves cursor back along tabbed menus.
- SHIFT + TAB enters the file list window when in the File Open Dialog box. You can then type the name/number of the file.
- The windows key (found between left CTRL and ALT keys) + D will restore windows to previous size.

Customizing Settings

Several native Microsoft Word settings are useful when navigating the DPS, others can cause problems with the DPS. They are described as follows:

Rulers

The following ruler types are available in Word:

Horizontal Ruler

This is selected from the View menu. Become familiar with tab and margin indicators.

Vertical Ruler

This is selected from the Tools, Options menu, on the View tab. This is less popular than the horizontal ruler and is often not selected, so as to increase the document's display area.

Page Views

Become familiar with various page layout views available on the Microsoft Word View menu.

Paragraph Marks

The paragraph mark (¶) holds the key to most Microsoft Word formatting. It contains the DNA of the paragraph - font types and sizes, paragraph alignments, lines, boxes, tabs, shading, language, styles and so on.

Other Formatting Marks

To control the appearance of documents, use tabs, spaces and other formatting controls in appropriate places. To display the position of such controls, select All on the View tab of the Tools, Options window, or click the icon on the standard formatting toolbar  (CTRL+SHIFT+8).

Editing Options

The following are *not* recommended while working in the DPS. To clear these options, using Microsoft Word's Tools menu, select **Options** and then **Edit**.

- NO/OFF: Smart Cut and Paste
- NO/OFF: Tabs and backspace set left indent

Spelling and Grammar

Be certain spelling and grammar are being checked according to your organization's requirements. One of the usual defaults is *not* to check words in uppercase! Grammar checking has been known to cause problems in a legal description title document. It is recommended that this be turned off.

Note for Microsoft Word 2007 Users

Users on Microsoft Word 2007 or later should select **Office Button**, **Word Options** rather than **Tools**, **Options** to access options in Microsoft Word.

Formatting Features

The following formatting features are available:

Automatic Formatting

Several of Microsoft Word's automatic formatting features wreak havoc with the styles and numbering schemes commonly used by the DPS. Be certain to set the following in Tools, AutoCorrect, AutoFormat.

- NO/OFF: Automatic bullet lists.
- NO/OFF: Format beginning of list item like the one before it.
- NO/OFF: Automatic numbered lists.
- NO/OFF: Define styles based on your formatting.

Keyboard formatting and required spaces

Use hard spaces (CTRL+SHIFT+SPACE BAR) to prevent desired words or numbers from becoming separated at the right margin. For example:

- Month_15, 2004
- (410)_268-0422
- day of Month,_2004.

Keyboard formatting and required hyphens

Use hard hyphens (CTRL+SHIFT+HYPHEN) to prevent hyphenated words or numbers from becoming separated at the right margin. For example:

- (350)_268+0422
- SSN_400+40+5555
- Schedule_B+1

Fields

Fields do the majority of the work in the DPS. For example, today's date shows up where the {date} field appears in a document. The {Filename} field finds the name of the file and places it in the document.

The {} characters surrounding a field look like ordinary braces, but they are not. To create an empty field, use CTRL+F9.

Viewing Fields

To view field values, you can do one of the following:

- To toggle between showing the Field Code and the Field Results, use ALT+F9.
- To have fields appear shaded, on the Tools menu, select Options and review the options on the View tab.

Microsoft Word 2007 and later: Select Office Button and then Word Options rather than Tools and then Options to access options in Microsoft Word.

Updating Fields

To update field values, you can do one of the following:

- Fields can be updated by pressing F9.
- If a numbered paragraph is removed from the middle of a document, the numbers are updated by selecting all text (CTRL+A) and then pressing F9, or use the Update Fields option on the DPS menu.

AutoText entries

AutoText entries are used extensively in the design of DPS master forms and clauses. AutoText represents a storage location for text or graphics. Each AutoText entry is assigned a unique name when recorded.

- To expand an AutoText entry, press F3.

Templates

Every new document created is derived from a template. It is the basis of all Microsoft Word documents.

What is a template?

A template is a "super document". It provides the layout and overall structure for all new documents. It has all the characteristics of a regular document - size, margins, styles, text, headers and everything else that can go in a document, plus these three extra features:

- AutoText entries
- Customized modifications to Microsoft Word's toolbars, menus and shortcut keys
- Macros

In order to view the template a document is based on, select **Templates and Add-Ins** from the Tools menu.

What is Normal.dot?

Normal.dot is the default template in Microsoft Word. A new Microsoft Word document is based on Normal.dot unless a different template is specified.

Normal.dot contains the font and paragraph styles used in most common Microsoft Word documents. If changes are made to Normal.dot, any documents based on Normal.dot will reflect the changes.

Styles

Styles are a formatting shortcut. The appearance of text (paragraphs and characters) is determined by its applied style (all text has a default style). Appearance is also determined by direct formatting (which it may or may not have).

Typically styles are based on Normal.dot styles. To change an existing font, select the document template (if not Normal.dot, browse to the location of the active template) and make the necessary changes. All the other documents will automatically update.

Headers and Footers

In order to use headers and footers it is imperative to understand section breaks. The positioning of section breaks directly effects how headers and footers will appear on a document.

To use the Headers and Footers toolbar, select **Header and Footer** on the View menu.

Advanced Microsoft Word Features

Quick Reference

Following is a quick-reference table of merge features used in the DPS.

Type	Used In	Samples	Recommended Ways to Create
@ Symbol	Forms and Clauses	Setback line of @ feet from the ...	Enter @ (Shift+2) If desired, select and change font color to red.
Autotext Field	Forms and Clauses	{ Autotext Buyer1Name }	From the DPS toolbar select Insert, Field
Includetext Field	Forms	{ Includetext c:\omtmp\legal.doc } { Includetext c:\tw_word\logo.doc }	CTRL+F9 and enter or from the DPS toolbar select Insert, Title Document
Bookmarks	Forms	TDLegal TDRequire TDExcept	From the Microsoft Word Insert menu, select Bookmark. Type Name then Add. (This will cause an IncludeText field to be created when form is merged.)
Fillin Field	Forms and Clauses	{ Fillin "Prompt" \d "Default Answer"}	CTRL+F9 and insert text or from the Microsoft Word Insert menu, select Field.
ASK and REF Fields	Forms and Clauses	{ ASK Var1 "Prompt" \d "Default Answer" } { REF Var1 * charformat }	CTRL+F9 and insert text or from the Microsoft Word Insert menu select Field.
Form Fields	Forms	{ FORMTEXT } { FORMCHECKBOX }	From the Microsoft Word View menu, select Toolbars, Forms
Fields (other)	Forms and Clauses	{ Date } { Page } { SEQ Number }	From the Microsoft Word Insert menu, select Field.
Macros	Forms		(Beyond the scope of this guide)

The @ Symbol

Although the @ symbol is often believed to be something magical ("How do I get that into a form?"), it is nothing more than the customary Microsoft Word "at" symbol entered from the keyboard (Shift+2). It is used to mark places in a form where it is not practical to use a field. When used with the DPS, Alt+A will move the cursor to that location and delete the symbol.

The @ symbol does not need to be red but often is formatted that way to make it more noticeable.

AutoText Fields

These fields are the most commonly used means by which information is merged into a form or clause.

Inserting AutoText Fields

On the DPS toolbar, click Insert and select Field, or use the keystrokes: Alt+I, F, F, Enter. You will then be able to select the appropriate field from a list representing information contained in the order. (Fields which combine others, or which offer a different format, are listed separately at the bottom. Enter All or = to jump to the beginning of that list.)

Field vs. Description Results

When the global template FldATxt.dot is loaded (for verification see the Microsoft Word **Tools** menu, **Templates and Add-Ins**), and when updated, the AutoText fields will show the actual names, dates, etc., from the current order. This template is automatically loaded when a form is merged, a clause is inserted, a title document is opened or a saved merged document is re-opened.

When the global template DesATxt.dot is loaded (for verification see the Microsoft Word **Tools** menu, **Templates and Add-Ins**), and when updated, the AutoText fields will show a description of what will appear when the form is actually merged. This template is automatically loaded when the DPS is started or when a master form or master clause is opened.

These templates can also be loaded alternately as fields are updated by selecting **Toggle Field Results** from the TSS DPS menu.

It is recommended that each master form be saved only after being updated with description fields results, as those values are what the user will see each time the form is merged, before the fields are updated to show the information for the active order.

TSS Fields Guide

The TSS Fields Guide is available to identify which AutoText field corresponds to each order entry field. It is located on the TitleExpress Help tab.

Field Switches

Field Switches can be used to control the format of the field results. For example, all caps v. lower case, numeral v. alpha, long date format v. short date format. See Microsoft Word's default field menus for samples, some of the most common being:

* Upper	* arabic	\@ "MMMM d, yyyy"
* Lower	* alphabetic	\@ "h:mm am/pm" * lower

Charformat and Mergeformat Switches

With very rare exception, the only field that needs one of these switches is the REF field, and it needs only one or the other, not both.

In all other circumstances, these should be deleted. The * mergeformat switch can seriously distort your format results and the * charformat switch, while typically harmless, unnecessarily clutters up your code. As you delete them, though, BEWARE: Microsoft Word may put the * mergeformat switch back in automatically!

Fields with Prompts

The following fields with prompts are available for your documents.

FILLIN Fields

Fillin fields are used when an answer to a prompt is needed in only one place in a document. The Fillin field is placed in the text position where the answer is needed.

For example:

```
{ Fillin "Prompt goes here" \d "Default answer here" }
```

Sample filling in name:

```
My name is { Fillin "Your Name:" \d "June Miller" }.
```

ASK and REF Fields

ASK and REF fields are used together when answer to a prompt is needed in more than one place in a document. The ASK field can be placed at the beginning of the document, the REF fields are placed in the text of the document, where the answer is needed.

For example:

```
{ ASK Var "Prompt goes here" \d "Default answer here" }
{ REF Var \* charformat }
```

Sample using the processors name twice in a document:

```
{ ASK Proc "Processor's Name:" \d "June Miller" }
Your assigned processor is { REF Proc \* charformat }. If at any time you need
to speak with { REF Proc \* charformat }, please call 1-800-555-1212 and press
zero for our general ring.
```

Communicating the Question

When constructing questions for { ASK } and { Fillin } fields, be as brief as possible while still being clear. Use ending punctuation (usually a colon or question mark), for a more finished look.

Default Answers

If a FILLIN is not answered, no result will be inserted, possibly leaving incomplete statements which could be easily overlooked. If an ASK prompt is not answered, an error message will be inserted for each corresponding REF field. It is also possible that, if no default answer is coded, the last input will be retained and appear as the default answer (such as, the last thing you entered while testing the form), which may not be desirable. For these reasons, it is recommended that a default answer always be coded in these fields, even if it is just a blank line, such as { FILLIN "Date:" \d "_____"}.

Quotation Marks

Because quotation marks designate the different parts of a field, you cannot use them within the prompt message or its default answer. However, you can create the appearance of quotation marks by using two apostrophes instead of actual quotation marks.

IF Statements

IF statements tell Microsoft Word to do one thing if an expression is true, another thing if it is false. For information concerning complex IF statements, please consult the Microsoft Word help files.

Simple IF Statement

To create an IF statement, use Ctrl+F9 to begin with empty set of braces and type in code as follows:

Example:

```
{ IF = " " " " " }
Which means: { IF _____ = "THIS" "DO THIS" "OTHERWISE, DO THIS" }
```

Sample regarding order type of refinance or sale based on the completion of the Seller1Name field:

```
{ IF { AUTOTEXT Seller1Name } = " " "refinancing" "sale" }
```

With ASK/Ref Fields

IF statements can be used in conjunction with ASK/REF fields.

Sample regarding the refinancing/purchase of the captioned property:

```
{ ASK Date "Document Date:C = Current S = Settlement B = Blank" \d "B" }
{ IF { REF Date \* Upper } = "C" "{ Date \@ "MMMM d, yyyy" }" " " }{ IF { REF
Date \* Upper } = "S" "{ Autotext SettlementPaymentDate \@ "MMMM d, yyyy" }" " "
}{ IF { REF Date \* Upper } = "B" "_____ , _____" " " }
```

IncludeText Fields

These are used to link the title documents to the merged document. By design, these fields will automatically update if a saved merged document is reopened. In circumstances when it is desirable NOT to have those fields updated (such as, when you want to preserve an exact copy of the document), the fields should be unlinked (Ctrl+F9) prior to saving the merged document.

If a change is made to a linked file from within the merged document, the change will NOT be saved in the source file (that is, the title document) unless done so manually (Ctrl+SHIFT+F7).

Bookmarks

On some occasions, fields are not adequate to handle merge results as desired. In that case, Microsoft Word's macro program (Visual Basic for Applications) is used to write additional code and often relies on Bookmarks to mark the positions in a form where the results are to be inserted. Creating and editing macros is too complex a subject to be addressed here, but a general understanding of those most commonly used by the DPS (as designated by their bookmarks) will be helpful.

To view a list of the bookmarks contained in a document, on the Microsoft Word **Insert** menu, select **Bookmarks**. To view the positions of the bookmarks, select the Microsoft Word **Tools** menu, **Options**, then **View**. To find a particular bookmark, select it on the Microsoft Word **Insert** menu, **Bookmarks** and then **GoTo**.

Microsoft Word 2007 and later: Select Office Button --> Word Options rather than Tools --> Options to access options in Microsoft Word.

The following bookmarks are commonly used in DPS master forms:

TSSMacro

This is the only bookmark whose position within the document is not significant. It is used merely to call a custom macro.

TDLegal, TDRequire, TDExcept, etc.

These are placed where their corresponding title documents are to be inserted. Using these, rather than IncludeText fields, will eliminate the message **Error! Cannot open file** if that particular title document has not been created (such as, when it is not needed).

Tenancy1, Tenancy2

These are used in deeds to mark positions for inserting tenancy language.

TSSUText1

This is used in commitments and policies to mark positions for lender language to be inserted.

Protected Forms

This type of coding is used typically for a form that should not be altered other than by filling in the blanks (such as in the case of many government forms). To edit the default answer, the change should be made in the table found at the very end of the document, not in the position where the answer will appear after the form is merged.

To protect/un-protect a form, select that option from the Microsoft Word **Tools** menu.

For Microsoft Word 2007 Users

The following information pertains only to Microsoft Word 2007 users:

Using Microsoft Word 2007 Commands

Many of the help instructions use Microsoft Word 2003 or earlier as examples when demonstrating how to use DPS. The "Microsoft Word 2003 to Microsoft Word 2007 interactive command reference guide" from Microsoft is available for Internet download from this website:

<http://www.microsoft.com/downloads/details.aspx?familyid=9044790B-4E24-4277-B714-66D7B18D0AA1&displaylang=en>

This guide interactively demonstrates how to perform Microsoft Word 2003 commands using Microsoft Word 2007. Flash Player 7 or better is required.

Microsoft Word 2007 Filename Extensions

Microsoft Word 2007 has introduced new filename extensions for Microsoft Word files.

The **.docx** and **.docm** extensions are now used for Microsoft Word documents, while the **.dotx** and **.dotm** extensions are used for Microsoft Word templates. The **.docm** and **.dotm** extensions support macro code, while the **.docx** and **.dotx** extensions do not. DPS supports the **.doc**, **.docm**, and **.docx** formats.

When saving a new form, clause, merge set or merge document, DPS uses the **.doc** extension by default.

Importing from AbstractExpress

Abstract data can be imported from an AbstractExpress system. The Abstractor will send you a .zip file that contains the import data. You must extract this file to your OM\Import folder.

The order is then imported using the multi-order import feature. In Doc Prep mode, the legal description, requirements, and exceptions are imported into the corresponding title documents.

The Abstract Report and scanned documents are saved with the order and are viewed in the Document Manager.

Importing the Order

Data is imported into TitleExpress using an Import.IDF file that is located in the root of your OM folder. The .idf file lists the fields that are imported into TitleExpress. To obtain the Import.IDF file, contact TSS Technical Support.

The .idf file can be customized for your office, please contact TSS Technical Support for customization options.

After you have obtained the Import.IDF file, to import an order from AbstractExpress, follow these steps:

Step One: Save the import file

Prior to importing an order, you should have received a .zip file from the Abstractor. Save this file to your OM\Import folder.

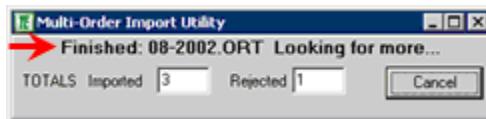
Step Two: Create the Order in TitleExpress

To successfully import the order into TitleExpress, the order must exist in TitleExpress before the order is imported. The order must have the same order number as the .zip file. For example, if the .zip file is named 08-0002.zip, then you must have an order in TitleExpress with the order number 08-0002.

Step Three: Import the Order

To import the order, follow these steps:

1. In TitleExpress, select the **Utilities** tab.
2. On the Utilities tab, select **Multi-Order Import**.
3. In the Multi-Order Import Utility window, when it displays **Finished**, click **Cancel**.



If orders are rejected, view the IMPLOG.txt log file for details. The log file is located in the root of the OM folder.

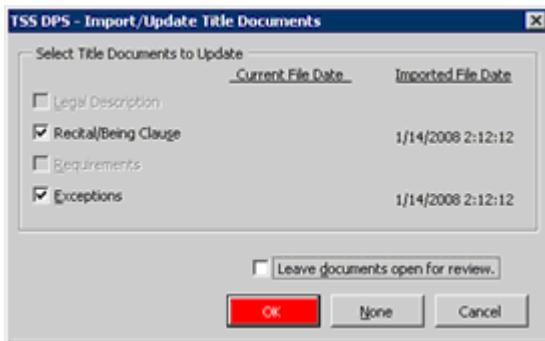
Importing Title Document Data

Following are the steps to import AbstractExpress data into TitleExpress title documents.

After importing the order into TitleExpress, to import the title document data, follow these steps:

1. In TitleExpress, open the imported order.
2. In the open order, to load the DPS, click **Doc Prep**.

3. Upon the selection of the first DPS command, the following dialog box is displayed:



4. If a title document exists, by default it will be unchecked with a current file date entered. If the title document does not exist, by default it will be checked. Review these options, and then click **OK** to import select title documents. To not import title documents, click **None** or **Cancel**.
5. Review the title documents for accuracy.

The requirements will only exist if the AbstractExpress user has completed the AbstractExpress Through Date field.

Viewing the Abstract Report and Scanned Images

The Abstract Report and scanned images have also been imported with your order. To view the Abstract Report, either open it in the Document Manager or Doc Prep. To view scanned images, open the Document Manager.

The Abstract Report is imported in Microsoft Word format and the scanned images are imported as a .tif file.

Document Manager

To view the Abstract Report or scanned images in the Document Manager, follow these steps:

1. On the **Order** tab, select **Document Manager**.
2. To open the Abstract Report, in the Document Manager, double-click **AbstractExpress Report.doc**.
3. To view scanned images, in the Document Manager, double-click the .tif file.

Doc Prep Mode

To view the Abstract Report in Doc Prep mode, follow these steps:

1. Load **Doc Prep**.
2. On the TSS DPS toolbar, select **DPS Open**.
3. In the TSS DPS - Open Document window, select **Saved Merged Document** and then click **OK**.
4. In the TSS DPS - Saved Merged Documents window, select **AbstractExpress Report.doc**.

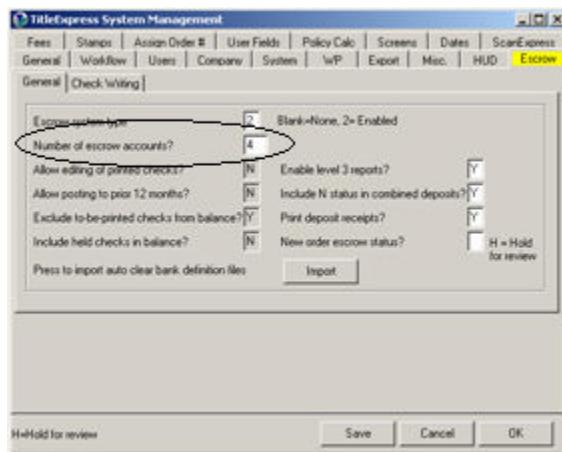
Escrow Accounting System

Setting up a New Escrow Account

You can establish up to 99 escrow accounts. The following steps must be performed at the System Manager workstation by a user with Escrow Accounting Manager rights.

Set Number of Accounts in System Management

On the Main Menu, click the System Management button. Click the Escrow tab. Increase the Number of Bank Accounts.



Run Setup Utility

In System Management, click the Misc tab. Click the Database tab. Click Version Setup. The new account(s) are now added.

Setup new Account in Escrow Accounting

From the Main Menu, click Escrow Accounting. Click Utility.

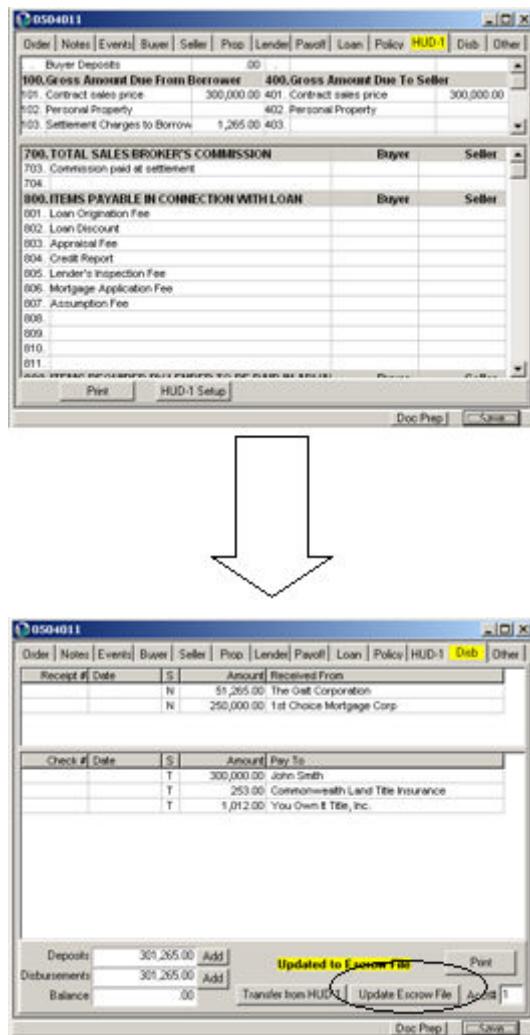
At the bottom of this window, select the new escrow account number. Click Change. Enter appropriate information. (See Escrow Accounting, Utility for detailed description.)

When finished, click Save. This account will now be ready for selection in orders.

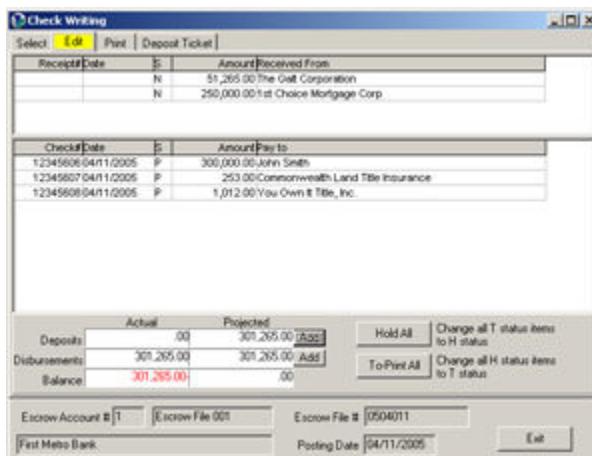
Order Disbursement

Disbursement and deposit handling is very flexible. It easily accommodates a variety of day-to-day challenges typically faced when disbursing during the closing and escrow process.

To begin, disbursement and receipts items are transferred from the HUD-1 to the Disbursement tab, where they can be edited.



Next, the Escrow file is then updated. Once in Escrow Accounting, the information can be edited again.



Editing items in either the Disbursement tab or Escrow Accounting areas does not affect the HUD-1.

Checks are printed and deposits are posted only in Escrow Accounting. (Unless you are working on a laptop out-of-the-office closing).

If something changes along the way (as it normally does!) there are several ways to handle the changes.

Following are the differences between the Disbursement tab and Escrow Accounting:

- Items can be marked for deletion on the Disbursement tab; they can only be voided in Escrow Accounting.
- Switching between a Hold status and a To be Printed status is made more rapidly in Escrow Accounting.

If need be, after transferring to the Disbursement tab, then updating to Escrow Account (and even printing checks!) you can change the HUD-1, re-transfer and re-update. This will void all information for that particular order in Escrow Accounting and give you a new, fresh set of entries. This is a nice feature if you have printed checks, but then the settlement falls through and you need to redo everything.

If you have made minor changes to the HUD-1, and you have already updated to Escrow Accounting, it is best to make the changes on the HUD-1, then make the changes to the affected items in Escrow Accounting manually.

Following is an outline of the necessary steps to post receipts and disbursements.

Step One: Transfer items from HUD-1

Step Two: Edit items on the Disbursement tab

Step Three: Update Items to Escrow File

Step Four: Switch to (or close order and open) Escrow Accounting

Step Five: Edit Items in Escrow Accounting

Step Six: Print Deposit Ticket

Step Seven: Print Checks

Step Seven: Print the Disbursement Statement

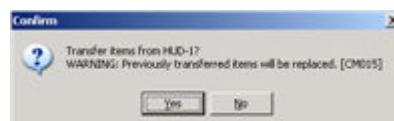
Step One: Transfer Items from HUD-1

Before transferring items from the HUD-1 into the Disbursement tab, you may want to view the Balance Statement. If items are not grouped correctly, or the Lender's net check does not match, these items should be corrected on the HUD-1 before transferring to the Disbursement tab.

To view the Balance Statement, on the Disbursement tab, click **Print**. Select **Balance Statement**.



To transfer items from the HUD-1, on the Disbursement tab, click **Transfer from HUD-1**. This will transfer items from the HUD-1 into disbursement and deposit format. You will see the following message.



Click **Yes** if you want a set of items based on the current HUD-1. Click **No** if you do not want a new set of items.

You can perform this action more than once. For instance, if you edit the items, then the HUD-1 changes, you can re-load. A fresh set of entries will then be displayed.

Step Two: Edit Items on Disbursement Tab

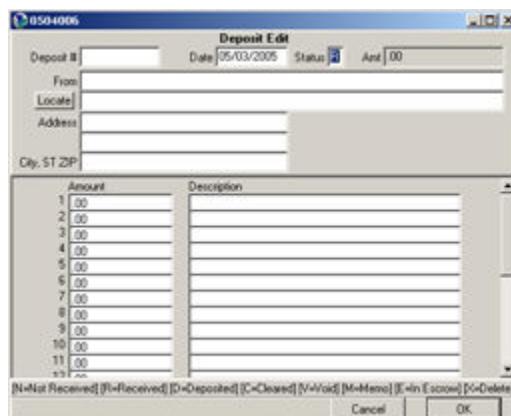
Before editing any items, you must become familiar with the status codes for receipts and disbursements.

You can edit the items here, or after you have updated to Escrow Accounting. Although you can post deposits and manually written checks here (for reason discussed later), it is often best to make these changes in Escrow Accounting (see Step 3).

The following instructions walk you through editing the items here, then updating to Escrow Accounting.

To edit the items, double-click on any line item.

Deposit Items



Deposit

Optional field. Used for tracking a deposit ticket number. (Usually completed in Escrow Accounting.)

Date

The disbursement date. Should be changed to the date funds are actually deposited.

Status Codes

Following are the status codes available for a deposit item.

Code	Description
N	Not received. Funds have not been received. This is the default status.
R	Received. Funds have been received.
D	Deposited. The funds have been verified as being deposited in the bank.
C	Cleared. Item has cleared the bank.
V	Voided item.
M	Memo item. Does not affect totals.
X	Item is to be deleted (not updated to Escrow Accounting).
E	Item is already deposited in Escrow Accounting (such as a deposit received prior to closing).

Amt

Cannot be edited here. Is a result of the amounts in the detail area.

From

Name of Payor.

Address

Address of Payor.

City, ST ZIP

City, State and Zip code of Payor.

Amount

Detail of deposit amounts (including any lender retained amounts).

Description

Detail of deposit descriptions.

Disbursement Items
Check #

Check number.

Date

Item date. Should reflect date actually disbursed.

Status Codes

Status of item.

Code	Description
H	Hold. Do not disburse item.
B	To be joined. Item will be moved into another order in Escrow Accounting.
T	To be printed. Item is to be printed on a check.
P	Printed. Item has been disbursed.
C	Cleared. Item has cleared the bank.
V	Voided item.
M	Memo item. Does not affect totals.
X	Item is to be deleted (not updated to Escrow Accounting).

Amt

Cannot be edited here. It is a result of the amounts in the detail area.

Pay To

Name of Payee.

Address

Address of Payee.

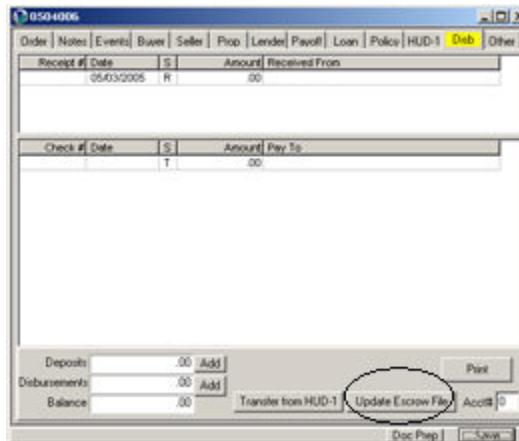
City, ST ZIP

City, State and Zip code of Payee.

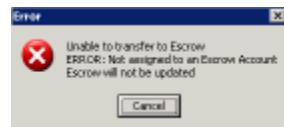
Step Three: Update Items to Escrow Accounting

When you are ready to print checks, or to post deposits, click **Update to Escrow File**.

The order must contain a settlement date in order to update to Escrow Accounting.



If you have more than one escrow account you must enter the correct escrow account number in the **Acct #** field. If no escrow account number is set, the following error message appears.



Your items are now updated into an escrow file in the Escrow Account. From this point forward, they should only be edited in Escrow Accounting.

Step Four: Switch to Escrow Accounting

Now that the items have been updated to Escrow Accounting, you must switch to Escrow Accounting.

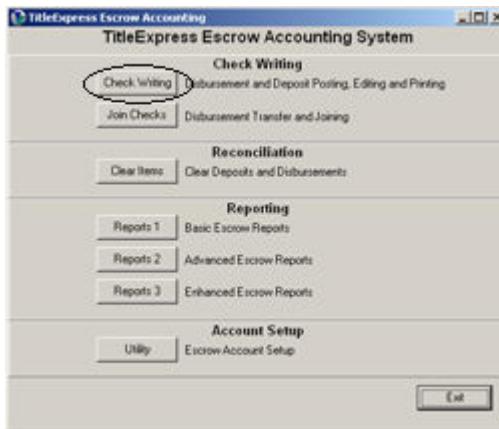
If Escrow Accounting is already open (look above the Start button for the minimized icon) simply click the restore button (the button on the far left).



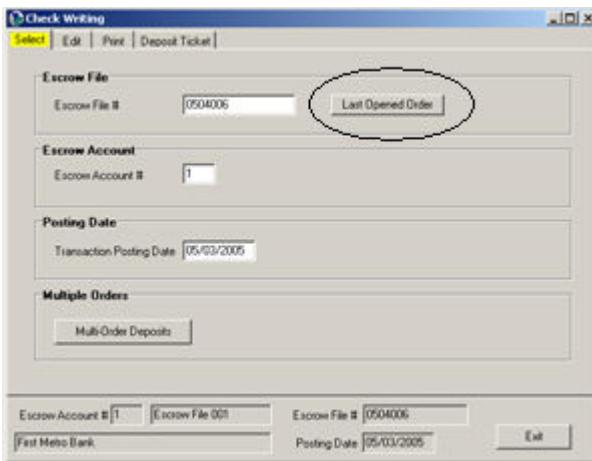
If you have not yet opened Escrow Accounting, exit the order (click the X in the upper right hand corner) and on the Main Menu window, click **Escrow Accounting**.

Step Five: Edit Items in Escrow Accounting

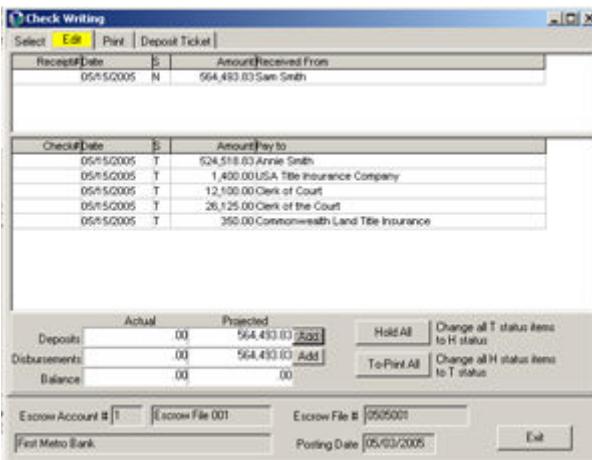
Before printing checks or a deposit ticket, the items must be edited in Escrow Accounting. To do this, click **Check Writing**.



Your current order number should be displayed. If it is not, click **Last Opened Order**. If you have more than one escrow account, check the account selection at the bottom of the window to be certain the correct escrow account is selected.



Select the **Edit** tab.



Deposits

Deposit items (unless changed previously on the Disbursement tab) have a default status of N (not received). This status can be manually changed to an R (received) or D (deposited); or a Deposit Ticket can be used to change the status automatically (see Step Six).

To manually change a deposit status, double-click a deposit line item. Click **Edit**. Change the status to a D if the funds are in the bank, or an R if they are just in hand. Either status adds the item as a cash balance to your escrow file.

To add a deposit, click **Add**. This will place an M (memo) item on the deposit list that you can then edit.

Disbursements

Disbursement items (unless changed previously in the Disbursement tab) have a default status of T (to be printed). All T items will print as a check. If you need to print just a few selected checks, click **Hold All** to quickly change all items to an H (hold) status. Then, you can select the few items needed, edit them and change the status to T on each of those items.

To edit an item, double-click the line item, and then click **Edit**. Make the necessary changes and then click **OK**.

To add a disbursement, click **Add**. This will place an M (memo) item on the disbursement list that you can then edit.

Voiding Items

Items can either be voided or re-cut. Recutting voids the selected item, and also adds an identical item that can be edited. In either instance, a void reason is requested. Be sure to complete this message, it may become important during the reconciliation process.



About the Balances

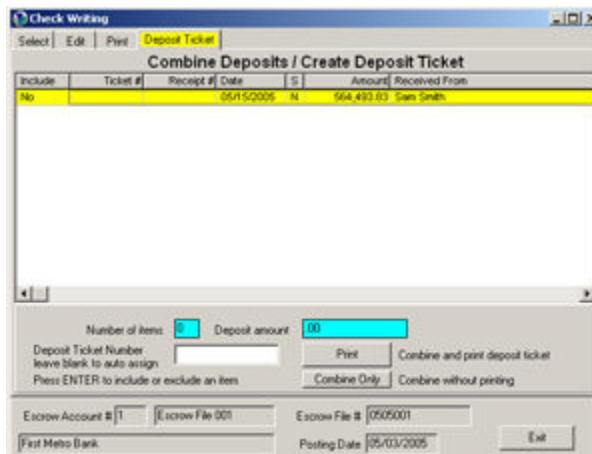
The projected balance represents total receipts and disbursement, regardless of their status. The Actual Balance is the cash balance, it represents funds received and disbursed.

Take note of the balances displayed at the bottom of this window. YOU CANNOT PRINT CHECKS IF THE PROJECTED BALANCE IS NOT ZERO.

The Projected Balance can be out of balance (not zero) if an item is voided and not replaced with another item, or by changing the amount of an item and not balancing it in a different item.

Step Six: Print Deposit Ticket

For a smooth reconciliation process, it is recommended that deposits for each order be placed on a separate deposit ticket. To do this, select the **Deposit Ticket** tab.



Select the deposit items to be included on the Deposit Ticket and press **Enter**.

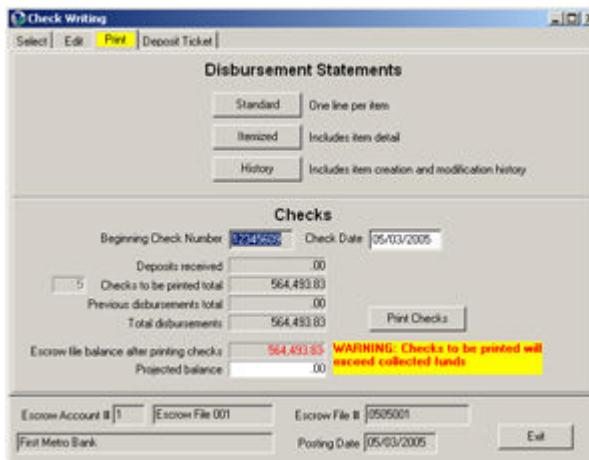
To print the items on a laser formatted pre-printed deposit ticket, click **Print**. This not only prints the deposit ticket, but also combine the items for reconciliation purposes. (The total deposit amount can be selected for clearing.)

If you are not using the pre-printed deposit tickets, click **Combine Only**. You must manually enter the items onto a deposit ticket (using one deposit ticket per order), however the items will be combined for reconciliation purposes.

Contact TSS Sales to order compatible pre-printed deposit tickets.

Step Seven: Print Checks

To print checks, click the Print tab.

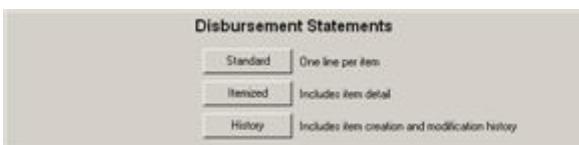


1. Verify that beginning check number is correct. If it is not correct, change it.
2. Verify that check date is correct. It should be today's date.
3. Click **Print Checks**. Depending on your system setup, you may be able to view the checks before they print, or they may go straight to the printer. Whatever the case, click **OK** or **Print** to move through open windows.

Congratulations! Now the final step, printing a disbursement statement.

Step Eight-Print a Disbursement Statement

On the Print Checks/Statements tab, select a Disbursement Statement format.



Standard

The Standard Disbursement statement prints one line per item. This is the most commonly used statement.

Itemized

The Itemized Disbursement statement prints the item detail. This statement may be several pages, if you have many items.

History

The History Disbursement statement prints item detail, including creation and modification history. This statement is useful for auditing purposes, and typically only printed if problem research is needed.

Special Issues

Adding a Manually Written Check

If a check is written manually outside of TitleExpress, it can be input into the escrow account file. To do this, open the file in Escrow Accounting (following normal procedures).

If the check item already exists, edit it. If the check item does not exist, add it.

Change the status of the item from T (to be printed) to P (printed). Be sure to double-check the date, payee name and amount. These items must be complete before you can input the check number.

Once the check number has been input, click **OK** to close and save the disbursement item.

Checks Did Not Print

Occasionally, due to printer issues, a check, or group of checks may not print. They may appear in Escrow Accounting as a P (printed) status, but in fact, did not print.

To re-print these items, they must be re-cut, so that they return to a T (to be printed) status, and then the print process must take place again.

If your system is set to not allow duplicate check numbers, the physical checks must be voided. They cannot be re-used in TitleExpress.

Receiving Deposits Prior to Closing

On occasion, an earnest money deposit may be received prior to closing (order has not yet been updated to Escrow Accounting). To properly record this transaction, the following steps should be taken:

Escrow Accounting Entry

1. Open the escrow file in Check Writing (it will be empty since the order has not been updated from Escrow Accounting).
2. Add a deposit item.
3. Edit the item to reflect the earnest money deposit information. The status should be an R or D, so that it becomes a reconciling item.

Order Entry

1. On the Buyer tab or the HUD-1, edit the Buyer Deposit.



2. Enter the date deposited and the amount. Change the Held By status to E (in escrow). This will cause the item to be updated to the Disbursement tab as an E item, and then to Escrow Accounting as an M (memo) item. (The amount will not be duplicated in Escrow Accounting, causing the order to be out of balance.)

Reconciling an Escrow Account

TSS Software Corporation is an independently owned title software and service organization, we are not owned or operated by an underwriter. Therefore, if information we provide to you conflicts with your auditor's guidelines for reconciliation, please heed your underwriter's advice.

For example, we suggest that you track encoding errors, bank fees, etc., in an escrow file named MISC. Your underwriter however, may not want this file to be a part of your trial balance; therefore you should track it by hand and manually adjust the escrow reports.

The most important part of reconciliation is discipline, i.e., sitting down and doing it monthly. We all have our share of stories to tell about what can occur if you let this process lapse. Keeping on top of your reconciliation is the best insurance against reconciliation problems turning into sleepless nights.

Transaction Posting Date

Posting date - these are the two most important words in Escrow Accounting. To ensure success when reconciling TitleExpress escrow accounts, it is important that this unique and important feature be understood.

Each item you enter, whether it is a deposit or a check, has two dates attached to it. They are the **transaction date** and **the posting date**.

The transaction date is the date you assign to the item in the edit checks/deposits window. The posting date is a behind-the-scenes date that is tracked based on your computer's system clock. This is the date the item is actually entered (or posted) into your system.

For example, a deposit item may have a transaction date of July 31, 2004, however it is posted (change the item's status from Not Received to Deposited) on August 1, 2004. This item will be considered an August item and it will not automatically appear as part of the July reconciliation.

To avoid this, if posting items on a date that is different than the date on which they were actually done, change the posting date before posting any items. Usually, end-of-the-month items are most likely to be affected.

The user right to change this field should be granted carefully.

Reconciliation Reports

The Reports-1 system is the original escrow accounting reporting system. Reports-2 was later added to accommodate stricter accounting standards and is now the suggested reporting system. It can only be accessed if enabled in System Management.

To enable Reports 2, from the Main Menu window, click **System Management**, select the **Escrow** tab and place a 2 in **Escrow System Type**.

User Access Rights

Always check the user rights established in the System Management utility. Granting inappropriate rights to certain users may imperil your escrow account.

Posting Items from a Prior System

If you want to bring items over from a prior escrow system so that you can complete the reconciliation in TitleExpress, you must have the following:

- An accurate 3-way reconciliation between the reconciled bank statement, the book balance and the trial balance
- A list of outstanding checks and deposits
- An accurate list of files that have balances (such as amounts being held in escrow)

If you do not have these items, you must open a new escrow account for use with TitleExpress.

Posting items from a prior system is not a recommended procedure. If you do not open new escrow accounts for use with TitleExpress, you should get your underwriter's approval before bringing the old data over.

If you have these items, the following steps will assist you in entering this data into the Escrow Accounting system. There are two scenarios that may apply to your situation:

Scenario 1

If you start using TitleExpress on the 1st of the month and are balanced as described above through the end of a prior month, you must enter the following into the Escrow Accounting system:

- Prior system outstanding deposits
- Prior system outstanding checks
- Prior system escrow orders that have balances (due to funds being held or funds still awaiting receipt)

Scenario 2

If you start using TitleExpress on a date other than the 1st of the month and are balanced as described above through the end of a prior month, you must enter the following into the Escrow Accounting system:

- Prior system outstanding deposits
- Prior system outstanding checks
- Prior system orders that have Held funds
- Entire orders that have disbursed in the prior system during the month.

Following are the steps necessary to post the prior system information. Please note that at the end of this process you should be able to run a trial balance report from TitleExpress and match exactly the final trial balance report from your prior system. If you cannot do this, you will never be able to reconcile correctly using any escrow system.

Step One: Set the correct Posting Date

You must set yourself back in time when entering the prior system information so that your reports are accurate. This is referred to as setting the posting date. This is a very important component of entering prior system information. To set the posting date:

1. From the Main Menu, click **Escrow Accounting**.
2. Click **Check Writing**.
3. Change the Transaction Posting Date to match the bank statement ending date from the last fully reconciled statement of the prior system.

ALWAYS keep an eye on your posting date as you enter information from the prior system. It must ALWAYS be the bank statement ending date from the last fully reconciled statement of the prior system. If it is not, you will not be able to produce any reports from TitleExpress that match reports from the prior system.

Step Two: Enter Prior Outstanding Receipts (Deposits)

Prior outstanding receipts and disbursements are entered into an escrow file named PRIOR. To enter a prior outstanding receipt:

1. From the Main Menu, click **Escrow Accounting**.
2. Click **Check Writing**.
3. At the SELECT: Account/Order tab, in the Order file # field, enter PRIOR.
4. Check the Transaction Posting Date to be sure it matches the bank statement ending date from the last fully reconciled statement of the prior system.
5. Select the EDIT: Checks/Deposits tab.
6. Click the Deposits **Add** button. This will place a M (Memo) item in the Receipt section. Double-click this item. Click **Edit**.
7. Change the status to R (Received), enter the receipt #, date, from and amount information.
8. Click OK.
9. Repeat these steps for each outstanding deposit. DO NOT enter one deposit item for all outstanding deposits, they must be entered individually.

Step Three: Enter Prior Outstanding Disbursements (Checks, etc.)

Prior outstanding checks are entered into an escrow file named PRIOR. To enter a prior outstanding disbursement:

1. From the Main Menu, click **Escrow Accounting**.
2. Click **Check Writing**.
3. At the SELECT: Account/Order tab, in the Order file # field, enter PRIOR.
4. Check the Transaction Posting Date to be sure it matches the bank statement ending date from the last fully reconciled statement of the prior system.
5. Select the EDIT: Checks/Deposits tab.
6. Click the Disbursements **Add** button. This will place an M (Memo) item in the Check section. Double-click this item. Click **Edit**.
7. Enter the Check #, date, and amount. In the Pay To field, enter OLD. It is not necessary to enter the exact payee name. Finally, change the status to P (Printed). It is not possible to change the status to P (Printed) until the other fields are completed.
8. Click **OK**.

Repeat these steps for each outstanding check (disbursement) item.

DO NOT enter one disbursement item for all outstanding checks, they must be entered individually.

Step Four: Enter Balancing Cleared Deposit into the PRIOR file

Since the outstanding checks (disbursements) that were entered into the PRIOR file were drawn against cleared funds, the difference between all outstanding checks and all outstanding deposits should be entered in the PRIOR file as a C (Cleared) deposit. To enter the balancing cleared deposit:

1. Click the Deposits **Add** button. This will place an M (Memo) item in the Receipt section. Double-click this item. Click **Edit**.
2. Enter the bank statement ending date from the last fully reconciled statement of the prior system, enter Offsetting Deposit in the Received From field, and enter the projected balance in the Amount field.
3. Click **OK**.

The PRIOR file will now have a projected balance of .00. The PRIOR file should never be out of balance.

To change this deposit to a Cleared status, you must create a batch of outstanding items that includes this deposit, mark only this deposit as cleared, and then update the batch.

Step Five: Enter Balances from individual Escrow Files

Most likely you will have escrow files from the prior system that have balances. These balances may occur because you are holding funds for disbursement, or awaiting additional receipts. These balances must be entered into the escrow accounting system as individual files. To do this:

1. From the Main Menu, click Escrow Accounting.
2. Click Check Writing.
3. At the SELECT: Account/Order tab, enter the Order file # that contains a balance.
4. Check the Transaction Posting Date to be sure it matches the bank statement ending date from the last fully reconciled statement of the prior system.
5. Select the EDIT: Checks/Deposits tab.

If you are holding funds (escrow Order has a positive balance) you must first add the disbursement item as an H (Hold) item:

1. Click the Disbursements Add button. This will place a M (Memo) item in the Check section. Double-click this item. Click Edit.
2. Enter the date, and amount. In the Pay To field, enter OLD. It is not necessary to enter the exact payee name. Finally, change the status to H (Hold).
3. Click OK.

Then, because receipt funds have cleared against this disbursement item, you must enter a C (Cleared) receipt item for the total disbursement(s) amount(s):

1. Click the Disbursement Add button. This will place a M (Memo) item in the Disbursement section. Double-click this item. Click Edit.
2. Change the status to C (Cleared), enter date, enter offsetting deposit in the Received From field, and enter the projected balance in the Amount field.
3. Click OK.

If you are awaiting funds (escrow order has a negative balance):

1. Click the Deposits Add button. This will place an M (Memo) item in the Receipts section. Double-click this item. Click Edit.
2. Enter the date, and amount. In the Pay To field, enter OLD. It is not necessary to enter the exact payee name. Finally, change the status to N (Not Received).
3. Click OK.

Then, because disbursement funds have cleared against this receipt item, you must enter a C (Cleared) disbursement item for the total receipt(s) amount (s):

1. Click the disbursements Add button. This will place a M (Memo) item in the Check section. Double-click this item. Click Edit.
2. Change the status to C (Cleared), enter date, enter offsetting disbursement in the Pay To field, and enter the projected balance in the Amount field.
3. Click OK.

Step Six: Enter Entire Escrow Files

Any escrow files that contain deposit and check transactions which occurred after the reconciled statement and prior to the start of TitleExpress must be entered in their entirety.

To enter check (disbursement) items:

1. From the Main Menu, click Escrow Accounting.
2. Click Check Writing.
3. At the SELECT: Account/Order tab, enter the Order file # that contains the incorrect entries.
4. Check the Transaction Posting Date to be sure it matches the bank statement ending date from the last fully reconciled statement of the prior system.
5. Select the EDIT: Checks/Deposits tab.
6. Click the Disbursements Add button. This will place a M (Memo) item in the check section. Double-click this item. Click Edit.
7. Enter the Check #, date, and amount. In the Pay To field, enter the name of the Payee. Finally, change the status to P (Printed). It is not possible to change the status to P (Printed) until the other fields are completed. If the item is being held for disbursement, enter the status of H (Hold).
8. Click OK.

Repeat these steps for each check (disbursement) item.

To enter deposit (receipt) items:

1. Click the Deposits Add button. This will place a M (Memo) item in the Receipt section. Double-click this item. Click Edit.
2. Change the status to R (Received), enter the receipt #, date, from and amount information. If the funds have not been received, enter the status of N (Not Received).
3. Click OK.

Repeat these steps for each outstanding deposit.

DO NOT enter one deposit item for all outstanding deposits, they must be entered individually.

Your file should now have a projected balance of .00.

Step Seven: Verify new and old balances match

Before proceeding with reconciliation, you must verify that the TitleExpress beginning balance matches the prior system ending balance.

To produce a Book to Bank balance report:

1. From the Main Menu, click Escrow Accounting.
2. Click Reports 2.
3. Select the Month End tab.
4. Set the dates and ending balance to match those on the last reconciled bank statement from the prior system.
5. Select the Book/Bank Balance tab. Click Prepare Report. Print and review this report.

The Book to Bank difference should be \$0.00. If this is NOT true, DO NOT PROCEED. You must ascertain why you balanced in your prior system but do not balance in TitleExpress. Information you entered in TitleExpress must have been inaccurate.

To produce a Trial Balance report:

1. From the Main Menu, click Escrow Accounting.
2. Click Reports 2.
3. Select the Trial Balance tab.
4. Select the All Accounts tab.
5. Click Prepare Report. Print and review this report.

The balance on this report should match the trial balance from the prior system. If this is NOT true, DO NOT PROCEED. You must ascertain why you balanced in your prior system but do not balance in TitleExpress. Information you entered in TitleExpress must have been inaccurate.

Reconciliation Procedures

Following is an outline of the reconciliation process. Once you have mastered the details, this outline is useful to guide you through the process.

Step 1-Open Escrow Accounting

Step 2-Prepare and Review a Current Date Trial Balance Report

Step 3-Select Bank Account/Change Posting Date

Step 4-Post Bank Charges, Interest or Other Items

Step 5>Create a Batch of Outstanding Items

Step 6-Tag Items to be Cleared

Step 7-Print a Report of Tagged Items

Step 8-Update the Batch

Step 9-Check and Fix Backdated Items

Step 10-Prepare Month End Reports

Step 11-Set the Freeze Date

Step One: Opening Escrow Accounting

From the Main Menu, click **Escrow Accounting**. (If this button selection does not appear, contact your System Manager and request a change to your user access level.)

Step Two: Prepare a Current Date Trial Balance Report

The current date Trial Balance Report shows all escrow files and balances. This helps you identify potential reconciliation problems.

To prepare this report:

1. Click **Reports 2** and then the **Trial Balance** tab.
2. Select the **Unbalanced** tab. Enter today's date in **Ending Date**.
3. Click **Prepare Report**, then **Print**, and select appropriate printer.

What does this report display?

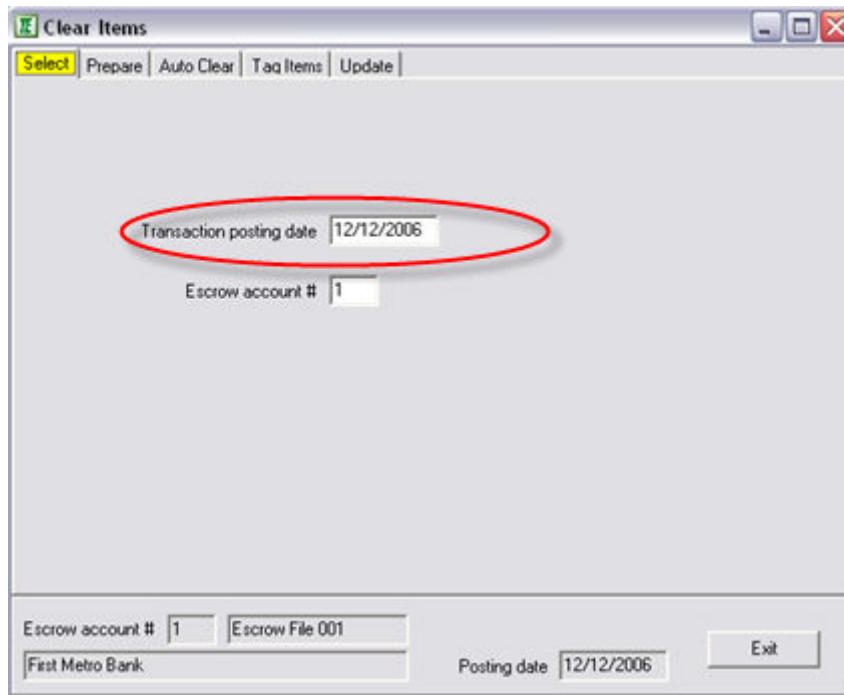
This report displays all actual and projected balances. Note any files that have balances. If you are unsure as to why these escrow files have balances, you should review and correct them prior to reconciliation. Perhaps a deposit was not changed to a D status, or a manually written check was not changed to a P status.

Be sure to change your posting date to match your bank statement ending date before you correct any entries.

Step Three: Select Bank Account/Set Posting Date

You must change your posting date and select the correct bank account before beginning the reconciliation process. (You only need to select a bank account if you have more than one bank account.)

The posting date must be set to match your bank statement ending date to accurately reconcile your account.



Setting the Posting Date

To set the posting date, from the Escrow Accounting main menu, select **Check Writing**. On the **Select** tab, change the **Transaction Posting Date** field to match bank statement ending (cut-off) date. The date will be highlighted in the lower right corner of the window.

Selecting a bank account:

To select a bank account, from the Escrow Accounting main menu, select **Check Writing**. On the **Select** tab, change the **Escrow Account #** field.

You can reconcile multiple accounts at the same time. Keep an eye on the account number at the bottom of the window to be certain you are working in the correct account.

Step Four: Post Bank Charges, Interest or Other Items

Review your bank statement for items that are on the bank statement, but are not included in an escrow file. Such items may include interest, returned check fees, sweep amounts, and bank charges. These items must be entered into an escrow file to reconcile to the bank statement.

All order-related items should be entered into the related escrow file, even if it produces a negative or positive balance in that file. Only items that do not correspond to an order-related escrow file should be entered into one of the following described escrow files.

If adjustments that you enter result in a shortage, be sure to deposit funds from your operating account to cover the shortage.

Check with your underwriter's auditing department for instructions on handling these items. Some auditors may not want these items to be a part of your reconciliation or trial balance. In this event, you must adjust these items manually after completing the reconciliation process.

Posting Interest

To post interest, open an escrow file named INTEREST-05 (where 05 represents the current year). Post interest into this escrow file as a D status deposit item. You can then create checks to disburse the interest.

Posting returned deposits

There are two additional entries involved in this type of transaction. These items should be entered into the escrow file that the returned item belongs to. The first entry is a P status disbursement item that represents the charge back against your account; the second entry is a deposit that represents the re-deposit.

1. Tag the original deposit as shown on your bank statement.
2. Add a P status disbursement item in the escrow file to represent the charge back to your account.
3. Add a Deposit item in the escrow file to represent the redeposit. (This item may have an N status if replacement funds have not been received.)

Posting returned checks

There are two additional entries involved in this type of transaction. These items should be entered into the escrow file that the returned item belongs to. The first entry is a D status deposit item that represents the returned check, the second entry is a disbursement item that represents the re-disbursement of the item.

1. Tag the original check as shown on your bank statement.
2. Add a D status deposit item in the escrow file to represent the deposit back to your account.
3. Add the second disbursement item to the escrow file to represent the re-disbursement of the funds. (This item may have a T status if re-disbursement is not verified.)

Posting bank charges items

Bank charges that apply to an escrow file (for example, wire fees) should be posted in the appropriate escrow file. General bank charges, such as check printing charges, should be posted in an escrow file named BANK-05.

1. Open an escrow file named BANK-05 (where 05 represents the current year).
2. Add items as P status disbursements into this escrow file.
3. Add a deposit item to cover the shortage. (This item may have an N, R or D status.)
4. Deposit funds to cover the shortage and change the item status.

Posting sweep accounts

Check with your underwriter before posting these amounts into an escrow file. Some auditors prefer that these amounts be adjusted manually and not be a part of your trial balance. If you want to include these amounts in an escrow file:

1. Open an escrow file named SWEEP-05 (where 05 represents the current year).
2. Post total funds swept out for the month as a P status disbursement item.
3. Post total funds swept in for the month as a D status deposit item.

Posting Adjustments

Adjustment may be needed when small discrepancies appear between tagged totals and bank statement totals. Adjustments should be entered into an escrow file named ADJUST-05 (where 05 represents the current year).

The use of this procedure should be discussed with your underwriter and company principals before proceeding.

Step Five: Create Batch of Outstanding Items

This step searches the escrow files for all outstanding items through a given date.

To create a batch of outstanding items:

1. From the Escrow Accounting main menu, select **Clear Items**.
2. On the **Select** tab, enter the bank statement ending date in the **Transaction posting date** field. Confirm that the correct escrow account is selected.
3. Select the **Prepare** tab.
4. In the **Erase Current Batch and Create New Batch** section, **Period Ending Date** field, enter a date ten days beyond your bank statement ending date.

The period ending date should not be confused with the posting date. The period ending date is a reference date for displaying outstanding items.

5. Click **Create**.

Step Six: Tag Items to be Cleared

In this step, you will tag escrow file items that appear on your bank statement.

1. Select the **Tag Items** tab.
2. Tag ALL items that appear on your bank statement. To tag an item, highlight it (either by clicking on it or moving to it with your cursor) and press C on your keyboard. To remove the tag from an item, highlight the item and press the SPACEBAR.

Continue with this process until the tagged totals at the bottom of the window exactly match the total deposits and disbursements on your bank statement.

DO NOT proceed to the next step until your totals match.

You can leave this window and return later (even days later) to continue if you need time to solve any problems. As long as you do not create a new batch, the tagged items will remain.

If during this process you correct items in an escrow file, you can bring the new items over into this batch by using the refresh batch function.

To refresh the batch:

1. From the **Tag Items** tab, note the tagged totals (you will need these for step 4).
2. Select the **Prepare** tab
3. In the **Refresh Current Batch** section, enter the appropriate date in the **Period ending date** field and click **Refresh**.
4. Return to the **Tag Items** tab, compare totals to noted totals. (Previously tagged items will remain tagged, however in certain circumstances, tags may be removed from combined deposits.) Correct any discrepancies.
5. New items will now be available for tagging.

Step Seven: Print Report of Items to be Cleared

It is important to print a report of tagged items prior to updating to a cleared status.

This report is also useful for researching discrepancies between bank statement totals and tagged totals. You can print this report at any time prior to updating the batch.

To print this report:

1. In Escrow Accounting, Clear Items, select the **Update** tab.
2. Click **Print** to print this report.

Step Eight: Update the Batch

This process changes the P (Printed), D (Deposited) or R (Received) status items to a C (Cleared) status.

DO NOT proceed if tagged totals do not match bank statement totals.

To update the batch:

1. On the **Update** tab, check the posting date to be sure it matches your bank statement ending date.
2. Click **Update**. This will complete the update process.
3. To print the Cleared Items report, click **Print**.
4. After the report has printed, click **OK**.

The Cleared Items report is important because it documents the transaction posting date and total items cleared.

Step Nine: Check and Fix Backdated Items

This step adjusts a backdated item. These items can be created during the clearing process if the transaction date of an item is earlier than the posting date.

For example, a deposit may have been posted on August 1, but during the clearing process (because the posting date is set to July 31), it is cleared as of July 31. So, the clearing date is now earlier than the date posted.

If these items are not corrected, month-end reports are not accurate.

To fix backdated items:

1. From the Escrow Accounting menu, click **Reports 1**.
2. Select the **Utility** tab.
3. Select the **Backdated Items** tab.
4. Change **Adjust Backdated Items** to **Y**.
5. Click **Prepare Report**.
6. To print this report, click **Print**.
7. Click **OK**.
8. Click **Exit**.

Step Ten: Prepare Month End Reports

This step prepares the Book to Bank Balance report, the Outstanding Checks and Deposits report and the Trial Balance (Unbalanced) report. These reports are necessary for auditing purposes.

Set Date Range and Bank Statement Ending Balance

To set the date range and the bank statement ending balance:

1. From the Escrow Accounting menu, click **Reports 2**.
2. Select the **Month End** tab.
3. Select the **Set Reports Date** tab.
4. If your bank statement reflects a calendar month, enter the month number in the **Month** field. This will automatically set the **Prior Period Ending Date** and **Current Period Ending Date** fields. If you are reporting for a range of dates (not for a calendar month), leave the Month field blank. You can enter the date range manually in the Prior Period Ending Date and Current Period Ending Date fields.

Once you enter the month number and press TAB, the month number will be removed and the period date range will be set.

5. Enter your bank statement ending balance in the **Ending Bank Statement Balance** field.

Book to Bank Report

Select the **Month End, Reports** tab. Select the **Book/Bank Balance** Report. Click **Prepare Report**. Print and review this report.

If your difference is not zero (0.00), you must determine the cause of the problem. Please see the Helpful Reconciliation Tips section following for instruction.

Outstanding Checks/Deposits Report

On the **Month End, Reports** tab, select the **Outstanding Disbursement and Deposits** report. Click **Prepare Report**. Print and review this report.

Trial Balance (Unbalanced) Report

Select the **Trial Balance** tab, then the **Unbalanced** tab. Change the **Ending Date** to match bank statement end date. Click **Prepare Report**. Print and review this report.

Step Eleven: Set the Freeze Date

This step freezes the account as of the bank statement ending date and does not allow any entries to be posted prior to this date. This step should only be performed if your Book/Bank balance is zero (0.00) and you are confident that all entries are accurate.

To set the freeze date:

1. From the Escrow Accounting menu, select Reports 2.
2. Select the **Utility** tab.
3. Select the **Freeze Date** tab.
4. Change the **Freeze Date** field to match your bank statement end date, if possible. NOTE: The freeze date can only be set 30 days before the current date.
5. Click **Set Date** to finalize the process.

Common Reconciliation Questions

Following are helpful tips for the most common reconciliation questions.

While using these troubleshooting tips, please remember that you can leave the reconciliation process, and then come back to it after corrections in the escrow files have been made.

Remember to always 1) check the transaction posting date when making corrections and 2) refresh the batch to reflect the corrections.

The amount of an item on the bank statement does not match the corresponding item in the batch

You may find that an item on the bank statement does not exactly match what appears to be the corresponding entry in the batch. For example, check #1001 cleared your bank for \$1,034.00, however it appears in the batch as \$1,035.00.

You must open the file containing the incorrect entry and adjust it to match the bank statement entry. Following are the necessary steps to make this correction.

1. From the Main Menu, click **Escrow Accounting**.
2. Click **Check Writing**.
3. On the **Select** tab, enter the escrow file # that contains the incorrect entry.
4. Change the **Transaction Posting Date** to match your bank statement ending date.
5. Select the **Edit** tab.

Adjusting a Check Item

Before making any changes, check the posting date in the lower right hand corner of this window, it should match the bank statement ending date.

1. Double-click the **P** (Printed) status disbursement item that needs adjustment.
2. Click **Recut**. (This will void the current entry and add another entry with an **H** (Hold) status.) Type the voided description. Click **OK**.
3. Double-click the **H** status disbursement item that was just created.
4. Click **Edit**.
5. Re-enter the check number (if duplicate check numbers are not allowed, enter an **A** after the check number), change the status to **P** and correct the amount to match the amount on the bank statement. (This will create a balance in the escrow file that should be corrected.)
6. Click **OK**.
7. Click **Exit**.
8. From the Escrow Accounting System menu, select **Clear Items**.
9. Select the **Update** tab.
10. Click **Refresh**.
11. Select the **Tag Items** tab.
12. Search the batch for the corrected outstanding item and tag it.

Adjusting a Deposit Item

Before making any changes, check the posting date in the lower right hand corner of this window, it should match the bank statement ending date.

1. Double-click the **R** (Received) or **D** (Deposited) status deposit item that needs adjustment.
2. If a **D** status item, click **Recut**. (This will void the current entry and add another entry with an **N** (Not Received) status.) Type the voided description. Click **OK**. If re-cutting, double-click the status deposit item that was just created and click **Edit**. (If an **R** status item, just click **Edit**.)
3. Change the status to **D** and correct the amount to match the amount on the bank statement. (This will create a balance in the escrow file that should be corrected.)
4. Click **OK**.
5. Click **Exit**.
6. From the Escrow Accounting System menu, select **Clear Items**.
7. Select the **Update** tab.
8. Click **Refresh**.
9. Select the **Tag Items** tab.
10. Search the batch for the corrected outstanding item and tag it.

If you determine that the bank has made an error, please contact the bank and have them make adjustments for the following month.

Items on the bank statement are missing from the batch

If you find that there are items on your bank statement, but they do not appear on the batch, there are several ways to search for them.

Refresh batch beyond bank statement ending date

You may find that the missing items were posted in the month following the bank statement ending date. To find these items, the batch should be refreshed several days past the bank statement ending date.

1. From the Escrow Accounting System Menu, click Clear Items.
2. Select the Create/Refresh/Update tab.
3. In the Refresh Current Batch section, change period ending date to 10 days beyond the bank statement ending date.
4. Click Refresh.
5. Select the Clear Checks tab.
6. Search the batch again for the missing outstanding item.

Search the check and deposit registers

If item is still missing, search the check or deposit registers for the amount.

1. From the Escrow Accounting System Menu, click Reports 2.
2. Select the Register tab.
3. Depending on the type of item you are searching for, click either the Deposit or Check tab.
4. Enter the amount of the item you are looking for in both the **Search for Amount Above** field and the **Search for Amount Below** field. Leave the dates and status fields blank.
5. Click **Prepare Report**.

If the missing item appears on register, but has a status of **N**, **T** or **H** you must edit the escrow file, change the status, and refresh the batch.

Review History Disbursement Statement

If the missing item appears on register with the correct status, print and review a History Disbursement Statement to ascertain the posting date of the missing item.

1. From the Main Menu, click Escrow Accounting.
2. Click Check Writing.
3. On the **Select** tab, enter the escrow file # that contains the incorrect entry.
4. Select the **Print** tab.
5. Click **History**.
6. Review the History Disbursement Statement to ascertain the date the missing item was changed to the correct status (**R**, **D** or **P**).

You should now refresh the batch through the date the missing item was changed to the correct status.

1. From the Escrow Accounting System Menu, click Clear Items.
2. Select the Create/Refresh/Update tab.
3. In the Refresh Current Batch section, change the period ending date to match the date the missing item was changed to the correct status.
4. Click Refresh.
5. Select the Clear Checks tab.
6. Search the batch again for the missing outstanding item.

If item is still missing, refer to deposit slips or returned checks to determine the escrow file the missing item belongs to. Research that escrow file.

Book to Bank report difference is not \$0.00

Several possible causes follow.

Backdated Items have not been adjusted

The back-dated items utility has not been run so back-dated items have not been adjusted. This utility should always be run prior to running a Book to Bank Balance report because it corrects date entry errors. For example an 11/29/04 deposit was posted into the Escrow Accounting System on 12/2/04 and cleared as of 11/30/04. This report will change the posted date of the item to the same date as the cleared date of the item, i.e. 11/30/04, which will allow this item to appear correctly on the month end reports.

To adjust back-dated items:

1. From the Escrow Accounting Menu, click Reports 1.
2. Select the Utility tab.
3. Select the Backdated Items tab.
4. Change Adjust Backdated Items to Y.
5. Click Prepare Report.
6. When completed, print this report.
7. Run another Book to Bank Balance Report.

An incorrect ending bank statement balance was entered

Always check the bank statement ending balance carefully before preparing this report.

The batch may have been updated with an incorrect posting date

To determine that this is the problem, run the Book to Bank Balance report through the current date. If this resolves the difference, you must run all month end reports through the date the batch was updated.

To change the ending date to a current date:

1. From the Escrow Accounting Menu, click Reports 2.
2. Select the Month End tab.
3. Select the Set Report Dates tab.
4. Change Current Period Ending Date to current date.
5. Select the Book/Bank Balance tab.
6. Click Prepare Report.

Review the difference on the Book/Bank Balance Report. If the difference is \$0.00 the batch was updated with a posting date that did not match the bank statement ending date.

You must determine what posting date was used when the batch was updated and use that date as the period ending date when preparing all monthly reports.

To determine the posting date used when the batch was updated, refer to the report that was printed when the batch was updated.

If you do not have that report, prepare a deposit or check register report from last bank statement ending date through today's date. Check the date of the C (Cleared) items. Use this date as the period ending date when preparing ALL month end reports.

REMEMBER: Always double-check the posting date to be sure it matches the bank statement ending date BEFORE updating the batch.

Bank statement totals did not match the updated totals on the batch

An error may have been made while matching the totals to be cleared to the bank statement, or after updating the batch; a cleared item was voided or added.

Prepare a check register of disbursement items cleared on the bank statement ending date to verify the cleared total. This amount should equal total debits on the bank statement.

1. From the Escrow Accounting Menu, click Reports 2.
2. Select the Register tab.
3. Select the Checks tab.
4. Change Check Status to C.
5. Change Beginning Date to bank statement ending date.
6. Change Ending Date to bank statement ending date.
7. Click Prepare Report.
8. Compare the Cleared Check Total to bank statement total.

Prepare a deposit register of deposit items cleared on the bank statement ending date to verify the cleared total. This amount should equal total credits on the bank statement.

1. From the Escrow Accounting Menu, click Reports 2.
2. Select the Register tab.
3. Select the Deposits tab.
4. Change Deposit Status to C.
5. Change Beginning Date to bank statement ending date.
6. Change Ending Date to bank statement ending date.
7. Click Prepare Report.
8. Compare Cleared Deposit Total to bank statement deposit total.

If the totals do not match, you must compare the bank statement with these registers to discover which items do not match and then make corrections in the appropriate files with the appropriate posting dates. Please see previous section for details on how to adjust check or deposit items.

If the totals do match, repeat the above steps and prepare a check and deposit register of all cleared items for the remainder of the current period. For example, if you cleared items on 11/30/2004, run the reports with a beginning date of 11/1/2004 and an ending date of 11/29/2004.

These registers should be blank and total \$0.00. If there are items on either of these registers, those items should be corrected.

Cleared items from prior reconciliations have been voided during the current period

Prepare and review a New Transactions Report to determine if any voided prior items had a cleared status prior to being voided. If they did, they must be re-entered as cleared items.

To prepare the New Transactions Report:

1. From the Escrow Accounting Menu, click Reports 2.
2. Select the **New Transactions** tab.
3. Select the **Build Tran List** tab.
4. In **Report Period Beginning Date**, enter the bank statement beginning date.
5. In **Report Period Ending Date**, enter bank statement ending date.
6. Click **Build List**.

7. Select the **View** tab. (Will display when the list is completed.)
8. Select the **Print** tab.
9. Click **Print** (under Print by Transaction Type).
10. Review the **Voided Prior Deposits** and **Voided Prior Checks** sections.
11. Use the **View items** report to review each item for prior C status.

```

File #: 03-11946          View Deposit Information
Receipt #: 1929 Date: 09/17/2003 Status: V Amount: 26,767.00
From: Matthew H. Goodman and Jennifer R. Goodman
;
Address: 8916 First Avenue
Item #: 35540
C/S/Z: Silver Spring, MD 20910
Detail: Description      Fee      Amount
       From Buyer(s) at Closing   26,767.00
       updated from HUB information Item number: 35540
Created 09/17/03 by JLG type R amt 26,767.00
Changed 09/17/03 by JLG type D amt 26,767.00
Changed 09/30/03 by SDF type C amt 26,767.00
Voided 11/29/04 by SDF type V amt 26,767.00

```

If items with a prior C status are voided, they must be re-entered into the appropriate escrow file with the same posting date as the date they were voided.

Auto-Clear Using Excel Data

If you have obtained a data file from your bank and it does not match any existing formats, you may be able to convert the file into the comma-delimited Format 8, 9 or 10 using Microsoft Excel. This is useful if you have online banking access which provides an export of your paid checks and deposits in a comma delimited, quotes encapsulated format (file name extension is .csv).

This process requires that you are an intermediate level user of Microsoft Excel.

There are four steps to follow (once you have the file from your bank):

1. Open the bank data file in Microsoft Excel
2. Adjust the bank data file to match format 8, 9 or 10
3. From the comma delimited export.xls spreadsheet, save the data in a .csv format
4. Run the Auto-Clear function

Microsoft Excel does not contain a function to save data in a comma-delimited format. An Excel workbook (comma delimited export.xls) containing a macro that will do this is available for download at www.iwantTSS.com, or may be in your OM\E subfolder.

Save the Bank Data File

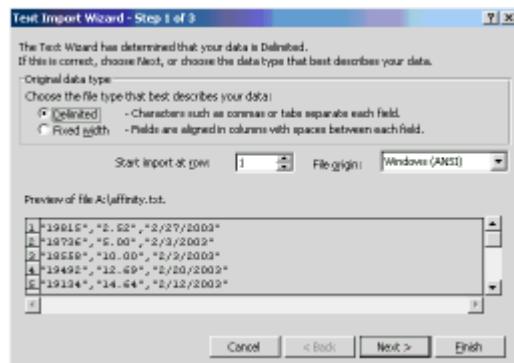
You will be receiving your data either from an exported download or on a diskette from your bank. If you are downloading from your bank's website, please consult your bank for export instructions.

Save this file to a location where you can easily find it. For this example, we are going to assume that you have saved the file as C:\jan2003.csv.

Open Files in Excel

Using Microsoft Excel, first open comma delimited export.xls. (See previous note if you do not have this file.) If requested, click Enable Macros.

Next, open the bank data file. If you are prompted to convert the file as it is opened, in the Excel Text Import Wizard Step 1 you should select Delimited file type. Click **Next**.



In the Excel Text Import Wizard Step 2, you should select Commas as the Delimiter (uncheck Tab), and the Text qualifier should be a quote ("). Click Next. At the Excel Text Import Wizard Step 3, click **Finish**. Your bank data file should now be open as an Excel Spreadsheet.

Adjust the Bank Data File to match Format 8, 9 or 10

You should now have two workbooks open, the bank data file workbook and the comma delimited export workbook.

In the bank data file worksheet, you must eliminate any unnecessary information and move columns to match Format 8, 9 or 10. Often a downloaded bank file will contain ending balance information, and other summary information that must be deleted.

For example, if you are using Format 10, the bank data worksheet columns should resemble the following example.

	A	B	C
1	19815	2.52	02/27/03
2	18736	5.00	02/13/03
3	18658	10.00	02/03/03
4	19492	12.69	02/20/03
5	19134	14.64	02/12/03
6	18755	15.00	02/03/03
7	19913	15.00	02/26/03
8	18690	20.00	02/27/03
9	19175	25.91	02/14/03
10	19185	35.18	02/14/03

Pay special attention to the cell formats. In this example, the Column B cells had to be reformatted as numbers, and the Column C dates had to be reformatted as MM/DD/YY. Formats 8 & 9 require ignored columns, you may need to add these.

Save the Data in a .csv Format

Copy the columns and rows that contain data from the Bank Data workbook to the Comma Delimited Export workbook.

In the Comma Delimited Export workbook, select ONLY the columns and rows that contain data that you want to export. From the Tools menu, select Macro, Macros (or press Alt-F8). Select the QuoteCommaExport macro and click Run. You will be asked to save the file. Make a note of the name and location of the file. It is needed during the auto-clear process. Click **OK**.



If you receive an overflow error, you have selected too much data. Only select the columns and rows that contain data.

Joining Items

Joining Items is the process of moving disbursement amounts from individual escrow files and depositing them into another escrow file from which you can write one check for these joined items.

This feature is useful if you want to:

- Print one check to your underwriter every month, instead of printing a check from every escrow file.
- Print one check daily for your fees, instead of printing a check from every escrow file.
- Move funds from one escrow file to another without creating a check. For example, you could join the proceeds from one order as a deposit into another order. This is useful for back-to-back closings.

Items must be marked in the individual escrow file as B (to be joined) or H (Hold) in order to be available for joining.

Step One: Select account and set the posting date

Click the **Select** tab. Be sure the correct escrow account is chosen and that your posting date is correct. The posting date in most instances should remain as the current date.

Step Two: Prepare

This step erases an existing batch of items to be joined and creates a new batch.

1. Complete the **Include disbursements with status** field as follows:

Status	Description
H	Include items marked as Held.
B	Include items marked as To Be Joined.
Blank	Include both Held and To Be Joined items.

2. In the **Include disbursement items payable to** field, enter the name of the payee on your disbursement items if you want to delimit the report to one payee, or leave blank to view all payees.
3. To sort the batch in date order, click **Create by Date**, to sort the batch by order number, click **Create by Escrow File Number**.

Step Three: Tag Items

This step allows you to select (tag) the items you want to join into another escrow file.

For example, if you are moving funds to an underwriter premium file, you may tag many items. If you are moving proceeds from one order to fund another order, you may only tag one item.

To tag the items you want to join:

1. Click on the item and press J. To remove the tag, press SPACEBAR.
2. When you are satisfied with the total presented at the bottom of the window, select the **Update** tab.

Step Four: Update

This step joins the funds from the individual escrow files into another escrow file as a deposit.

1. Click **Print**. After reviewing, click **Print**, and then **OK**. This report presents an audit trail of items you are about to join together.
2. In the **Escrow file to receive funds** field, enter the escrow file name (or number) to receive the funds. If the escrow file does not exist, it will be created.

For example, you may join the underwriter premium checks into an escrow file named PREMIUM or your fees into an escrow file named FEES.

If you are moving funds from one escrow file to fund another escrow file, simply enter the escrow file number of the escrow file to receive the funds.

1. Change the **Transaction posting date** if necessary (typically, it is not necessary to change this date).
2. Click **Update**. You will receive a message indicating that items have been joined.

Now you can open the escrow file you joined the items into and add a disbursement item (which could be the total joined or a portion of the total joined) for the check you want to print.

If you open the escrow files that contained the individual items, you will see that the statuses have changed from a B or H to a J, indicating that they were joined. The deposit item in the escrow file that they were joined into is also a J status. J status items are not outstanding deposits or checks.

Voiding Joined Items

You must be very careful that when you void a J deposit item, that you then void all J checks items that correspond to the one you voided. For example, if you void the J deposit in the PREMIUM escrow file, you must also Void the corresponding individual J items in their individual escrow files.

Branch Separation

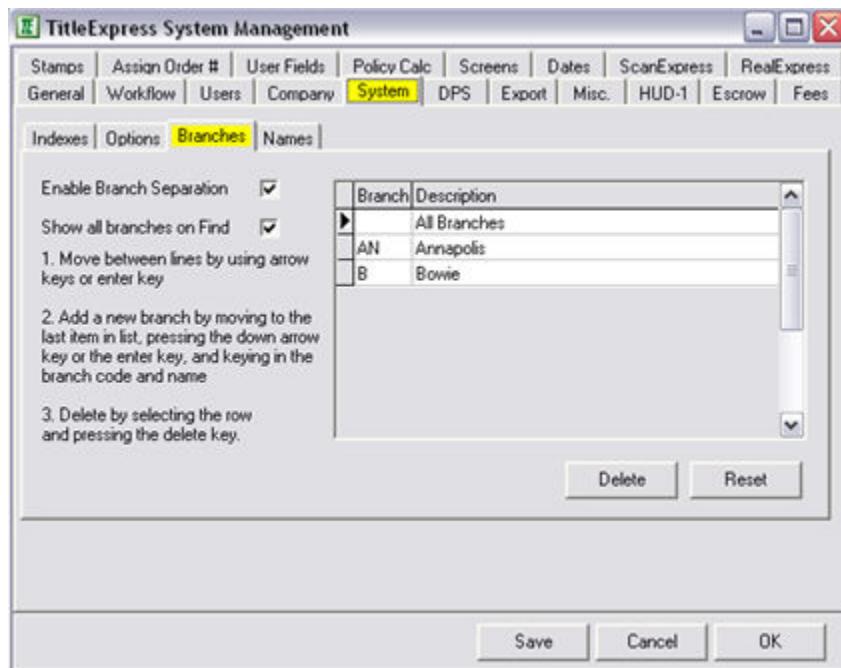
You can assign users to a branch, which will allow them to only:

- View and edit only orders assigned to their branch.
- View and edit only escrow accounts assigned to their branch.
- View and edit master orders only assigned to their branch.
- Create new orders from master orders only assigned to their branch.
- Select policy calculation tables only assigned to their branch.

This feature is useful not only to assign users to a branch, but can be considered for assigning users to differing companies that may be operating from one TitleExpress database. The TitleExpress System Manager should setup this feature.

Enabling Branch Separation

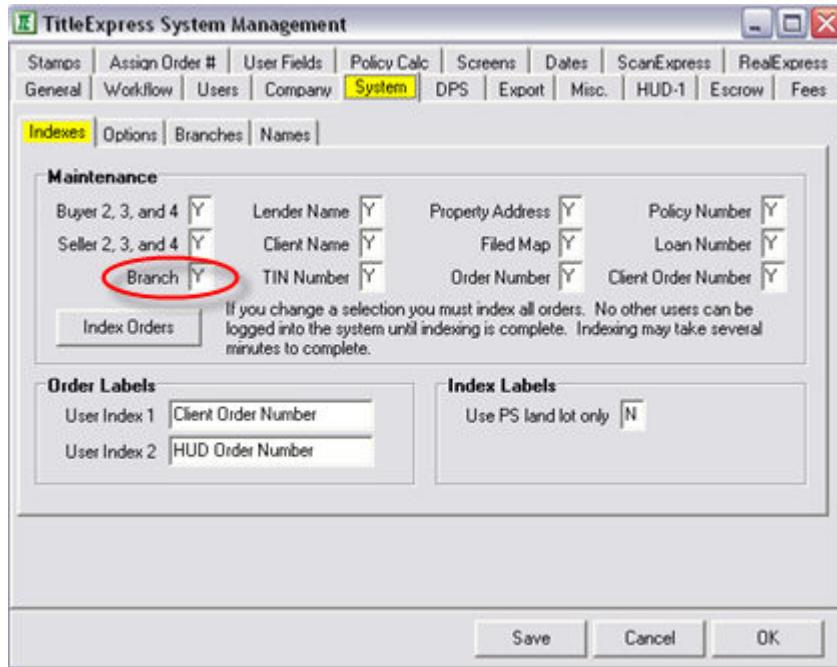
To enable branch separation, in the System Management, System, Branches sub-tab, select **Enable Branch Separation**.



Following the instructions on the left side of the window, setup your branch list. The branch code allows a maximum of two characters. After you have completed the list, click **Save**. Next, select the **Indexes** sub-tab.

Index Orders

You must first add Branch as an index. To do this, enter a Y in the **Branch** field.

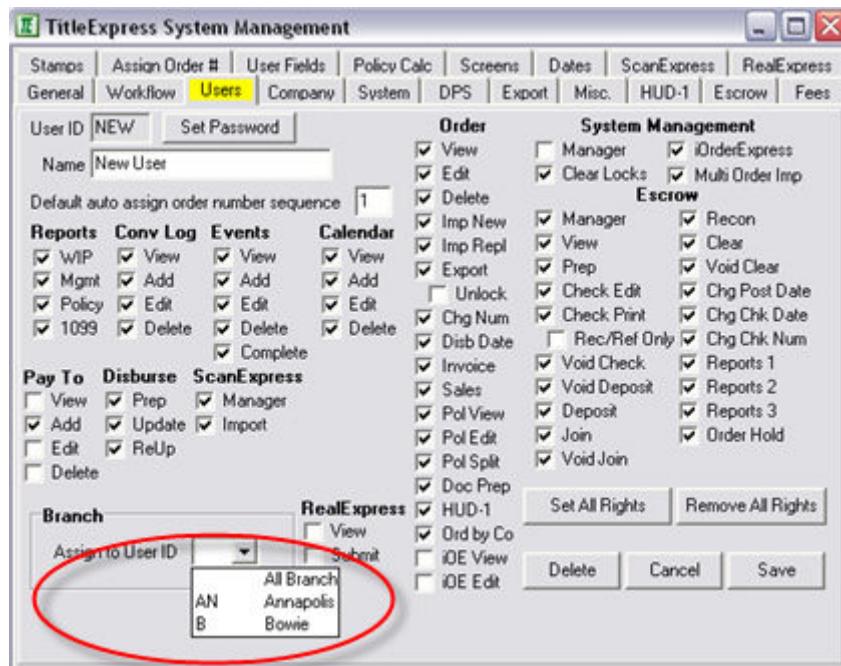


Then, you must index all orders. No other users can be in TitleExpress while indexing is taking place. This may take a long time if you have a large database. Do not disturb the program while it is running or you run the risk of corrupting your indexes. To index the orders, click **Index Orders**.

After indexing the order, you should assign users to branches.

Assigning a User to a Branch

To assign a user to a branch, select the **Users** tab. Select the user you want to edit and click **Edit User**. On the Branch, Assign to User ID pull-down menu, select a branch to assign to this user.



Assigning User to More than One Branch

If a user needs to access more than one branch, then a separate user login is required for each additional branch.

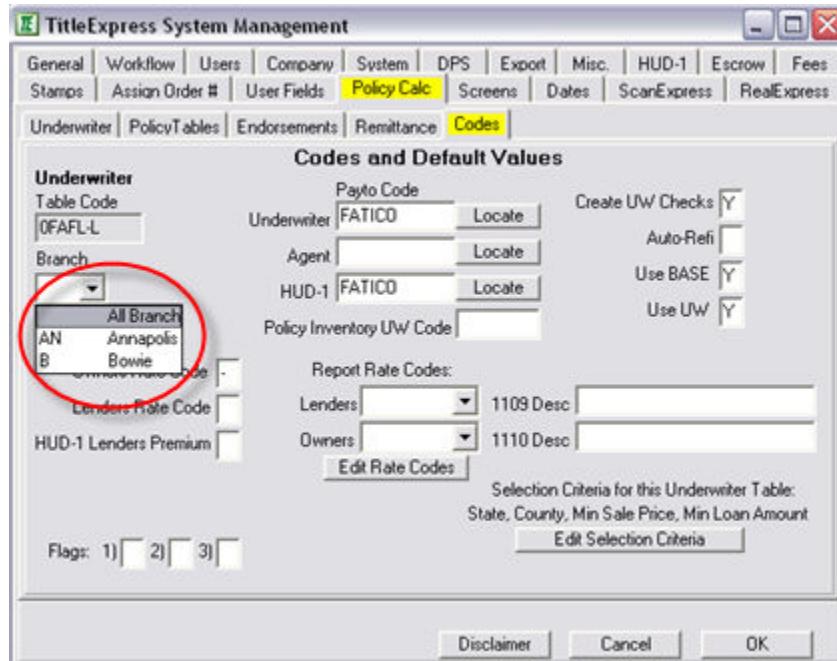
Assigning a User to All Branches

If a user does not have a branch designation, they will be able to access orders for all branches. This would be appropriate for the system manager.

Assigning a Branch to a Policy Calculation Table

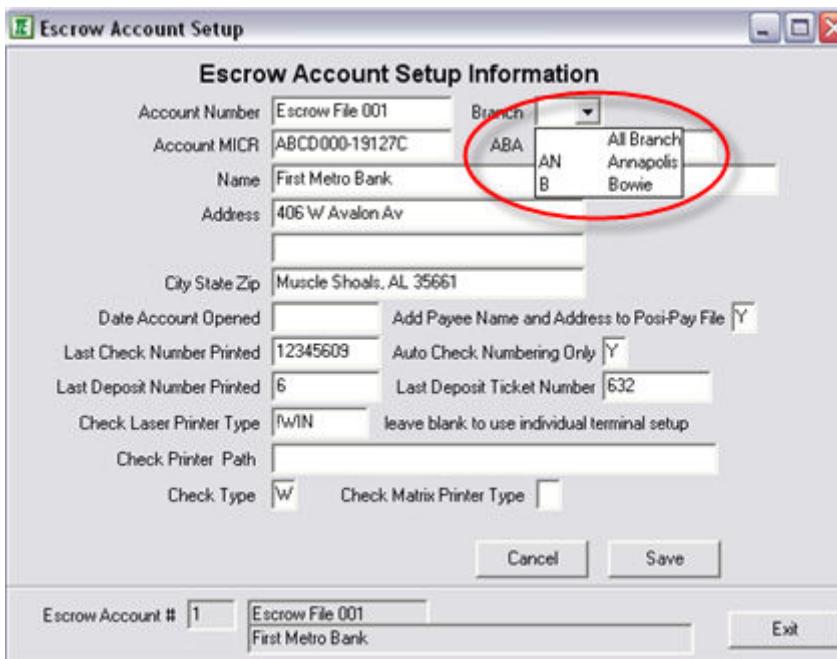
If users should only be able to access certain policy calculation tables while editing an order, a branch designation must be assigned to the table.

To do this, select the **Policy Calc** tab. Select and edit the table you want to assign to a branch. Select the **Codes** tab. On the Branch drop-down menu, select the appropriate branch.



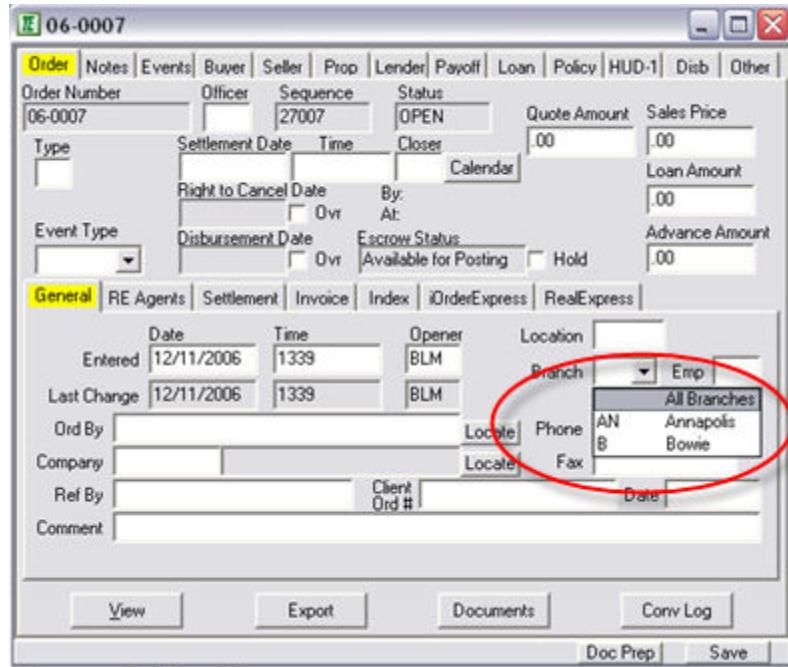
Assigning a Branch to an Escrow Account

If users should only be able to access certain escrow accounts, a branch designation must be assigned to the account. To do this, from the TitleExpress Main Menu, select Escrow Accounting. From the Branch drop-down menu, select the appropriate branch.



Assigning a Branch to an Order

To assign a branch to an order, select it on the **Branch** pull-down menu. If no branch is selected, then all users can view or edit the order.



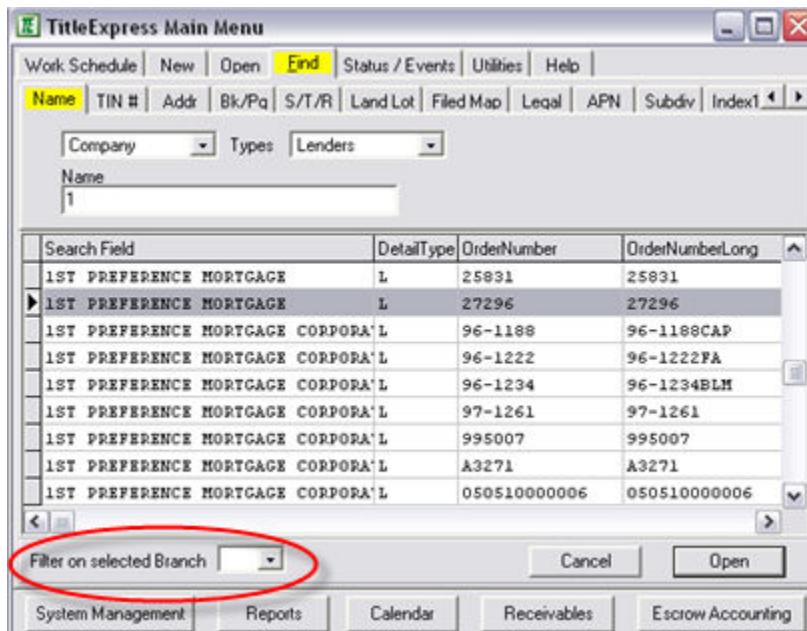
Branches and Master Orders

Branches can be designated in master orders. Once this is done, all new orders based on this master order will have the branch designation.

If a branch is assigned to a master order, the master order will only be available or used by users assigned to that branch, or all branches.

Filtering Branches in Find

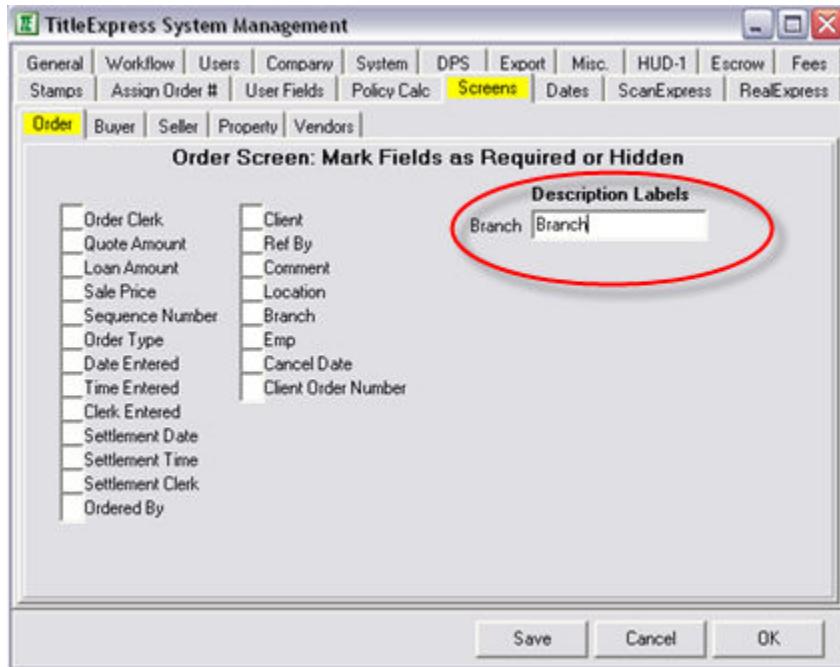
When searching for an order using the Find feature, you can filter the selection by selecting a branch from the **Filter on selected Branch** pull-down menu.



Changing Branch Field Label

If you are using the branch separation feature for a different use, perhaps to divide users among different companies, or ABA's, you can change the label of the branch field. To do this, select the Screens tab.

On the Order tab, change the label of the Branch field. This label will now appear in place of Branch where appropriate.



Calendars

One of three calendar types may be chosen - Default, Enhanced and Expanded. Following is a chart displaying the functionality differences.

Option	Basic	Enhanced	Expanded
Integrates with Orders		●	●
Settlement Date field is disabled (date must be set in calendar only)		●	
Integrates with Outlook			●
Supports Branches			●
Reminders			●
Recurring Appointments			●
Multiple Resource Allocation			●
Enhanced Printer Support			●
Customizable labels and colors			●
Individual Customizable interface			●
Lookup Features			●

Enhanced Calendar

Using the Enhanced Calendar, all users share scheduled closings and appointments. Locations (such as a conference room or branch office) can be linked to the appointment. Views can be customized to show some or all of the resources, and unique colors and shapes can be assigned to appointments. All appointments can be searched.

The enhanced calendar is integrated with TitleExpress, and requires a TitleExpress and Pervasive client installation.

Enabling the Calendar

To use the enhanced calendar, it must be enabled in System Management. To do this:

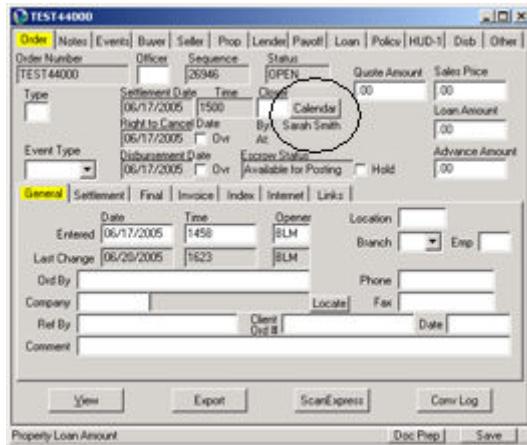
1. Open the System Management Utility.
2. Select the System, Options tab.
3. Select the Enhanced option in the Calendar section.

Once this option is enabled, new orders must be scheduled using the calendar. (Direct editing of the settlement date and time fields is not available.) This will ensure that all orders are scheduled on the calendar.

The settlement date and time fields will be editable in orders that existed before the enhanced calendar was enabled. However, once they are scheduled using the enhanced calendar, those fields are no longer available for editing.

Opening the Calendar

The enhanced calendar can be opened from either the Main Menu, or from within an order.



Desktop Icon

For users of the calendar that are not daily TitleExpress users (for example, an attorney who wants to check a paralegal's closing schedule), a TSS calendar icon can be placed on the desktop. The calendar will open directly from this icon. However, this user must be setup in TitleExpress and granted calendar rights. For more information on calendar rights, see User Rights.

The icon is available on the Program menu, under TSS, TitleExpress, or the shortcut can be created manually. The shortcut target should be C:\TEXPRESS\PROG\TWCal.exe.

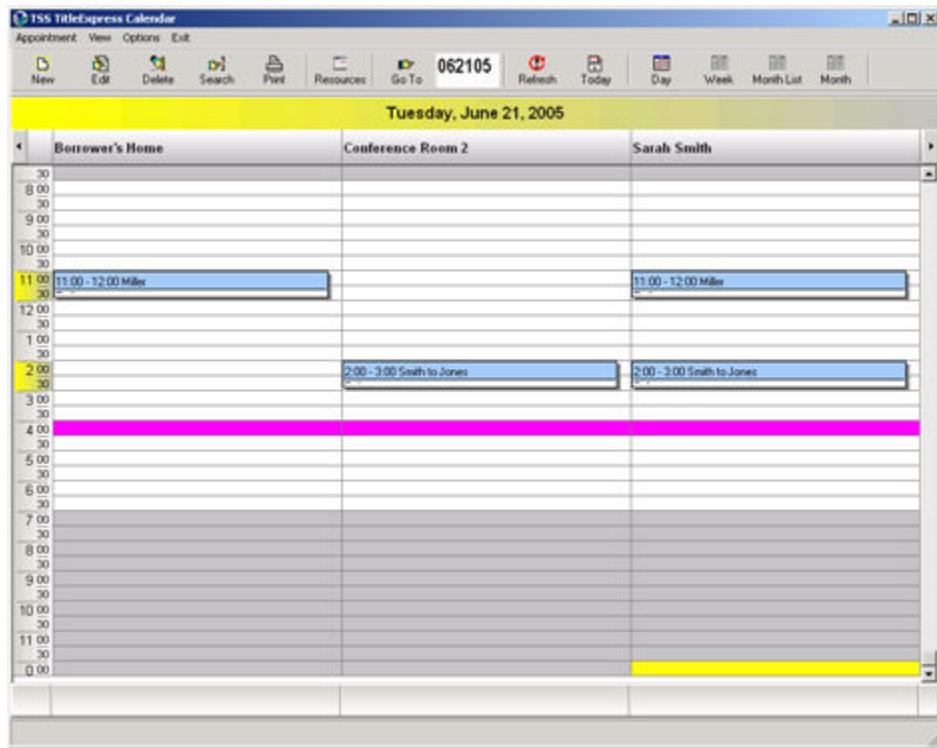
Using the Enhanced Calendar

For successful use of the enhanced calendar, there are a few points to consider:

- Plan your resources. A resource can be defined as either a location or a person. Each user can select the resources that they view.
- Plan colors and shapes. Do you want to use different colors for each resource, or for the type of appointment? For example, a yellow rectangle is a tentative closing, a red rectangle is a firm date. A green hexagon is a vacation and blue hexagon is a personal appointment.
- Plan how you are going to use the appointment Subject and Notes fields. Be consistent in their use.
- Become familiar with the interface and useful hot keys.

Interface Overview and Options

It is important to become familiar with the enhanced calendar interface and viewing options before beginning. Following is an explanation of the various parts of the calendar window.



The Menu Bar

The menu bar contains menus of all available functions, and includes the related hot-key combinations.

The Toolbar

The toolbar contains icons for commonly used functions.

The Date Line

The date line displays the date in use. Depending on the view chosen, it could be a single day, a week, or a month date range.

The Calendar Workspace

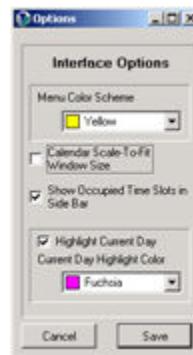
The calendar workspace displays the appointments. The display varies, depending on the selected view.



If you hover your mouse over an appointment, a pop-up balloon will appear displaying the subject and notes. This is a quick way to view the important information about a scheduled appointment without editing it.

Interface Options

There are several interface customization options available. To set these options, select **Options** on the menu bar. These options are global, and will be set for all users.



Menu Color Scheme

The color selected for the menu color scheme determines the background color on the date line, the selected appointment or time background color, and if chosen, the occupied time slots.

Calendar Scale-To-Fit Window Size

If selected, the workspace will resize to match the resizing of a window. This may not be a practical option if your workspace is filled with appointments, as they will become too small to read. If it is not selected, top and bottom scroll bars are available to view the workspace outside of the resized window.

Show Occupied Time Slots in Side Bar

If selected, occupied time slots on the side bar will be highlighted in the menu color scheme.

Highlight Current Day

If selected, the current day will be highlighted in the current day highlight color.

Current Day Highlight Color

Highlight for the current day.

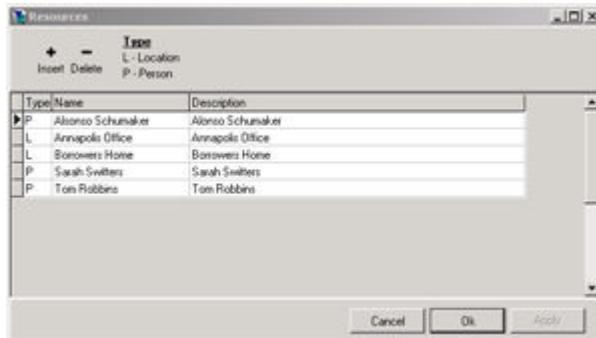
Setting Up and Selecting Resources

Resources must be established before beginning use of the enhanced calendar. Resources are either people or locations. For example, Sarah Smith is a person resource; Conference Room Two is a location resource.

Resources will appear in alphabetical order on the calendar.

Setting Up Resources

To setup resources, select the Resources icon on the toolbar, press CTRL-R or select **View, Resources** on the menu bar.



Selecting Resources

Each user can determine the resources that they want to view. To do this, right-click in the workspace, press CTRL-M or select **View, My Resources** on the menu bar. A menu of available resources appears. Select the resources to be viewed. This is a local setting and applies only to the logged in user.



Selecting a View

There are four views available. Following is a description of these views and their features.

Remember that no matter what view you are using, the subject and notes for each appointment appears if you position your mouse over the appointment.

Day View

The day view displays the selected day for the selected resources. If you have numerous resources selected, this is the easiest view to use.

Week View

The week view provides a snapshot of activity for the selected resources for one week.

Month List View

The month list view provides a snapshot of activity for the selected resources for one month in a list format.

Month View

The month view provides a snapshot of activity for **all** resources for one month in a calendar month format.

Navigating in the Calendar

The calendar can be navigated in several ways, depending on the selected view.

Navigating in Day View

To go forward one day, click the right arrow. To go back one day, click the left arrow.

Navigating in Week View

To go forward one week, click the right arrow. To go back one week, click the left arrow.

Navigating in Month List View

To go forward one month, click the right arrow. To go back one month, click the left arrow.

Navigating in Month View

To go forward one month, click the right arrow. To go back one month, click the left arrow.

Navigating using Go To

To navigate to a specific day, enter the date in the **Go To** field.

Navigating to Current Day

To navigate to the current day, click the icon to the right of the **Go To** field.

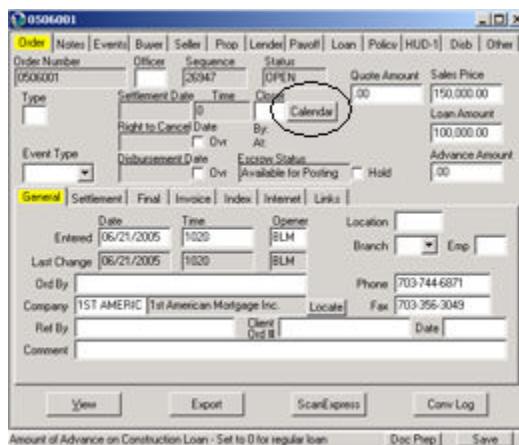
Scheduling a New Appointment

Appointments are scheduled through an order, or can be placed directly into the calendar. Both ways will link the appointment to an order.

Scheduling Through an Order

To schedule an appointment through an order:

1. On the Order tab, click **Calendar**.



2. The New Appointment window appears. Complete the information in the New Appointment window.

If you want to view the calendar before scheduling the appointment, click **Cancel**. This will give you the opportunity to view open time slots for the appointment.



Appointment Subject

If scheduled through an order, defaults to the order number. It is suggested that you leave this number, and insert any useful text after the order number.

Order Number

Links the appointment to an order. Once set, it cannot be edited.

Start

Appointment start date and time.

End

Appointment end time. (To schedule appointments spanning several days, such as a vacation, see [Calendar_Tips](#).)

Notes

Notes about this appointment.

Color

The default appointment color is sky blue (chosen for legibility). Other options are available on the drop-down menu.

Shape

The default appointment shape is rectangular. Other options are available on the drop-down menu.

Person

Selected person resource. To remove a selected resource from this appointment, click **Clear**.

Location

Selection location resource. To remove a selected resource from this appointment, click **Clear**.

Linked Resources

The Edit Appointment window displays linked resources. It is important to remember when working with resources that:

- Resources are only linked when a new appointment is setup.
- If the resources are changed for an appointment, or one of the resources is deleted, the resources are unlinked.
- The Edit Appointment window displays linking information.

Scheduling Directly in the Calendar

Appointments can be scheduled directly into the calendar workspace. If an order number is entered, the scheduled date and time will appear in the related order. An order number is not required, so vacations and appointments unrelated to an order may be entered.

Editing an Appointment

Appointments can be edited through an order, or can be edited directly on the calendar.

Editing an Appointment Through an Order

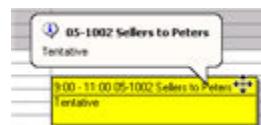
To edit an appointment while in an order, on the **Order** tab, click **Calendar**. You will be taken to the day view, and the related appointment will highlighted in the selected menu color scheme.

Editing an Appointment Directly on the Calendar

To edit an appointment on the calendar, find the appointment, and double-click it, or highlight it and select **Appointment, Edit** on the menu bar, or click the **Edit** icon on the toolbar.

Using Drag and Drop

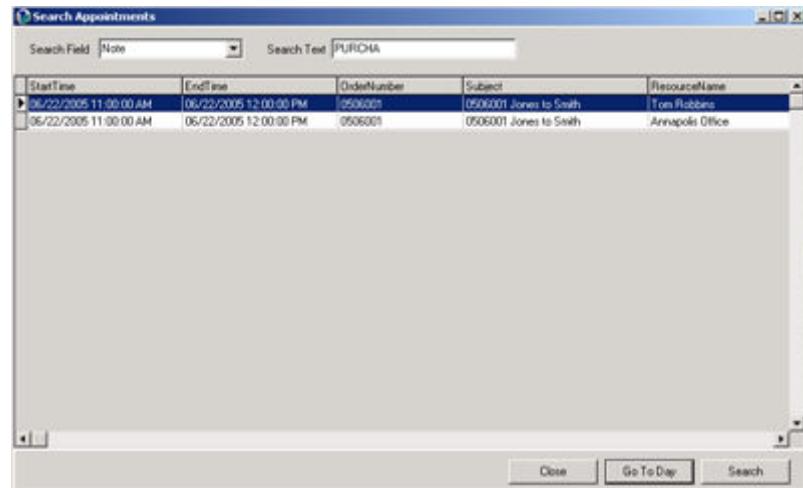
Appointments can be moved using the drag and drop technique. To do this, position your mouse over the top line of the appointment. The cursor will change to a four-arrow indicator. Holding down your left-mouse button, drag the appointment to the correct time slot. Linked resources will move as well.



Searching Appointments

There are three ways to initiate an appointment search.

1. Select the **Search** icon on the toolbar.
2. Select **Appointment, Search** on the menu bar.
3. Press **CTRL + S**. The Search Appointments window appears.



4. Select a **Search Field**. Available options are Subject, Note and Order Number.
5. Enter text to be search in **Search Field** and then press **Enter**. The results will be displayed.
6. To edit the appointment, highlight it and press **ENTER**, or select **Go To Day** for the Day view of the highlighted appointment.

If you use a common word in the Notes area of each appointment (such as closing, or the name of the client), you can narrow the search to meet your specific needs.

Printing the Calendar

There are three ways to print the calendar.

1. Select the **Print** icon on the toolbar.
2. Select **Appointment, Print** on the menu bar.
3. Press **CTRL + P**.

The calendar will be printed to your default printer for the selected view.

Calendar Tips

Following are tips that may be useful when working with the enhanced calendar.

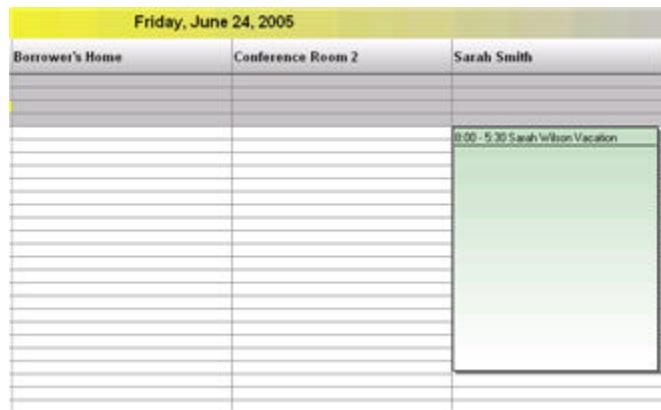
Scheduling Vacations

Because vacations typically span several days, there are two ways to enter the time span on the calendar.

1. The vacation can be scheduled in one appointment, spanning several days. The disadvantage to this method is that the person's time does not show as used in the day view, however the appointment (vacation) will appear under their name for each day that they are scheduled on vacation. This is the quickest way to setup an appointment time span.



2. The vacation is scheduled in a separate appointment for every vacation day. This will show the person as scheduled throughout all time slots for each day. This will take longer to setup if the vacation spans several days, but may be easier for users to view.



Whichever method you choose, be sure to be consistent with the use.

Multiple Users

If more than one person is using the calendar, there are a few items to note:

- The options are global, so they affect all users. Determine who should set these, and everyone else should leave them alone.
- Changes to the calendar only appear when a user does something. If a user is sitting watching the calendar, it will not appear changed unless they do something, or click the **Refresh** button on the toolbar.

Expanded Calendar

Using the Expanded Calendar, users may share scheduled appointments.

- Resources (people or places) can be linked to the appointment.
- Views are customizable. They may show some or all of the resources, and unique colors and shapes are assignable.
- All appointments may be searched.
- Appointments may be exported to Outlook.
- Resources may be assigned to branches.

The expanded calendar is integrated with TitleExpress, and requires a TitleExpress and Pervasive client installation.

Enabling the Expanded Calendar

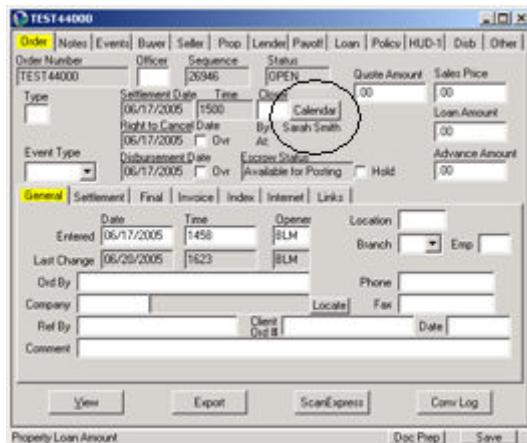
To use the expanded calendar, it must be enabled in System Management. To do this:

1. Open the System Management Utility.
2. Select the System, Options tab.
3. Select the Expanded option in the Calendar section.

Opening the Expanded Calendar

The expanded calendar can be opened from either the Main Menu, from within in an order, or from a desktop icon.

Prior to using the expanded calendar, a user with admin rights must add and assign resources. See About Calendar Setup.



Opening from Main Menu

To open the expanded calendar from the Main Menu, click the **Calendar** button. Changes made to appointments when the calendar is opened from the Main Menu are written back to the order.

Opening from within an Order

When the calendar is opened from within an order, an appointment window for that order automatically appears.

Opening from a Desktop Icon

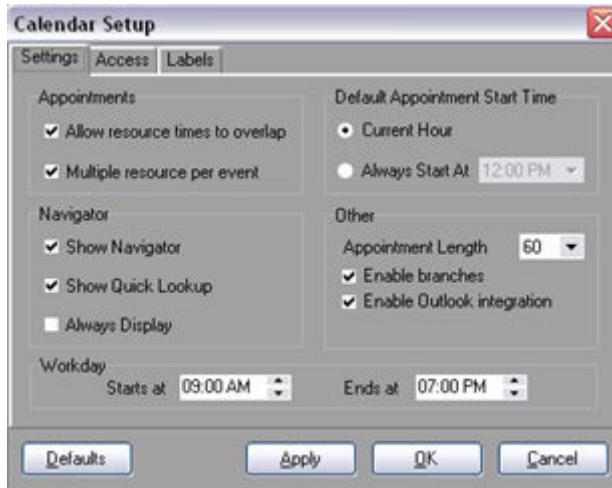
For users of the calendar that are not daily TitleExpress users (for example, an attorney who wants to check a paralegal's closing schedule), a TSS calendar icon can be placed on the desktop. The calendar will open directly from this icon. However, this user must be setup in TitleExpress and granted calendar rights. For more information on calendar rights, see User Rights.

The icon is available on the Program menu, under TSS, TitleExpress, or the shortcut can be created manually. The shortcut target should be C:\TEXPRESS\PROG\Calendar.exe.

A TitleExpress client must be installed on this workstation, and a user license seat is consumed when opening the calendar directly from a desktop icon.

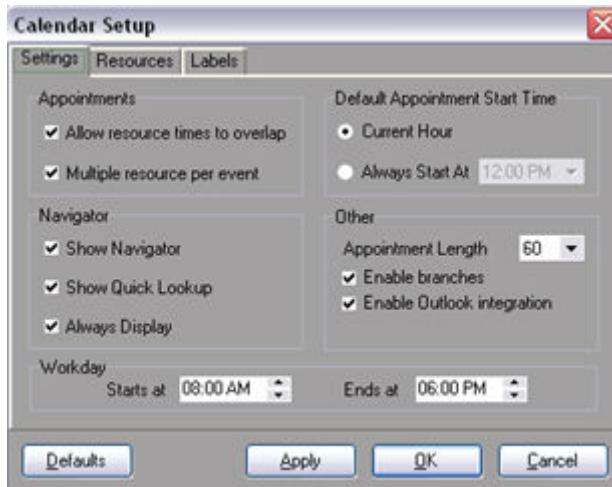
Setup

Before using the expanded calendar, you must set the options. To do this, on the menu bar select **Options, Setup**.



Calendar Settings

There are several important settings for the expanded calendar.



Appointments

If you have set to allow resources to overlap, a warning message will appear if an overlap occurs. If you schedule multiple resources (use people and place resources), you should enable the Multiple resource per event option.

Navigator

The navigator appears on the right side of the calendar window. It displays a monthly calendar and the Quick Look Up function.

Default Appointment Start Time

Appointments may be set to default at the current hour, or set to an always start at time.

Other

A default appointment length may be designated. If branches are enabled, a resource may be assigned to a branch. (The branch list is read from TitleExpress.) If you want to export appointments to Outlook, enable that option.

Workday

Default workday hours may be set.

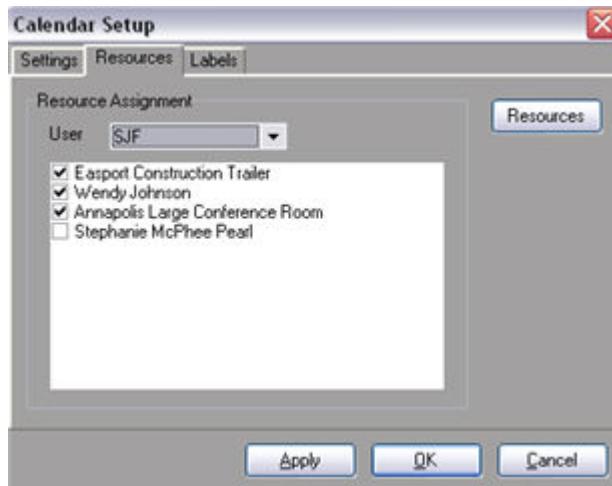
Setting Up Resources

Resources are either people or places. For example, a person who conducts a closing is a "person" resource, and the conference room in which the closing is conducted is a "location" resource.

Only users with admin rights may setup and assign resources.

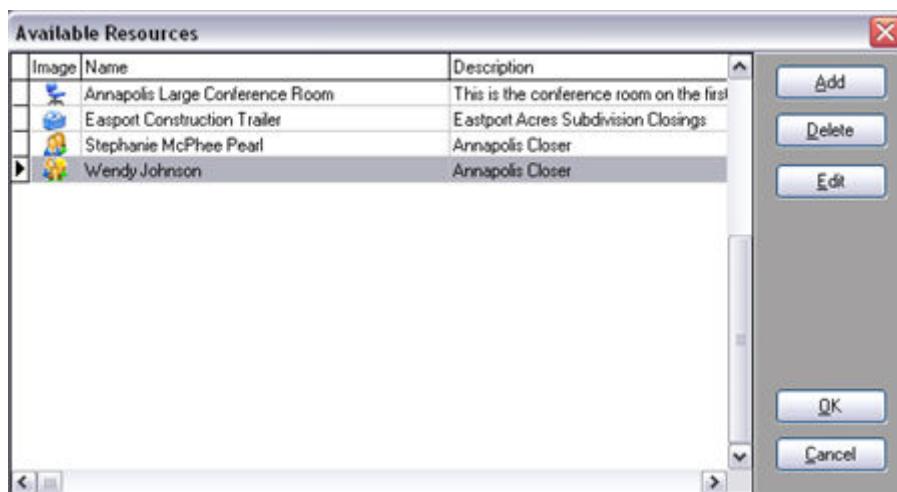
Resource Assignment

The User list displays TitleExpress users. These users may be assigned to Resources. Once assigned, these are the only resources the user will be able to schedule. If branches are enabled in the calendar, the resource list will only display the resources assigned to the same branch as the user.

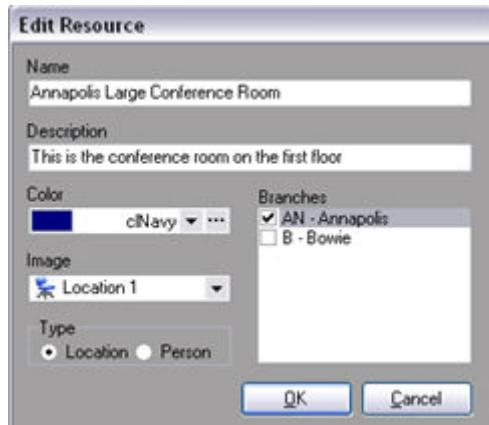


Resource Setup

To add, edit or delete a Resource, click **Resources**.



Colors and images may be assigned.



Branches

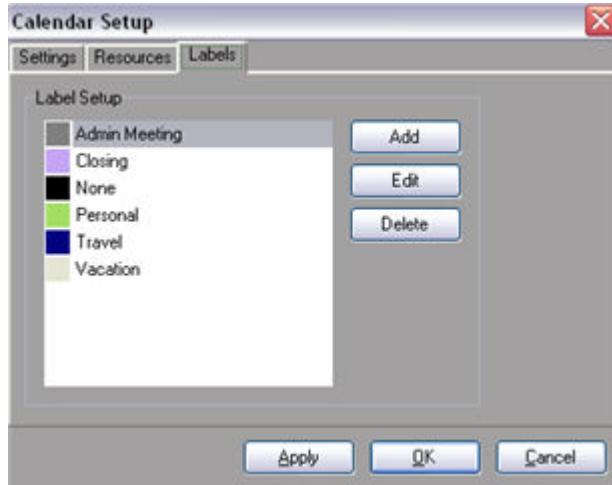
If you have enabled Branches on the Settings tab, you will have the opportunity to assign a branch to a resource.

Once a resource is assigned to a branch, the only users who may schedule that resource are those TitleExpress users assigned to that branch, EXCEPT TitleExpress users who are assigned the calendar manager rights in the TitleExpress System Management utility.

Calendar managers may assign resources to appointments for all branches.

Labels

Labels are applied to appointments. Each appointment may contain only one label. The calendar may be filtered by a label, so it is best to think about how you want to filter the calendar before setting up labels.



Using the Expanded Calendar

For successful use of the expanded calendar, following are points to consider:

Users

A "user" is a TitleExpress user. User rights are defined in System Management. These rights should be reviewed carefully for each user prior to calendar use. The calendar manager has access to all resources, regardless of branch assignment.

Resources

A resource may be a person or location. Setup all resources before using the calendar. Resources may be assigned to a TitleExpress branch. A user must be explicitly assigned to a resource. Default access is never granted. Only users with admin rights can add or assign resources.

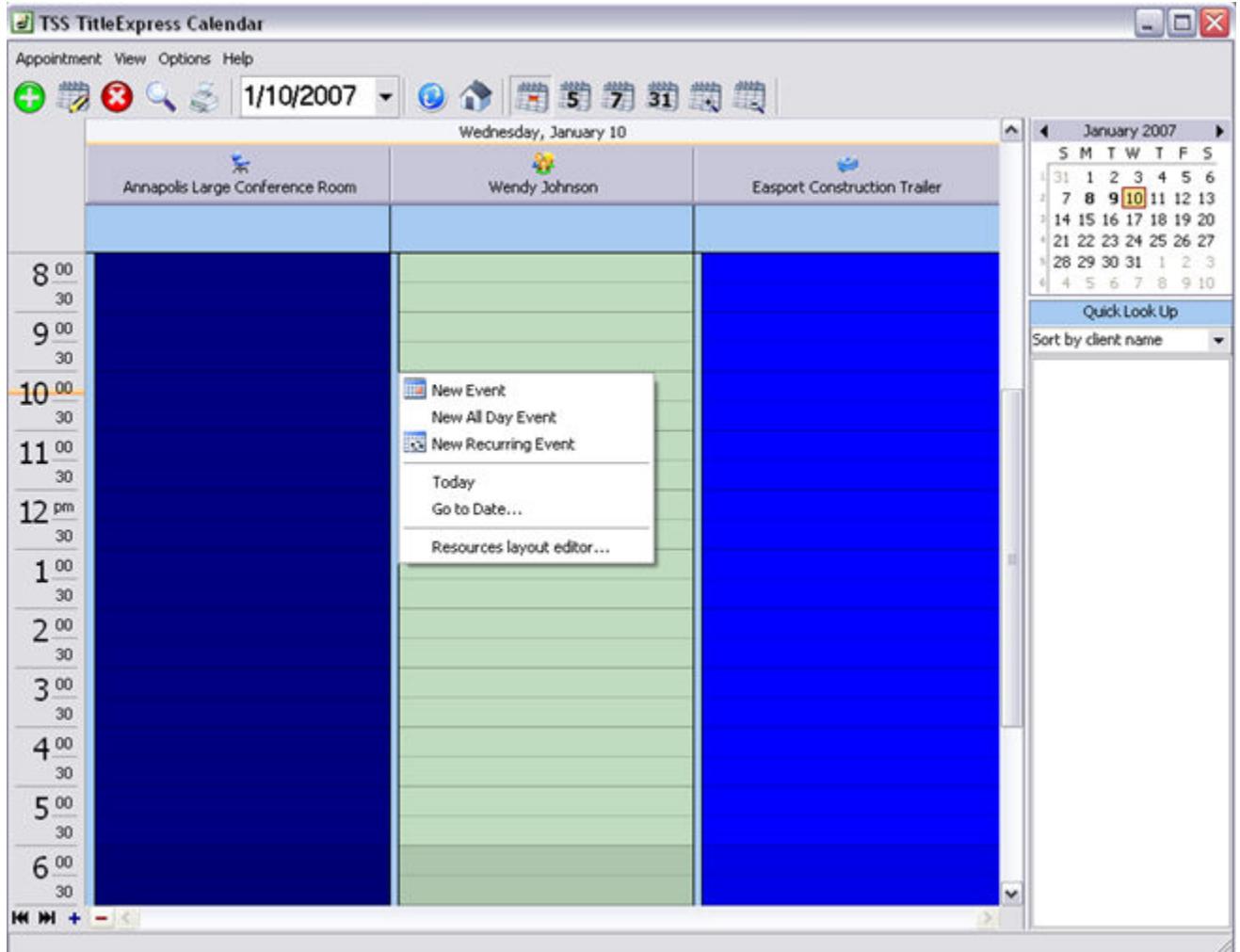
Branches

Branches are retrieved from TitleExpress. They cannot be edited, added or deleted in the calendar. If a user is assigned to a branch in TitleExpress, it is the same in the calendar. Branches may be enabled in TitleExpress, but disabled in the calendar. If branches are not enabled in TitleExpress, but enabled in the calendar, the behavior of the calendar is indeterminate.

When a user opens the expanded calendar, all resources assigned to that user are displayed and all appointments can read, edited or created based on the rights granted the user in System Management.

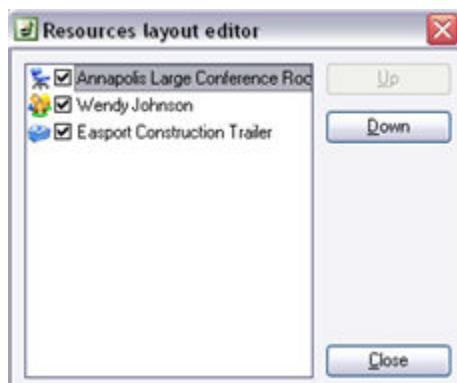
Viewing the Calendar

You can customize your view of the calendar. Depending on the number of resources you have setup, you may want to limit the resources that are viewable. This is done using the Resources Layout Editor.



Resources Layout Editor

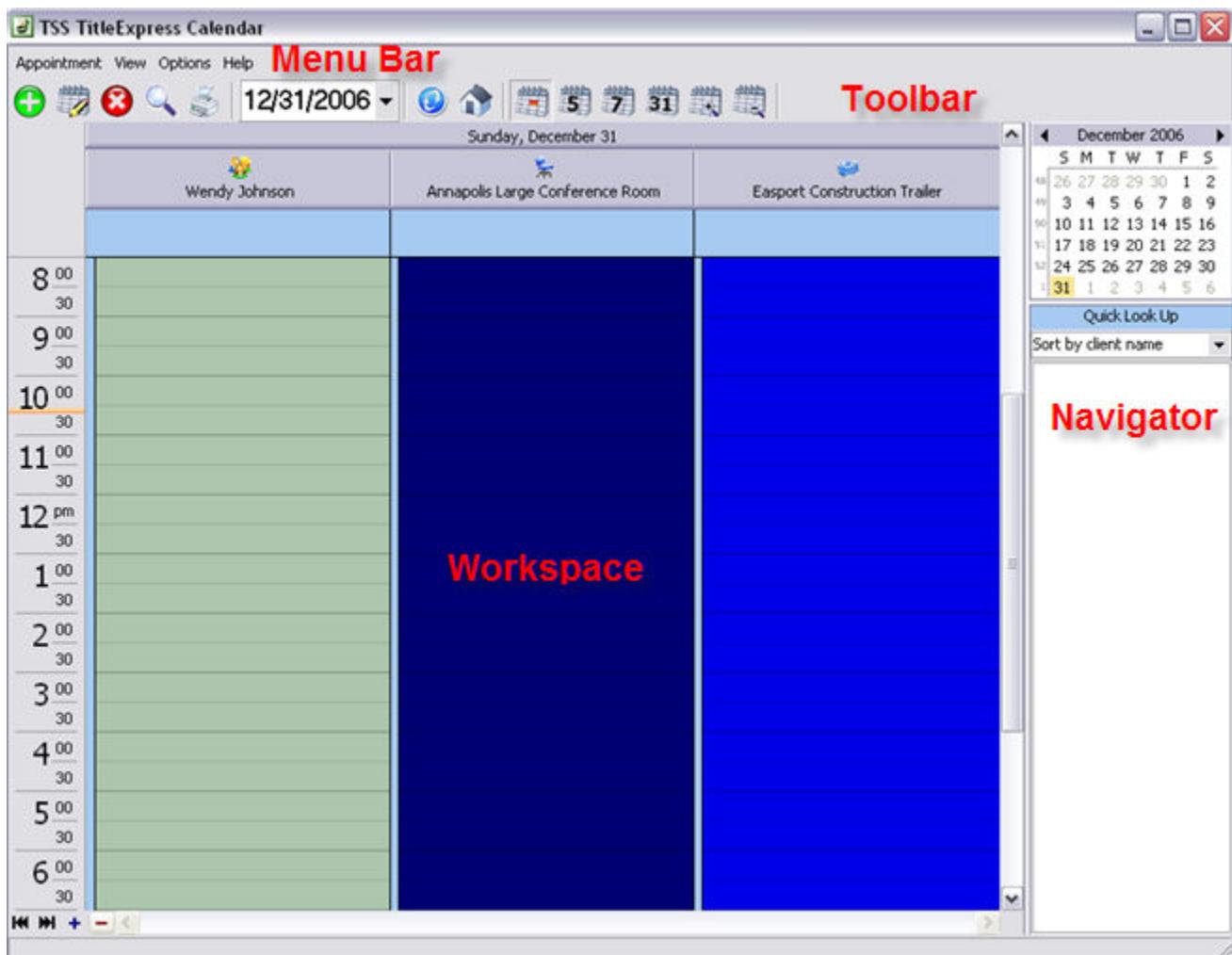
To access the Resources Layout Editor, right-click and select **Resources layout editor**.



To move the columns, select the Up or Down button. (**Up** moves column left, **Down** moves column right.)

Interface Overview

The major components of the expanded calendar are the Menu bar, the Toolbar, the Workspace and the Navigator.



Menu Bar

The menu bar contains functions for working with appointments.



Appointment

Option	Description
New	Create a new appointment
Edit	Edit selected appointment
Delete	Deleted selected appointment
Export	Export
Send to Outlook	See Send to Outlook.
Print	Print current view.
Exit	Exit

View

Option	Description
Calendar	Select Day, Week, Month, Time Grid or Year view
Resources	Configure viewable resources by number per page, grouping and column alignment
Refresh	Refresh the view
Go to Today	Go to today
Show On Side	Set Navigator to right or left side of workspace
Filter	Filter view by label and/or branch

Options

Option	Description
Day	Set options for Day display
Week	Set options for Week display
Month	Set options for Month display
Time Grid	Set options for Time Grid display
Year	Set options for Year display
Setup	See About Calendar Setup

Help

Help and About selections.

Toolbar

The toolbar contains shortcuts to several functions.

Option	Description
	Add a new appointment
	Edit an appointment
	Delete an appointment
	Search for an appointment. See Searching Appointments.
	Print current calendar view
<input type="text" value="1/8/2007"/>	Select date
	Refresh current view
	Go to today
	Display day view
	Display work week view
	Display week view
	Display monthly view
	Display time grid view
	Display year view

Workspace

The workspace displays the selected view. In addition to a time bar display, resources are easily chosen for display.



Navigator

The Navigator provides a Speed Calendar for quick date navigation, and a Quick Look Up function.



Speed Calendar

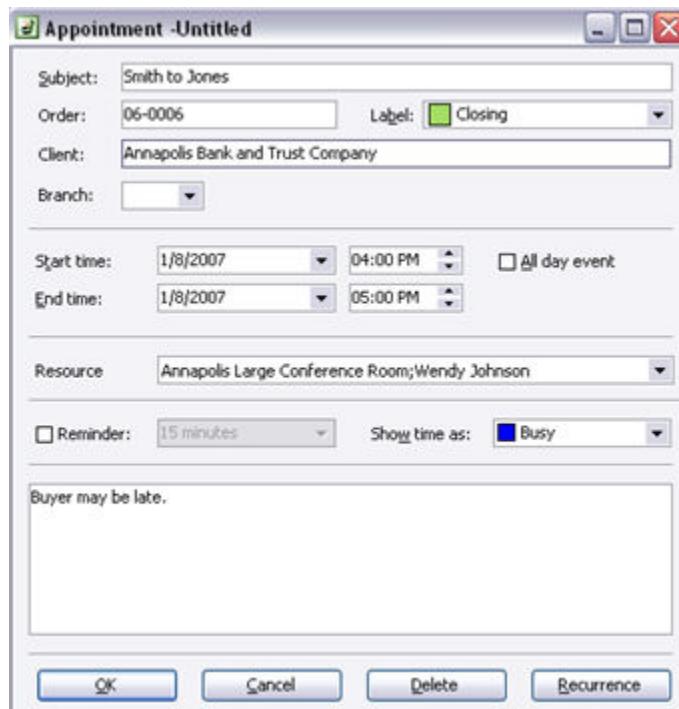
For quick lookup, you can select a date or date range and the related appointments appear for the selected resources.

Quick Look Up

Appointments on the current view can be quickly sorted using the **Quick Look Up**.

Scheduling a New Appointment

New appointments are scheduled either manually, or through an order. If the calendar is opened through an order, the appointment for the active order is displayed.



In the top section, enter the subject and select a Label. (The calendar views may be filtered by Label). The Client field populates with information from the Company ordered by field . Additionally, a branch may be selected.

Enter the start and end dates and times, or select All day event.

Add resources.

Reminders may be set, and calendar time designations may be displayed. Notes are added in the bottom text box.

Reminders will appear for all users who have access to the resources to which the reminder applies. Once any user completes the reminder, others will no longer see it.

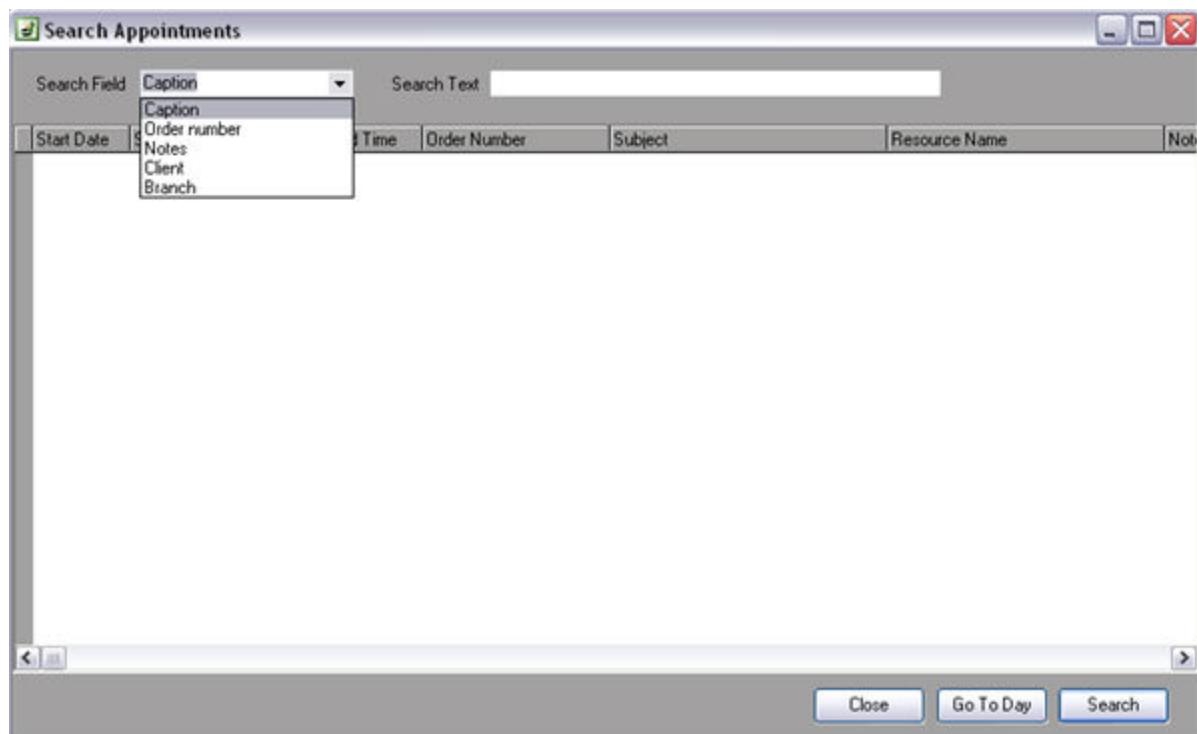
Recurrences may be set.

Editing an Appointment

Appointments may be edited by 1) selecting the appointment and double-clicking; 2) selecting Appointment, Edit; 3) CTRL-E or by using the toolbar icon.

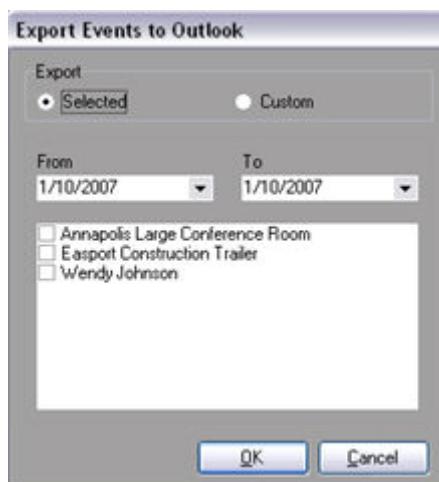
Searching Appointments

Appointments may be searched using a variety of fields. Select the needed field, enter the search text and then click Search.



Send to Outlook

Appointments may be exported to Outlook. To do this, select Appointment, **Send to Outlook**.



Either selected appointments or a custom date range may be entered for the available resources. If an appointment is exported more than once, it will duplicate on the Outlook calendar.

Once exported, changes to appointments in the expanded calendar are not reflected in the Outlook calendar.

Printing the Calendar

The expanded calendar contains very powerful printing functionality.

To print, either select the Printer icon on the toolbar, press **CTRL + P**, or select **Appointment, Print**. The active calendar view is displayed for printing.

Using the design editor (select File, Design) you can change the entire format of the printed calendar, including colors, styles and titles.

How to Copy Order Information

There are two methods to copy existing order information into a new order. The first method uses the master order function; the second method uses the import/export function.

If you only need to copy DPS documents from an existing order into a new order, neither of these methods should be used. The new order should be opened normally, and then using the TSS DPS **Get Files from Another Order** menu item, the needed documents can be copied into the new order.

Using either of these methods, it is important to understand that ALL information will copy into the new order, including the information on the HUD-1 and Disbursement tabs. For this reason, if you are copying orders to create an "A" file (for example, a second mortgage file based on the first mortgage file), you should perform these steps **before** entering HUD-1 data or transferring information to the Disbursement tab.

The import and export method is the quickest, however copying an order from a Master Order works too.

The Master Order Method

This method should only be used if you **do not** want to assign the next order number to the new order. For example, this method works best if order number 04-1005 is copied into new order 04-1005A.

This method does require that you exit and then re-open TitleExpress, so it is slightly more time-consuming than using the import/export method.

Following are the steps to use this method:

1. The existing order must be renamed as master order. To do this, in the open order, select **Other, Utility**, and then click **Change Order Number**. Place an exclamation point (!) in front of the order number and then click **OK**.



2. Exit and save the order, and then exit TitleExpress.
3. Re-open TitleExpress.
4. On the Main Menu, select **New**.
5. Either enter the new order number in the **New Order Number** field, or click the **Auto Assign** box.
6. In the pull-down menu in the **Create from Master Order** field, select the master order that you just created.



7. Click **OK**. The new order is opened and contains all of the information from the existing order.
8. Exit this order.

You must return to the existing order and remove the exclamation point so that it is no longer a master order. To do this, follow these steps:

1. Open the renamed order.
2. Select **Other, Utility**, and then click **Change Order Number**. Remove the exclamation point (!) from the order number and then click **OK**.

You are now ready to work in the new and existing orders.

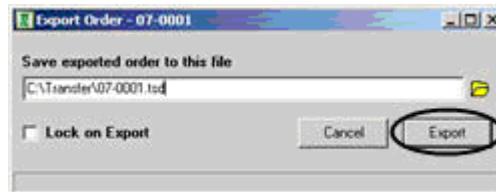
The Import/Export Method

This method creates a copy of the original order and then imports the copy with a new order number. This is faster method than the master order method, but you must be certain that the import and export parameters in the System Management Utility are set up properly.

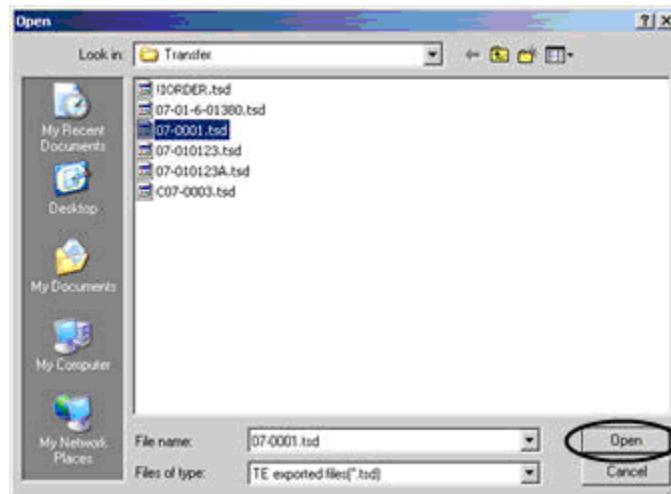
To create a second file using the Import/Export method, follow these steps:

1. In TitleExpress, open the existing order.
2. On the **Order** tab, click **Export**. Note the location of the exported file and then click **Export**. You now have a copy of the existing order.

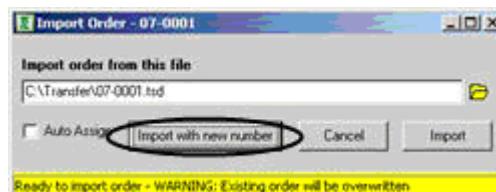
The option to Lock on Export must not be selected.



3. Save and Close the order.
4. On the Main Menu, click **Import**.
5. In the Open window, select the exported order and click **Open**.

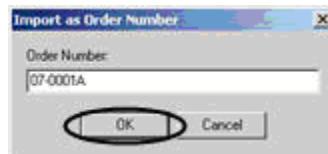


6. In the Import Order window, uncheck Auto Assign and click **Import with new order number**.



- In the Import as Order Number window, enter the order number for the copied order and then click **OK**.

Any letters in the order number must be **capitalized**.



- After the order has been successfully imported, in the Information window, click **OK**.



- The order will now be available for editing on the **Open** tab.

TitleWave

TitleWave® is LandAmerica's automated online service center. To find out more about TitleWave®, go to www.TitleWave.net. TitleExpress users can export data and open a new order in TitleWave® and then import the completed information into TitleExpress.

Exporting an Order for TitleWave®

Data from a TitleExpress order can be exported for uploading into TitleWave®. This will open a new TitleWave® order, eliminating the duplicate entry of TitleExpress data into the TitleWave® website. In order to do this, you must have an account set up with TitleWave®. Also you will need to have appropriate TSS master form:

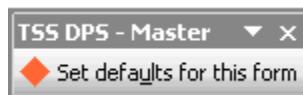
- 120 GN Export for TitleWave {0807}**. Use this {0807} version or any later version when exporting TitleExpress data for properties located in the states designated below.
- 120 GN Export for TitleWave (Version 1) {0306}**. Use this {0306} version or any earlier version when exporting TitleExpress data for properties located in any state not listed below.

Look for TitleWave® notices about states that are designated after August 2007 as needing the {0807} or later version. As of August 2007, those states are: **Pennsylvania, Florida, New Jersey, Delaware, Ohio, Indiana, Illinois, Kentucky, and Utah**.

One Time Setup

Before merging the **120 GN Export for TitleWave** master form, you must set up the default values that are specific to your TitleWave® login. Follow these steps to set those defaults:

- From any order in TitleExpress, click **Doc Prep**.
- On the DPS toolbar, select **DPS Open** and then **Master Form**.
- On the TSS DPS - Master Forms window, select the **120 GN Export for TitleWave** and click **OK**.
- On the TSS DPS - Master Toolbar, click **Set defaults for this form**.



If this toolbar does not appear automatically, from the Microsoft Word menu bar, select **View** and then **Toolbars**. From the Toolbars list choose **TSS DPS - Master**.

- At the TSS DPS - Settings for TitleWave Export window, complete the TitleWave® settings information and then click **OK**.



Your Company ID is a 5-digit number and is assigned to you by TitleWave®. Contact your underwriter representative if you do not know your Company ID. Your User ID is the username you use when logging in to the TitleWave® website.

- To close and save this form, on the DPS Toolbar, select **DPS Save** and **DPS Close**.

Exporting an Order to TitleWave®

Following are the steps to create the TitleWave® export file:

- From any order in TitleExpress, click **Doc Prep**.
- On the DPS toolbar, select **DPS Merge Documents**. |
- At the TSS DPS - Select Form to Merge window, select the **120 GN Export for TitleWave** form and click **OK**.
- On the **Order Information** tab, complete the **Order Type** and **Product** from the drop-down menu. If you would like to save a copy of the submitted order, check **Generate Word Document** box. Click **OK**.



- The TitleExpress data is saved in XML format. As a confirmation, the following message appears noting the name and location of the saved XML file. Click OK.



- If you chose to generate a Microsoft Word document, the document appears. This document can be saved in the order as a record of the exported data. To do this, on the TSS DPS Toolbar, click **DPS Save**. Then click **DPS Close** to close the document.
- Next you must upload the XML file to the TitleWave® website. The TitleExpress order that you want to upload MUST BE OPEN in TitleExpress.
- Log in to the TitleWave® website. Click **Import Orders** button (in the upper right-hand corner).
- Click **Browse** and navigate to the C:\OMTMP folder. Then select the **XML file** created in Step 5, click OK.
- The exported order data is now imported into the TitleWave® website. If you have additional orders to export, leave the website open so that you can easily access the TitleWave® import functions.

Importing an Order from TitleWave®

Follow these steps before importing order information from TitleWave®.

One Time Setup

The following is a one-time setup procedure:

- The IMP2.IDF file must be present in the TitleExpress database folder (typically in the root of the OM folder).

To obtain an IMP2.idf file, please contact TSS Technical Support.
- Customized commitment and policy forms are required for merging with imported TitleWave® documents. These forms are designated by the initials "TW" following the file name's other prefixes (i.e. 500 MD CO TW Commitment (2006) {0307}).

To obtain these TW forms, please contact TSS Technical Support.
- In **System Management**, on the **System** tab, set User Index 2 Desc to: **TitleWave Order #**.
- The following folders must be set up in the root of the OM folder:

Folder Location	Description
OM\Import	Orders to be imported will be placed in this folder
OM\Impdone	Orders successfully imported will be moved to this folder
OM\Imprej	Orders rejected will be placed in this folder

What is Imported

This integration imports the following fields from TitleWave® into an order in TitleExpress:

Agent's Order Number

TitleWave® Order number (into the Index 2 field)

Commitment Effective Date

Buyer(s) Name

Seller(s) Name

Property Address

City Name

County Name

Municipality Name

Zip Code

Parcel ID

Property Assessed Total Value

Property Assessed Land Value

Property Assessed Improvements Value

Property Appraised Amount

Buyer Type(s)

Seller Type(s)

Commitment Time

Blank fields in the TitleWave® import file will create blank fields in the order.

In addition, the following title documents are imported:

Legal Description

Recital

Requirements

Exceptions

Importing TitleWave® Orders

There are two different TitleWave websites, an old and a new. The website depends on the state.

The new TitleWave® website is for the following states:

NJ, PA, CT, DE, FL, IL, IN, KY, OH, and UT.

All other state are using the old TitleWave® website.

The websites for each state are in the process of being updated. Please check with TitleWave® for the latest information.

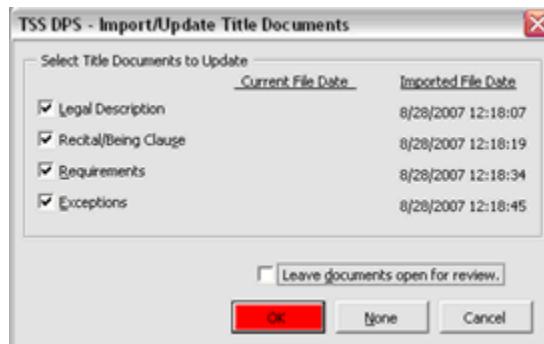
Following are the steps to import an order from the TitleWave® website:

1. On the old TitleWave® website:
 - a. Select the **Completed** tab.
 - b. Double-click on the order (or orders) you want to download.

- c. Choose the **TitleExpress Export** option.
 - d. Browse to **OM\Import**. (TitleWave® will remember this path and default to it in the future.) The following files will be downloaded into the Import folder:
 - *.ORD (order data to be imported)
 - *.LEG (legal description)
 - *.REC (recital)
 - *.SB1 (requirements)
 - *.SB2 (exceptions)
 - e. Proceed to Step 3.
2. On the new TitleWave® website:
- a. Select the **Locate Product** tab.
 - b. Enter the order number and click **Submit**.
 - c. In the Export column, check the order to be exported and then click **Export**.
 - d. Activate the Export Active X Control.
 - e. For export path, click **Browse** and browse to the **OM\Import** folder.
 - f. Click **Save**.
 - g. Proceed to Step 3.
3. On the **TitleExpress Main Menu**, select the **Utilities** tab. Then click **Multi-Order Import** button. After processing, a message will display the number of orders imported or rejected. Click **Cancel** when totals are correct.

For rejection details, see IMPLOG.TXT, located in the root of the OM folder.

4. On the **TitleExpress Main Menu**, in the Active Order box, enter the order number of the imported order. Click **Edit**. Check the Buyer, Seller, Policy and Property tabs for changed and/or added information.
5. In the order, click **Doc Prep**.
6. On the **TSS DPS Toolbar**, click any of the lightning bolts. When the TitleWave® documents are detected, the following window is displayed:



Be sure the title documents you want to import are checked. If you would like these documents to open after import, check the box for Leave documents open for review. Click OK. (The OK button is dark red whenever an update appears to be necessary.)

7. Perform a standard DPS merge using the designated TitleWave® commitment.

If it becomes necessary to update your title documents manually, you can do so from the TSS DPS menu by selecting Title Documents, then Import from Other Source.

Eagle Search Product (ESP)

The First American Title Insurance Company Eagle Search Product (ESP) is an all-inclusive search product designed especially for First American Title Insurance agents. TitleExpress users can import the completed search information into their orders.

To find out more about ESP, please contact your First American agency representative.

Importing an Order from ESP

Follow these one-time setup steps before importing order information from ESP.

1. The IMP2.IDF file must be present in the OM folder. If you do not have this file, please contact TSS Technical Support.
2. Customized commitment and policy forms are required for merging the ESP documents. These forms are designated by the initials "ESP" following the file name's number prefix. If you do not have these files, please contact TSS Technical Support.
3. In System Management, System tab, set **User Index 2 Desc** to "ESP Order #."
4. The following folders must be setup in the OM folder:

Folder Location	Description
OM\Import	Orders to be imported will be placed in this folder.
OM\Impdone	Orders successfully imported will be moved to this folder.
OM\Imprej	Orders rejected will be placed in this folder.

What is Imported

This integration imports the following fields from ESP into an order:

Agent's Order Number

ESP Order number (into the Index 2 field)

Commitment Effective Date

Buyer(s) Name

Seller(s) Name

Property Address (line 1)

County Name

Municipality Name

Zip Code

Blank fields in the ESP import file will create blank fields in the order.

In addition, the following title documents are imported:

[Legal Description](#)

[Requirements](#)

[Exceptions](#)

Importing ESP Orders

Before importing ESP files, please be certain that the order has been opened in TitleExpress. The ESP file is imported into the order that matches the ESP Agent File number. If a matching order is not found, a rejection message will appear during the import process.

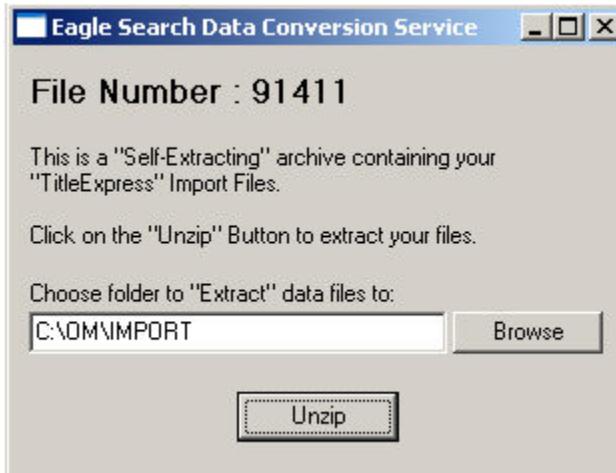
Following are the steps to import an order from ESP. (Please refer to the First American ESP Manual for complete details on how to use the ESP product.)

1. On the ESP e-mail, select the ... download your "Data Conversion File" link.
2. Select **TitleExpress** as the **Delivery Option**.
3. Following instructions in the ESP Manual, select the wording that you want to convert.
4. When completed, select **Generate Import File**.
5. At the bottom of the next page, select **Download Now**. If you receive the following security warning, you can select either **Run** or **Save**.

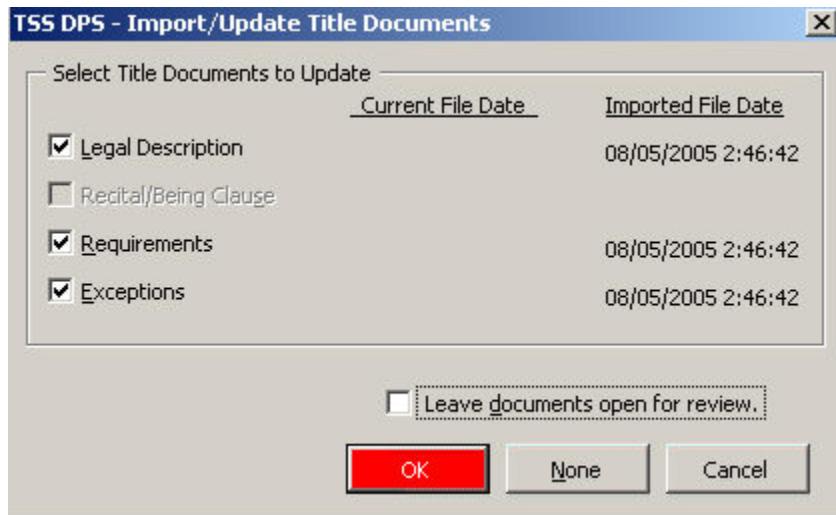


- a. If you select **Run**, proceed to the next step.
- b. If you select **Save**, save the .exe file to a location of your choice. Next, navigate to it and open (double-click), and then proceed to the next step.

6. Click **Browse** and navigate to your OM\IMPORT folder and click **Unzip**. (If you are in a network environment, use the correct drive letter in place of C.)



7. The following files will be extracted into the IMPORT folder:
 - *.ORD (order data to be imported)
 - *.LEG (legal description)
 - *.SB1 (requirements)
 - *.SB2 (exceptions)
8. On the Main Menu of TitleExpress, select the **Utilities** tab and click **Multi-Order Import**. After processing, a message will display the number of orders imported or rejected. (See OM\IMPLOG.TXT for rejection details.)
9. Open the order. Check the Buyer, Seller, Policy and Property tabs for changed and/or added information.
10. Click **Doc Prep**. The first time ESP documents are detected, the following window appears. Be sure the title documents you want to import from the ESP files are checked. Click **OK**. (The **OK** button is dark red whenever an update appears to be necessary.)



11. Perform a standard DPS merge using the designated ESP commitment.

If it becomes necessary to update your title documents manually, you can do so by selecting the TSS DPS, Title Documents, Import from Other Source command on the TSS DPS menu.

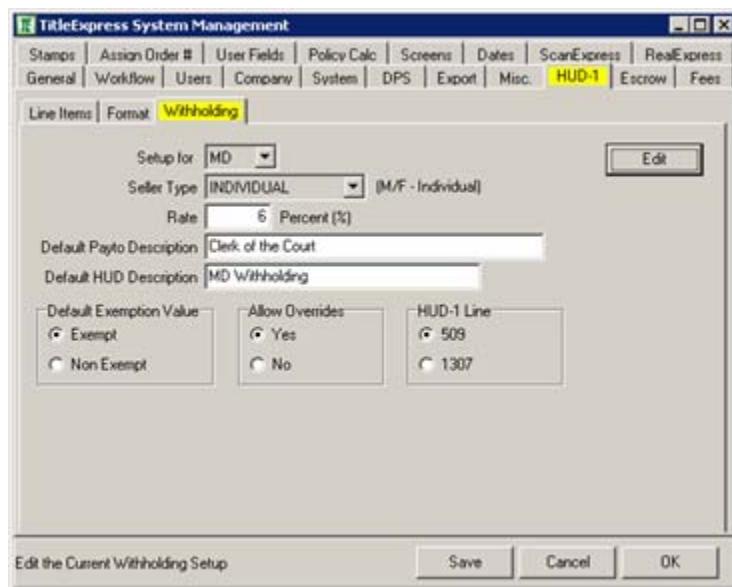
Calculating Withholding

The following are for calculating withholding.

System Management Defaults

To set up this calculation in TitleExpress, you must first set System Management defaults. To do this, from the TitleExpress Main Menu at the System Management workstation, click System Management. Click the HUD-1 tab and then click the Withholding sub-tab.

There should be two defaults set here, one for an individual, and another for an entity (percentages differ for each). Following are the fields and their explanations.



Edit Button

Edit the current withholding setup. Defaults should be set for both Entity and Individual.

Setup for

Select State.

Seller Type

Entity=Corporation, Non-Entity=Individual

Rate

Percentage of net proceeds to withhold.

Default Pay To Description

Default Payto name, for example, Clerk of the Court.

Default HUD Description

Default description on HUD, for example Withholding.

Default Exemption Value

Default exemption setting for type.

Allow Overrides

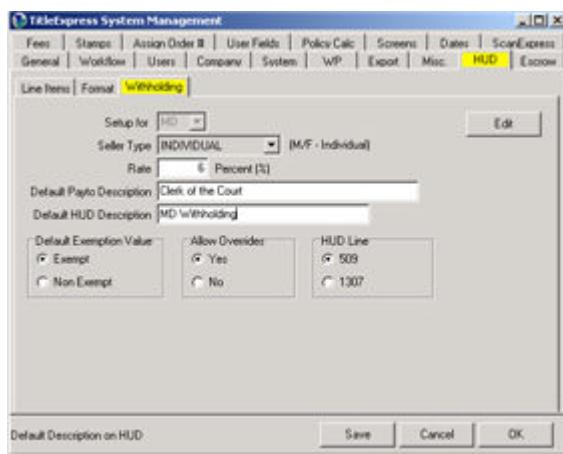
Allow overriding of calculated withholding amount in an order.

HUD Line

Print withholding amount on this HUD line.

Withholding Order Information

If a Seller is subject to Withholding, you must uncheck the Seller exempt from tax withholding box on the Property, General tab. Once this is done, the Withholding tab will appear.



Click the **Withholding** tab. Defaults should appear, based on the System Management settings.

It is important to note the **Excluded Amount** field. An amount entered here will be added to the net proceeds from HUD-1 Line 603 (Proceeds Before W/H), and the combined amount will be used to determine the Withholding payment, not the amount from HUD-1 Line 603.

The withholding payment will then be carried to the HUD-1 line designated in the System Management, HUD-1, Withholding tab and a disbursement will be generated based on this information.

The payment can be overridden by checking the **Override Payment** box.

Importing and Exporting between TitleExpress Systems

Before using this feature, please review the section in the System Management Utility, Export tab that sets up the parameters for this process. Carefully review the options to lock an order when exported. (This disables editing of the order while someone else is working with it.)

This feature allows you to copy orders between two different TitleExpress systems. You may want to use this feature if you:

- Use a laptop for out-of-the-office settlements
- Work on orders at a remote location (such as home)

TitleExpress must be installed on the laptop or remote workstation in order to use this feature. This requires an additional license and software service subscription. Setup fees may also apply.

For purposes of these instructions we will refer to a **Local** system and an **Out-Of-Office** system. The Local system is the TitleExpress system on which the majority of your work is performed and on which escrow accounting is used. The Out-Of-Office system is the system on which you work temporarily. This could be a laptop or home workstation.

Typically, the import/export procedure is a 4-step process.

1. Using the Local system, export the order.
2. Using the Out-Of-Office system, import the order.

Do your work. When completed:

1. Using the Out-Of-Office system, export the order.
2. Using Local system, import the order.

When exporting and importing, orders are copied to a directory. This can be on a diskette, or if working with a laptop connected to a network, a transfer directory on the C drive. The default settings and compression program used are set up in the System Management utility. For purposes of these instructions, we will assume that you are using a directory on your C drive named C:\TRANSFER.

If you are using a laptop connected to a network, the Local system functions are performed while you are logged into TitleExpress as the Local system, and the Out-Of-Office system functions are performed while you are logged into TitleExpress as the Out-Of-Office system. These system selections are made in the password entry window that appears as you open TitleExpress and input your user initials and password (if any). In the **Connect To** pull-down menu, select the system that you want to work in.

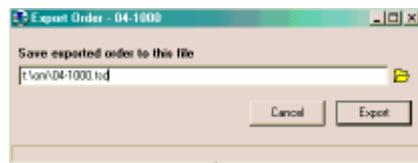
If the only available system is Local, please see for System Setup for information on how to setup additional systems.

Importing and Exporting Procedures

Following are the procedures to import and export between TitleExpress systems.

Step One - Exporting from a Local System

At the Local system, open the order you want to export. From the **Order** tab, click **Export**. Verify the export path and then click **Export**.

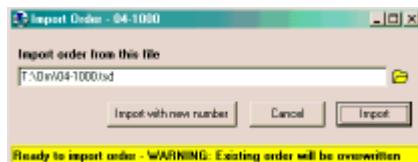


If you use order numbers that exceed 8 characters, you should change the order number so that it can be uniquely identified during the import process. Do not change the file extension.

Perform this step for each order you want to export.

Step Two - Importing into a Out-Of-Office System

On the Out-Of-Office system Main Menu window, click **Import**. A list of orders available for importing is presented. Select the order you want to import by clicking on it, and then click **Open**.



A warning message will appear that informs you existing order will be overwritten. This means that if this order already exists on this system, all information contained in that order will be overwritten during the import process.

Click **Import** to continue; **Import with new number** if you do not want to overwrite the existing order; or **Cancel**.

Click **OK** to complete the process. The imported order will now be available on the Out-Of-Office system for editing.

Perform this step for each order you want to import.

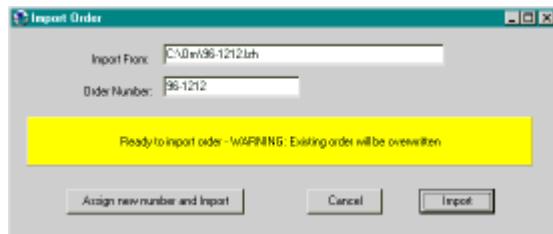
Step Three - Exporting from a Out-Of-Office System

When you have finished working on the order on the Out-Of-Office system, open the order you want to export and on the Order tab, click **Export**. Verify the export path and click **Export**.

Perform this step for each order you want to export.

Step Four - Importing into a Local System

On the Local system Main Menu, click **Import**. A list of orders available for importing is presented. Select the order you want to import by clicking on it, then click **Open**.



A warning message will appear that informs you existing order will be overwritten. This means that if this order already exists on this system, all information contained in that order will be overwritten during the import process.

Click **Import** to continue; **Import with new number** if you do not want to overwrite the existing order; or **Cancel**.

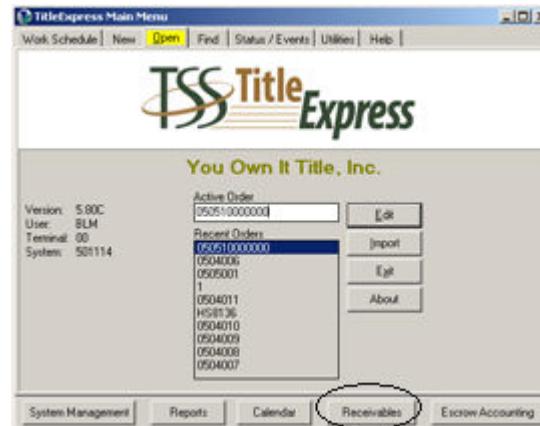
Click **OK** to complete the process. The imported order will now be available on the Local system for editing.

Perform this step for each order you want to import.

If you printed checks in the Out-Of-Office system, you must open each order and update Escrow Accounting so those items become part of the escrow accounting system on the Local system.

Receivables

The Receivables button accesses the functions associated with customer payment tracking and reporting.

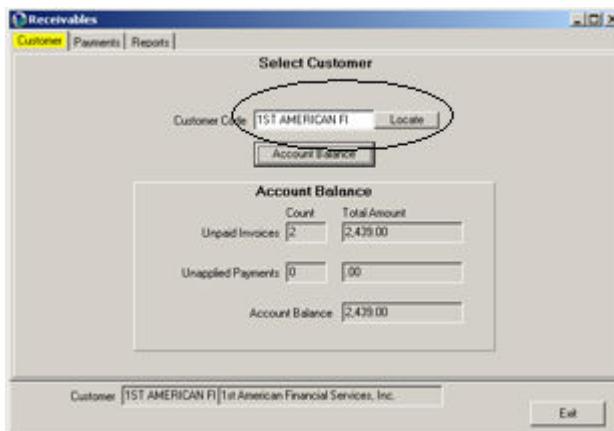


To understand Receivables, you must keep in mind the following: Customers send payments, most likely in the form of a check. The payment can be for a single invoice, or cover multiple invoices. Payments are split into items, which can be applied to an individual invoice, or multiple invoices.

Invoices are created in an order. See the Order, Invoice tab for details.

Selecting a Customer

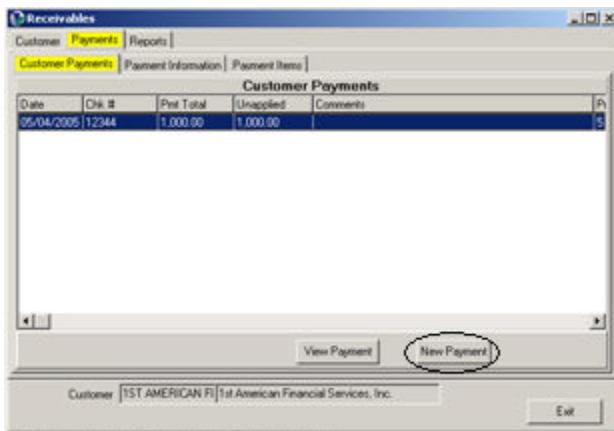
The first step in entering or editing a payment is to select the customer. Either enter the Customer Code or select it from the Locate list. Click **Account Balance** to view unpaid invoice and unapplied payment summary information.



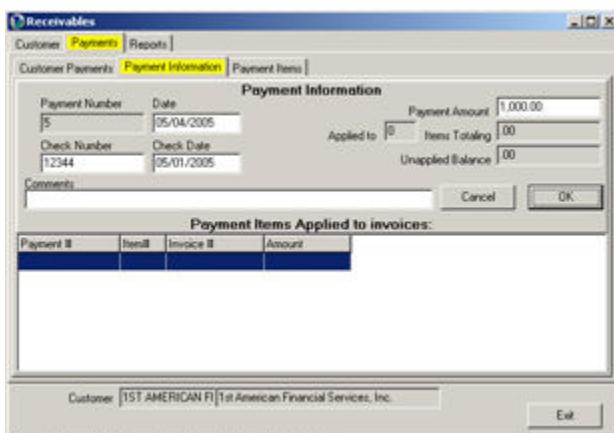
After you have selected the customer, click the **Payments** tab.

Entering New Payments

To enter a new payment, on the **Customer Payments** tab, click **New Payment**.



The **Payment Information** tab is then selected.



Complete the following information.

Date

Date you receive the payment.

Check Number

The customer's check number.

Check Date

The customer's check date.

Comments

Any comments you may have about the payment.

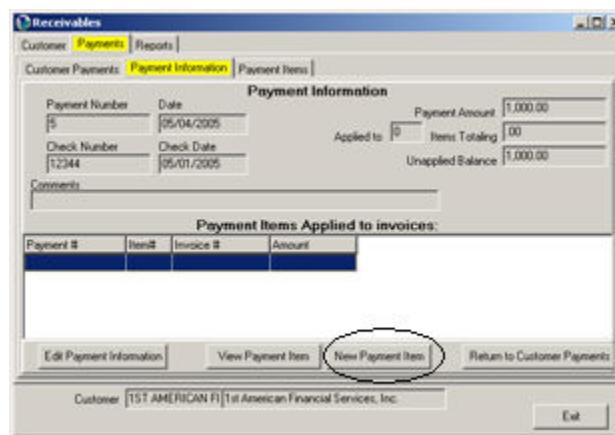
Payment Amount

The total payment amount.

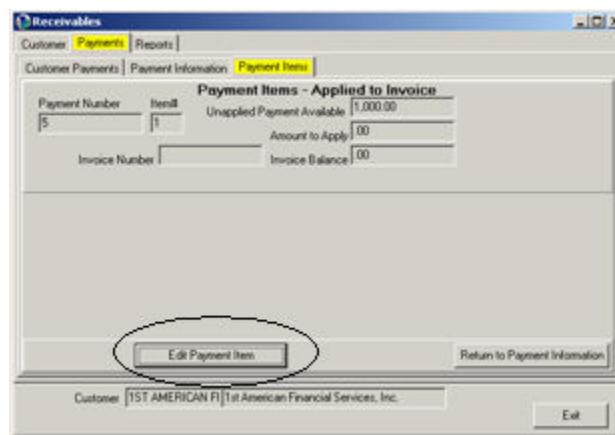
Click OK when completed. The next step is to apply the payment to payment items.

Add New Payment Item

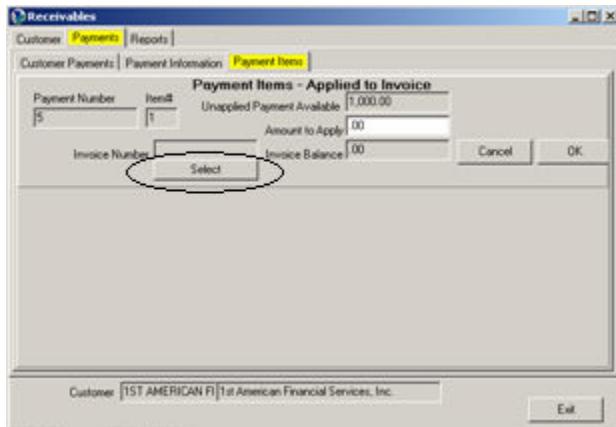
To create a new payment item, click **New Payment Item**.



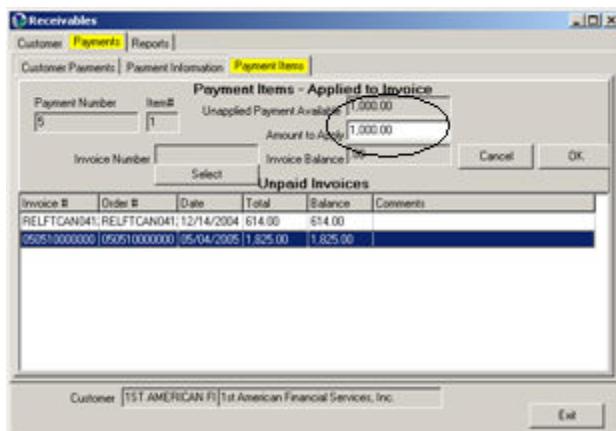
You are moved to the **Payment Items** tab. Click **Edit Payment Item**.



Click **Select** to view the Invoices to which this payment can be applied.



Enter the amount to apply, and then double-click the invoice that payment should be applied to. Click **OK**. The Invoice balance is now reduced.



Correcting Payments

To correct a payment item that has been applied to an invoice, first the payment item must be edited, and then the payment amount must be edited.

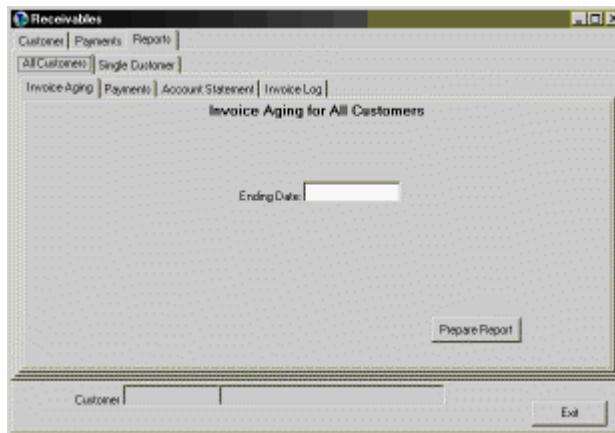
Following are the steps to correct a payment.

1. From the Main Menu, click Receivables.
2. Enter the customer code.
3. Select the **Payments** tab.
4. Select the payment to be corrected and then click **View Payment**.
5. Click **View Payment Item**. The information for the payment item is displayed.
6. Click **Edit Payment Item**.
7. Edit **Amount to apply**. (If backing out payment item completely, change to zero.)
8. Click **Select** and select the payment item for correction. Click **OK**.
9. Click **Return to Payment Information**.
10. Select the payment and click **Edit Payment Information**.
11. Edit the payment amount. (If backing out payment item completely, change to zero.) Click **OK**.

To verify changes, click **Return to Customer Payments**. The Customer Payment should now reflect the correct amount. (If you were backing out a payment, the payment line item will remain and display a zero amount. This line item cannot be re-used.)

Reports

Reports can be run for a single customer, or all customers. For details, see the Reference section of this Guide.



Changing Order and Invoice Numbers

Receivable invoices are not accessible if the main order number is changed.

The receivables invoice must be deleted before changing the main order number.

The invoice number can be changed if the **Update to Receivables** option is selected again.

Policy Remittance Reports

Policy remittance reports can be created in TitleExpress and then submitted to your underwriter. There are several formats available to create your remittance report. Then from these formats there are two available styles.

The four available formats for your remittance report are as follows:

Underwriter

These reports have been designed according to an Underwriter's specification.

State

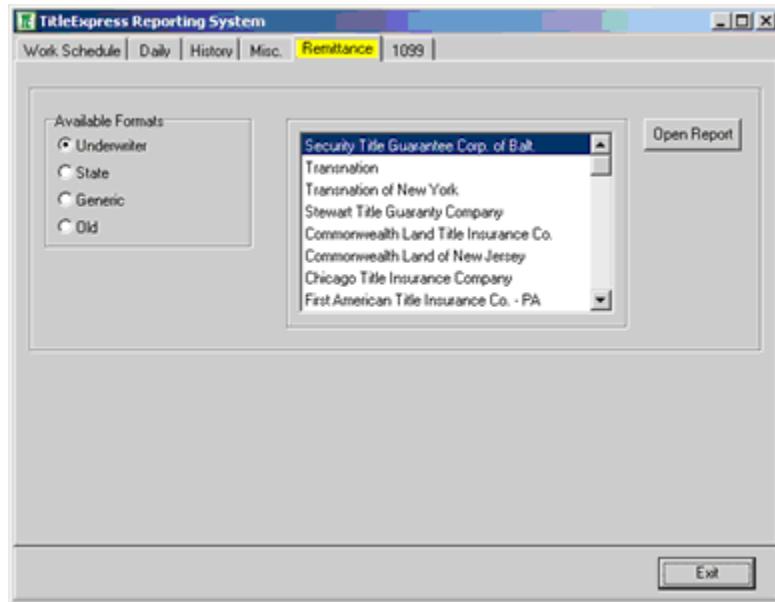
These reports have been designed according a state's specification.

Generic

The Generic report is a general-purpose report, which can be duplicated for use with numerous underwriters or jurisdictions.

Old

These reports were produced in an older version of TitleExpress and are not to be used for production, but reference only. For more information, please contact TSS Technical Support.



Depending on the format you selected, there are two types of remittance report styles:

New Style Remittance Reports

The report format has been updated. Remittance reports and policies can be submitted electronically via an e-mail attachment, on a CDROM, or via FTP.

Legacy Style Remittance Reports

The report format is older but still accepted by underwriters. Electronic submitting of the remittance report is not available for this style.

New Reporting

The New Style remittance reports can be submitted electronically with your policies. The remittance report is generated into an RPT-file and the policies are generated into a PDF-file. These files are bundled together in a ZIP-file and then sent to the underwriter.

There are four basic steps to remittance reporting: creating the report definition, creating and merging e-policy merge sets, creating and editing the periodic report, and then submitting the report.

Report Definition

The first step in the report process is to set up the report definition. The report definition specifies the underwriter's information and settings for the remittance report. Typically this is a one-time setup process.

E-policy Merge Sets

Filing Policies Electronically (E-Policy filing) eliminates the time-consuming procedure of printing, compiling and mailing documents. E-Policy allows you to convert policies generated using e-policy merge sets in Doc Prep into Portable Document Format (PDF).

These PDF files are saved to the OMTMP folder to be accessed when related remittance reports are run.

To use E-Policy, TitleExpress must be version 5900C or greater and DPS must be version 4.5 or greater.

Periodic Reports

The next step is creating and finalizing a periodic report. Periodic Reports are your remittance reports that contain policy data submitted to the underwriter.

Submitting the Report

After the periodic report is finalized, it is submitted to the underwriter. It is submitted electronically using file policies or FTP policies via CD-ROM, e-mail, or FTP.

Not all reports can be submitted via FTP, check with your underwriter.

Common Reporting Instructions

The following remittance reports share the same basic steps.

- Commonwealth Land Title Insurance Company
- Commonwealth Land Title of New Jersey
- Lawyers Title Insurance Corporation
- Transnation
- Transnation of New York
- Stewart Title Guaranty Company
- State of Michigan
- Old Republic National Title Insurance Company
- United General Title Insurance Company

The following instructions apply to these reports. Please note that each remittance report may have variations for electronic filing or setup; please see those individual reports for more information.

Initial Setup

Before you can begin remittance reporting, the following one-time setup steps must be completed:

- Edit System Management Settings
- Set up the Report Definition
- Create E-Policy Merge Sets

System Management Settings

You must set user rights, the reporting terminal number, and allow for e-policy in System Management.

User Rights Setup

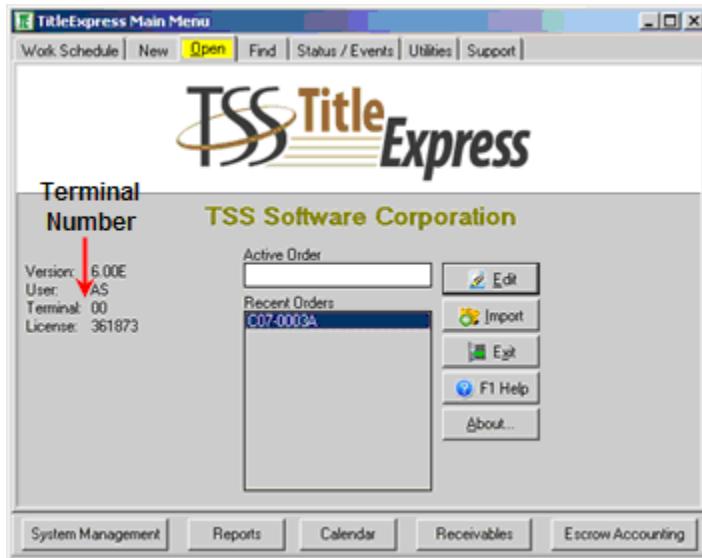
A TitleExpress user must have user rights set in System Management to run remittance reports. To set these rights, follow these steps:

1. On the **Main Menu** of TitleExpress, select **System Management**.
2. In System Management, select the **Users** tab.
3. On the Users tab, double-click the user that should have rights for remittance reporting.
4. In the **Reports** section, check **Policy** and then click **Save**.
5. Repeat Steps 3 and 4 for additional users.
6. After all rights are set, close System Management.

Users must log out of TitleExpress and then log back in for changes made in System Management to take effect.

Reporting Terminal Designation

Only one workstation can be designated to run remittance reports. The terminal number of this workstation is set in System Management. The terminal number is displayed on the Main Menu of TitleExpress.



To set the reporting workstation, follow these steps:

1. In System Management, select the **System** tab and then the **Options** sub-tab.
2. In the **Terminal Designations** section, for the **Underwriter Reporting** terminal, enter the terminal number.

There is additional setup in System Management for the following underwriter:

Old Republic National Title Insurance Company

Filing Policies Electronically

E-Policy requires that System Management be changed to allow filing policies electronically.

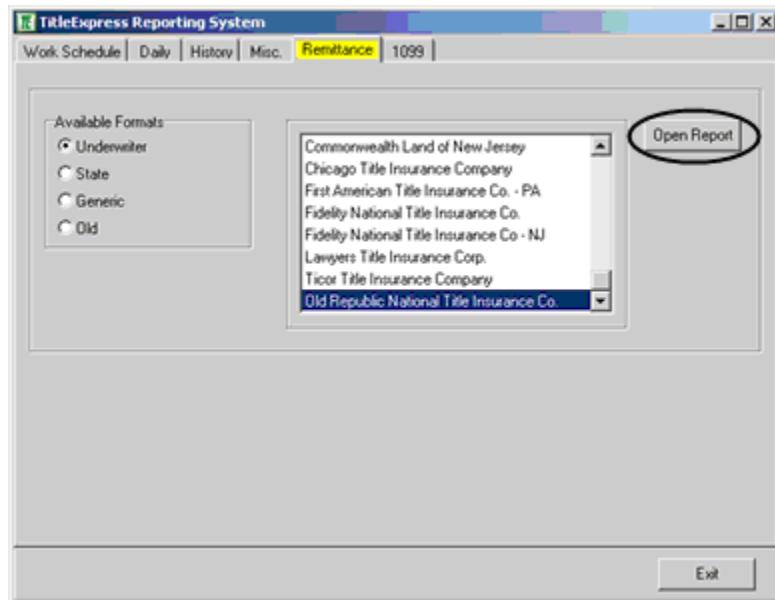
Edit the following System Management setting:

1. In System Management, select the **DPS** tab.
2. On the DPS tab, for **Electronic Policy Filing**, enter a Y.

Setup the Report Definition

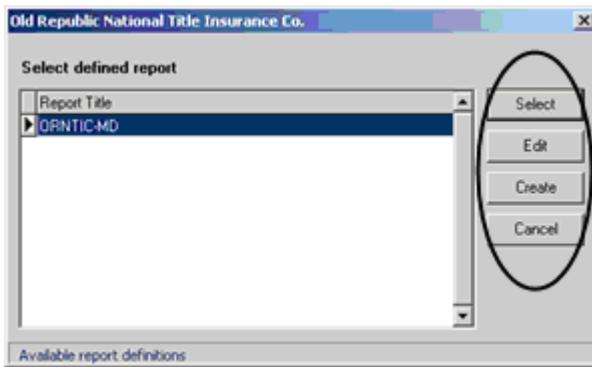
A remittance report definition must be set up. To do this, on the workstation designated as the reporting terminal, follow these steps:

1. On the TitleExpress Main Menu, select **Reports**.
2. In the TitleExpress Reporting System window, select **Remittance**.
3. On the Remittance tab, select **Underwriter or State**.
4. In the selection box, highlight the appropriate underwriter or state report and then click **Open Report**.



5. The **Select defined report** window lists previously defined reports. To create a new report definition, click **Create**. To open a defined report, click **Select**. To change or update information on an existing report, click **Edit**.

You may find it necessary to setup several report definitions if you report for multiple companies with separate agent numbers.



6. If you click **Create** or **Edit**, the Report Definition window is displayed. In this window, enter or edit the underwriter's information.

The report definition must be edited when you receive new underwriter rate tables.

Following are the field definitions for the remittance report:

Name 1 (required)

The underwriter office you remit to.

Address, City/State/Zip, Phone, Ext and Fax

The underwriter office you remit to.

E-Mail

The underwriter's e-mail address.

Report Title (required)

Name of the report (displays on the Select defined report window).

Agent Name (required)

Either enter the code for your company name, or click **Locate** and select the code from the list.

Inventory Code

This code must match the Policy Inventory code placed in the individual underwriter tables (if in use). To find this code, open System Management and select the Policy Calc tab. From the Rate Table drop down list, select an active rate table and then click Edit Rate Table. On the Codes tab, find the Policy Inventory UW code.

UWF Search Terms (required)

The text in this field is used to search for the related underwriter rate table(s).

Search Date (required)

Select either the Settlement, Production, or Record date as the date parameter that is used to identify orders to be reported.

Production

This date is entered on the Policy, Data sub-tab in the Policy Issued Date field. It represents the date the policy prepared or issued.

Settlement

This date is entered on the Order tab. It represents the settlement date. This selection can be used if you issue instant policies.

Record

This date is entered on the Order, Final sub-tab. It represents the date the documents are recorded.

Reporting State (required)

Select the location of the properties to be included on the report.

Agent Number (required)

Your agent number.

Policy Numbers not Required

If checked, orders that meet all other reporting criteria will be included on the report, even if there are no policy numbers issued.

Submit Policies Electronically

If checked, the report will be generated for FTP transmission (to use FTP transmission, you must also set in System Management, on the DPS tab, put Y in the box for Electronic Policy Filing).

Include Closed Orders

If checked, orders with a Closed status are also included on the remittance report. Checked by default.

Policy Information Table

Displays the underwriter rate tables to be included in this report. To add tables, click **Find**, then select the corresponding UWF files. You must check the Assign box for the rate tables that you want in the report.

7. After you have completed the required information, click **Exit**.

Create E-Policy Merge Sets

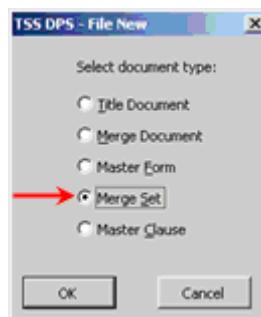
To use E-Policy, the policies must be generated using a merge set. These merge sets are created once and then edited after you receive new underwriter forms.

To create the merge sets, follow these steps:

1. In any TitleExpress order in, click Doc Prep.

2. After Doc Prep is loaded, on the DPS toolbar, select **DPS New**. 

3. On the TSS DPS - File New window, select **Merge Set** and then click **OK**.



4. On the Merge Set Toolbar, to add your underwriter forms (i.e. owner's policies, loan policies and standard endorsements), select **Add Form**.

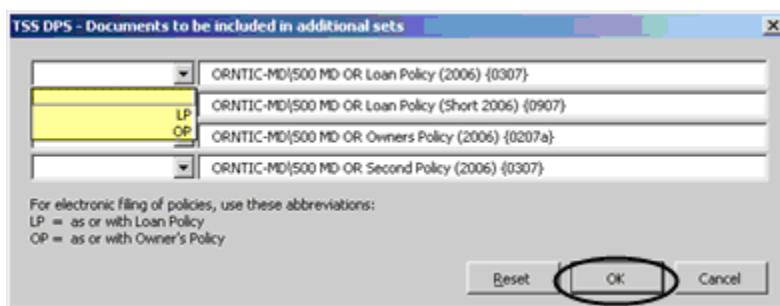
Recommended size of merge sets is 10 documents or less.



5. After adding all forms to the merge set, on the Merge Set Toolbar, select **Setup Additional PDF**.



6. At the TSS DPS - Documents to be included in additional sets window, assign the appropriate abbreviations to the forms, either LP for Loan Policy or OP for Owners Policy. Click **OK** when finished.



7. On the DPS Toolbar, select **DPS Save**. Enter a meaningful name (i.e., **ORNTIC E-Policy both LP and OP.doc**) for the merge set. Click **DPS Close**.
8. To create other merge sets for E-Policy, repeat Steps 2-7.

Periodic Remittance Report

After you have completed the initial setup steps, you are ready to create the periodic report.

Following is an outline of the process. Once you have mastered the details, this outline is useful to guide you through the process.

Step One - Verify Order Entry

Step Two - Create E-Policies

Step Three - Create a New Report

Step Four - Edit the Report

Step Five - Print the Report

Step Six - Submit the Report

Step One: Verify Order Entry

To display on the report, the following information must be completed in the individual orders:

Order Tab

Complete the settlement date.

Property Tab

Complete the **County** and **City** field.

Buyer Tab

Complete the buyer(s) name(s).

Seller Tab

Complete the seller(s) name(s).

Policy, Summary Tab

Choose the appropriate **underwriter rate table**.

Policy, Data Tab

Complete the **Commitment Date**, **Lenders Policy Number**, **Lenders Policy Date**, **Owners Policy Number**, and the **Owners Policy Date** field.

For reissues, complete the **Prior Policy Number** and **Date** fields. If applicable, choose a **report code** from the Report Code drop-down menu.

For the correct report code to use, see your underwriter.

The screenshot shows the DPS software interface with the title bar '07-0005A'. The 'Policy' tab is selected. In the 'Data' tab, there is a section labeled 'Reissues Only' with two rows. Each row has columns for 'Lender's' and 'Owner's' Policy Number, Date, Reported, and Report Code. Red arrows point to the 'Prior Policy Number' and 'Date' fields in both rows. The 'Report Desc' field shows '1109 Desc' in the first row and '1110 Desc' in the second row. At the bottom of the window, there are buttons for 'Policy Reporting Code (if needed)', 'Doc Prep', and 'Save'.

Policy numbers must be formatted as directed by the underwriter.

If reports are run using the production date, the date entered into the Policy Date field determines which monthly report this order is displayed on. For example, if you enter 04/07/2000 in the Policy Date field, when you run the remittance report for the period 04/1/2000-04/30/2000, this order is displayed in that report.

The Reported Date field must be left blank. This date automatically fills with the date of the finalized remittance report.

Policy, Policy Calculate Tab

Override or adjust items to be correct.

Policy, Endorsements Tab

Select appropriate endorsements.

Policy, Final Tab or Order, Final Tab

Complete the Deed and Mortgage recording date (if available).

Location of Final Tab is set in System Management, on the System tab, and Options sub-tab.

Policy, Filing Tab

The Last Filing Date fields must be blank. (This tab only appears after the remittance report has been generated.)

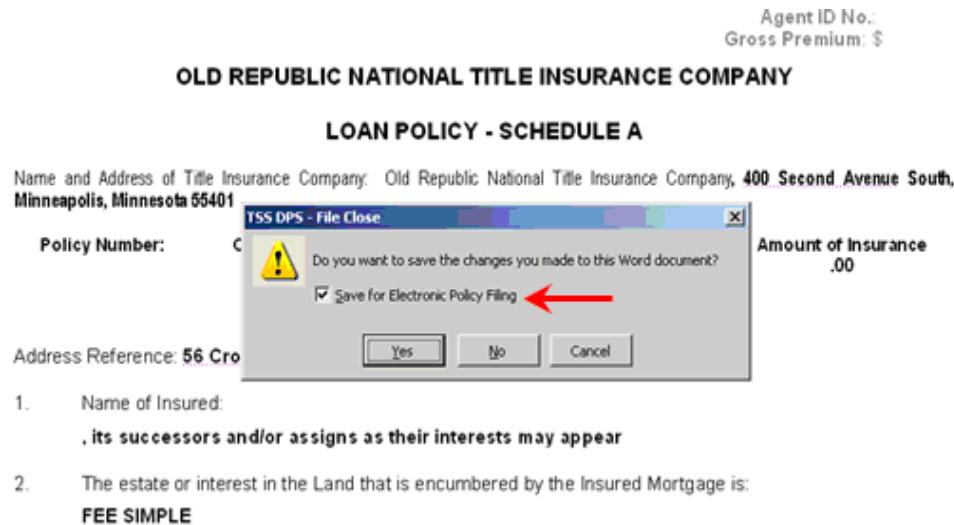
Step Two: Create E-Policies

E-Policies are created in Doc Prep by merging your E-Policy merge sets.

To merge the merge sets, follow these steps:

1. In the TitleExpress order to be remitted, select **Doc Prep**.
2. On the DPS toolbar, select the **DPS Merge Sets** button.
3. In the Open window, select the **E-Policy Merge Set** created for your underwriter.
4. Before generating the policies, you can add additional forms or remove forms by using the **Add Form** or **Remove Form** buttons on the Merge Set toolbar.

- If the merge set is processed by selecting **Print**, **Print Multiple Copies**, **Print and Save**, the PDF files for e-policy are created automatically.
- If the merge set is processed by selecting **Open**, when you select **DPS Close**, the following message is displayed:



The Yes/No options refer to saving the merged Microsoft Word document. The checkbox **Save for Electronic Policy Filing** controls whether the document is included for e-policy filing, regardless of whether Yes or No is selected.

If the Checkbox is selected, the document will be saved for e-policy filing, even if the No button is clicked.

After completing the steps for electronic filing for this order, policies can be submitted. The policies are filed using the remittance report. You can view the saved e-policies in the **Document Manager**.

Once an e-policy has been created, it cannot be amended to add, delete, edit or replace a document. Any modifications must be accomplished by reprocessing the entire merge set.

Step Three: Create a New Periodic Report

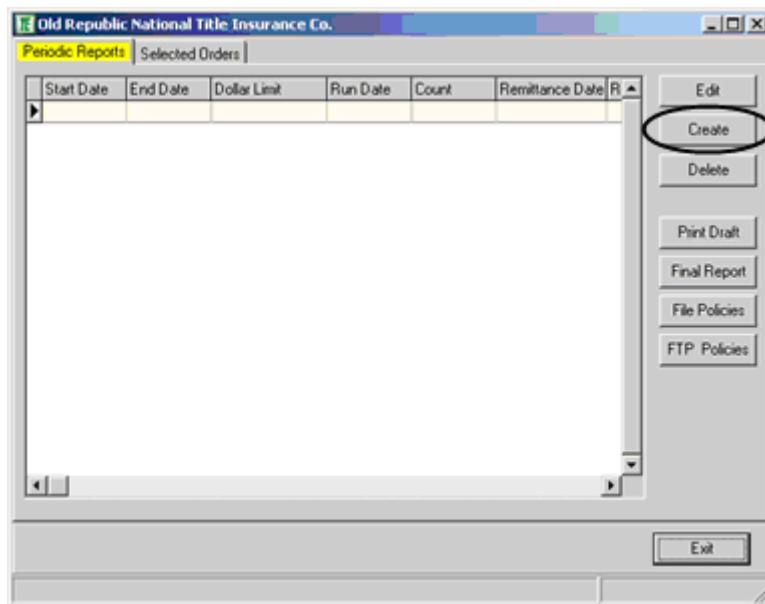
To access periodic reports, follow these steps:

- On the TitleExpress Main Menu, select **Reports**.
- On the TitleExpress Reporting System window, select **Remittance**.
- On the Remittance tab, select either **Underwriter** or **State**.
- In the selection box, highlight the appropriate underwriter or state and then click **Open Report**.
- On the Underwriter Report window, select the appropriate report definition and then click **Select**.

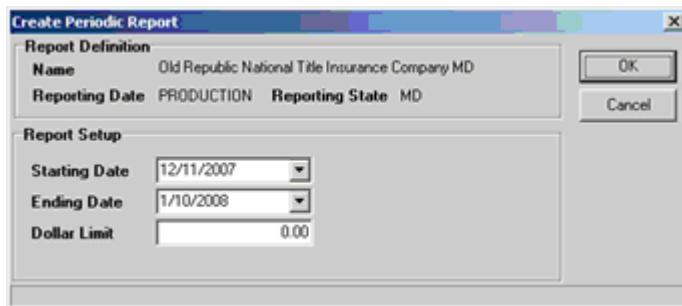
Creating Periodic Reports

To create the periodic remittance report, follow these steps:

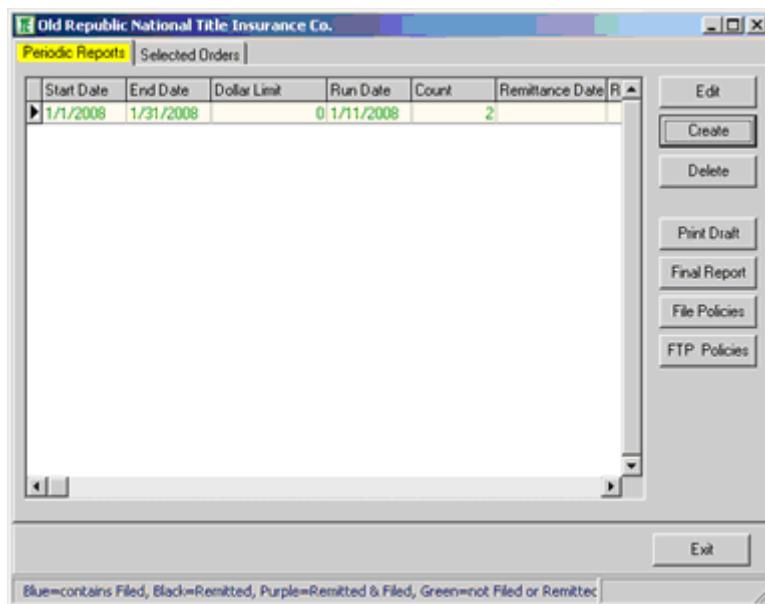
1. On the Periodic Reports tab, select Create.



2. In the Create Periodic Report window, set the date range for this report. To limit the report to a premium dollar limit, enter that amount. Click OK to create the periodic report.



3. Policies that match the report definition and the report setup criteria are displayed on the Periodic Reports tab.



Reports will appear in the following colors:

Black

Final report has been produced. Related entries updated in orders.

Green

Final Report is ready to print. All data has been validated.

Red

Report contains invalid entries that need to be corrected.

Purple

Report has no policies, it is a blank report.

The number under the **Count** column is the actual number of orders being reported.

Step Four: Edit the Report

Individual policy line items, referred to as records, can be edited. To edit these records, select the **Selected Orders tab**. Each policy and endorsement is displayed on a separate line.

Changes made here are **not** written back to the order.

Record Status

Policies included in your report are displayed under the **Selected Orders** tab. The items listed are color-coded according to status descriptions as shown in the following table:

Color	Selected Orders
Green	Policy has neither been filed nor remitted
Black	Policy has been remitted, but not filed
Blue	Policy has been filed, but not remitted
Purple	Policy has been filed and remitted

Delete Records

To delete a record, highlight the line item, and then select **Delete**.

Edit Records

There are two options when editing a record: 1) edit the order in TitleExpress, delete the old report, and then recreate the remittance report or 2) edit the record in the remittance report and then manually correct the order in TitleExpress.

Edit the Order

To edit the order TitleExpress and then recreate the remittance report, follow these steps:

1. In TitleExpress, open the order and make your corrections. You can edit the order information for the **Lender's Policy, Owner's Policy or Endorsements**.
2. **Save** and then **Close** the order.
3. Open the remittance report.
4. On the **Periodic Reports** tab, select your remittance report and click **Delete**.
5. To recreate the remittance report, select **Create**.
6. In the Create Periodic Report window, set the date range for your report. To limit the report to a premium dollar limit, enter that amount and then click **OK**.

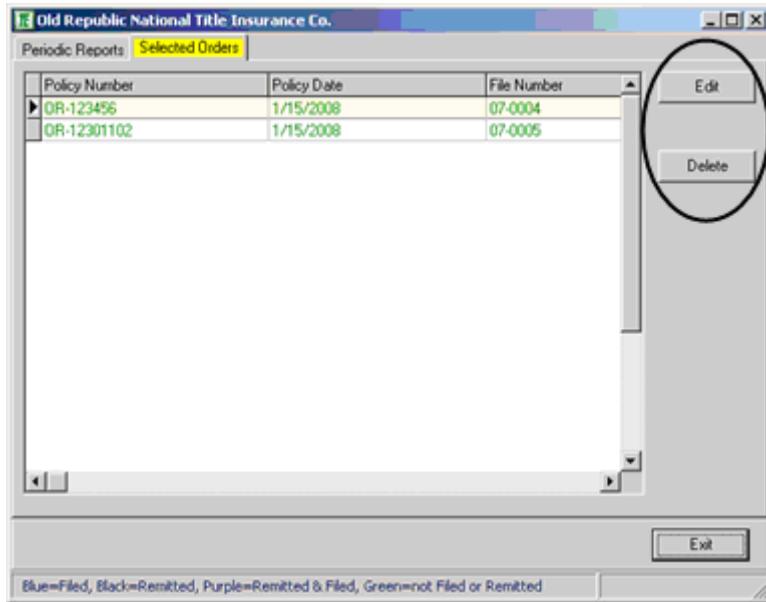
This new report will contain the corrections made in the order.

Edit the Record

To edit the record in remittance reporting and then manually correct the order in TitleExpress, follow these steps:

1. To edit the record, in the remittance report, on the Selected Orders tab, highlight the record and click **Edit**.

Double-clicking an item only browses the entry; it does not allow editing of the entry.



2. Make your corrections and then click **OK**.
3. In TitleExpress, open the order and make your corrections. You can edit the order information for the **Lender's Policy, Owner's Policy or Endorsements**.
4. **Save** and then **Close** the order.

Step Five: Print the Report

On the Periodic Reports tab, there are two versions of reports you can print: a draft and a final.

Until the report is correct, always print a draft version. After the report is correct, print a final version.

Report Status

The generated reports are listed under the **Periodic Reports** tab. The items listed are color-coded according to status descriptions as shown in the following table:

Color	Description
Green	Report contains policies that have neither been filed nor remitted
Black	Report contains policies that have been remitted, but not filed
Blue	Report contains policies that have been filed, but not remitted
Purple	All policies in report have been filed and remitted

Draft Version

To print a draft version, select the **Periodic Reports tab**, and then select **Print Draft**. The report will contain the words *** DRAFT COPY *** in the footer.

The report is not final, and the reported date is not written back to the order until a final report is printed.

If invalid policy numbers exist, printing is cancelled. You must edit the policy record and then correct the policy numbers before a draft report can be printed.

Final Version

After you are satisfied with the report, print a final version. When you print a final version of the report, a report file with an rpt file-extension is created. This file is sent to your underwriter when you submit your report.

To print a final version, follow these steps:

1. Select **Final Report**.
2. Select a remittance **date** for your report, and then click **OK**.

This date is entered as the **Reported Date** on the **Policy, Data** tab.

3. In the File Name box, enter a meaningful name. In the Look in drop-down menu, select a convenient location to save the report file and then click **OK**.

It is recommended that you create a folder on your server computer or workstation and save all reports in this location.

4. To print a copy of this report, just click **Yes** to the confirmation message and print it from the print preview.

The reported date fields in the related orders are completed automatically when a final report is printed. This action prevents the reported policies from being included on new reports.

Recall a Prior Report

Once a report is finalized it cannot be edited but it can still be printed. To recall a prior report, click the **Periodic Reports tab**. With finalized report selected, click **Final Report**. Select **Yes** to generate a copy of the final report. Name it and then save it to a convenient location.

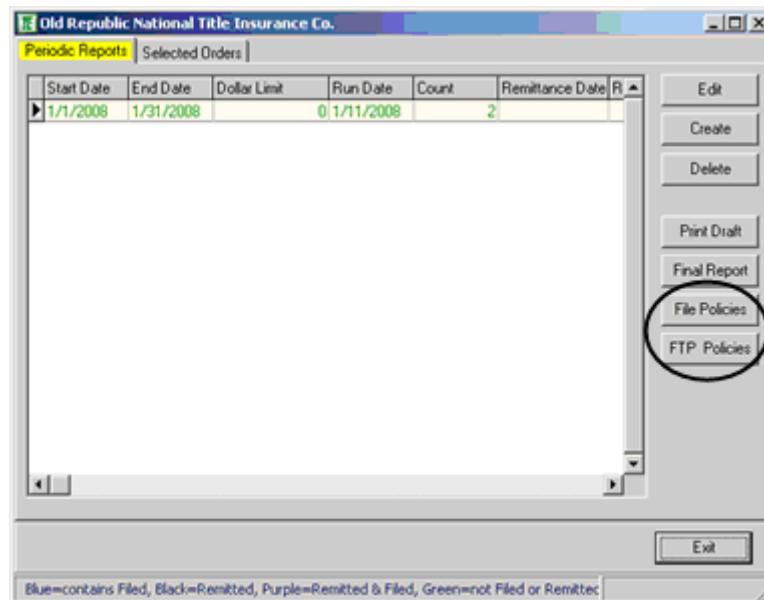
You will also have the option of printing a copy.

Step Six: Submit the Report

After the remittance report is finalized, it must be submitted. The report can be printed and mailed or submitted electronically (e-remittance).

Using e-remittance, the report is submitted one of two ways: File Policies or FTP Policies.

File Policies generates a PDF file that is sent via a CD-ROM or attached to an e-mail message. FTP Policies sends the PDF file created during File Policies via an FTP-site to your underwriter.



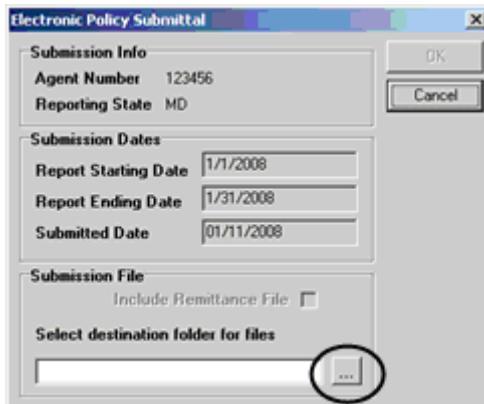
The method used for e-remittance depends on which method is supported by your underwriter.

E-Remittance using File Policies

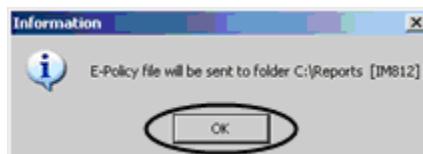
File Policies allows policies to be sent by e-mail or on a CD-ROM. The submission file is saved to a location of your choice.

To submit using File Policies, follow these steps:

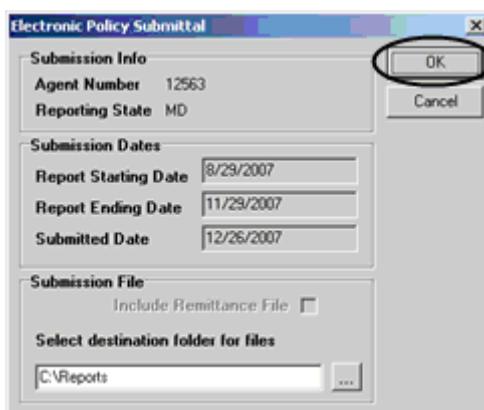
1. On the **Periodic Reports** tab, select **File Policies**.
2. To select the folder location to save your report files, select the **browse** button.



3. On the Browse for Folder window, highlight a folder and then click **OK**.
4. At the Information window, click **OK**.



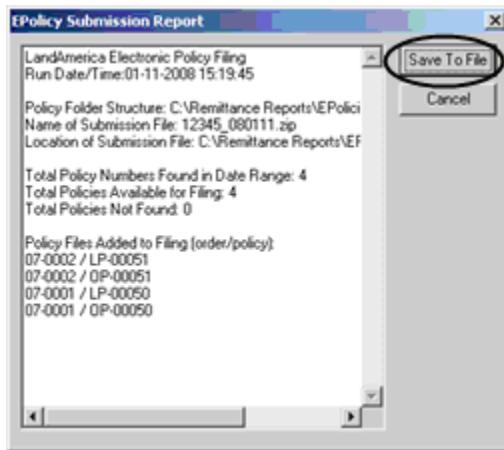
5. On the Electronic Policy Submittal window, after the destination folder has been selected, click **OK**.



In the selected destination folder, a new folder is created and named **EPoliciesYYMMDD**. This folder contains a zip-formatted policy report file.

YY represents the 2-digit year, MM the 2-digit month, and DD the 2-digit day.

- At the EPolicy Submission Report window, click **Save to File**.



- In the File name box, enter a meaningful name for the remittance report. Click **Save**. A copy of the EPolicy Submission report is saved in text-format and can be kept for your reference. Click **OK** to the confirmation message.

To send this policy report, attach the zip-formatted file and the rpt file to an e-mail message or save it to CD-ROM and then send via mail.

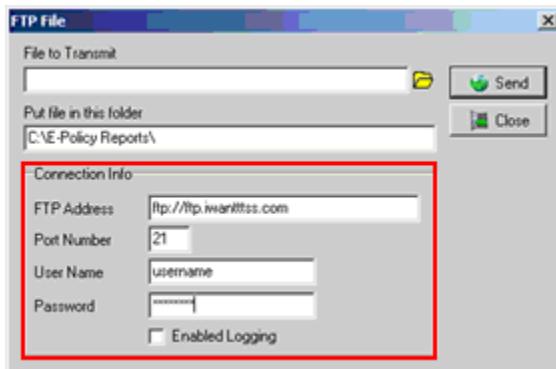
E-Remittance using FTP Policies

To use the FTP function, you must contact your underwriter for connection information.

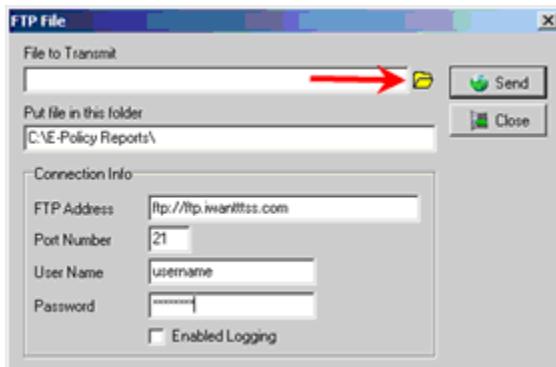
To submit using FTP Policies, you must first create the zip-formatted report file using File Policies.

After the file is created, to submit using FTP policies, follow these steps:

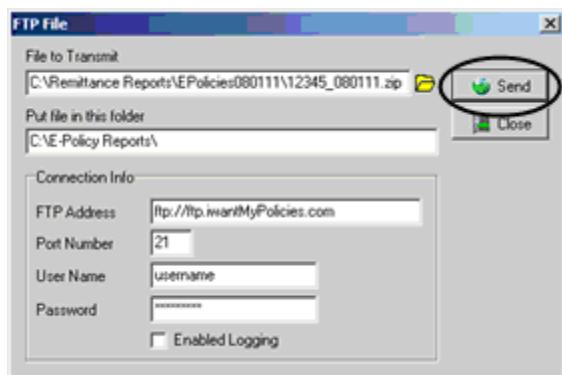
- On the **Periodic Reports** tab, select **FTP Policies**.
- On the **FTP File** window, complete the **Connection Info** section by entering the FTP information provided by your underwriter.



- To select your report, click **Open Folder**.



4. In the Open window, browse to the location of the saved file, selected in File Polices, Step 3, and highlight the file. Click **Open**.
5. To submit the policy report, click **Send**.



Policy Inventory

Policy Inventory allows reporting on policies that have been assigned to files. This report is then sent to the underwriter.

To set up policy inventory, follow these steps:

Step One - Setup Policy Inventory

Step Two - Add Policies to Inventory

Step Three - Report on Policy Inventory

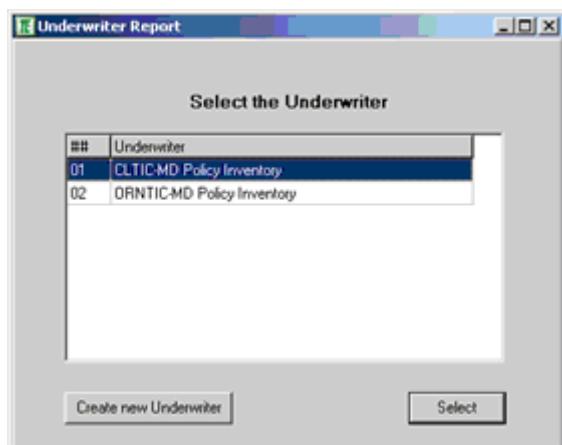
Step One: Setup Policy Inventory

Policy Inventory is created from the policy jackets received from the underwriter. These jackets are logged into policy inventory.

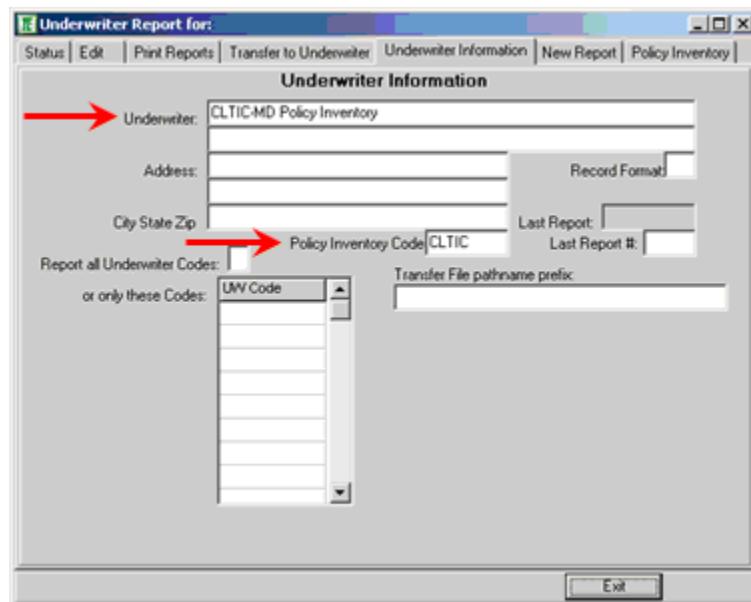
The New Style Remittance Report format does not currently have the policy inventory capabilities.
To add policies into inventory, you must use a Generic Remittance Report format.

To setup your policy inventory report and to add policies to inventory, follow these steps:

1. On the Main Menu of TitleExpress, select **Reports**.
2. On the TitleExpress Reporting System window, select the **Remittance Tab**.
3. On the Remittance tab, under **Available Formats**, select **Generic**.
4. With Generic Underwriter Report highlighted, select **Open Report**.
5. On the Underwriter Report window, click **Select** to open an existing report or click **Create new Underwriter** to start a new report.

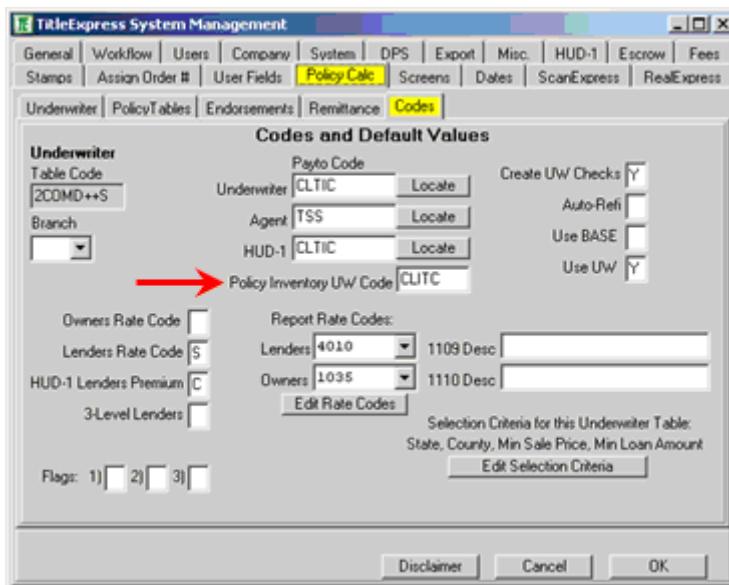


6. In the Underwriter Report for window, select the **Underwriter Information** tab.
7. For **Underwriter**, enter a meaningful name. We recommend the underwriter and state abbreviations followed by Policy Inventory. For Policy Inventory Code, enter the **Policy Inventory Code**.



The Policy Inventory code is found in **System Management**. To find the Policy Inventory Code, follow these steps:

- a. In System Management, select the **Policy Calc** tab.
- b. In the **Rate Table** drop down list, select a rate table from the report definition, and then select **Edit Rate Table**.
- c. On the **Codes** tab, find the **Policy Inventory UW code**.



If the Policy Inventory UW Code is blank you must enter a code. It is recommended to use the underwriter and state abbreviations. You must edit all rate tables for this underwriter and enter the same Policy Inventory UW Code.

After you have completed these fields, you are ready to enter your policies numbers into inventory.

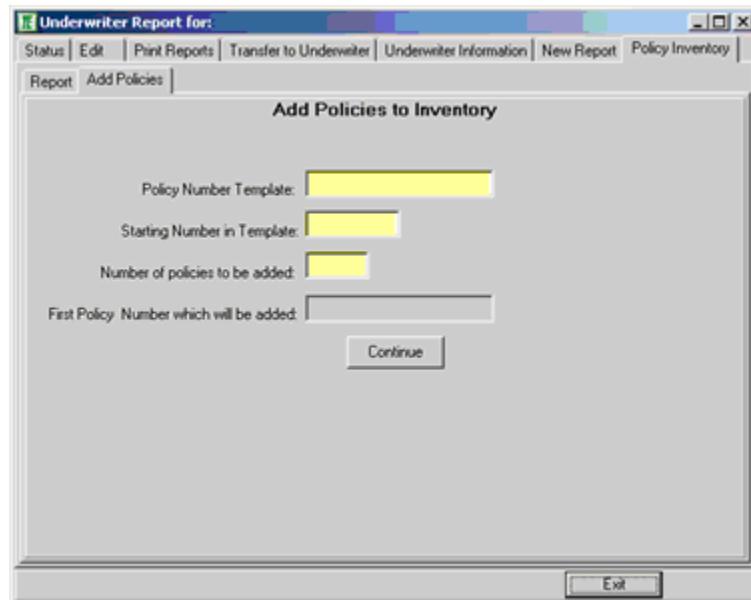
Step Two: Add Policies to Inventory

In order to report on policy inventory, you must enter the policy numbers into inventory.

Only policy numbers entered into inventory can be used in an order. Policy numbers cannot be re-used or deleted.

To add policies to the inventory, follow these steps:

1. Open the **Generic Report** for policy inventory.
2. On the Underwriter report for window, select the **Policy Inventory** tab.
3. On the Policy Inventory tab, select the **Add Policies** sub-tab.



You must complete the following fields:

The Policy Number Template

Template used for numbers to be added into inventory, pound signs represent numbers that will change.

Starting Number in Template

Enter beginning policy number, numbers that will change. The starting number cannot begin with a zero. If zero is the first digit, the system will skip it.

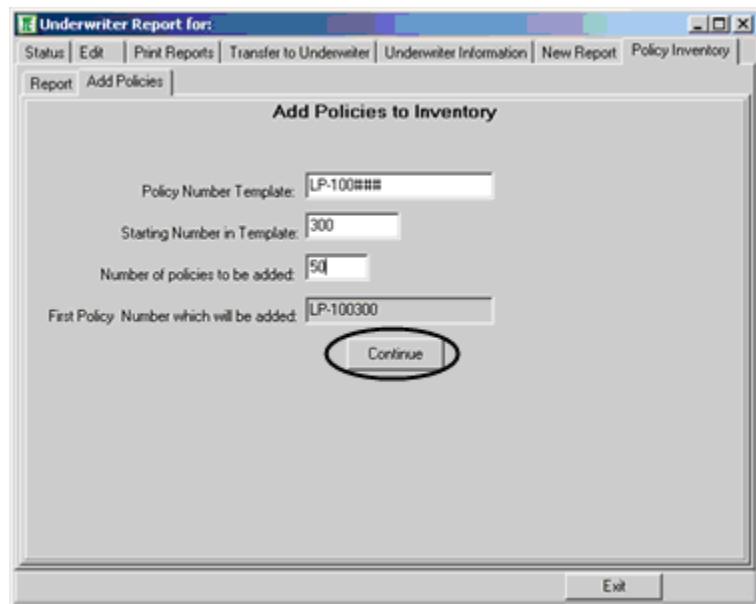
Number of policies to be added

Enter number of policies to be added.

First Policy Number which will be added

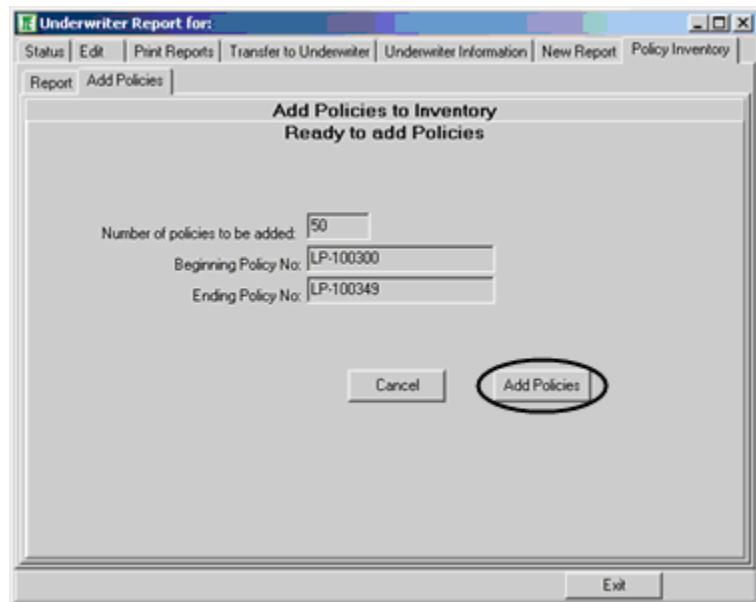
This displays the beginning policy jacket number. It must be the beginning underwriter jacket number.

4. After you have completed these fields, select **Continue**.



5. Verify that Beginning Policy No. and Ending Policy No. are correct and click **Add Policies**.

If they are not correct, click Cancel and edit information.

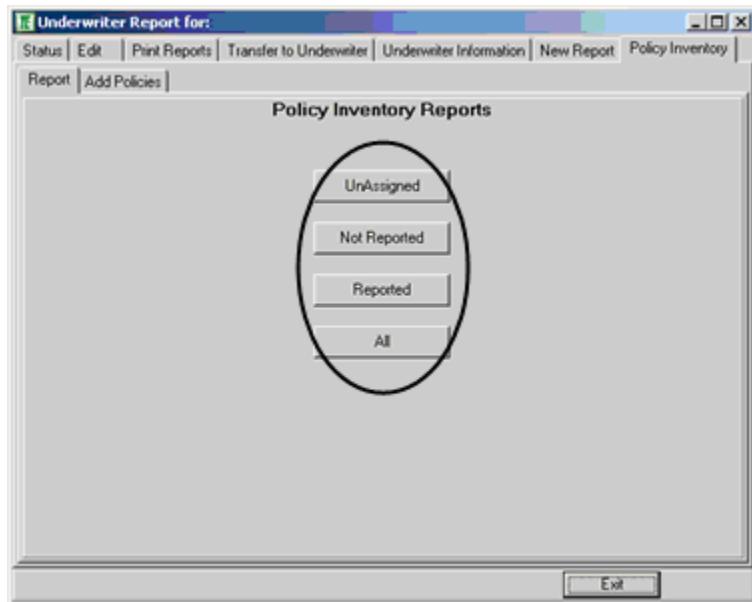


6. On the Unassigned_Policies_Report window, either select **OK** to close window, select **Print** to print list of unassigned policy numbers, or select **Export** to list policy numbers in a plain text format.

Step Three: Report on Policy Inventory

There are various reports to display the status of policies available in inventory. To access these reports, follow these steps:

1. Open the remittance report definition.
2. In the Underwriter Report for window, select the **Policy Inventory** tab and then select the **Report** sub-tab.



The following report options are available:

UnAssigned

Reports policies that have been added into inventory but are not assigned to an order.

Not Reported

Reports policies that have been assigned to an order but are not in a final report.

Reported

Reports policies that have been assigned to an order and are in a final report.

All

Reports all policies setup in the inventory file, regardless of assignment status.

Legacy Reporting

There are three steps to remittance reporting: creating the report definition creating and finalizing the periodic report, and filing the final report.

Report Definition

The first step in the report process is to setup the underwriter information in the report definition. Typically this is a one time set-up process.

Periodic Reports

After creating the report definition, a periodic report is created.

Filing the Report

After the periodic report is finalized, it is filed with the underwriter by printing and then mailing the report.

Common Reporting Instructions

The following remittance reports share the same basic steps.

- Security Guarantee Corp. of Balt.
- Chicago Title Insurance Company
- Ticor Title Insurance Company
- New Jersey Standard Underwriter Report
- New York Standard Underwriter Report
- Ohio Standard Underwriter Report
- Fidelity National Title Insurance Co.
- First American Title Insurance Co.- PA
- Fidelity National Title Insurance Co - NJ
- Pennsylvania Standard Underwriter Report

The following instructions apply to these reports. Please note that each remittance report may have variations; please see those individual reports for more information.

Initial Setup

Before you can begin remittance reporting, the following one-time setup steps must be completed:

- Edit System Management Settings
- Setup the Report Definition

System Management Settings

You must set user rights and the reporting terminal number in System Management.

User Rights Settings

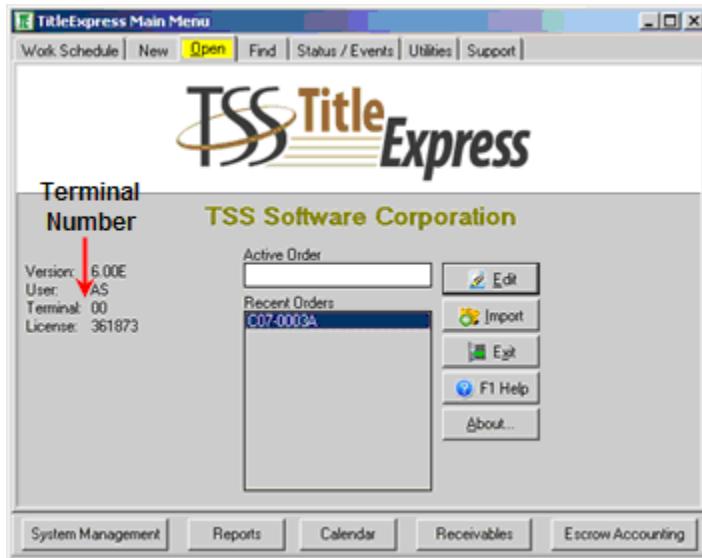
A TitleExpress user must have user rights set in System Management to run remittance reports. To set these rights, follow these steps:

1. On the **Main Menu** of TitleExpress, select **System Management**.
2. In System Management, select the **Users** tab.
3. On the Users tab, double-click the user that should have rights for remittance reporting.
4. In the **Reports** section, check **Policy** and then click **Save**.
5. Repeat Steps 3 and 4 for additional users.
6. After all rights are set, close System Management.

Users must log out of TitleExpress and then log back in for changes made in System Management to take effect.

Reporting Terminal Designation

Only one workstation can be designated to run remittance reports. The terminal number of this workstation is set in System Management. The terminal number is displayed on the Main Menu of TitleExpress.



To set the reporting workstation, follow these steps:

1. On the **Main Menu** of TitleExpress, click **System Management**.
2. In System Management, select the **System** tab and then the **Options** sub-tab.
3. In the **Terminal Designations** section, for the **Underwriter Reporting** terminal, enter the terminal number.

There is additional setup in System Management for the following underwriter:

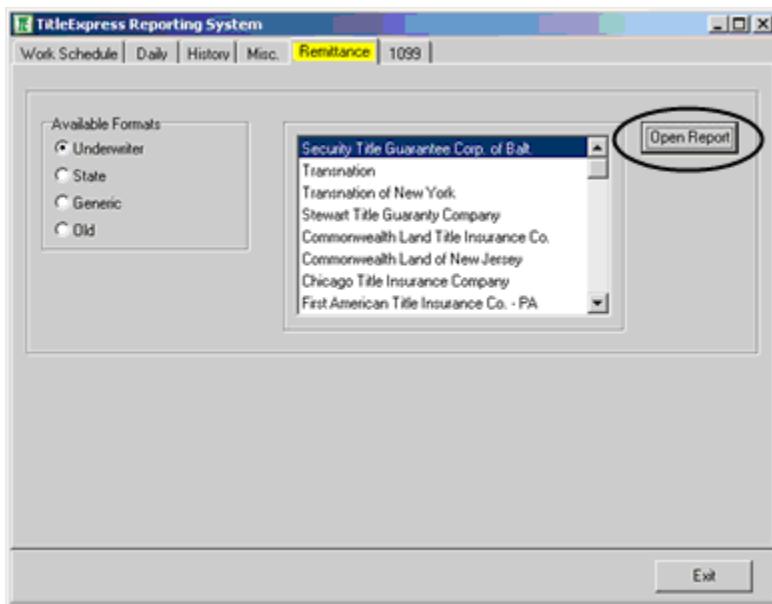
First American Title Insurance Company-PA

Setup the Report Definition

A remittance report definition must be set up. To do this, on the workstation designated as the reporting terminal, follow these steps:

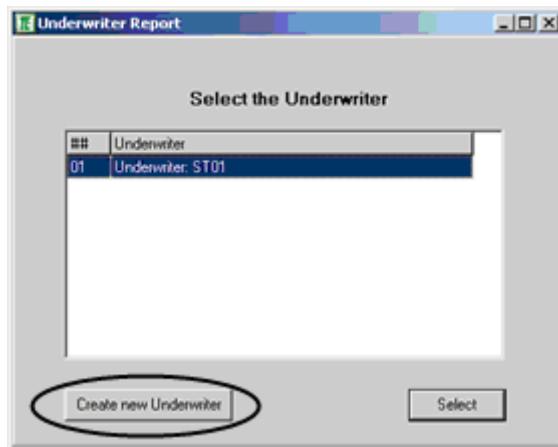
1. On the TitleExpress Main Menu, select **Reports**.
2. In the TitleExpress Reporting System window, select **Remittance**.
3. On the Remittance tab, select **Underwriter or State**.

4. In the selection box, highlight the appropriate underwriter or state report and then click Open Report.

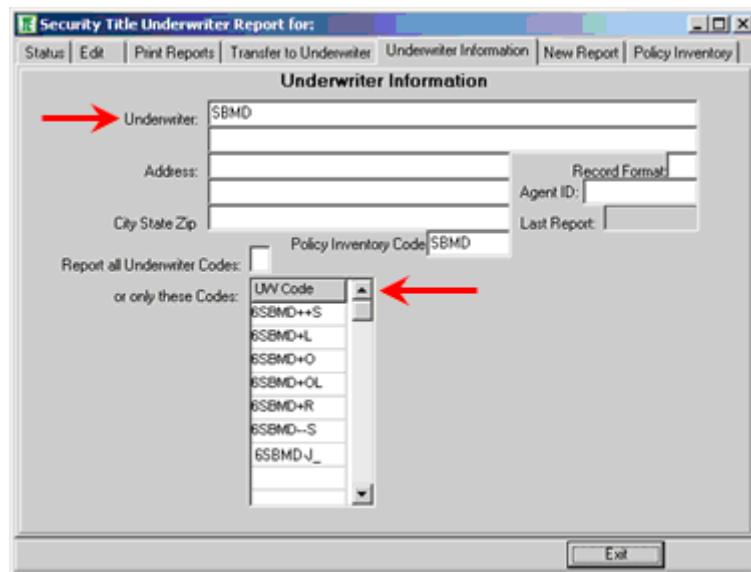


5. On the Underwriter Report window, select **Create new Underwriter**.

You may find it necessary to setup several report definitions if you report for multiple companies with separate agent numbers.



6. In the Underwriter Report for window, select the **Underwriter Information** tab. For **Underwriter**, enter a meaningful name. In the **UW code** column, enter the underwriter rate tables.



UW codes correspond to the underwriter rate tables from your TitleExpress orders. To find these codes, follow these steps:

- a. Open an order in **TitleExpress**.
- b. On the **Property** tab, select the correct **State** for the report.
- c. On the **Policy, Summary** tab, in the **Rate Table** drop-down list, find the rate tables for your underwriter, i.e. 6SBMD++S.

This list must be updated when new rate tables are purchased.

The Policy Inventory Code must be completed if you are using TitleExpress for policy inventory.

Periodic Remittance Reports

After you have completed the initial setup steps, you are ready to create the periodic report.

Following is an outline of the process. Once you have mastered the details, this outline is useful to guide you through the process.

Step One - Verify Order Entry

Step Two - Create a New Periodic Report

Step Three - Load the Periodic Report

Step Four - Edit the Periodic Report

Step Five - Print the Periodic Report

Step Six - Recall Prior Reports

Step One: Verify Order Entry

To display on the report, the following information must be completed in the individual orders:

Order Tab

Complete the settlement date.

Property Tab

Complete the **County** and **City** field.

Buyer Tab

Complete the buyer(s) name(s).

Seller Tab

Complete the seller(s) name(s).

Policy, Summary Tab

Choose the appropriate **underwriter rate table**.

Policy, Data Tab

Complete the **Commitment Date**, **Lenders Policy Number**, **Lenders Policy Date**, **Owners Policy Number**, and the **Owners Policy Date** field.

For reissues, complete the **Prior Policy Number** and **Date** fields. If applicable, choose a **report code** from the Report Code drop-down menu.

For the correct report code to use, see your underwriter.

The screenshot shows the TitleExpress software window for order number 07-0005A. The Policy tab is selected. A red box highlights the 'Reissues Only' section, which contains fields for Lender's and Owner's Prior Policy Number and Date. Red arrows point to these fields. The rest of the window shows standard policy entry fields like Commitment, Lender's/Owner's Policy Number, Date, and Report Code.

Policy numbers must be formatted as directed by the underwriter.

If reports are run using the production date, the date entered into the Policy Date field determines which monthly report this order is displayed on. For example, if you enter 04/07/2000 in the Policy Date field, when you run the remittance report for the period 04/1/2000-04/30/2000, this order is displayed in that report.

The Reported Date field must be left blank. This date automatically fills with the date of the finalized remittance report.

Policy, Policy Calculate Tab

Override or adjust items to be correct.

Policy, Endorsements Tab

Select appropriate endorsements.

Policy, Final Tab or Order, Final Tab

Complete the **Deed** and **Mortgage recording date** (if available).

Location of Final Tab is set in System Management, on the System tab, and Options sub-tab.

There is additional order entry setup for the following underwriters:

Fidelity National Title Insurance Company

Fidelity National Title Insurance Company-NJ

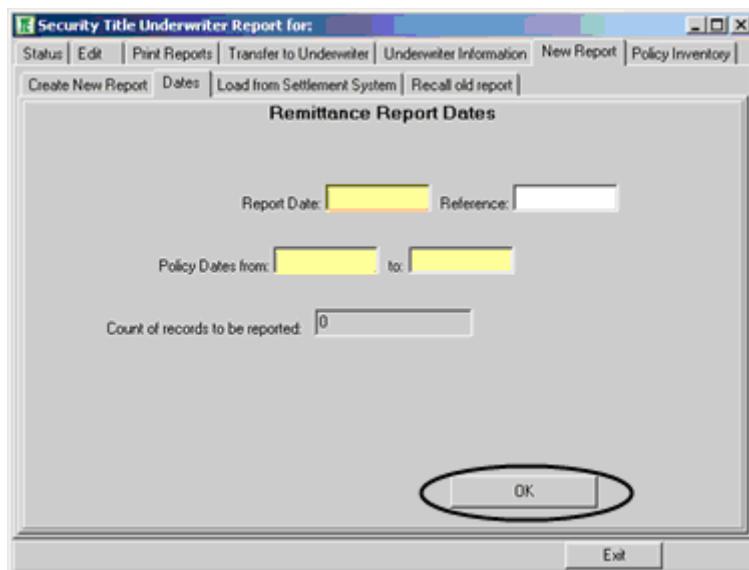
Step Two: Create a New Periodic Report

To access periodic reports, follow these steps:

1. On the TitleExpress Main Menu, select **Reports**.
2. In the TitleExpress Reporting System window, select **Remittance**.
3. On the Remittance tab, select **Underwriter or State**.
4. In the selection box, highlight the appropriate underwriter or state report and then click **Open Report**.
5. On the Underwriter Report window, highlight your report definition and then click **Select**.
6. In the Underwriter Report for window, select the **New Report** tab.
7. On the **Create New Report** sub-tab, select **Create New Report File**.

Set the Report Dates

To set the dates for your periodic report, select the **Dates** sub-tab and then select **Edit Dates**.



Complete the following fields:

Report Date

Enter the date of this report. For example, if you are remitting for 08/01/2007 through 08/31/2007, the date of this report may be 09/01/2007.

Policy Dates from

Enter beginning date.

Policy Dates to

Enter ending date.

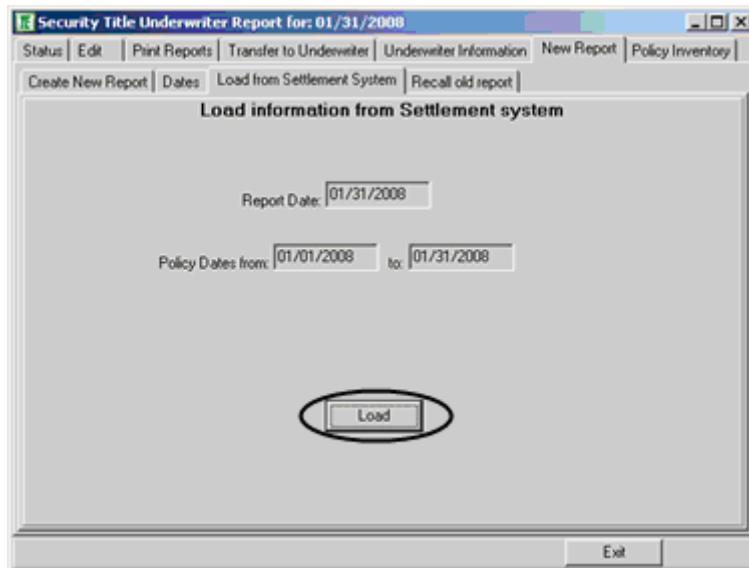
The Policy Dates **From** and **To** fields reference the policy dates that are entered in each order on the Policy tab, Data sub-tab.

After these fields are completed, click **OK**.

Step Three: Load the Report

At the **New Report** tab, select the **Load from Settlement System** sub-tab and select **Load**.

Typically, once the report is loaded you would continue to the next step of editing and reviewing the orders that are in the report. However, you may find it necessary to return to the order, modify it, and then re-load the report.



If you do need to edit orders, you must re-load the report. If the record already exists in the report, you will receive a warning message about duplicate records.

Select **Yes** to duplicate the order (in which case you should delete the incorrect order) or **No** to skip the duplicate order.

Once a final report has been printed, you can re-load the report with new or changed orders. The duplicate order warning message will not appear, since the reported date would have been completed in those orders and they would not be considered as unreported duplicate orders.

Step Four: Edit the Report

Individual policy line items, referred to as records, can be edited. To edit these records, select the **Selected Orders** tab. Each policy and endorsement is displayed on a separate line.

Changes made here are **not** written back to the order.

Delete Records

To delete a record, highlight the line item, and then select **Delete**.

Edit Records

To edit an individual record, either double-click or highlight the line item and then press ENTER.

Insert Records

Inserted records are placed above a highlighted line. To insert a record, highlight the line item you want the record placed above, and then select **Insert**. Complete the necessary information and then click **OK**.

Add Records

Added records are placed at the end of the report. To add a record, click **Add**. Complete the necessary information and click **OK**.

Field Descriptions

See your corresponding underwriter or state report for field descriptions:

- Chicago Title Insurance Company**
- First American Title Insurance Company-PA**
- Fidelity National Title Insurance Company**
- Fidelity National Title Insurance Company-NJ**
- Security Title Guarantee Corporation of Baltimore**
- Ticor Title Insurance Company**
- New Jersey Standard Underwriter Report**
- New York Standard Underwriter Report**
- Pennsylvania Standard Underwriter Report**
- Ohio Standard Underwriter Report**

Step Five: Print the Report

On the **Print Reports** tab, there are two version of the report you can print: a draft and a final.

Until the report is correct, always print a draft version. After the report is correct, print a final version.

Draft Version

To print a draft version, select the **Print Reports** tab, and then select **Print DRAFT Copy**. The report will contain the words *** DRAFT COPY *** in the footer.

The report is not final, and the reported date is not written back to the order until a final report is printed.

If invalid policy numbers exist, printing is cancelled. You must edit the policy record and then correct the policy numbers before a draft report can be printed.

Final Version

After you are satisfied with the report, print a final version. To print a final version, select **Print FINAL Report**. Printing the final copy will cause the following:

- The report is added to the Recall Old Report tab and referenced as the reported date.
- The reported date fields in the related orders are completed. This prevents the reported policies from being included on new reports.

Step Six: Recall a Prior Report

To recall a prior report, follow these steps:

1. Open the remittance report definition.
2. In the Underwriter Report for window, select the **New Report** tab, and then select **Recall old report**.
3. On the Recall old report tab, in the Date Printed list, select the appropriate report and then select the **Edit**.
4. The reports are displayed by reported date, which was set in the New Report tab, Dates sub-tab, and report date field.

Policy Inventory

Policy Inventory allows reporting on policies that have been assigned to files. This report is then sent to the underwriter.

To set up policy inventory, follow these steps:

Step One - Setup Policy Inventory

Step Two - Add Policies to Inventory

Step Three - Report on Policy Inventory

Step One: Setting up Policy Inventory Tracking

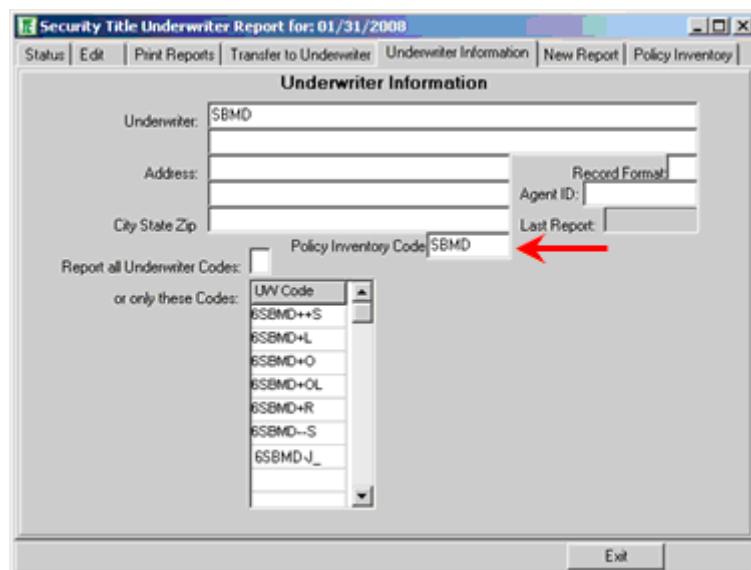
Policy Inventory allows reporting on policies that have been assigned to files. This report is then sent to the underwriter.

Policy Inventory is created from the policy jackets received from the underwriter. These jackets are logged into policy inventory.

To set up policy inventory, follow these steps:

1. Open the remittance report definition.
2. In the Underwriter Report for window, select the **Underwriter Information tab**.
3. On the Underwriter Report for window, complete the **Policy Inventory Code**.

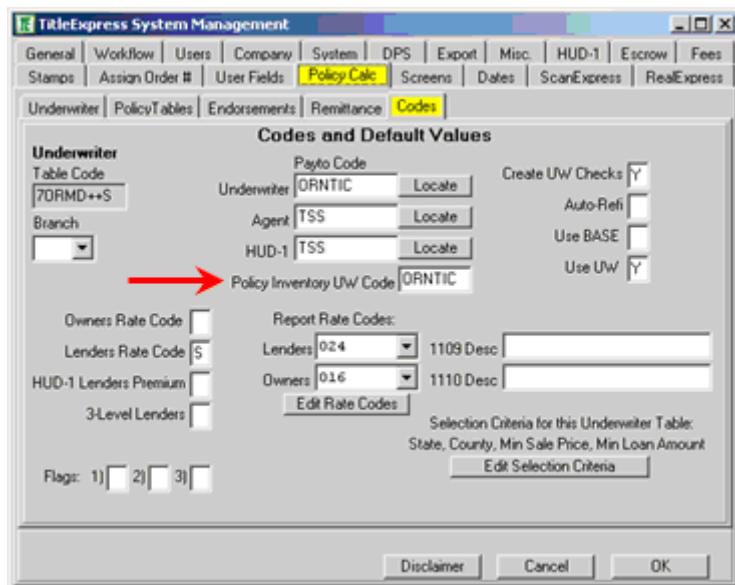
The underwriter name and UW code column must be completed, if they are not see Underwriter Setup.



The Policy Inventory code is found in **System Management**. To find the Policy Inventory Code, follow these steps:

- a. In System Management, select the **Policy Calc** tab.
- b. In the **Rate Table drop down list**, select a rate table from the report definition, and then select **Edit Rate Table**.

- c. On the Codes tab, find the Policy Inventory UW code.



If the Policy Inventory UW Code is blank you must enter a code. It is recommended to use the underwriter and state abbreviations. You must edit all rate tables for this underwriter and enter the same Policy Inventory UW Code.

After you have completed these fields, you are ready to enter your policies numbers into inventory.

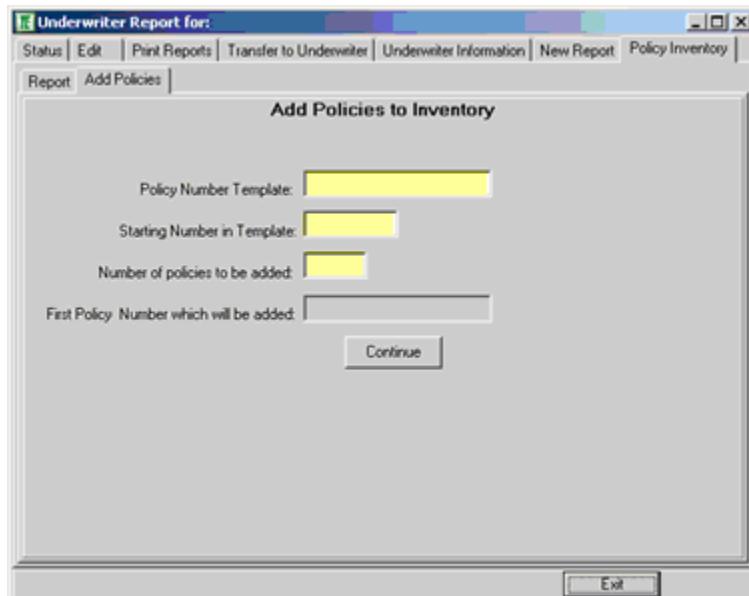
Step Two: Add Policies to Inventory

In order to report on policy inventory, you must enter the policy numbers into inventory.

Only policy numbers entered into inventory can be used in an order. Policy numbers cannot be re-used or deleted.

To add policies into inventory, follow these steps:

1. Open the remittance report definition.
2. In the Underwriter Report for window, select the **Policy Inventory** tab.
3. On the Policy Inventory tab, select the **Add Policies** sub-tab.



You must complete the following fields:

Policy Number Template

Template used for numbers to be added into inventory, pound signs represent numbers that change.

Starting Number in Template

Enter beginning policy number, numbers that change. The starting number cannot begin with a zero. If zero is the first digit, the system will skip it.

Number of policies to be added

Enter number of policies to be added.

First Policy Number which will be added

This displays the beginning policy jacket number. It must be the beginning underwriter jacket number.

4. After you have entered these fields, select **Continue**.

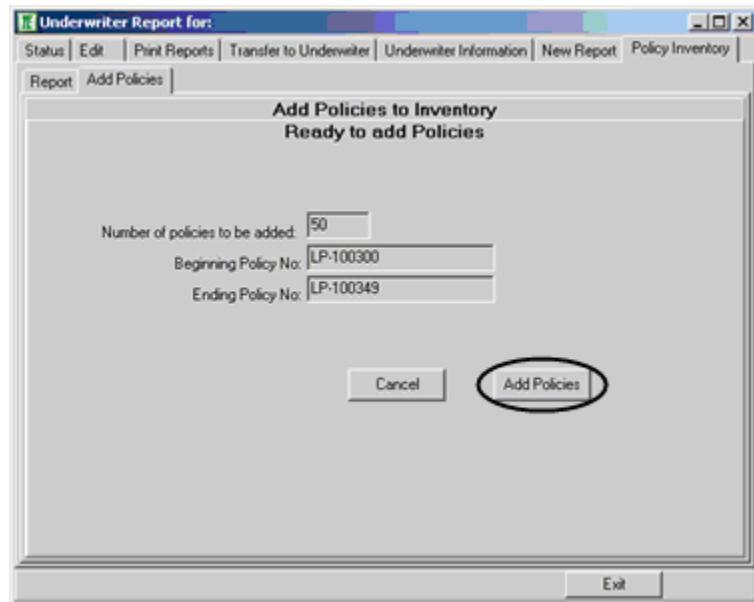
The screenshot shows a software interface titled "Underwriter Report for: [REDACTED]". The main menu bar includes "Status", "Edit", "Print Reports", "Transfer to Underwriter", "Underwriter Information", "New Report", and "Policy Inventory". Below the menu is a toolbar with "Report" and "Add Policies" buttons. The central window is titled "Add Policies to Inventory". It contains four input fields:

- "Policy Number Template": LP-100###
- "Starting Number in Template": 300
- "Number of policies to be added": 50
- "First Policy Number which will be added": LP-100300

A "Continue" button is located at the bottom of the window. A red oval highlights the "Continue" button.

5. Verify that Beginning Policy No. and Ending Policy No. are correct and then click **Continue**.

If they are not correct, click Cancel and then edit information.

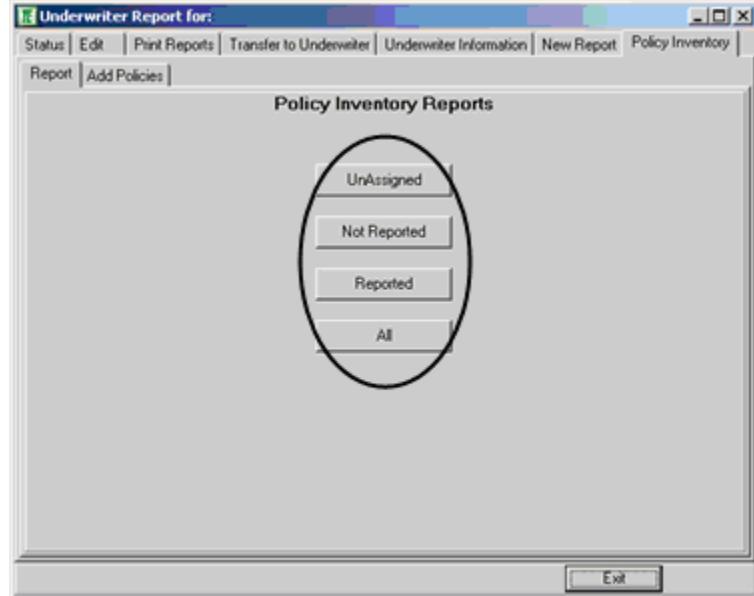


6. On the Unassigned_Policies_Report window, either select **OK** to close window, select **Print** to print list of unassigned policy numbers, or select **Export** to list policy numbers in a plain text format.

Step Three: Report on Policy Inventory

There are various reports to display the status of policies available in inventory. To access these reports, follow these steps:

1. Open the remittance report definition.
2. In the Underwriter Report for window, select the **Policy Inventory** tab and then select the **Report** sub-tab.



The following report options are available:

UnAssigned

Reports policies that have been added into inventory but are not assigned to an order.

Not Reported

Reports policies that have been assigned to an order but are not in a final report.

Reported

Reports policies that have been assigned to an order and are in a final report.

All

Reports all policies setup in the inventory file, regardless of assignment status.

Underwriter

Commonwealth Land Title Insurance Company

This report is designed at the direction of LandAmerica and enables the electronic transfer of the report information. The Remittance Report designed according to the specifications provided by the Underwriter.

See New Reporting for preparation instructions of your underwriter report.

Commonwealth Land Title of New Jersey

This report is designed at the direction of LandAmerica and enables the electronic transfer of the report information. The Remittance Report designed according to the specifications provided by the Underwriter.

See New Reporting for preparation instructions of your underwriter report.

Chicago Title Insurance Company

This report is designed for general use by Chicago Title Insurance Company agents.

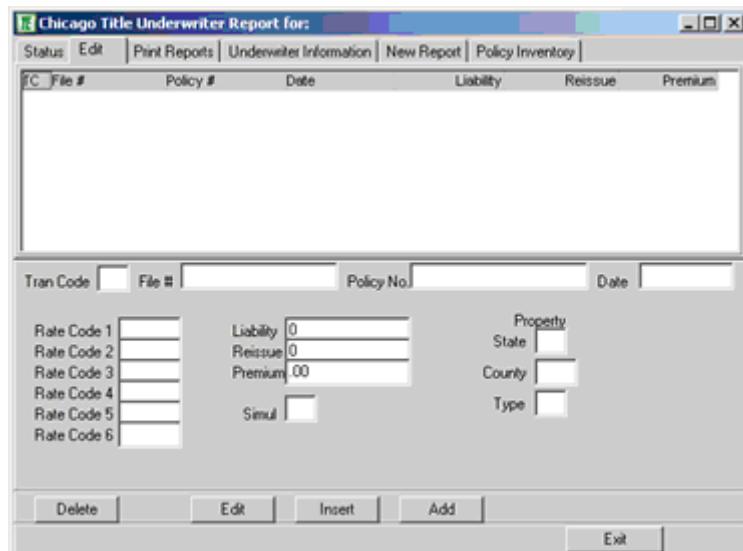
This report does not contain the split between the agent and the underwriter, just the total premium.

The Remittance Report designed according to the specifications provided by the Underwriter.

See Legacy Reporting for preparation instructions of your underwriter report.

Field Descriptions

Following are the fields and their descriptions for periodic reports for Chicago Title Insurance Company:



Tran Code

Chicago Title transaction code number.

File #

Order number.

Policy No.

Policy number.

Date

Recording date of deed or settlement date if recording date not available.

Rate Code

1-6 Chicago Title rate code(s).

Liability

Amount of policy liability.

Reissue

Amount of reissue liability.

Premium

Total policy premium.

Simul

Y	Simultaneous policy
Blank	Not simultaneous policy

Property State

Property state code.

Property County

Property county code.

Property

Enter Chicago Title property type code.

To return to preparing your underwriter report, see the Edit the Report section for Legacy Reporting.

First American Title Insurance Company-PA

This report is designed for general use by First American Title Insurance Company (FATICO) agents in Pennsylvania. The Remittance Report designed according to the specifications provided by the Underwriter.

See Legacy Reporting for preparation instructions of your underwriter report.

System Management Setup

In order for information to properly populate the report fields for First American Title Insurance Company-PA report, the following System Management, Policy Calculation table settings should be edited:

1. Endorsement names should end with a backslash followed by a code. For example, End 300\300. The code represents a shortened version of the endorsement name (the code does not appear on the HUD-1). Using a code allows numerous endorsements to fit into the report columns. Any special risk endorsements should have an S after the backslash, for example \S301. Endorsements without the S are considered flat rate endorsements.
2. The endorsement name for the Closing Service Letter Fee must end with \CL.
3. Rates codes for each policy type should be entered. These codes will pull into the Rate Type column. Typical codes are B = Basic, R = Refinance, EB = Eagle Basic, etc. These codes can also be set in the individual order, in the Policy, Dates tab, and Report Code field.

To return to preparing your underwriter report, see the Order Entry section for Legacy Reporting.

Field Descriptions

Following are the fields and their descriptions for periodic reports for First American Title Insurance Company-PA:

The screenshot shows a Windows application window titled "First American - PA Underwriter Report For". The menu bar includes Status, Edit, Print Reports, Transfer to Underwriter, Underwriter Information, New Report, and Policy Inventory. The main area contains a table with columns: File #, Date #, Owners #, Lenders #, Rate Cd, and Premium. Below the table is a detailed form with various input fields and dropdown menus. The fields include: Policy Number, Liability, Owner, Lender, Total Premiums, Agent Commission, Company Fees, Premium, Gross Premium, Flat Rate Endorsements, Special Risk Endorsements, and Closing Service Letter. Buttons at the bottom include Delete, Edit, Insert, Add, and Exit.

File

Order number.

Settlement Date

Settlement date.

Rate Type

Type(s) of policy(ies).

Owner Policy No.

Policy number.

Liability

Owner's policy liability.

Lender Policy No.

Same as owner policy no.

Gross Premium

Gross premium.

Flat Rate Endorsements

Flat rate endorsement codes.

Special Risk Endorsements

Special risk endorsement codes. These endorsements are designated in the underwriter calculation table setup with a \S code.

Closing Service Letter

Closing service letter fee. This fee is designated in the underwriter calculation table setup with a \CL code.

To return to preparing your underwriter report, see the Edit the Report section for Legacy Reporting.

Fidelity National Title Insurance Company

The Fidelity National Title Insurance Company remittance report is designed for use in Pennsylvania; however it may be useful in other states. The Remittance Report designed according to the specifications provided by the Underwriter.

See Legacy Reporting for preparation instructions of your underwriter report.

Order Entry

The following information must be completed in the individual orders for Fidelity National Title Insurance Company:

Policy, Data Tab

The Report Code field should contain the appropriate report codes as designated by Fidelity National, listed as follows.

Code	Description
1	Basic Owners
2	Basic Loan
3	Reissue Owners
4	Reissue Loan
5	Simultaneous Issue
8	Substitution
9	Lot Development or Operative Builder
10	Approved Attorney

The Report Code can be set to default through the System Management Utility, Underwriter tab, or entered in each order in the Policy, Dates tab, Report Code field.

Policy, Endorsements Tab

Select appropriate endorsements. These endorsements are itemized on the remittance report using a code. The code is the text behind the \ in the Endorsement Type field. For example if the Endorsement Type field contains END 100\100, the code 100 would appear on the Fidelity National remittance report. Following are the Fidelity National designated endorsement codes:

Code	Description
100	Where there is no apparent violation of restrictions on existing construction
101	Where restrictions appear to be violated on existing construction
102	Where proposed new construction does not indicate that restrictions will be violated
103	Where proposed construction will apparently violate restrictions
300	Survey Exception (Mortgagee)
301	Survey Exception (Owner)
400	Loan Policy Usury Endorsement
401	Truth in Lending
500	Residential Inflationary Endorsement
600	Federal Home Loan Bank Endorsement
710	ALTA 6.0
710	ALTA 6.2
810	Condominium
820	PUD
900	Environmental
1000	Mandatory Advance
1010	Revolving Line of Credit/Open End

1020	FNMA Balloon Endorsement
1030	ALTA Form 9
1040	Fairway
1050	Non-Imputation (Partnership)
1060	Non-Imputation (Stock)
1070	General
CL	Closing Service Letter

The endorsement codes can be set to default through the System Management Utility, Underwriter tab.

To return to preparing your underwriter report, see the Order Entry section for Legacy Reporting.

Field Descriptions

Following are the fields and their descriptions for periodic reports for Fidelity National Title Insurance Company:

The screenshot shows a software interface titled "Fidelity National Underwriter Report for". The main window has a toolbar with buttons for Status, Edit, Print Reports, Transfer to Underwriter, Underwriter Information, New Report, and Policy Inventory. Below the toolbar is a grid table with columns: File #, Owners Policy #, Own Date, Mortgage Policy #, Mtg Date, and Premium. Below the grid is a detailed input form. This form includes fields for File #, Rate Code, Endorsements: Code, and Premium. It also includes sections for Policy No., Date, Liability, Owners (Policy No. and Date), Mortgage (Policy No. and Date), Policy Premium, Endorsement Premium, Net To Underwriter, Total Premiums, and Serv Ltr Prem. At the bottom of the input form are buttons for Delete, Edit, Insert, Add, and Exit.

File

Order number.

Rate Code

See report rate code table above for appropriate codes.

Owners

Owners policy number.

Date

Recording date of Deed or settlement date if recording date not available.

Liability

Amount of owner's policy liability.

Mortgage

Mortgage policy number.

Date

Recording date of Mortgage or settlement date if recording date not available.

Liability

Amount of loan policy liability.

Policy Premium

Total policy premium.

Net to Underwriter

Underwriter's portion of premium.

Endorsements Code

See endorsement code table above for appropriate codes.

Endorsements Premium

Total endorsement premium.

Service Ltr Premium

Closing service letter fee. This fee is designated in the underwriter calculation table setup with a \CL code.

To return to preparing your underwriter report, see the Edit the Report section for Legacy Reporting.

Fidelity National Title Insurance Company-NJ

The Fidelity National Title Insurance Company-NJ remittance report is designed for use in New Jersey; however it may be useful in other states. The Remittance Report designed according to the specifications provided by the Underwriter.

See Legacy Reporting for preparation instructions of your underwriter report.

Order Entry

The following information must be completed in the individual orders for Fidelity National Title Insurance Company-NJ:

Policy, Data Tab

The Report Code field should contain the appropriate report codes as designated by Fidelity National, listed as follows.

Code	Description
1	Basic Owners
2	Basic Loan
3	Reissue Owners
4	Reissue Loan
5	Simultaneous Issue
6	Modified Loan
9	Construction Loan
10	Cooperative Leasehold
15	Refinance Loan

The Report Code can be set to default through the System Management Utility, Underwriter tab, or entered in each order in the Policy, Dates tab, Report Code field.

Policy, Endorsements Tab

Select appropriate endorsements. These endorsements are itemized on the remittance report using a code. The code is the text behind the \ in the Endorsement Type field. For example if the Endorsement Type field contains END 100\100, the code 100 would appear on the Fidelity National remittance report. Following are the Fidelity National designated endorsement codes:

Code	Description
1	ALTA Form 1 End
10	Other
10.11	FNMA Balloon End
10.12	Secondary Mortgage Market End
10.13	Reverse Annuity End

10.4	Revolving Loan End
10.9	Convertible Adj Rate Mortgage
13	Survey Endorsement
14	Loan Advance
4.1	Condominium
5.1	Planned Unit Development
6	Variable Rate Mortgage
6.1	Variable Rate Mortgage
6.2	Variable Rate Mortgage-Negative Amortization
8.1	Environmental
9	Restrictions, Encroachments
CL	Closing Service Letter

The endorsement codes can be set to default through the System Management Utility, Underwriter tab.

To return to preparing your underwriter report, see the Order Entry section for Legacy Reporting.

Field Descriptions

Following are the fields and their descriptions for periodic reports for Fidelity National Title Insurance Company-NJ:

The screenshot shows a Windows application window titled "Fidelity National Underwriter Report for: [REDACTED]". The menu bar includes "Status", "Edit", "Print Reports", "Transfer to Underwriter", "Underwriter Information", "New Report", and "Policy Inventory". Below the menu is a toolbar with buttons for "File #", "Owners Policy #", "Own Date", "Mortgage Policy #", "Mtg Date", and "Premium". The main area contains two tables. The top table has columns for "File #", "Owners Policy #", "Own Date", "Mortgage Policy #", "Mtg Date", and "Premium". The bottom table is more detailed, with columns for "File #", "County", "R/C", "Endorsements", "Code", and "Premium". It includes fields for "Owners Pol", "Mortgage Pol", "Type", "Date", "Liability", "Prior Date", "Prior Liab", and "Additional Prior Liab". There are also fields for "Own Prem", "Mort Prem", "Endorse", "Total", "Net To Underwriter", and "Serv Ltr #". At the bottom of the detailed table are buttons for "Delete", "Edit", "Insert", "Add", and "Exit".

File

Order number.

County

County code as assigned by FNTIC. This code should be auto-filled based on information contained in a county code file located in the OM\P\FN02\countycd file.

R/C

1=Residential, 2=Commercial. This field auto fills based on the entry in the Property tab, General sub-tab, Commercial field.

Policy # Owners

Owners policy number.

Policy # Mortgage

Mortgage policy number.

Owners Pol Type

See report rate code table above for appropriate policy type codes.

Mortgage Pol Type

See report rate code table above for appropriate policy type codes.

Owners Pol Date

Settlement date if deed recording date not available.

Mortgage Pol Date

Settlement date if mortgage recording date not available.

Owners Pol Liability

Amount of owner's policy liability.

Mortgage Pol Liability

Amount of mortgage policy liability.

Owners Pol Prior Date

Date of prior owner's policy (used with reissue rates).

Mortgage Pol Prior Date

Date of prior mortgage policy (used with reissue rates).

Owners Pol Liability

Liability on prior owner's policy (used with reissue rates).

Mortgage Pol Liability

Liability on prior mortgage policy (used with reissue rates).

Additional Prior Liability

Liability on prior mortgage policy (used with 3-way reissue split).

Policy Premium

Total Policy Premium.

Endorsements Premium

Total endorsement premium.

Total

Total amount of endorsements and premium.

Endorsements Code and Premiums

See endorsement code table above for appropriate codes.

Net to Underwriter

Underwriter's portion of premium.

Service Ltr #

Closing service letter number.

To return to preparing your underwriter report, see the Edit the Report section for Legacy Reporting.

Lawyers Title Insurance Corporation

This report is designed at the direction of LandAmerica and enables the electronic transfer of the report information. The Remittance Report designed according to the specifications provided by the Underwriter.

See New Reporting for preparation instructions of your underwriter report.

Old Republic National Title Insurance Company

The Old Republic National Title Insurance Company (ORNTIC) report is designed to be printed, and also to be remitted electronically to ORNTIC. The Remittance Report designed according to the specifications provided by the Underwriter.

See New Reporting for preparation instructions of your underwriter report.

System Management Settings

To properly report, the following **System Management, Policy Calculation** table settings must be edited for each Old Republic Rate table:

1. Endorsement names should end with a backslash followed by a code. For example, End 300\300. The code represents a shortened version of the endorsement name and allows numerous endorsements to fit into the report columns (this code will not display on the HUD-1 Settlement Statement). Any special risk endorsements should have an S after the backslash, for example \S301. Endorsements without the S are considered flat rate endorsements.
2. The endorsement name for the Closing Service Letter Fee must end with \CL.
3. Rates codes for each policy type should be entered. These codes are provided by Old Republic and differ for each state. Please contact your agency representative for a list of these codes.

To return to preparing your underwriter report, see the **Order Entry** section for New Reporting.

Security Title Guarantee Corporation of Baltimore

This report is designed for use by agents of the Security Title Guarantee Corporation of Baltimore. The Remittance Report designed according to the specifications provided by the Underwriter.

See Legacy Reporting for preparation instructions of your underwriter report.

Field Descriptions

Following are the fields and their descriptions for periodic reports for Security Title Guarantee Corporation of Baltimore:

File

Order number.

City/Cty

County name, if available, or city name if no county is available.

Principal Policy Number

Policy Number on which the basic premium is calculated.

Principal Policy Liability

Policy liability on which the basic premium is calculated.

Simultaneous Policy Number

Simultaneous policy number.

Simultaneous Policy Liability

Simultaneous policy number.

Commitment #

Commitment number.

Owner's Premium

Owner's premium amount.

Mortgage Premium

Total policy premium.

Simultaneous Fee

Simultaneous premium.

Commitment Fee

Not in use.

Endorsements Fee

Total endorsement premium.

Net to Underwriter

Net amount to underwriter.

Remarks

If file is a reissue, this field will contain the prior policy number, date and amount of prior coverage.

To return to preparing your underwriter report, see the Edit the Report section for Legacy Reporting.

Stewart Title Guaranty Company

This report is designed at the direction of Stewart Title and enables the electronic transfer of the report information. The Remittance Report designed according to the specifications provided by the Underwriter.

See New Reporting for preparation instructions of your underwriter report.

Transnation

This report is designed at the direction of LandAmerica and enables the electronic transfer of the report information. The Remittance Report designed according to the specifications provided by the Underwriter.

See New Reporting for preparation instructions of your underwriter report.

Transnation of New York

This report is designed at the direction of LandAmerica and enables the electronic transfer of the report information. The Remittance Report designed according to the specifications provided by the Underwriter.

See New Reporting for preparation instructions of your underwriter report.

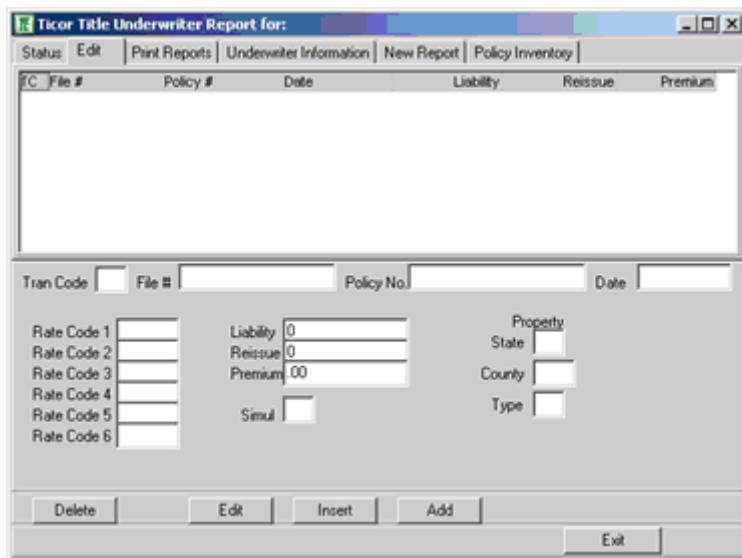
Ticor Title Insurance Company

This report is designed for use by agents of the Ticor Title Insurance Company. The Remittance Report designed according to the specifications provided by the Underwriter.

See Legacy Reporting for preparation instructions of your underwriter report.

Field Descriptions

Following are the fields and their descriptions for periodic reports for Ticor Title Insurance Company:



Tran Code

MP, OP, DP, VD, EN, blank.

File

Order number.

Policy No.

Policy Number.

Date

Policy Date.

Rate Code 1

Policy Rate Code 1.

Rate Code 2

Policy Rate Code 2.

Rate Code 3

Endorsement Rate Code 3.

Rate Code 4

Endorsement Rate Code 4.

Rate Code 5

Special Risk Rate Code 5.

Rate Code 6

Special Risk Rate Code 6.

Liability

Liability Amount.

Reissue

Reissue Credit Amount.

Premium

Premium Amount.

Simul

Simultaneous Policy: Y = Yes, blank = No.

Property State

Property State Code.

Property County

Property County Code.

Property Type

Property Type: 00, 10, 20, 30, 40, 50.

To return to preparing your underwriter report, see the Edit the Report section for Legacy Reporting.

United General Title Insurance Company

This report is designed at the direction of United General. The Remittance Report designed according to the specifications provided by the Underwriter.

See New Reporting for preparation instructions of your underwriter report.

State

State reports are provided for those states that have specific requirements (usually for statistical reporting purposes). Each state report can be setup for multiple underwriters.

Michigan Standard Underwriter Report

In addition to standard remittance report fields, the Michigan remittance report displays the county name.

See New Reporting for preparation instructions.

New Jersey Standard Underwriter Report

See Legacy Reporting for preparation instructions.

Field Descriptions

Following are the fields and their descriptions for periodic reports for New Jersey Standard Underwriter Report:

File Number

Order number.

Owner's Policy #

Owner's Policy Number.

Mortgage Policy #

Mortgage or Loan Policy Number.

Date

Policy Date.

Codes

Report code from Policy tab, Data sub-tab.

Commercial/Residential

C = commercial policy, R = residential policy.

County

County Code.

Available for Distribution

Gross premium plus endorsements.

Agent's Retention

Agent's split for policy premium plus endorsements.

Sub-Total due Underwriter

Underwriter's split for policy premium plus endorsements.

Closing Services Letter

Amount of Closing Services Letter if issued.

Total Due Underwriter

Sub-total plus Closing Services Letter.

Liability Gross

Gross Liability Amount.

Premium Gross

Gross Premium Amount.

Liability Basic

Basic Liability Amount.

Premium Basic

Basic Premium Amount.

Liability Reissue

Reissue Liability Amount.

Premium Reissue

Reissue Liability Amount.

Liability Refinance

Refinance Liability Amount.

Premium Refinance

Refinance Premium Amount.

Construction

Construction Rate Premium.

Other Rate

Other Rate Code.

Other Rate Premium

Premium Amount for Other Rates.

Simultaneous

Simultaneous Issue Fee.

Settlement

Settlement Fee.

Exam Charge

Examination Fee.

Endorsements

Endorsement Codes.

Endorsements Premium

Endorsement Total Premium.

To return to preparing your underwriter report, see the Edit the Report section for Legacy Reporting.

New York Standard Underwriter Report

See Legacy Reporting for preparation instructions.

Field Descriptions

Following are the fields and their descriptions for periodic reports for New York Standard Underwriter Report:

File #

Order number.

County

County code as assigned by the New York State Department of Insurance.

Settlement Date

Settlement Date.

Owners Pol Policy #

Owner's Policy Number.

Owners Pol Code

Report Rate Code.

Owners Pol Liability

Amount of owner's policy liability.

Owners Pol Prior Liab

Liability on prior owner's policy (used with reissue rates).

Owners Pol Premium

Policy Premium.

Mortgage Pol Policy #

Lender's Policy Number.

Mortgage Pol Code

Report Rate Code.

Mortgage Pol Liability

Amount of mortgage policy liability.

Mortgage Pol Prior Liab

Liability on prior mortgage policy (used with reissue rates).

Mortgage Pol Premium

Mortgage Policy Premium.

Policy Prem.

Total Policy Premium excluding endorsements.

Endorse

Total Endorsement Premium.

Risk Endorse

Total Risk Endorsement Premium.

Total

Total Policy and Endorsement Premium.

Reinsurance

Reinsurance Expenses.

Net to Underwriter

Amount remitted to underwriter.

Endorsements

Endorsement Codes.

Risk

Risk Endorsement Codes.

Comments

Appropriate remarks concerning this Policy as required by the Underwriter or for any necessary explanations.

To return to preparing your underwriter report, see the **Edit the Report** section for Legacy Reporting.

Pennsylvania Standard Underwriter Report

See Legacy Reporting for preparation instructions.

Field Descriptions

Following are the fields and their descriptions for periodic reports for Pennsylvania Standard Underwriter Report:

The screenshot shows a Windows application window titled "Pennsylvania Standard Underwriter Report for:". The menu bar includes Status, Edit, Print Reports, Transfer to Underwriter, Underwriter Information, New Report, and Policy Inventory. The main window has a header row with columns: File #, Owners Policy #, Own Date, Mortgage Policy #, Mtg Date, and Premium. Below this is a large empty grid area. On the left side, there are input fields for File #, Policy #, and Area (set to 1). To the right of these are two columns of input fields labeled "Liability" and "Premium". The "Liability" column contains fields for Basic (.00), Reissue (.00), Substitution (.00), Term (.00), Subdivision (.00), Other Rate (.00), Approved Atty (.00), and Special Risk (.00). The "Premium" column contains fields for Endorsements (.00) and Remarks. At the bottom of the form are buttons for Delete, Edit, Insert, Add, and Exit.

File

Order number.

Policy

Policy Number.

Area

No longer in use, leave as 1 for default.

Total Premiums

Not editable. Total of Premium and Endorsements.

Agent Commission

Agent's portion of Premium.

Company Fees

Underwriter's portion of Premium.

Remarks

Comments.

Liability Basic

Liability and premium for policy.

Liability Reissue

Liability and premium for reissue policy.

Basic Premium

Policy Premiums before credit.

Basic Reissue

Amount of the credit.

Substitution Premium

Amount of credit when a refinance/substitution rate is given.

Term Premium

Premium for policies designated as Term Rates.

Subdivision Premium

Amount of credit when given a subdivision rate.

Other Rate

Other Rate Code.

Other Rate Premium

Premium for policies designated as Other Rates.

Approved Atty Special Risk Premium

Premium for policies designated as Attorney Rates.

Endorsements

Endorsement codes.

Endorsements Premium

Endorsement Amounts.

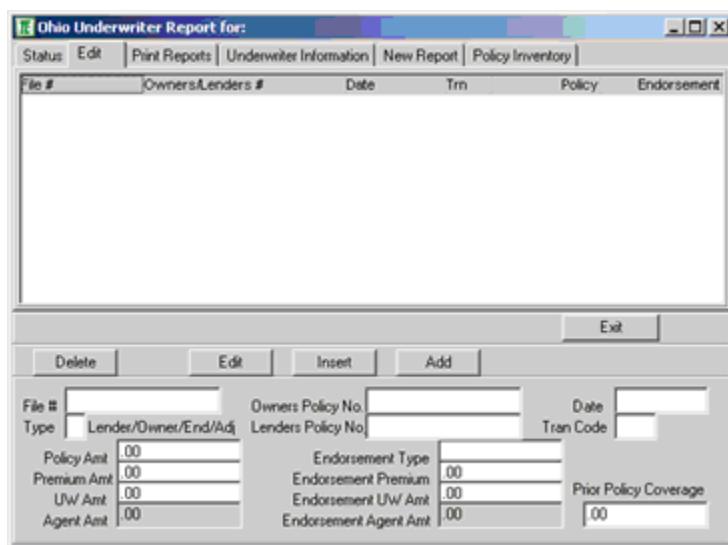
To return to preparing your underwriter report, see the Edit the Report section for Legacy Reporting.

Ohio Standard Underwriter Report

See Legacy Reporting for preparation instructions.

Field Descriptions

Following are the fields and their descriptions for periodic reports for Ohio Standard Underwriter Report:



File #

Order number.

Type

L = Lender, O = Owners, E = End, A = Adjustment.

Policy Amt

Policy Coverage Amount.

Premium Amt

Premium Amount.

UW Amt

Underwriter's Portion of the Premium

Agent Amt

Agent's Portion of the Premium.

Owners Policy No.

Owner's Policy Jacket Number.

Lenders Policy No.

Lender's Policy Jacket Number.

Endorsement Type

Endorsements Issued.

Endorsement Premium

Total Endorsement Premium.

Endorsement UW Amt

Total Underwriter split for Endorsements.

Endorsement Agent Amt

Total Agent split for Endorsements.

Date

Policy Date or Production Date.

Tran Code

Underwriter's transaction code number.

Prior Policy Coverage

Coverage of Prior Policy when giving a reissue or refinance rate.

To return to preparing your underwriter report, see the Edit the Report section for Legacy Reporting.

RealExpress

RealExpress connects you to real estate settlement product and service providers quickly and efficiently directly through your TitleExpress software. By facilitating your orders from participants on the RealExpress platform, you save time and enhance your level of service to your clients.

Charles Jones Inc.

You may order services from Charles Jones via the RealExpress platform accessible through your TitleExpress software.

TSS is strictly a facilitator of transactions between you and Charles Jones Inc. TSS does not make representations of any kind with respect to accuracy, quality or completion of such transactions. You must have an account in good financial standing with Charles Jones Inc. to access their services and place orders. For more information visit www.charlesjones.com or call 800-792-8888.

Data Trace

You may order the following services from Data Trace via the RealExpress platform accessible through your TitleExpress software:

- Nationwide Patriot Name Searches
- New Jersey Upper Court Searches
- New Jersey and Pennsylvania Tax and Assessment Searches
- New Jersey Flood Searches

TSS is strictly a facilitator of transactions between you and Data Trace. TSS does not make representations of any kind with respect to accuracy, quality or completion of such transactions. You must have an account in good financial standing with Data Trace to access their services and place orders. For more information visit www.edatatrace.com or call 800-477-8288.

First American's FASTWeb

You may order services from First American's *FASTWeb* via the RealExpress platform accessible through your TitleExpress software.

TSS is strictly a facilitator of transactions between you and *FASTWeb*. TSS does not make representations of any kind with respect to accuracy, quality or completion of such transactions. You must have an account in good financial standing with *FASTWeb* to access their services and place orders. For more information visit www.fastweb.firstam.com or call 800-214-5656.

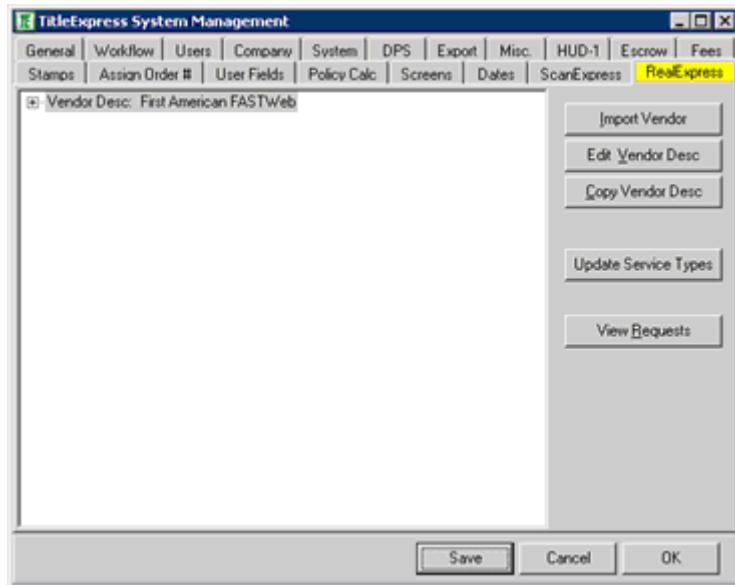
Configure

The following settings must be set in the Configuration Manager to enable the RealExpress services.

Configure Vendor Descriptions

Prior to using the RealExpress integrations, your account information must be entered and the services you want to use must be edited in System Management. To do this open **System Management** and select the **RealExpress** tab.

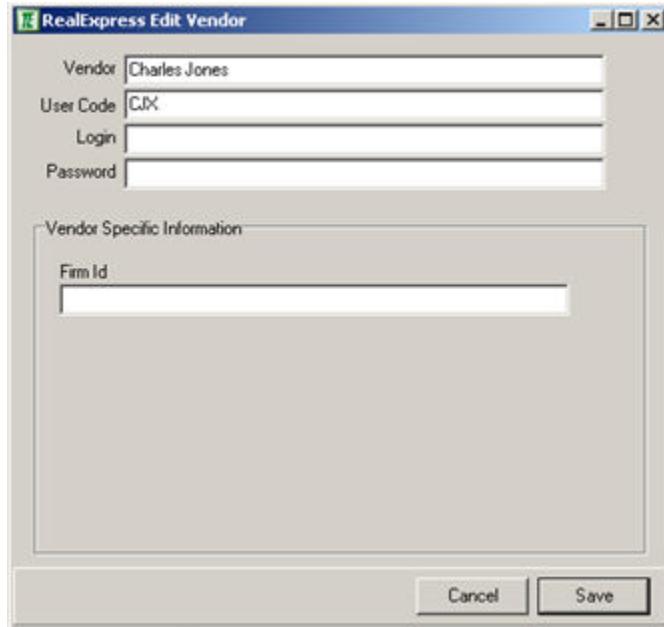
The services available for selection are dependent on the XML configuration files that are imported during the installation process.



Edit the Vendor Description

You must enter your account information. The Login, Password and Firm ID / ClientID are provided by the services vendor. The URL for FASTWeb is automatically populated with the correct site information.

The User Code can be individual to a TitleExpress user (if you have separate provider accounts for each TitleExpress user), or can be a company-wide user code.



Copy Vendor Description

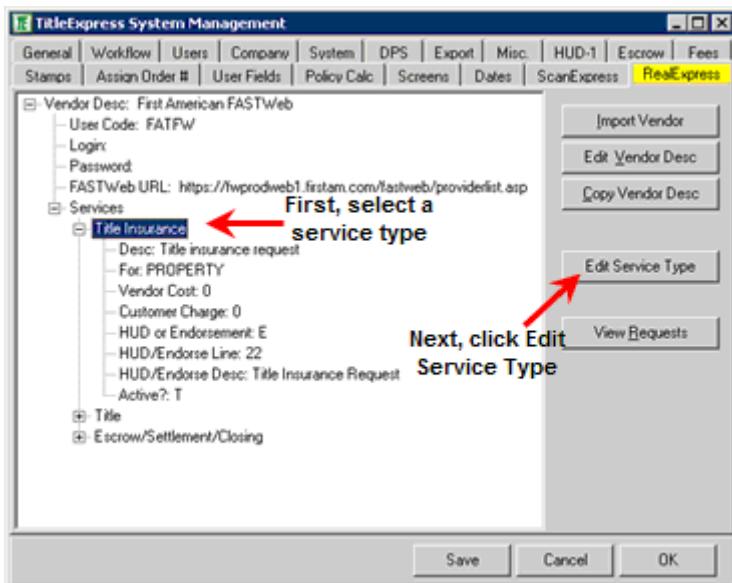
To establish multiple user codes, select **Copy Vendor Desc.**



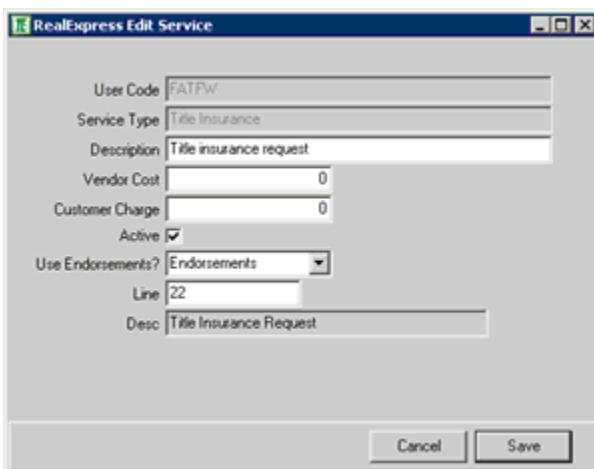
Enter the new **Description** and **User Code**. All setup information will be copied into the new Vendor Description.

Configure Services

Each service must be configured. To configure each service, expand the **Vendor Desc** and then **Services**. Next, highlight a service and then click **Edit Service Type**.



The Vendor Cost may be added (for informational purposes only). If the Active box is selected, the service will be available for selection. Click **Save** when completed.



Customer Charge

To add the charge for the service to the HUD-1 Settlement Statement (on the Policy tab), enter a Customer Charge, select Endorsements and enter the endorsement line number.

You must then open the Underwriter Policy table in the TitleExpress System Management utility on the Policy Calc tab and then add the information to the corresponding Endorsement line.



The charge will appear on the designated HUD-1 Settlement Statement line after the request is Completed and the order has been saved.

If the Apply line used is 1, 2 or 3, the charge will appear on lines 1111, 1112 or 1113. By default, it will be payable to the underwriter. Therefore, this option is only recommended if you use the option to Apply to Line 0, and the charge is then included in the total premium (applies only to jurisdictions where this is allowable).

Notify Vendors

You must notify the vendor that you intend to process your orders using TitleExpress. They will make the necessary changes to their systems to accommodate your requests.

Order Services

Following are the steps to order services using RealExpress.

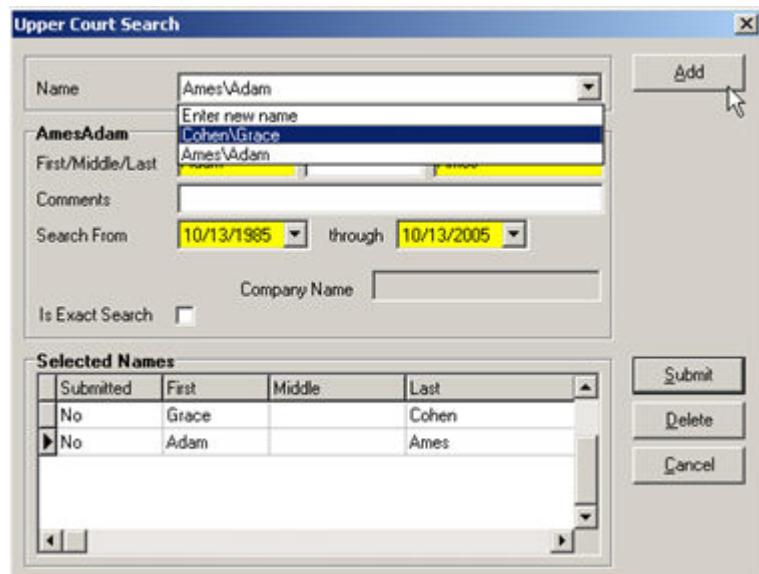
1. Open the TitleExpress order.
2. Select the Order, RealExpress tab.
3. Click **Servicer**, select the **User Code** for the vendor, and then click **Select**.

The available services are displayed.

Create Upper Court Searches

The Buyers and Sellers names are available for selection when creating an Upper Court search. In addition, you can add names as needed. Depending on the type of name search selected (Upper Court, Patriot or Child Support) different options are available.

To select a name from the order, highlight a name on the list and click **Add**.



To enter a new name (one not included in an order), select **Enter new name** and click **Add**. Complete the information.

Highlighted fields are required.

Upper Court Search

Name	Enter new name		
AmesAdam	Cohen\Grace Ames\Adam		
First/Middle/Last			
Comments			
Search From	10/13/1985 through 10/13/2005		
Company Name			
Is Exact Search <input type="checkbox"/>			
Selected Names			
Submitted	First	Middle	Last
No	Grace		Cohen
No	Adam		Ames

Add **Submit** **Delete** **Cancel**

To further refine your search, comments may be added. To enter a company name, select **Is a Company**, and complete the name. For an exact name search, click **Is Exact Search**.

First/Middle/Last			
Comments			
Search From	09/14/1985	through	09/14/2005
Is a Company	<input checked="" type="checkbox"/>	Company Name	Galt Building, Inc.
Is Exact Search	<input type="checkbox"/>		

When complete, click **Submit**.

You can submit a Name search and a Patriot search at the same time on the Name search window.

Creating Property Searches

Property searches submit information about the property. Complete the necessary fields and then click **Submit**.

Tax Assessment Search

For a Tax Assessment Search, complete the following field and then click **Submit**.

The screenshot shows a Windows-style dialog box titled "Tax Assessment Search". The "Property" section contains fields for "Property Owner" (Colleen Holt), "Address" (100 Main Street), "City" (City field is empty), "State" (NJ), "County" (Bergen), "City Type" (dropdown menu), "Block" (empty), "Lot" (empty), and "Unit" (empty). Below these are fields for "Building No.", "Tax Search" (checkbox checked), "Assessment Search" (checkbox uncheckable), "Special Instr.", "Attention", and "Needed By" (date set to 10/15/2005). On the right side of the dialog are "Submit" and "Cancel" buttons.

Flood Search and Tideland Search

For a Flood Search and Tideland Search, complete the following field and then click Submit.

The screenshot shows a Windows-style dialog box titled "Flood Search". The "Property" section contains fields for "Property Owner" (Colleen Holt), "Address Line 1" (9141 One-Putt Place), "City" (City field is empty), "State" (dropdown menu), "Zip Code" (34986), "County" (dropdown menu), "City Type" (dropdown menu), "Block" (empty), "Lot" (empty), and "Unit" (empty). Below these are fields for "Lender" and "Search Type" (Basic dropdown menu). On the right side of the dialog are "Submit" and "Cancel" buttons.

Create Title Insurance Searches

To create a Title Insurance search, highlight **Title Insurance** and then click **Create**. Verify that the information is correct and then click **Submit**.

If the information is not correct, it must be fixed in the order.

The screenshot shows a dialog box titled "First American FASTWeb Title Insurance Request". It contains fields for Property Address (Street Address: 456 New Road Place, City: Davidsonville, County: Anne Arundel, State: MD, ZIP: 21035), Borrower information (Borrower 1: Christian Smith, Borrower 2, Borrower 3, Borrower 4), and Owner information (Owner 1: Jim Jones, Owner 2, Owner 3, Owner 4). On the right side of the dialog are "Submit" and "Cancel" buttons.

In the FASTWeb window, select the appropriate **provider** and then click **OK**.

If this window is not displayed, verify the Vendor Description in System Management is correct.

The screenshot shows a dialog box titled "FASTWeb" containing a list of providers. The list includes multiple entries for "Shannon's Test ESP Office" with various product types and names. At the bottom right are "OK" and "Cancel" buttons.

Provider Name	Product Type	Product Name
Shannon's Test ESP Office	Owner's Policy	ALTA (1990)
Shannon's Test ESP Office	Owner's Policy	ALTA (1970)
Shannon's Test ESP Office	Owner's Policy	ALTA (1992)
Shannon's Test ESP Office	Owner's Policy	EAGLE
Shannon's Test ESP Office	Lender's Policy	ALTA (1990)
Shannon's Test ESP Office	Lender's Policy	ALTA (1970)
Shannon's Test ESP Office	Lender's Policy	ALTA (1992)
Shannon's Test ESP Office	Lender's Policy	EAGLE
Shannon's Test ESP Office	Lender's Policy	Short Form Commercial
Shannon's Test ESP Office	Lender's Policy	Short Form Residential
Shannon's Test ESP Office	Lender's Policy	US Government Policy
Shannon's Test ESP Office	Search / Guarantee	Please specify in note section
Shannon's Test ESP Office	Other	Please specify in note section

Click **Yes** to the confirmation message and then **OK** to the information message.

Create Title Searches

To create a Title search, highlight **Title** and then click **Create**. Verify that the information is correct and then click **Submit**.

If the information is not correct, it must be fixed in the order.

First American FASTWeb Title Request

Property			
Street Address	456 New Road Place		
City	Davidsonville		
County	Anne Arundel	State	MD ZIP 21035
Borrower 1	Christian		Smith
Borrower 2			
Borrower 3			
Borrower 4			
Owner 1	Jim		Jones
Owner 2			
Owner 3			
Owner 4			

Submit **Cancel**

In the FASTWeb window, select the appropriate **provider** and then click **OK**.

If this window is not displayed, verify the Vendor Description in System Management is correct.

FASTWeb

Provider Name	Product Type	Product Name
Shannon's Test ESP Office	Owner's Policy	ALTA (1990)
Shannon's Test ESP Office	Owner's Policy	ALTA (1970)
Shannon's Test ESP Office	Owner's Policy	ALTA (1992)
Shannon's Test ESP Office	Owner's Policy	EAGLE
Shannon's Test ESP Office	Lender's Policy	ALTA (1990)
Shannon's Test ESP Office	Lender's Policy	ALTA (1970)
Shannon's Test ESP Office	Lender's Policy	ALTA (1992)
Shannon's Test ESP Office	Lender's Policy	EAGLE
Shannon's Test ESP Office	Lender's Policy	Short Form Commercial
Shannon's Test ESP Office	Lender's Policy	Short Form Residential
Shannon's Test ESP Office	Lender's Policy	US Government Policy
Shannon's Test ESP Office	Search / Guarantee	Please specify in note section
Shannon's Test ESP Office	Other	Please specify in note section

OK **Cancel**

Click **Yes** to the confirmation message and then **OK** to the information message.

Create Escrow / Settlement / Closing Searches

To create a Escrow / Settlement / Closing search, highlight Escrow / Settlement / Closing and then click **Create**. Verify that the information is correct and then click **Submit**.

If the information is not correct, it must be fixed in the order.

The dialog box is titled "First American FASTWeb Escrow/Settlement/Closing Request". It contains sections for "Property" (Street Address: 456 New Road Place, City: Davidsonville, County: Anne Arundel, State: MD, ZIP: 21035), "Borrower" (Borrower 1: Christian Smith, Borrower 2, Borrower 3, Borrower 4), and "Owner" (Owner 1: Jim Jones, Owner 2, Owner 3, Owner 4). There are "Submit" and "Cancel" buttons.

Submission Status

The submission status can be checked on the **Submissions** tab.

The screenshot shows the "Submissions" tab of a software interface. It displays a list of submitted requests with columns: Service Type, Servicer Code, Status, Requested By, and Requested On. One request is highlighted: "Patent Name Search" by "Submitted" on "10/15/2005 2:22:00 PM". There are "Delete" and "Print" buttons at the bottom right.

Charles Jones and Data Trace

For Charles Jones and Data Trace, the following are the available statuses:

Status	Description
Submitted	Request is waiting to be sent.
Waiting	Request has been submitted.
Completed	Request has been completed.
Invalid	Error occurred saving locally, problem with the request.

FASTWeb

For FASTWeb, the following are the available statuses:

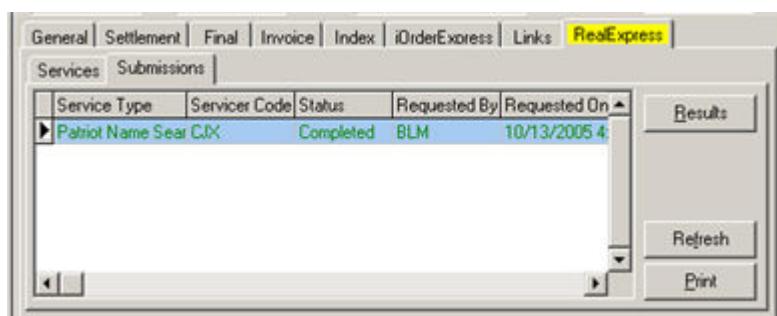
Status	Description
Submitted	Request is waiting to be sent.
Waiting	Request has been submitted.
Completed	Request has been sent to First American.
Invalid	Error occurred saving locally, problem with the request.

Completed Requests

The following options are available after a request is completed:

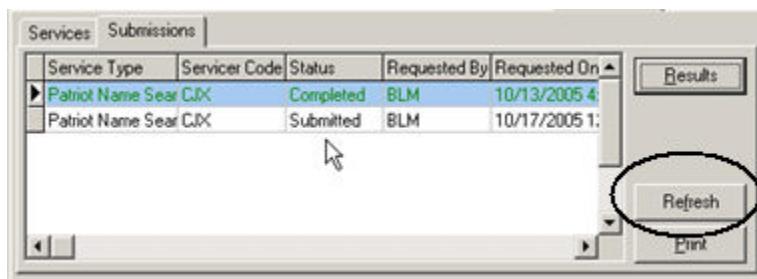
Confirmations

The results confirmation can be printed.



Reissued Requests

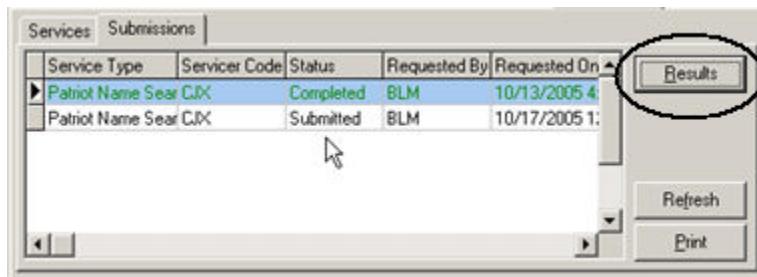
To receive a reissued request, click Refresh.



Results

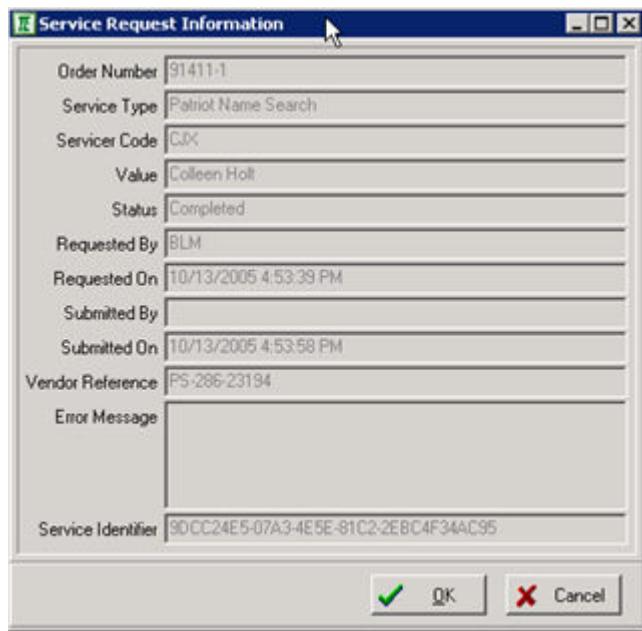
Data Trace and Charles Jones return a .pdf document, to view this document, click Results on the RealExpress, Submissions tab.

PDF documents can also be viewed in the Document Manager.



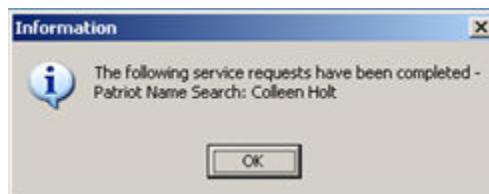
FASTWeb returns a document that is viewed in the Document Manager after it is downloaded and saved.

Additionally, service requests can be viewed in the System Management utility, RealExpress tab or on the Main Menu, Utility, View Service Requests.



Data Trace and Charles Jones

After a request is completed using Data Trace and Charles Jones, a .pdf file is returned to the related order. A message appears when opening the order, informing of the received request. This message will continue to appear until the order is saved.



First American's *FASTWeb*

When the status is completed for a *FASTWeb* request, it has only been received by First American. Once the request has been filled by First American, an e-mail message is sent with a link to retrieve the requested .doc document.

The e-mail address is determined when the *FASTWeb* account is set up. Contact First American's *FASTWeb* Support Center for more details.

To save the document with the related order, drag and drop the document into the Document Manager.

For information on downloading the document, in the e-mail message received by First American, click the link for First American's ESP Manual.



Reference

Welcome to the complete Reference section. This part of the Guide explains every window, dialog box, menu item and control.

Navigating

It is a matter of personal preference as to whether you use keystrokes or mouse-clicks to move through the data entry fields in orders. It is often faster to use keystrokes for initial data entry, then change to mouse-clicks to edit existing information. Following are useful keystrokes.

Key	Action
TAB	Moves cursor to next available field.
SHIFT-TAB	Moves cursor to previous field.
CTRL-TAB	Moves cursor to next available data entry tab.
CTRL-SHIFT-TAB	Moves cursor to previous data entry tab.
ENTER	Invokes selected button.
ALT-F4	Exits order, or from Main Menu, closes TitleExpress.
SPACEBAR	Checks/Unchecks a check box.
ARROW KEYS	Move in direction of arrow

Highlighted Tabs

Highlighted tabs are the active tabs.

Date Entry

Dates can be entered in either a 6 or 8 digit convention, such as 01/01/05 or 01/01/2005. Dates entered using a 4 digit convention such as 01/01 will be interpreted for the current year, i.e. 01/01/2005.

Printing

Standard windows print dialog boxes are used throughout TitleExpress. Be sure the proper printer and paper size is selected for each print job.

In addition to printing, certain reports can be exported in a text format.



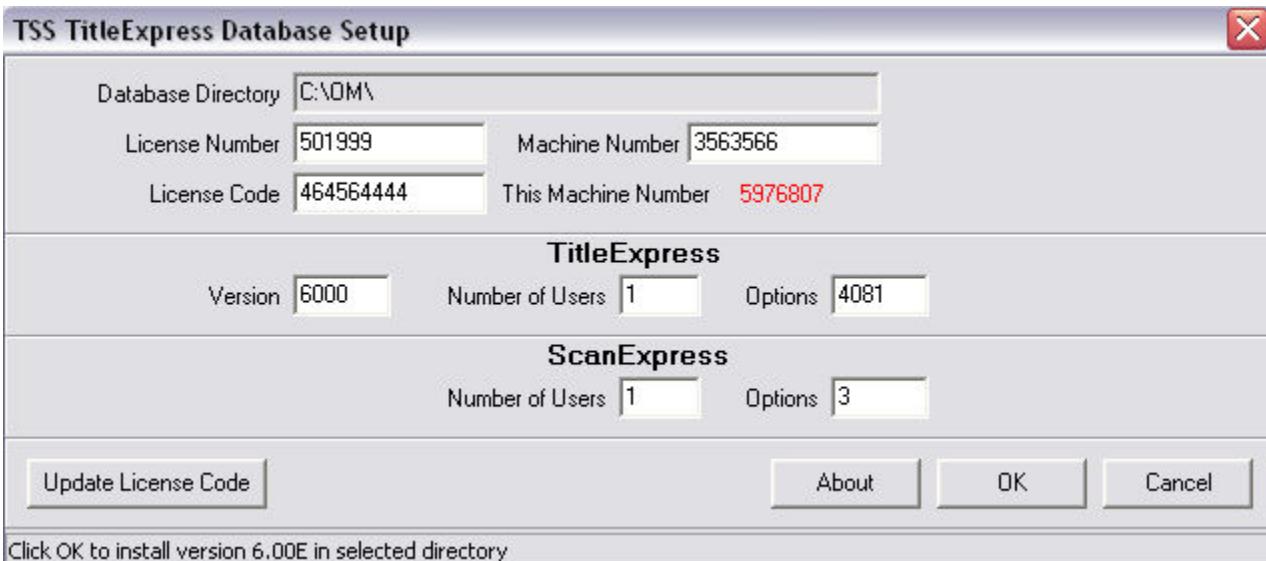
About TitleExpress Licensing

Entry of new license codes will be required when:

- Updating to the next version number (i.e. updating from 5900F to 6000F)
- Adding users
- Adding products, such as ScanExpress and iOrderExpress
- Financing Agreement payments are received by TSS
- Moving the TitleExpress database to a different server (or host computer)
- Making changes to the server or host computer that changes the machine # associated with that machine.

The license codes entry window is accessed one of four ways:

- At the end of an update installation, enter the new license codes when prompted.
- Using a command line prompt (on the Start menu, click Run) enter the following command (where C:\om represents the TitleExpress database path):
C:\texpress\prog\txdbset C:\om
- On the System Management, Misc., Database tab, click Version Setup.
- When logging into TitleExpress, on the Password entry window, select Setup, Edit System, and then Licensing.



Electronically Updating the License Code

New Installations

After completing the six-digit license code number, click **Update License Codes**. If available, licensing fields will be completed. Click **OK**. You must perform this step from the server. If you are not on the server, you must complete the machine number prior to updating license codes.

Update Installations

From the server, click Update License Codes.

If you update the license code from the server, and the number displayed in the **Machine Number** field does NOT match the number displayed after the **This Machine Number**, do not continue. Contact TSS Technical Support for assistance.

Opening TitleExpress

To open TitleExpress, double-click the TSS TitleExpress icon on your desktop.



Connect To

The default system name is Local. This typically represents your local area network database. You may have other selections here if you are using this workstation (laptop) for out-of-the-office closings.

User ID

Type your initials as established in the System Management utility. If your Windows Login ID is three characters or less, it will appear by default.

Password

Type your password (if any) as established in the System Management utility.

Click OK to continue, or Cancel to exit. This window allows for three login attempts. After the third login failure, the window will close.

Setup

For Setup options, see System Setup.

Login Messages

Following are possible error messages you may receive when logging in:

Your terminal number is already in use.

This error message may indicate that the workstation exited TitleExpress improperly during the last session. This terminal lock must be cleared at the System Manager workstation or by the user if they have rights to clear their own terminal. See the Clear Terminal Locks section of this guide for instructions.

Another possible cause is that duplicate terminal numbers have been established on your network. Please consult your System Manager for guidance.

Daystart has not been performed.

This error message may indicate that the System Management workstation has not yet accessed TitleExpress, which runs the Daystart function.

Another possible cause is that the date and time on this workstation is different than the date and time on System Management workstation. All workstations accessing TitleExpress must have the same date and approximate time.

System Setup

Setup settings determine how the TitleExpress client connects to the TitleExpress database.

Typically, only the system name **Local** will exist. However, if you connect to multiple databases (for example if the workstation is a laptop that is also licensed for an import/export database), you will have additional selections on the System menu.



System

Allows for selection of a system name. System names appear in alphabetical order.

Create New System

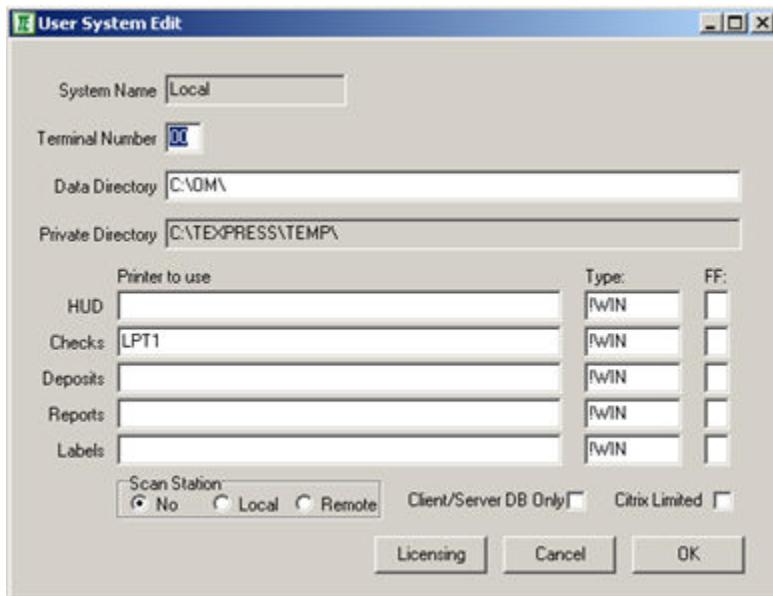
To create a new system (for connection to an additional TitleExpress database), click **Create New System**. Enter the new system name, and then click **Create**. The User System Edit window appears.

Edit System

To edit an existing system, select the appropriate system name from the drop down menu, and then click **Edit System**.

User System Edit Window

The User System Edit window contains settings specific to an individual workstation.



Workstation Settings

System Name

Cannot be edited.

Terminal Number

The terminal number must be unique to each workstation. The system management workstation uses the 00 number. If workstations have duplicate numbers, the second user logging in with the duplicate number will receive the message "Terminal number is in use". You may use numeric or alphabetic characters in this field.

Data Directory

Establishes the location of the TitleExpress database.

Private Directory

Cannot be modified.

Printer to use

Check printing settings placed here will be overridden if also set in the Escrow Accounting, Utility function for each escrow account.

Printer to use

Leave blank

Type

Use !WIN

FF

Leave blank

Scan Station

These options enable document scanning using ScanExpress. You may only setup as many workstations for scanning as the number of ScanExpress licenses you have purchased. If you setup more scan stations than ScanExpress licenses, users will receive an error message stating "The maximum number of scan stations are already logged in" when logging into TitleExpress.

No

Workstation is not used for scanning.

Local

Workstation is used for scanning in a local area network environment. (Images are saved directly to the server storage location.)

Remote

Workstation is used for remote scanning. Images are saved on the local drive, then copied up to a network storage location using thin-client technology such as Terminal Server or Citrix.

Database Connection Options

Client/Server DB Only

This option must be selected for workstations using TitleExpress with the Pervasive server engine.

For workstations using TitleExpress under Citrix, each login must have a unique C:\texpress folder. Please request the TitleExpress white paper on this subject for more information.

Citrix Limited

Select this option if the workstation is using TitleExpress under Citrix, and a unique C:\texpress\temp folder cannot be established for each login.

Certain functions are not available to such a designated workstation, such as escrow accounting and management reports.

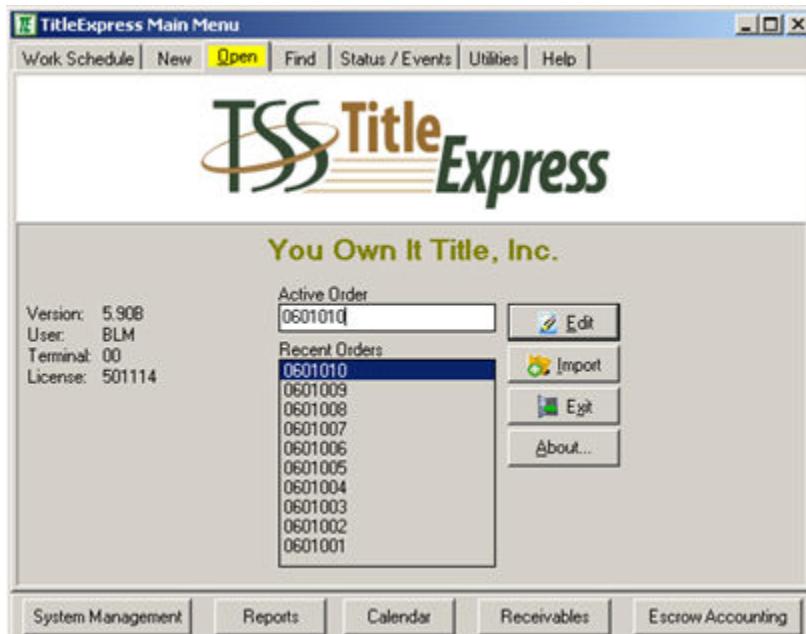
It is not recommended that this option be selected for any workstation.

Licensing

Accesses the TitleExpress Database Setup licensing window.

Main Menu

The TitleExpress Main Menu consists of tabs and buttons that access various program functions. The Open tab is the default window.



System Management Button

The System Management button is available only on the workstation designated for this purpose. This designation is applied at the time of system setup. Only the System Management workstation can access various system configuration options. See About System Management.

Reports Button

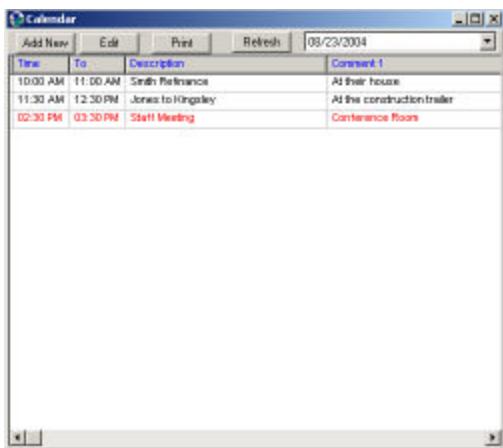
The Reports button accesses various daily and management reports. You must have the appropriate user access level in order to use this function. See Reports Overview.

Calendar Button

Two calendars are available; the Standard Calendar and the Enhanced Calendar. The Standard Calendar is a standalone calendar, the Enhanced Calendar integrates with orders. The calendar selection is made on the System Management, System, Options tab.

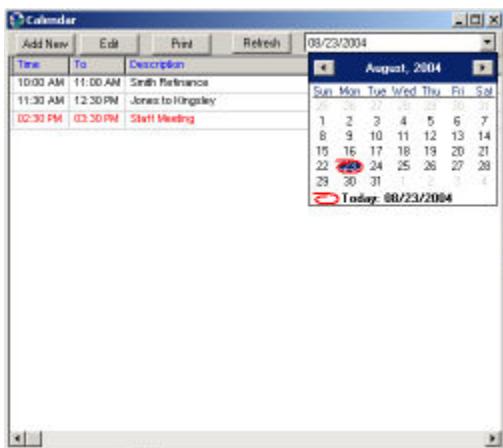
Standard Calendar

Standard calendar entries do not integrate with orders.



Select a Day

To select a day, click the pull down menu next to the date in the upper right-hand corner of the calendar window. Use your arrow keys to navigate through the monthly view. The corresponding daily view will appear as you move through the month.

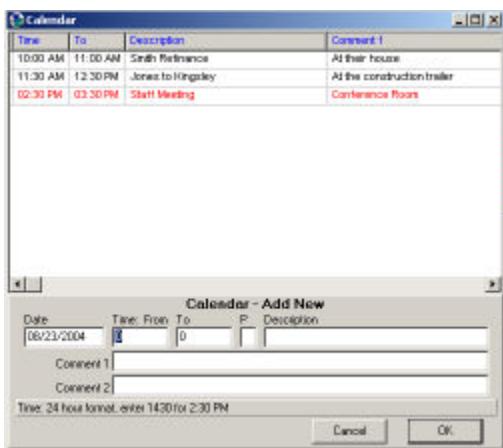


Add a New Entry

Following are the standard functions.

Add New

The bottom portion of the calendar window displays data entry fields for the calendar entry.



Date

Leave at current date or change to appropriate date.

Time From

Beginning time in 2400-hour format.

Time To

Ending time in 2400-hour format.

P

Option	Description
Y	Private, entry text is blue
*	High priority, entry text is red
Blank	Public, entry text is black

Description

Brief description of appointment

Comment 1

Comment 1 line

Comment 2

Comment 2 line

Edit

To edit an existing entry, either double-click the entry, or single-click the entry and then click the **Edit** button.

Print

To print the Calendar, click **Print**. Enter the number of days from the displayed beginning date that you want to print. To change the beginning date, you must **Cancel** from this window and select a different date from the monthly view.



Print Single Line

Displays Comment 1 only.

Print All Information

Displays both comment lines.

Refresh

In a network environment, the calendar entries are refreshed every two minutes. However, clicking the Refresh button automatically performs this function. If you work in a high-volume environment you may want to do this before adding a new entry to be sure it will not conflict with any other entries.

Enhanced Calendar

Entries on the enhanced calendar integrate with orders. Appointments can be scheduled directly into the calendar or through an order.

Menu Bar

The menu bar contains the following functions.

Appointment View Options Exit

Appointment

New

Opens the New Appointment window. Shortcut key is INS.

Edit

Opens the Edit Appointment window. Shortcut key is CTRL+E.

Delete

Delete the selected appointment. Shortcut key is DEL.

Search

Opens the Search window. Shortcut key is CTRL+S.

Print

Print the current view to the default printer. Shortcut key is CTRL+P.

View

Refresh

Forces a refresh of the current view.

Today

Displays appointments for today.

Day

Displays the day view.

Week

Displays the week view.

Month List

Displays a month view in a list format.

Month

Displays a month view in a calendar format.

Resources

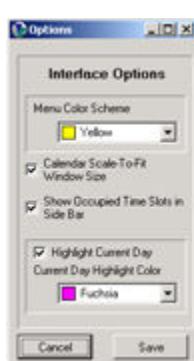
Displays the Resources window.

My Resources

Displays available resources for selection.

Options

Displays the Interface Options window.



Menu Color Scheme

The color selected for the menu color scheme determines the background color on the date line, the selected appointment or time background color, and if chosen, the occupied time slots.

Calendar Scale-To-Fit Window Size

If selected, the workspace will resize to match the resizing of a window. This may not be a practical option if your workspace is filled with appointments, as they will become too small to read. If it is not selected, top and bottom scroll bars are available to view the workspace outside of the resized window.

Show Occupied Time Slots in Side Bar

If selected, occupied time slots on the side bar will be highlighted in the menu color scheme.

Highlight Current Day

If selected, the current day will be highlighted in the current day highlight color.

Current Day Highlight Color

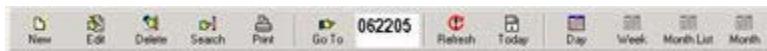
Highlight for the current day.

Exit

Exits the calendar.

Toolbar

The toolbar contains the following functions.



New

Opens the New Appointment window.

Edit

Opens the Edit Appointment window.

Delete

Deletes the selected appointment.

Search

Opens the Search Appointments window.

Print

Prints the current view to the default printer.

Go To

Moves to the date entered in the date field to the right of **Go To**.

Refresh

Forces a refresh of the current view.

Today

Displays appointments for today.

Day

Displays the day view.

Week

Displays the week view.

Month List

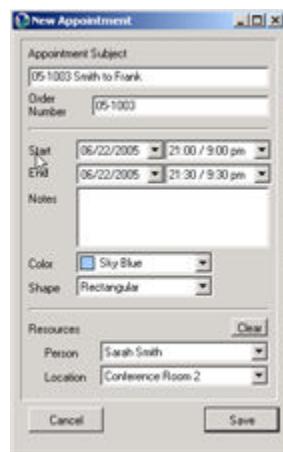
Displays a month view in a list format.

Month

Displays a month view in a calendar format.

New Appointment Window

The New Appointment window contains fields and options for scheduling new appointments.



Appointment Subject

If scheduled through an order, defaults to the order number. It is suggested that you leave this number, and insert any useful text after the order number.

Order Number

Links the appointment to an order. Once set, it cannot be edited.

Start

Appointment start date and time.

End

Appointment end time. (To schedule appointments spanning several days, such as a vacation, see [Calendar_Tips](#).)

Notes

Notes about this appointment.

Color

The default appointment color is sky blue (chosen for legibility). Other options are available on the drop-down menu.

Shape

The default appointment shape is rectangular. Other options are available on the drop-down menu.

Person

Selected person resource. To remove a selected resource from this appointment, click **Clear**.

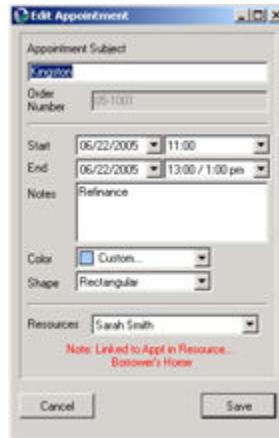
Location

Selection location resource. To remove a selected resource from this appointment, click **Clear**.

Edit Appointment Window

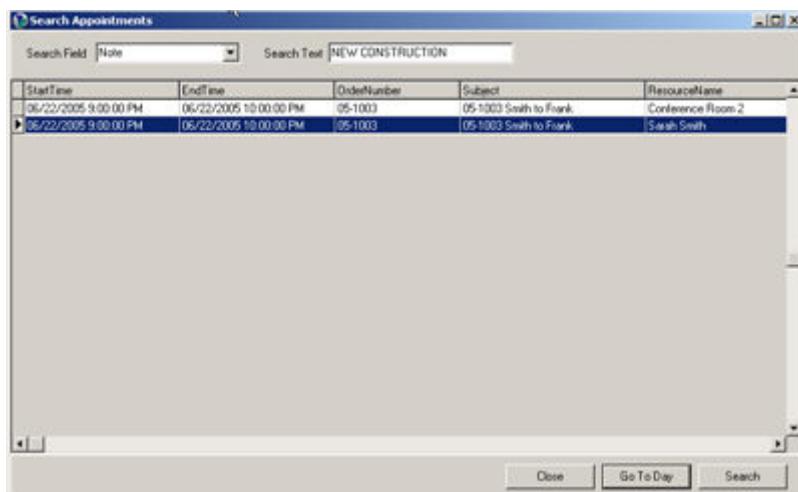
For field descriptions, see the New Appointment window. In the Edit window, the order number cannot be edited.

If a resource is edited, the linked to the related resource is broken, so it must be edited manually.



Search Appointments Window

All appointments may be searched. Results are displayed in the center of the window. To open an appointment, double-click it.



Search Field

Select Subject, Note or Order Number.

Search Text

Enter text to be searched. (The entire field will be searched for this text.)

Close

Close the Search Appointments window.

Go To Day

Go to the day for the selected appointment. (To go directly to the appointment, double-click it.)

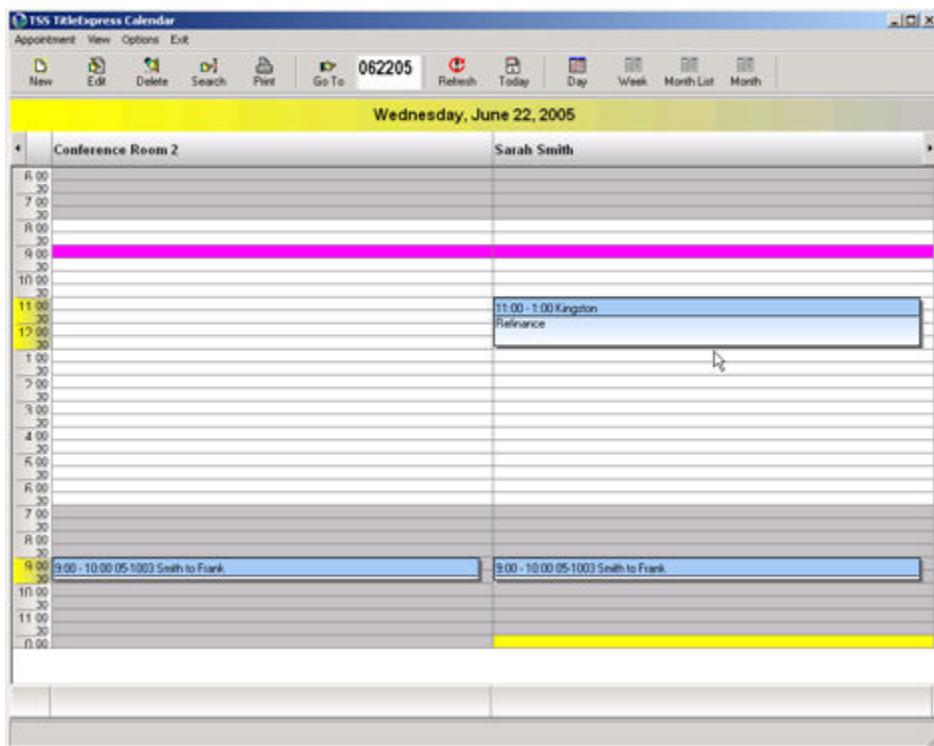
Search

Initiate the search.

Views

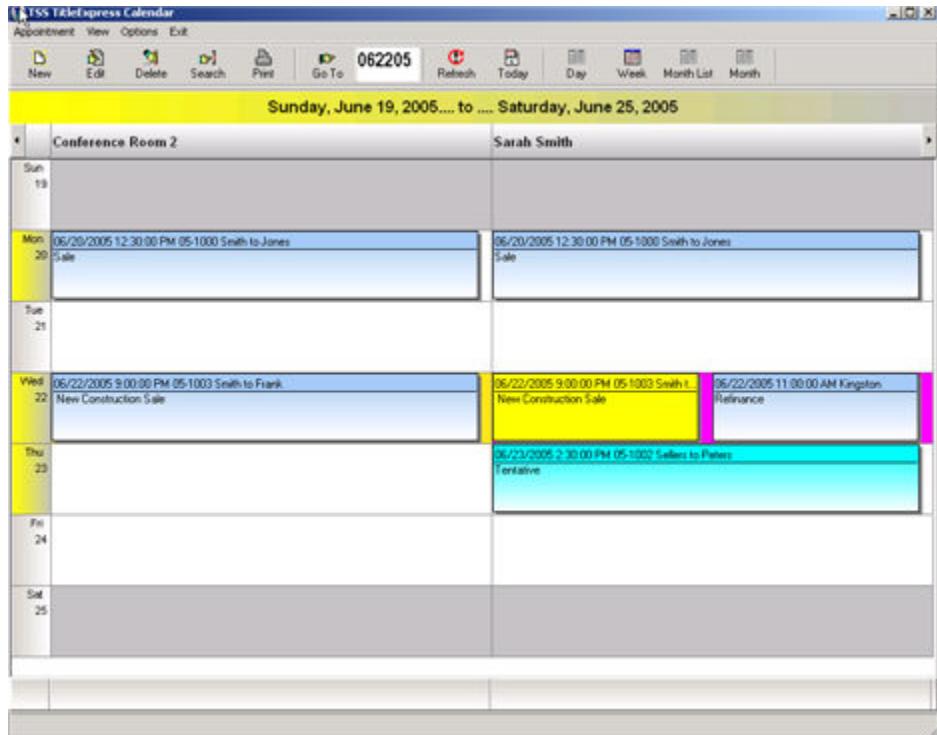
Day View

The Day view displays scheduled appointments for the selected day.



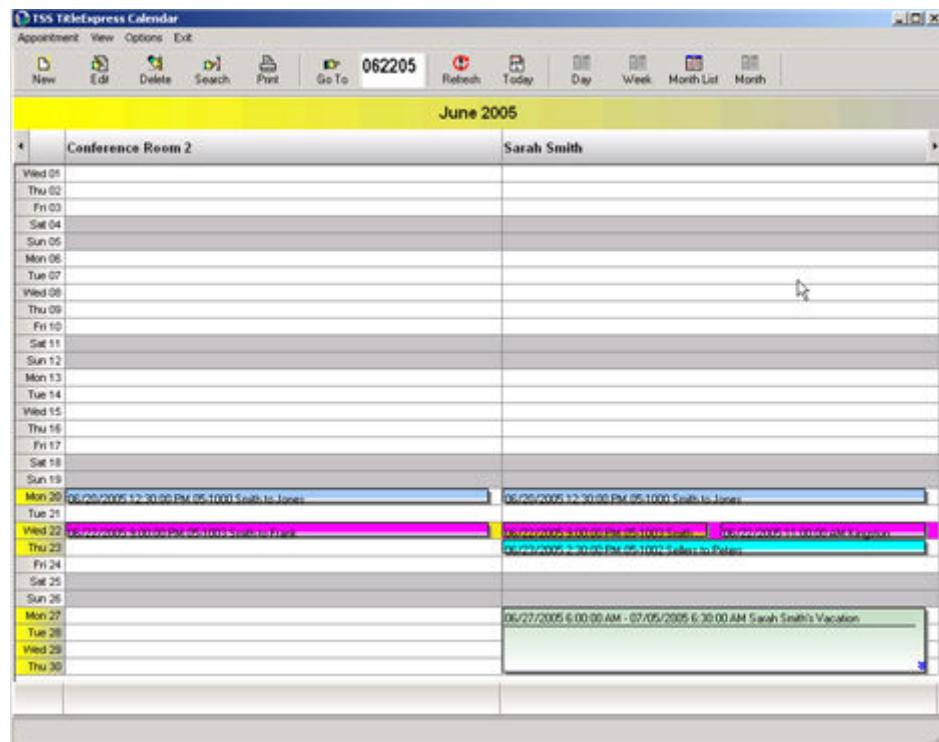
Week View

The week view displays appointments for the selected week.



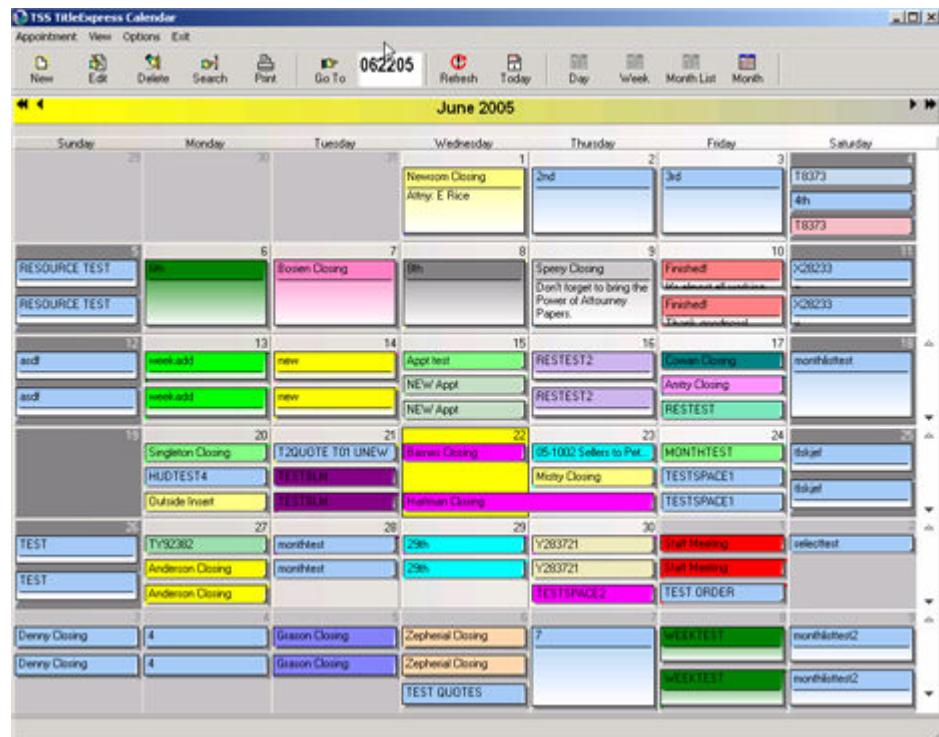
Month List View

The month list view displays the appointments for the selected month in a list format.



Month View

The month view cannot be filtered, it contains all appointments for all resources. Because of this limitation, it may not be a practical view to use if you schedule many appointments.



Expanded Calendar

Entries on the expanded calendar integrate with orders. Appointments can be scheduled directly into the calendar or through an order.

Menu Bar

The menu bar contains the following functions:

Appointment View Options Help

Appointment

The following options are available on the Appointment Menu:

New

Opens the New Appointment window. Shortcut key is INS.

Edit

Opens the Edit Appointment window. Shortcut key is CTRL+E.

Delete

Delete the selected appointment. Shortcut key is DEL.

Export

Export the selected appointment into Excel, HTML, Text, or XML format.

Send to Outlook

Creates a duplicate of the selected appointment in your Outlook Calendar.

Print

Print the current view to the default printer. Shortcut key is CTRL+P.

Exit

Closes the calendar. Shortcut key is ALT+X.

View

The following options are available on the View menu:

Calendar

Changes the calendar view to Day, Work Week, Week, Month, TimeGrid or Year. Shortcut key is CTRL+C.

Resources

Choose what resources to show, All, 1, 2, or 3. Shortcut key is CTRL+R.

Refresh

Updates the calendar view with latest appointments. Shortcut key is F5.

Go to Today

Opens current date in day view.

Show Date Navigator

Displays month view of calendar in top right corner. Allows quick change of the date.

Show Quick Lookup

Displays Quick Lookup that allows sorting of appointments by order number, start date, label type, client name or branch.

Show on side...

Moves Quick Launch and Date Navigator from left to right side of calendar view.

Filter

Sorts appointments by Branch and/or Labels.

Options

The following options are available on the Options menu:

Day

Show all day events at top, displays appointments that are scheduled for all day at top of calendar view.

Always show event time, displays time frame for scheduled appointments.

Work time only, displays appointments between hours of 6AM-6PM.

Display minutes on time rule, shows time in half hour increments.

Week

Compress weekends, moves Saturday and Sunday into same column

Month

Compress weekends, moves Saturday and Sunday into same column

TimeGrid

Displays appointments between hours of 6AM-6PM in grid.

Year

All day Events only, displays appointments that are scheduled for all day.

Setup...

Allows you to change calendar settings, allocate resources to users, and add, edit or delete labels

Hide Buttons

Removes shortcut buttons from calendar view.

Help

The following options are available on the Help menu:

Help

Opens TitleExpress User Guide

About...

Shows version information about the calendar

Toolbar

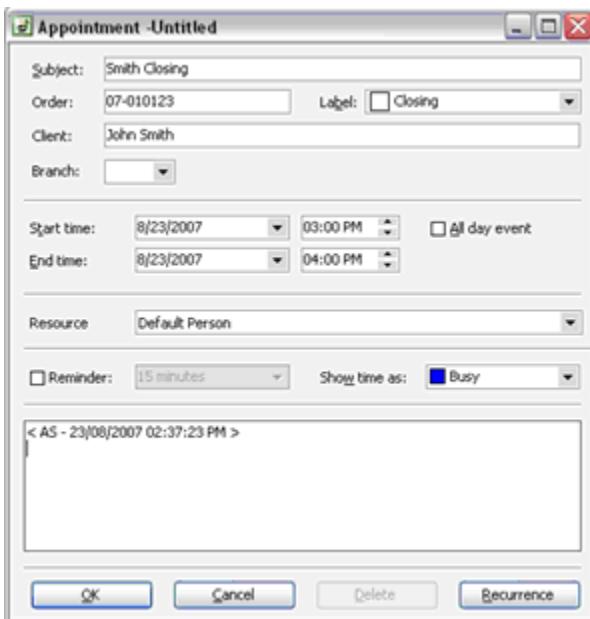
The toolbar contains the following functions:



Option	Description
	Opens the create a new appointment window.
	Opens the edit the selected appointment window.
	Delete the selected appointments.
	Opens the search for appointments window.
	Prints the current view to the default printer.
8/28/2007 ▾	Displays date selected.
	Updates all the appointments from the TitleExpress database.
	Goes to today's date.
	Displays day view.
	Displays work week view.
	Displays week view.
	Displays month view.
	Displays TimeGrid view.
	Displays year view.

New Appointment Window

The New Appointment window contains fields and options for scheduling new appointments.



Subject

The name displayed on the calendar before order number.

Order

Links the appointment to an order.

Label

Color label for type of appointment. Options are available on the drop-down menu.

Client

Buyer's name from order

Branch

Office branch where appointment will be held

Start Time

Starting date and time of appointment.

End Time

Ending date and time of appointment.

All Day Event

Check box to show that appointment will last all day.

Resource

Person or location resource.

Reminder

Allows to set notification of the appointment from time selected from drop-down menu.

Show Time as

Color label for appointment. Options are available on the drop-down menu.

Comments box

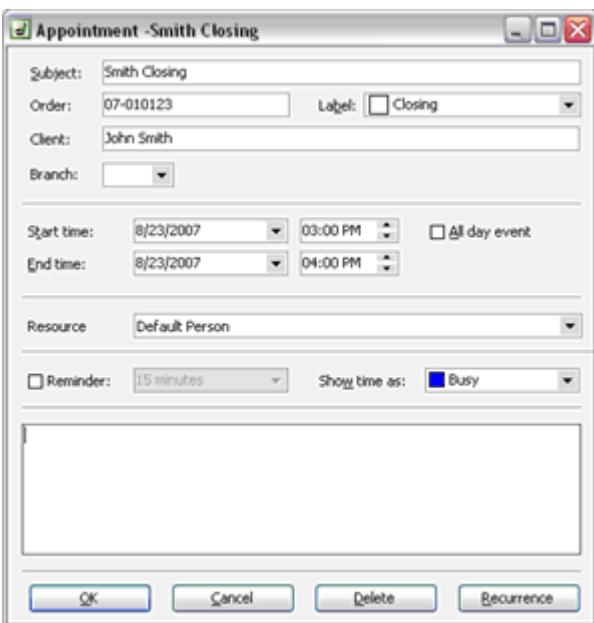
Notes about this appointment. Can be stamped with TitleExpress user's initials, date and time, shortcut key SHIFT+F9.

Recurrence

Set a duplicate appointment at the interval specified.

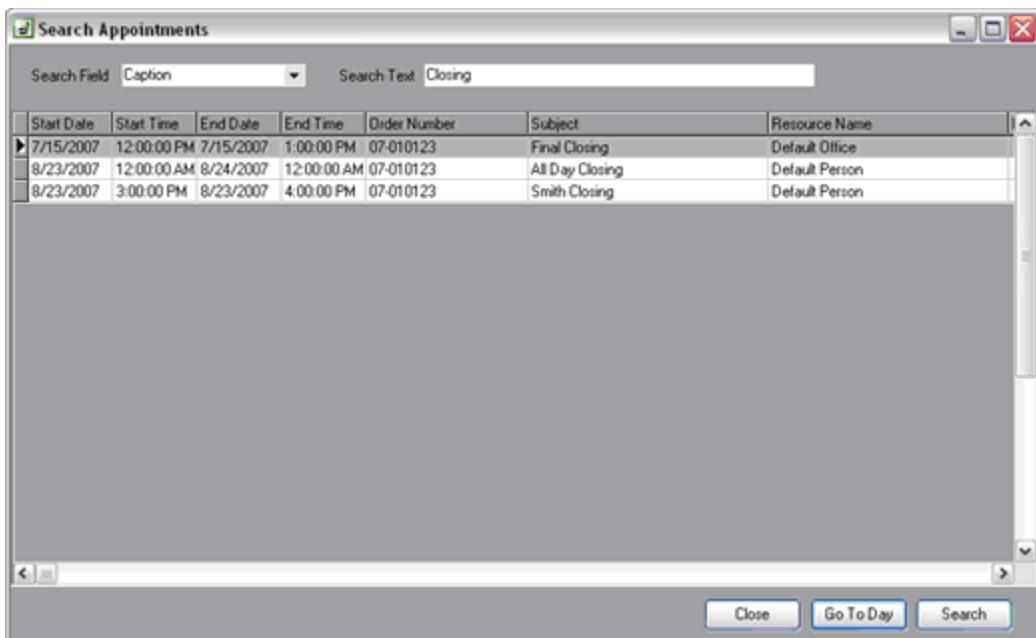
Edit Appointment Window

For field descriptions, see the New Appointment window.



Search Appointments Window

All appointments may be searched. Results are displayed in the center of the window. To open an appointment, double-click it.



Search Field

Select Caption, Order Number, Notes, Client, or Branch.

Search Text

Enter text to be searched. (The entire field will be searched for this text.)

Close

Close the Search Appointments window.

Go To Day

Go to the day for the selected appointment. (To go directly to the appointment, double-click it.)

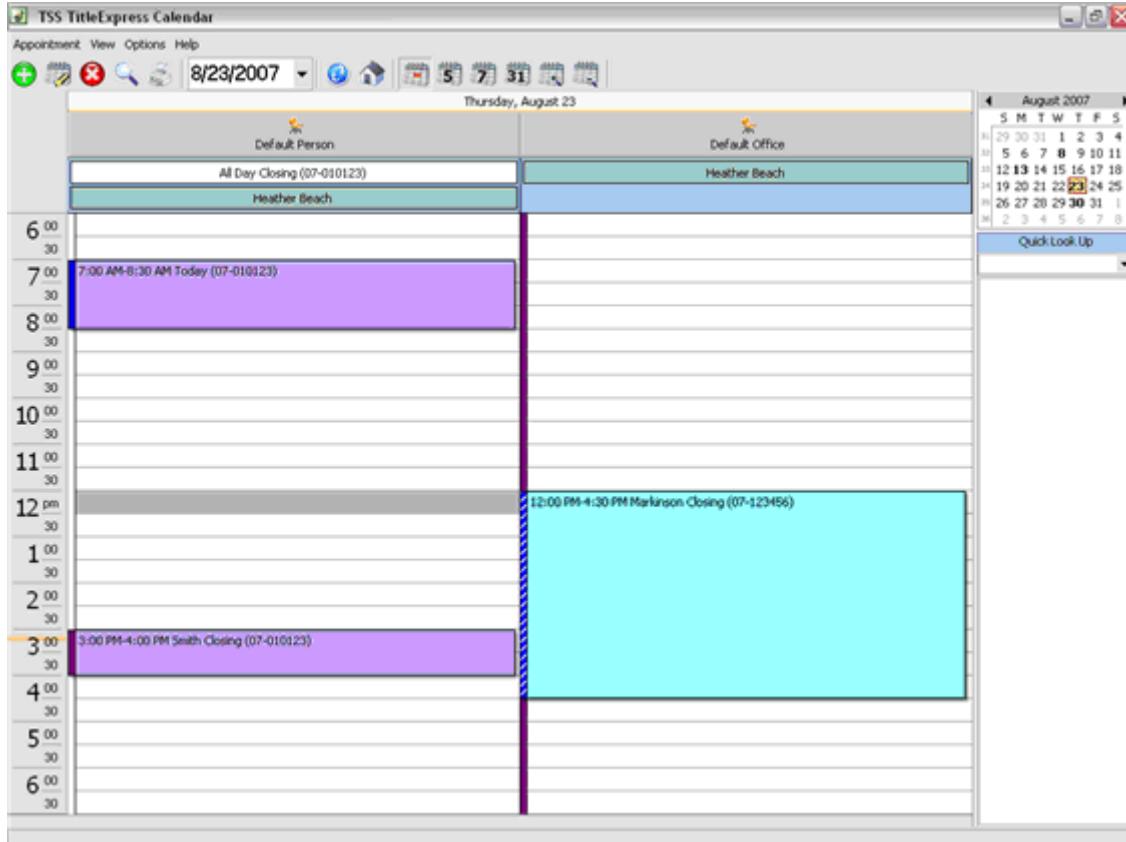
Search

Initiate the search.

Views

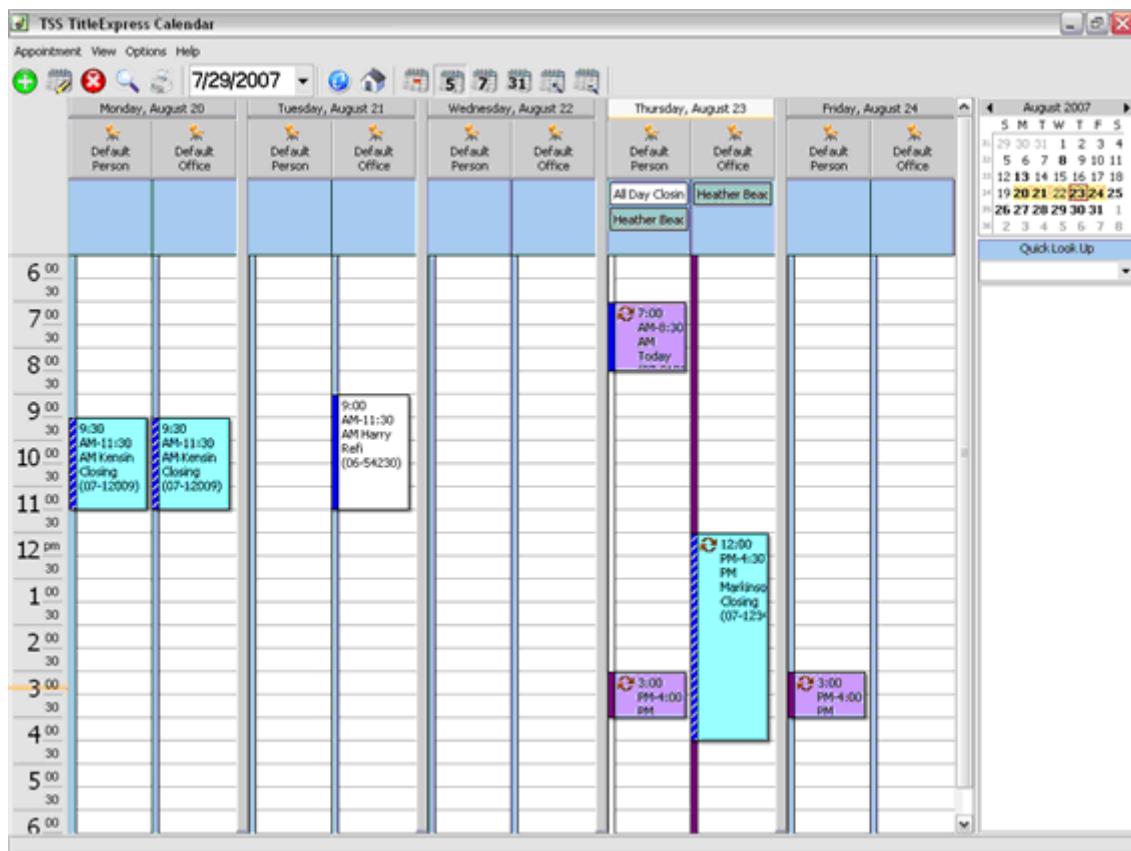
Day View

The Day view displays scheduled appointments for the selected day.



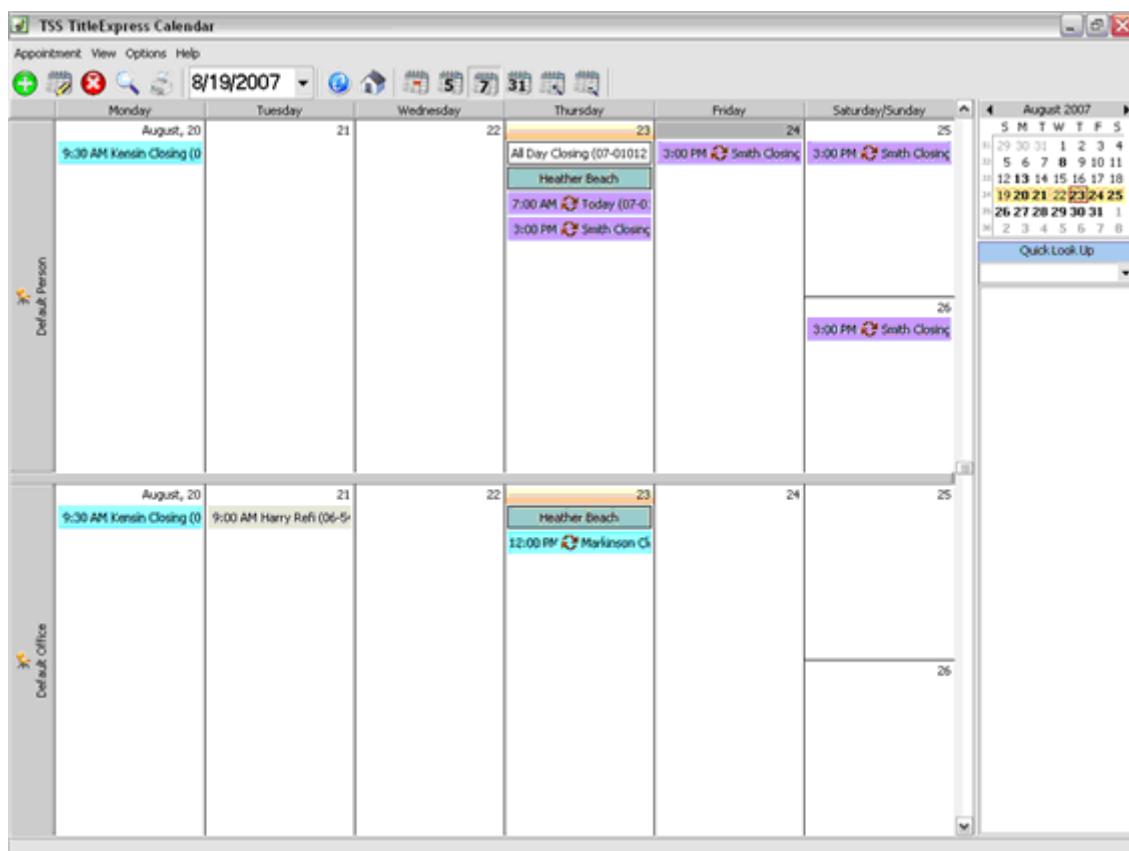
Work Week View

The work week view displays appointments for the selected week, Monday through Friday.



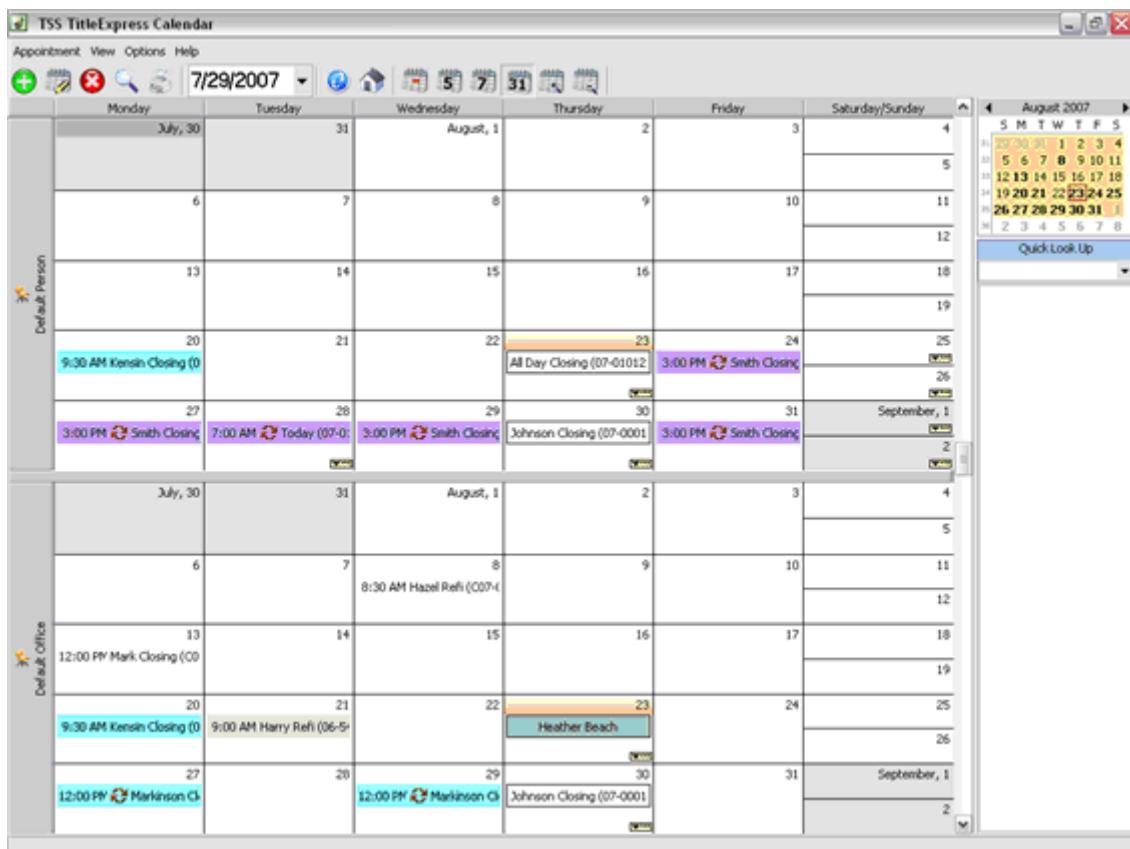
Week View

The week view displays appointments for the selected week.



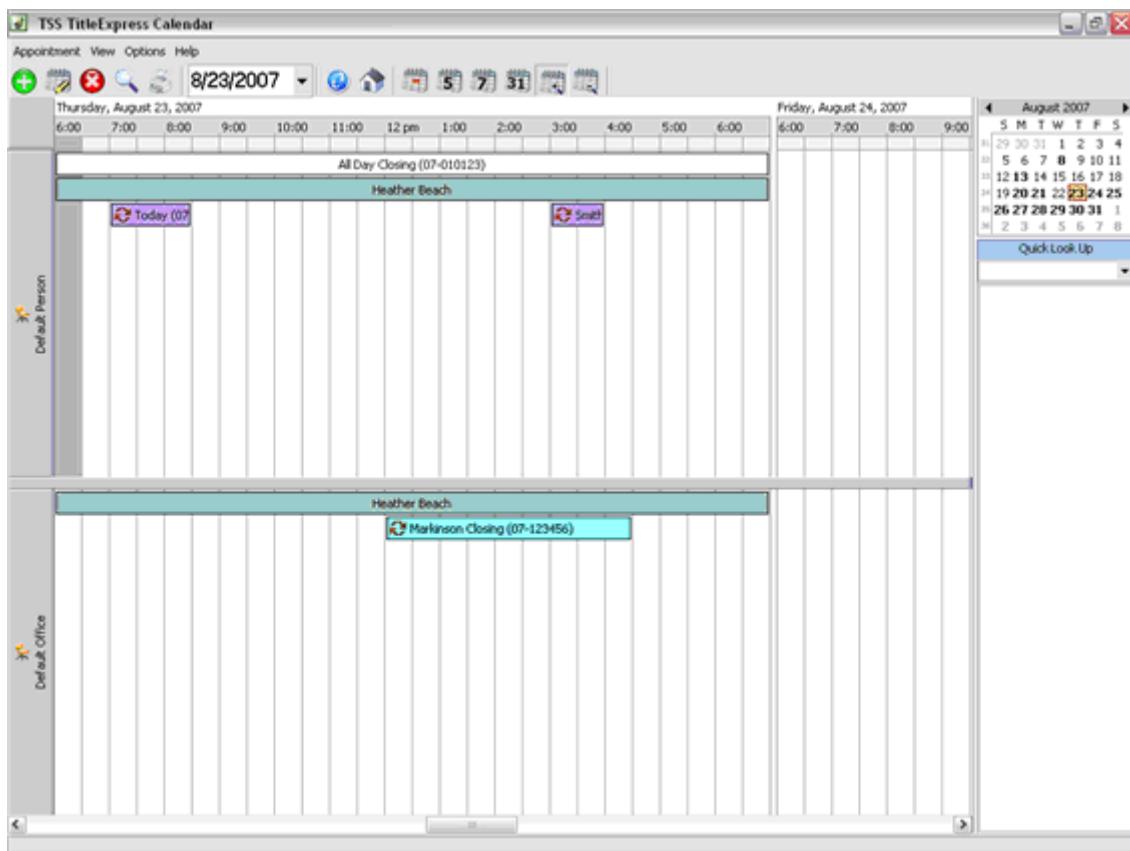
Month View

The month list view displays the appointments for the selected month.



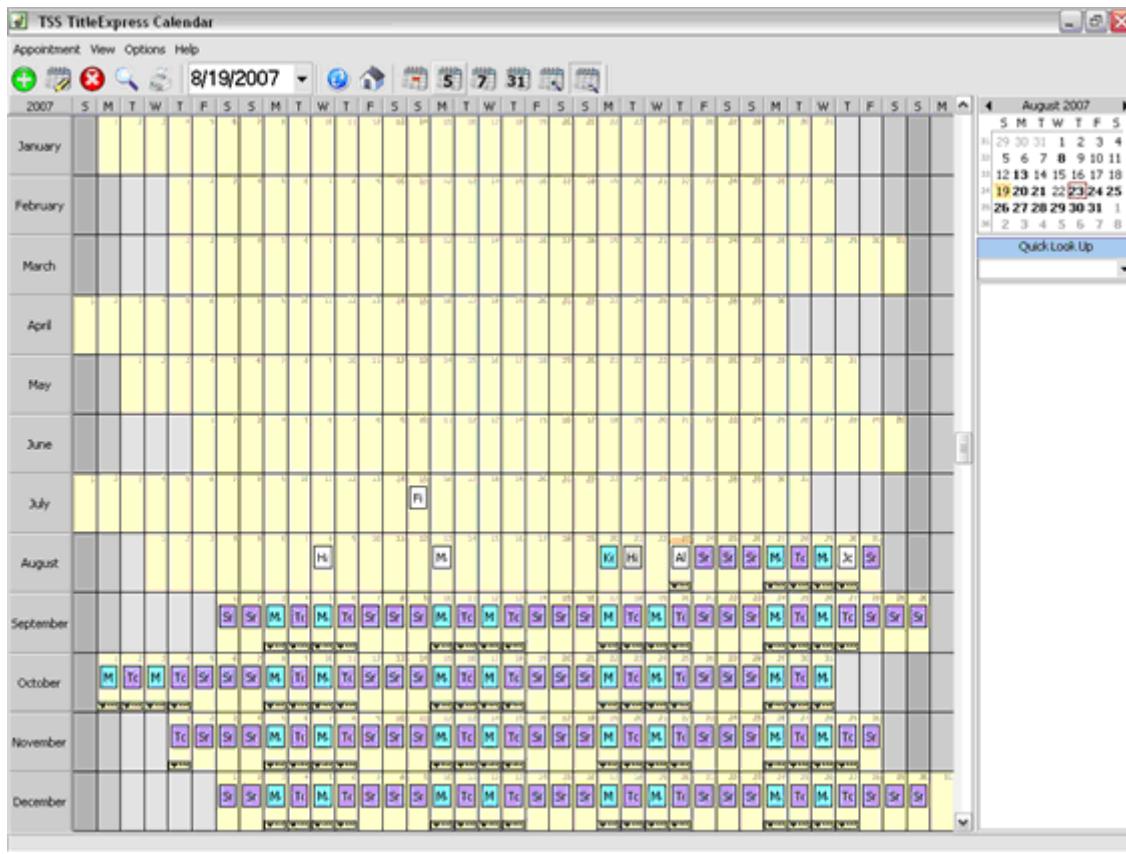
TimeGrid View

The TimeGrid view displays the appointments for the selected day in a time grid format.



Year View

The year view displays the appointments for the year.



Receivables Button

The Receivables button accesses the functions associated with customer payment tracking and reporting.

Customer

The customer tab contains functions that select the customer, and displays the customer's account balance.

Count	Total Amount
2	\$1,439.00

Customer Code

Enter the customer code, or click Locate to select from list.

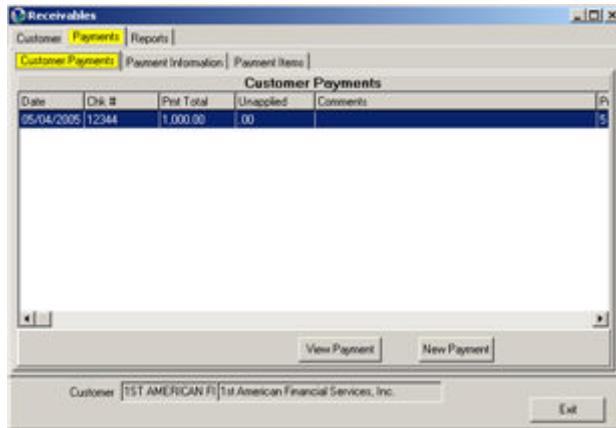
Account Balance

Displays customer's account balance information.

Payments

Customer Payments

The Customer Payments tab displays customer payments and related functions.



[View Payment](#)

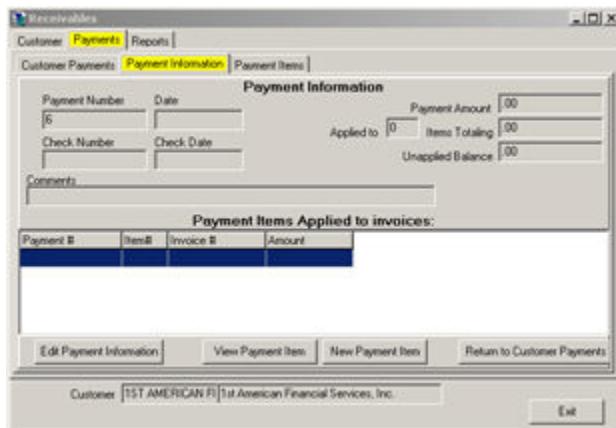
Opens the **Payment Information** tab and displays selected payment information.

[New Payment](#)

Opens a new payment on the **Payment Information** tab.

Payment Information

The Payment Information tab contains information about each payment.



[Edit Payment Information](#)

The following fields are available for editing.

Date

Date payment is received.

Check Number

The customer's check number.

Check Date

The customer's check date.

Comments

Comments about the payment.

Payment Amount

The total payment amount.

[View Payment Item](#)

Opens the **Payment Items** tab for viewing.

[New Payment Item](#)

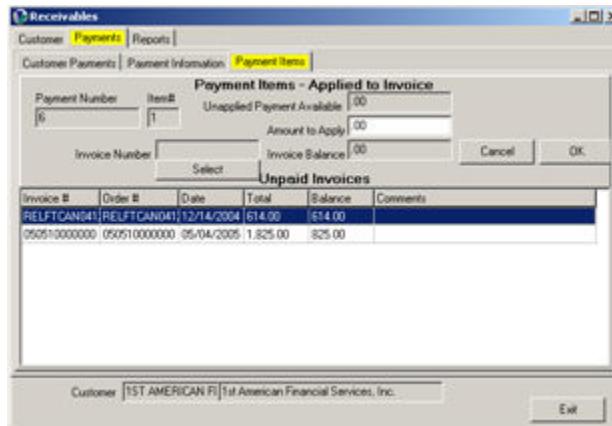
Opens the **Payment Items** tab for editing.

[Return to Customer Payments](#)

Returns to the Customer Payments tab.

Payment Items

Payments are separated into to payment items. Payment items are applied to Invoices for payment.



[Amount to Apply](#)

Amount of unapplied payment to apply to a selected invoice.

[Select](#)

Displays available invoices to which the payment item can be applied. Double-clicking the selection applies the payment.

[Edit Payment Item](#)

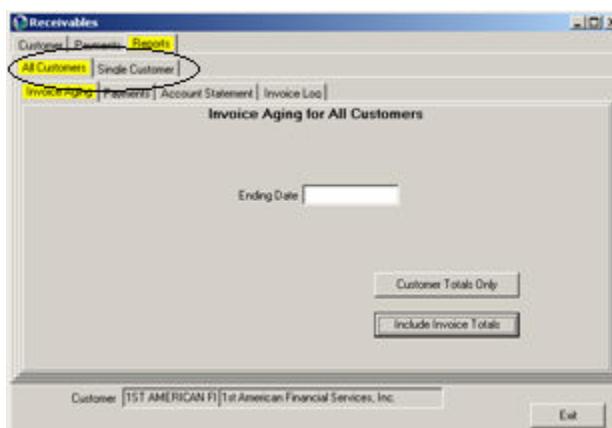
Displays editing fields for payment item.

[Return to Payment Information](#)

Returns to the Payment Information tab.

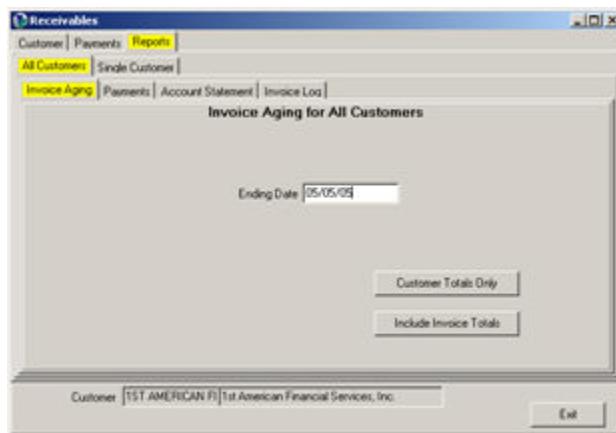
Reports

Reports can be run for a single customer, or all customers.



Invoice Aging

The invoice aging report displays open invoices and aging information.



Ending Date

Enter ending date for report.

Customer Totals Only

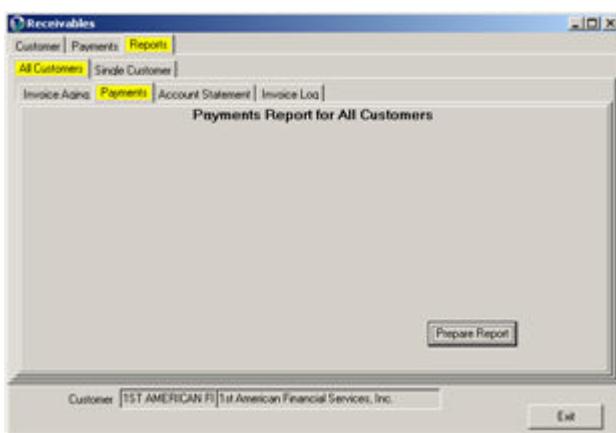
Displays customer totals only (not detailed invoices).

Include Invoice Total

Includes invoice detail information.

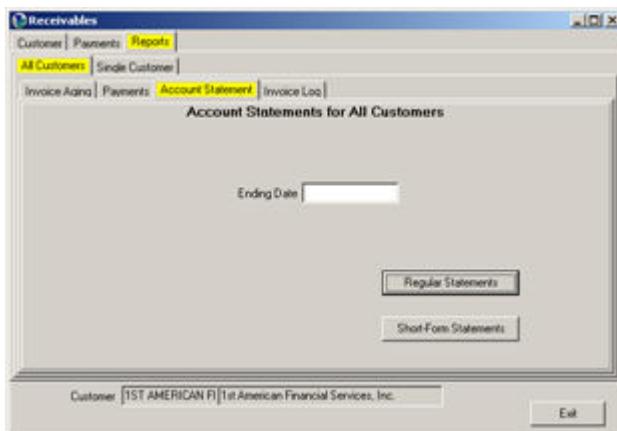
Payments

This report displays payment and unapplied funds.



Account Statement

The account statement reports can be printed in a regular format, or a detailed format.



Ending Date

Enter ending date for report.

Regular Statements

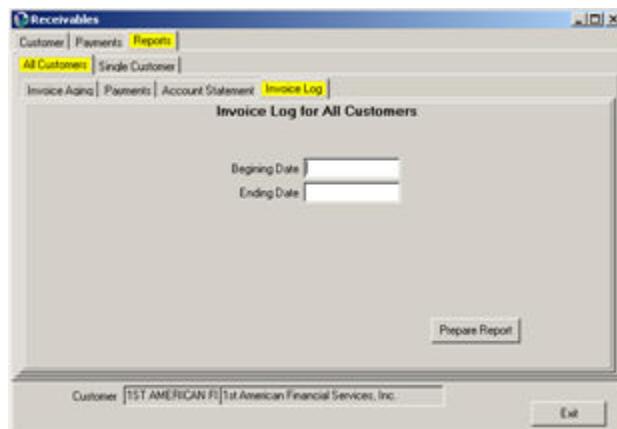
Details each Invoice.

Short-Form Statements

Does not display details from each Invoice, just the total amount due.

Invoice Log

The invoice log report display invoices created for a period of time, and applied payments.



Beginning Date

Enter beginning date of report.

Ending Date

Enter ending date of report.

Escrow Accounting Button

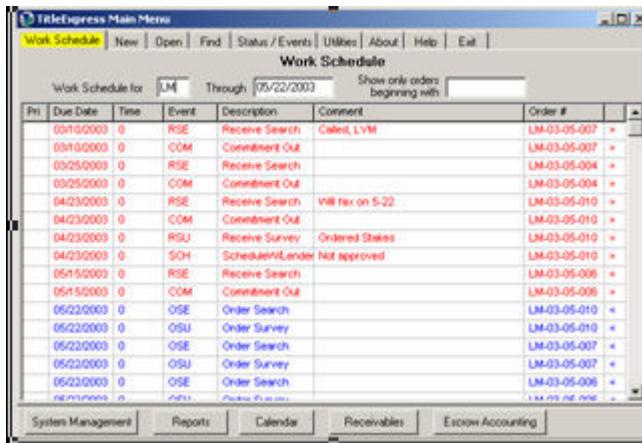
The Escrow Accounting button accesses the Escrow Accounting system. You must have the appropriate user access level in order to use this function. See Escrow Accounting Overview.

Work Schedule Tab

Workflow is an integral component of TitleExpress. The Work Schedule tab gives quick access to uncompleted events. Events are listed in due date order.

Editing a listed event

To edit a listed event, double-click the line item. The corresponding order will open.



Work Schedule for

Initials of user.

Through

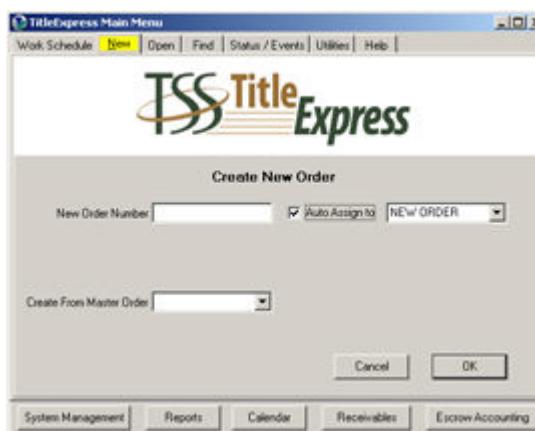
Through date of work schedule.

Show only orders beginning with

Order prefix to limit display of events.

New Tab

New orders are opened on the New tab.



New Order Number

Manual entry of new order number.

Auto Assign

Check box to automatically assign a new order number. This option is only available if setup in the System Management, Assign Order # tab.

Drop-Down Menus for Order Number Prefixes

If setup in the System Management, Assign Order # tab, customized order number drop-down menus appear. Selections will preface the new order number.

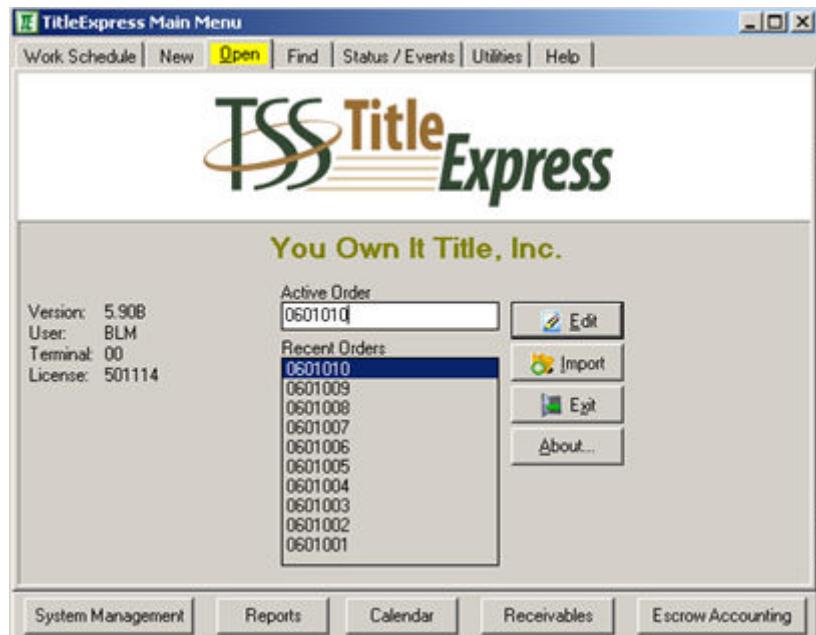
Create from Order

Select a master order name or number.

A default master order can be designated to each sequence in the System Management Utility, Assign Order # tab.

Open Tab

The Open tab is the default window on the TitleExpress Main Menu. The following important information appears below the company name.



Version

Version number

User

Logged in user ID

Terminal

Terminal number

System

System License Number

Exit

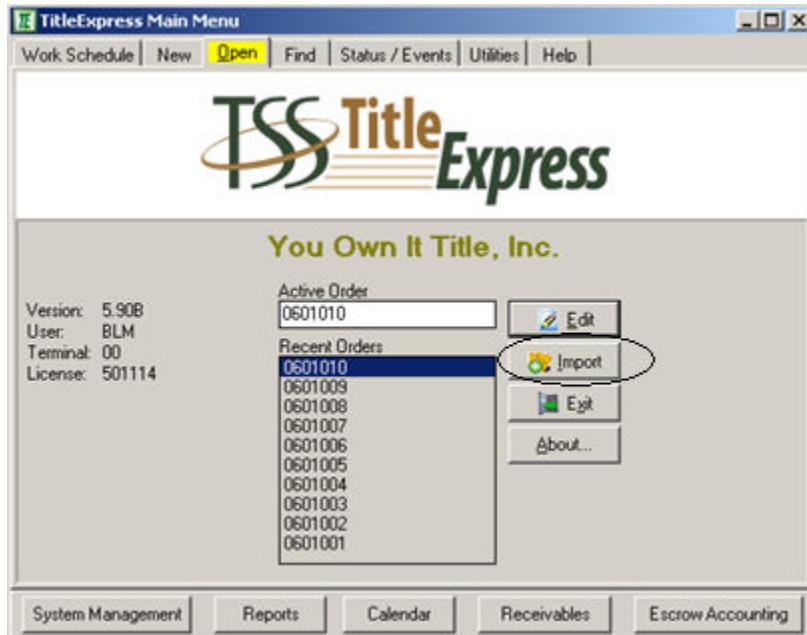
Exits TitleExpress.

About

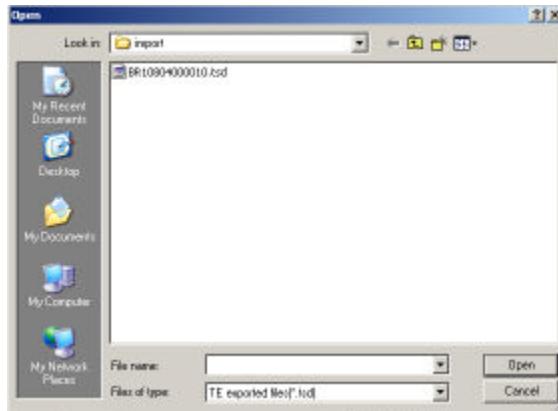
Displays version and build number, contact information and copyright information.

Import Button

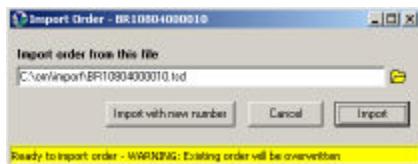
The import function imports orders from another TitleExpress system. For detailed instructions on how to import and export orders, see Import/Export Overview.



The settings for the default import folder are set the in the System Management utility. See Export Tab.



Once the order to be imported is selected, the following import options are available.



Import with new number

Imported order information will be copied into a new order and assigned the next order number from the first order number sequence set in the System Management utility. See Assign Order Number.

Cancel

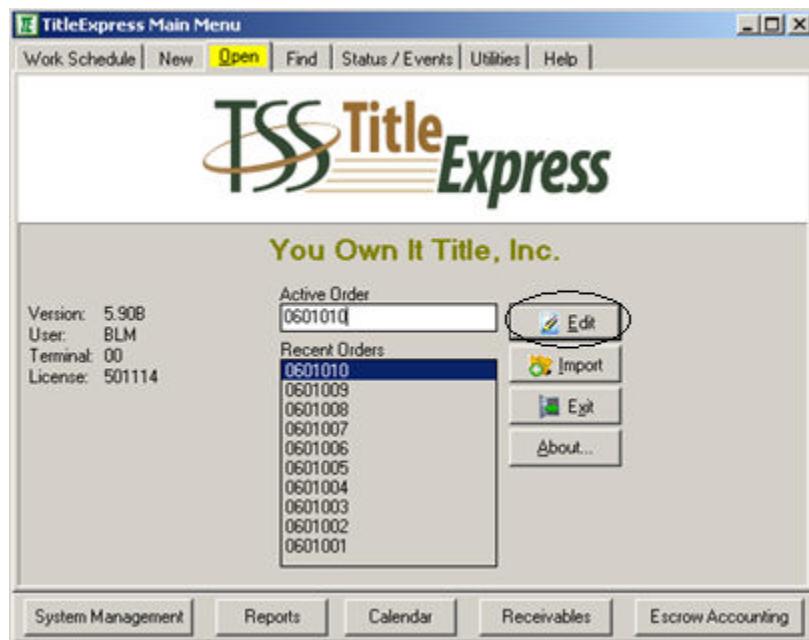
Cancel import function.

Import

Import order into existing order. Existing order information will be overwritten with the imported order information.

Edit Button

The Edit function opens an existing order for editing. To edit, enter the order number and click **Edit**.



If the order number appears on the most recently used list, just select it.

Simultaneous Order Entry

When attempting to edit an order, you may receive a message stating that the order is locked by another user. To open the order as read-only, click **Yes**. Order information can then be viewed.

Even though you are in a read-only mode, you can edit, add or delete items in the Conversation Log or in the Event tab. This allows you to insert up to the minute information while someone else is working in the order.

Find Tab

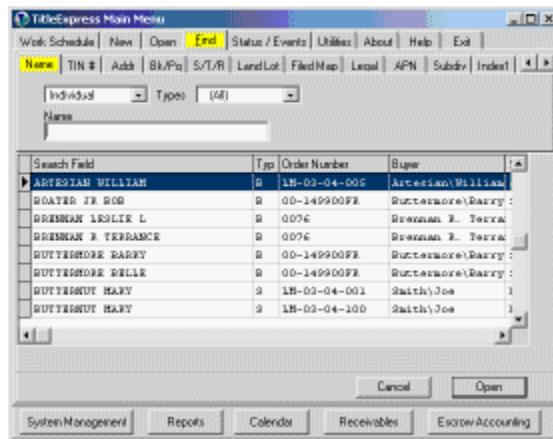
This feature allows you to find orders based on a wide array of information. As you input search criteria, the listing below the search field will respond.

After an order is found, it can be opened by clicking Open, or press **ENTER** when highlighted.

If the branch separation feature is enabled, you can filter the selection by branch. To do this, select the branch from the Filter on selected Branch pull-down menu.

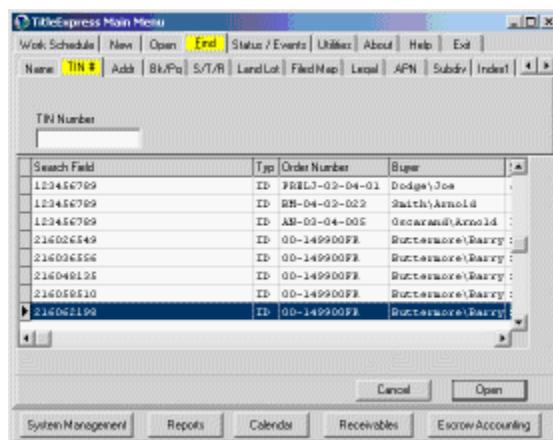
Name Tab

Finds orders by either Individual or Company name from the Buyer or Seller window. Also, you can further limit your search to Buyer or Seller only by choosing that selection in the Types drop-down menu. Type the last name you want to search for in the Name field.



TIN #

Finds orders by Tax Identification number. This number is input on the Buyer or Seller tab.



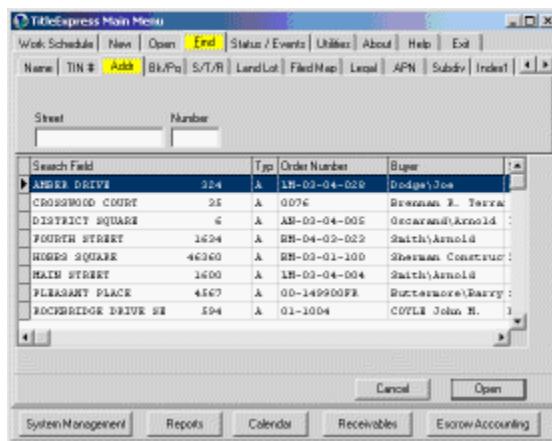
Address Tab

Finds order by street name. This information is contained on the Property tab, Address 1 field.

For example, if an entry is 100 Main Street, inputting Main as the street name will display all Main Street properties.

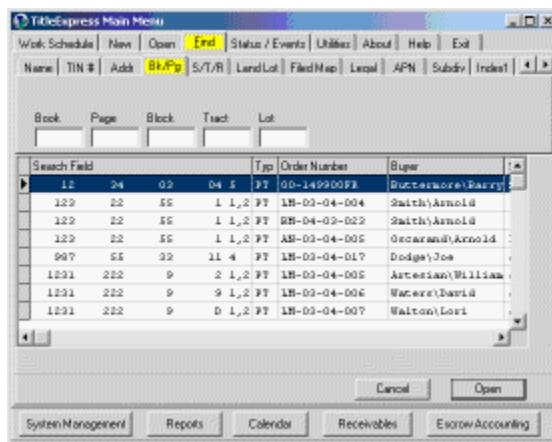
If an entry in the Address 1 field is The Rittenhouse Condominium, this property cannot be located using The. This property can be located using Rittenhouse, as it is assumed that the first word on this line is a street address number and it is ignored.

If you want to search for property address beginning with the first characters on the property address line 1 field, you can configure your system by changing an option in the System Management utility, System tab, Create Lookup indexes section.



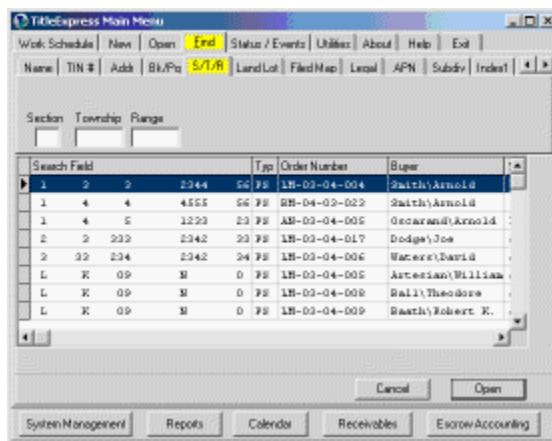
BK/PG Tab

Finds orders by Book and Page fields from the Property tab. In some jurisdictions this may mean the Plat Book and Page.



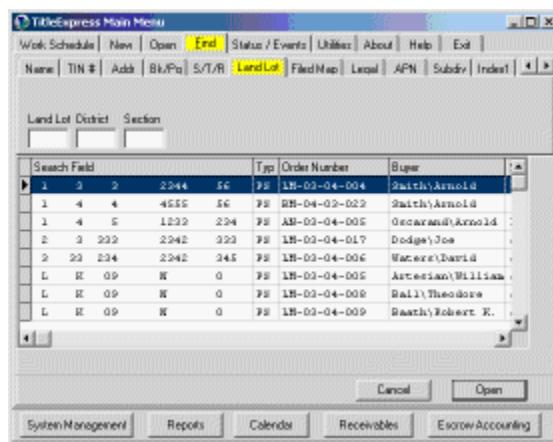
S/T/R Tab

Finds orders by Section, Township and Range fields from the Property tab.



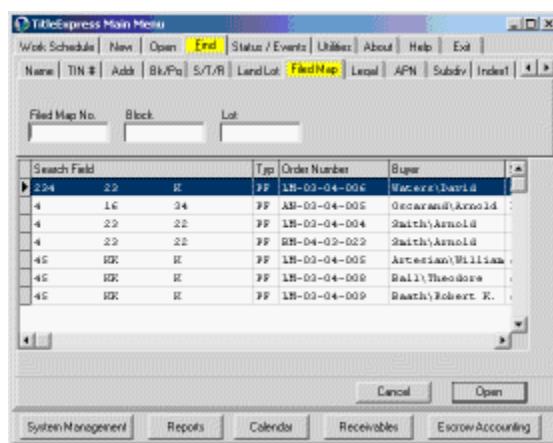
Land Lot Tab

Finds orders by Land Lot, District and Section.



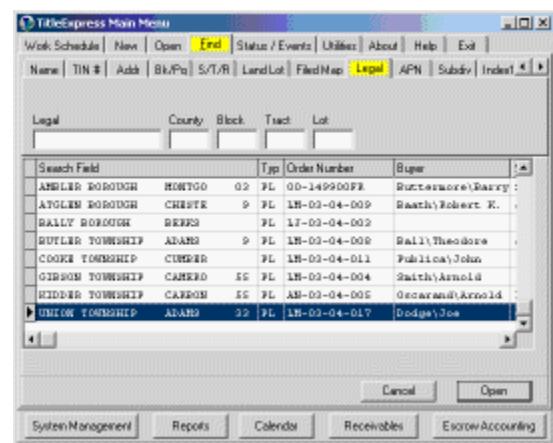
Filed Map Tab

Finds orders by Filed Map No, then Filed Map Block and Lot. Typically used to locate property in New Jersey.



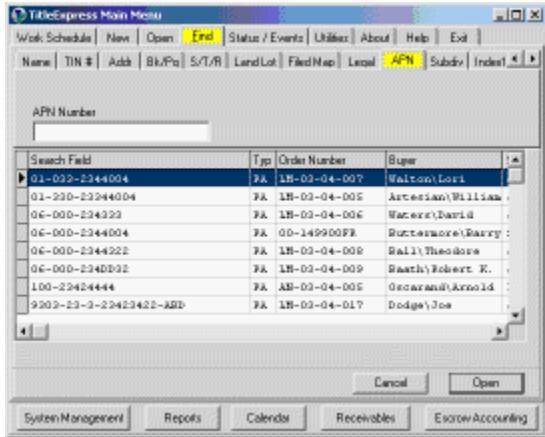
Legal Tab

Finds orders by Brief Legal Line 2, then County, then Block, then Tract, then Lot from the Property tab. This field label can be changed, so it may be different on your system. Jurisdictions such as New Jersey and Pennsylvania, which use the Brief Legal Line 2 for municipality names, will find this search useful.



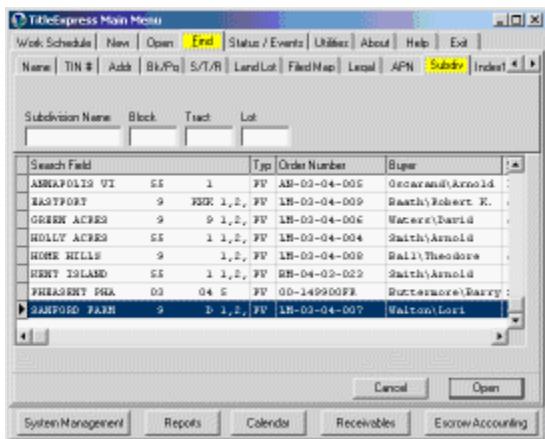
APN Tab

Finds orders by assessor's Parcel number from the Property tab. This number is also referred to as Tax ID Number in some jurisdictions.



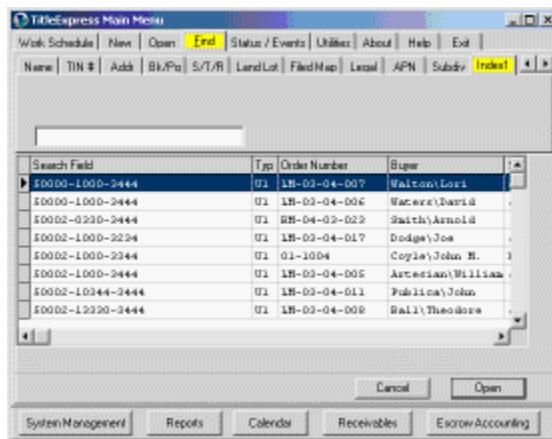
Subdivision Tab

Finds orders by Subdivision name, then Block, Tract and Lot from the Property tab. It is useful if you want to search for back title information.



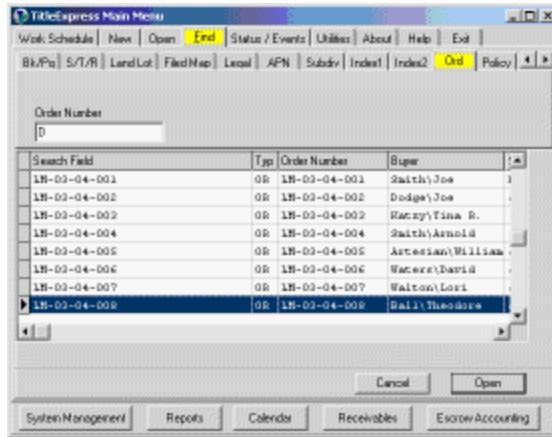
Index 1 & 2 Tabs

Finds orders by custom lookup indexes from the Order, Index tab.



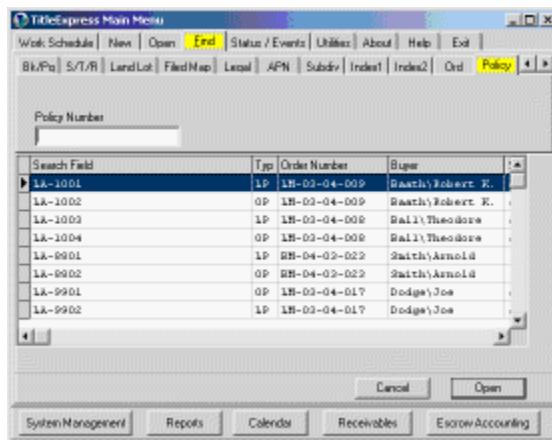
Order Number

Finds orders by order number.



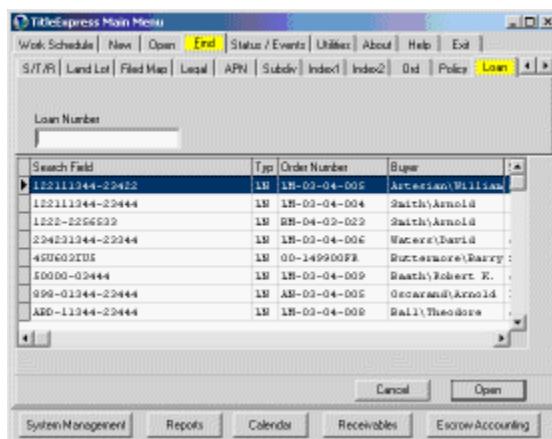
Policy Number

Finds orders by policy number or closing service letter number.



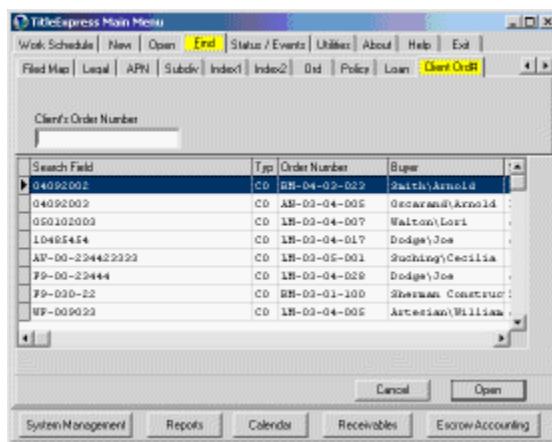
Loan Number

Finds orders by loan number.



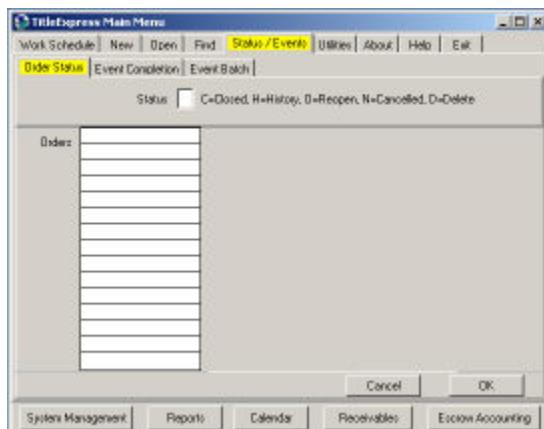
Client Order Number

Finds orders by the client's order number.



Status/Events Tab

Orders (except master orders) have a status of Open until updated.



Date

Status change date.

Status

Status	Description
Closed	Once an order settles, change the status to Closed. Reports that distinguish between orders that actually settled (Closed) and orders that were scheduled for settlement but never closed can be generated.
History	The action taken when an order is marked for this status depends on the options set in the System Management Utility.
Reopen	Reopens a previously Cancelled or Closed order.
Cancelled	Order remains, just the status is changed. This is useful for reporting purposes.
Delete	Delete order from system, allowing the order number to be reused.

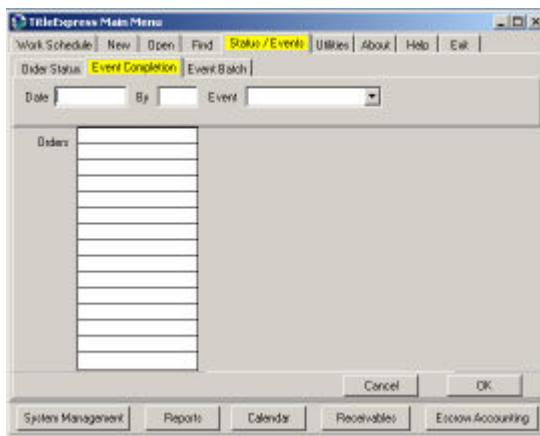
Status changes do not take effect until Day End is processed.

Order

Order numbers to be processed.

Event Completion Tab

The Event Completion tab contains functions that complete an event in multiple orders.



Date

Status change date.

By

Initials.

Event

Select event to be processed.

Order

Order numbers to be processed.

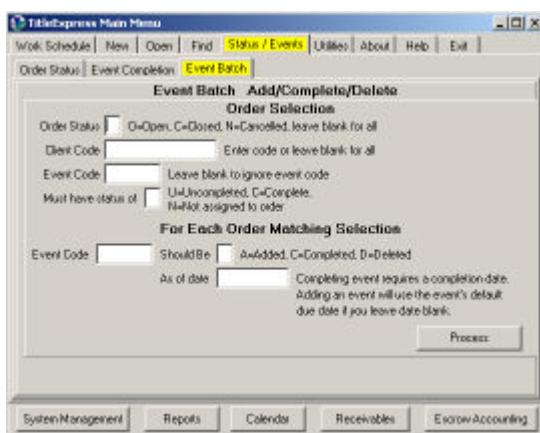
Event Batch Tab

This function batch adds, deletes or completes events based on numerous criteria.

For example, the event code DIS can be added to all orders in which the client Code is 1STUNION and the event code SET is not complete.

Or, the event code REL can be deleted from all orders.

This function is only available to users who have System Management, Manager rights.



Order Selection

The order selection criteria determines orders to be affected.

Order Status

Status	Description
O	Open
C	Closed
N	Cancelled
Blank	All

Client Code

Client code.

Event Code

Event code, or leave blank for no selection.

Must have status of

Event status.

Status	Description
U	Uncompleted
C	Completed
N	Not assigned to order

For Each Order Matching Selection

Event Code

Event code to be processed.

Should Be

Event action to be taken.

Status	Description
U	Uncompleted
C	Completed
D	Deleted

As of Date

If an event is to be completed, a date is required. If an event is to be added, the event due date will be calculated according to setup in the System Management, Workflow tab.

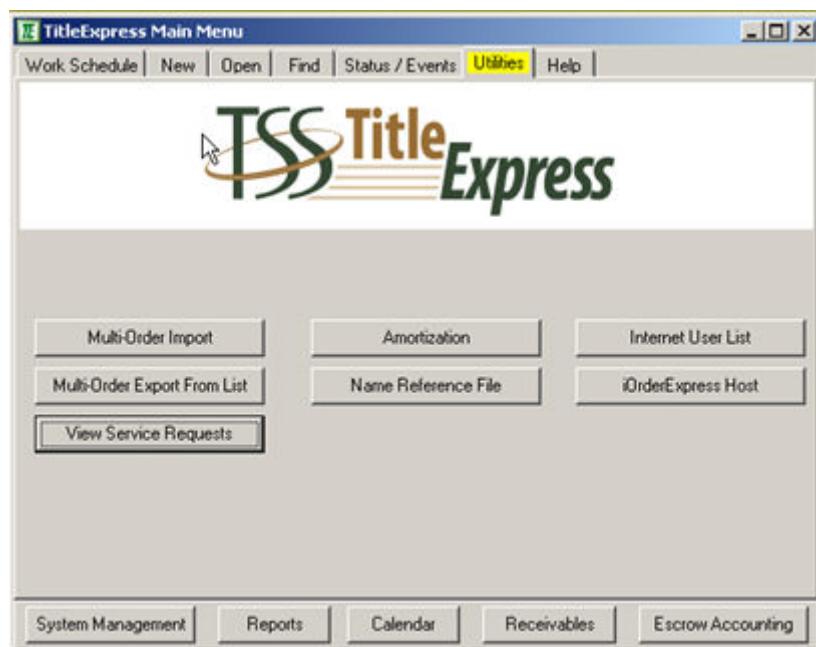
Process

Process

When processing is completed, a count of orders changed will display, along with a log file containing the orders number that were processed.

Utilities Tab

The Utilities tab contains a variety of useful functions.



Multi-Order Import

This function imports data into new or existing orders. This data may come from another program, such as a third-party system, website order entry window or from another TitleExpress system. See the TSS Fields Guide for more information.

Multi-Order Export from List

This function exports multiple files from one TitleExpress database (the "source system") in that format that can be imported into another TitleExpress database (the "destination system").

In the Source System

Create a text file named OM\EXPLIST.TXT, which contains the file numbers of the orders to be exported. This file must be formatted as a text file containing one order number per line.

Select Multi-Order Export from list. Orders are compressed based on the criteria setup in the System Management Utility, Export tab and placed in the folder designated as the Export folder. The status of the export is written to a log file named OM\EXPLLOG.TXT.

Copy orders from the Export folder into the OM\IMPORT folder of the destination system.

In the Destination System

Orders are imported into the destination system using the Multi-order import function.

Amortization Schedule

You may generate an amortization schedule by completing the required information.

TitleExpress Amortization Utility

Payment Info																																																																																																																																																																																																																											
Loan Amount	\$100,000.00	Payment	\$599.55	Balance	\$597.01																																																																																																																																																																																																																						
Interest Rate	6.000	Number of Payments	360	Beginning Date	07/05/2006																																																																																																																																																																																																																						
Payment Type	Monthly	Balloon at Payment	0																																																																																																																																																																																																																								
<table border="1"> <thead> <tr> <th>Payment #</th> <th>Date</th> <th>Payment</th> <th>Interest</th> <th>Principal</th> <th>Balance</th> <th>YTD Interest</th> <th>YTD Principal</th> <th>Total Interest</th> <th></th> </tr> </thead> <tbody> <tr><td>1</td><td>07/05/2006</td><td>\$599.55</td><td>\$500.00</td><td>\$99.55</td><td>\$99,900.45</td><td>\$500.00</td><td>\$99.55</td><td>\$500.00</td><td></td></tr> <tr><td>2</td><td>08/05/2006</td><td>\$599.55</td><td>\$499.50</td><td>\$100.05</td><td>\$99,800.40</td><td>\$999.50</td><td>\$199.60</td><td>\$999.50</td><td></td></tr> <tr><td>3</td><td>09/05/2006</td><td>\$599.55</td><td>\$499.00</td><td>\$100.55</td><td>\$99,699.85</td><td>\$1,498.50</td><td>\$300.15</td><td>\$1,498.50</td><td></td></tr> <tr><td>4</td><td>10/05/2006</td><td>\$599.55</td><td>\$498.50</td><td>\$101.05</td><td>\$99,598.80</td><td>\$1,997.00</td><td>\$401.20</td><td>\$1,997.00</td><td></td></tr> <tr><td>5</td><td>11/05/2006</td><td>\$599.55</td><td>\$497.99</td><td>\$101.56</td><td>\$99,497.24</td><td>\$2,494.99</td><td>\$502.76</td><td>\$2,494.99</td><td></td></tr> <tr><td>6</td><td>12/05/2006</td><td>\$599.55</td><td>\$497.49</td><td>\$102.06</td><td>\$99,395.18</td><td>\$2,992.48</td><td>\$604.82</td><td>\$2,992.48</td><td></td></tr> <tr><td>7</td><td>01/05/2007</td><td>\$599.55</td><td>\$496.98</td><td>\$102.57</td><td>\$99,292.61</td><td>\$496.98</td><td>\$102.57</td><td>\$3,489.46</td><td></td></tr> <tr><td>8</td><td>02/05/2007</td><td>\$599.55</td><td>\$496.46</td><td>\$103.09</td><td>\$99,189.52</td><td>\$993.44</td><td>\$205.66</td><td>\$3,985.92</td><td></td></tr> <tr><td>9</td><td>03/05/2007</td><td>\$599.55</td><td>\$495.95</td><td>\$103.60</td><td>\$99,085.92</td><td>\$1,489.39</td><td>\$309.26</td><td>\$4,481.87</td><td></td></tr> <tr><td>10</td><td>04/05/2007</td><td>\$599.55</td><td>\$495.43</td><td>\$104.12</td><td>\$98,981.80</td><td>\$1,984.82</td><td>\$413.38</td><td>\$4,977.30</td><td></td></tr> <tr><td>11</td><td>05/05/2007</td><td>\$599.55</td><td>\$494.91</td><td>\$104.64</td><td>\$98,877.16</td><td>\$2,479.73</td><td>\$518.02</td><td>\$5,472.21</td><td></td></tr> <tr><td>12</td><td>06/05/2007</td><td>\$599.55</td><td>\$494.39</td><td>\$105.16</td><td>\$98,772.00</td><td>\$2,974.12</td><td>\$623.18</td><td>\$5,966.60</td><td></td></tr> <tr><td>13</td><td>07/05/2007</td><td>\$599.55</td><td>\$493.86</td><td>\$105.69</td><td>\$98,666.31</td><td>\$3,467.98</td><td>\$728.87</td><td>\$6,460.46</td><td></td></tr> <tr><td>14</td><td>08/05/2007</td><td>\$599.55</td><td>\$493.33</td><td>\$106.22</td><td>\$98,560.09</td><td>\$3,961.31</td><td>\$835.09</td><td>\$6,953.79</td><td></td></tr> <tr><td>15</td><td>09/05/2007</td><td>\$599.55</td><td>\$492.80</td><td>\$106.75</td><td>\$98,453.34</td><td>\$4,454.11</td><td>\$941.84</td><td>\$7,446.59</td><td></td></tr> <tr><td>16</td><td>10/05/2007</td><td>\$599.55</td><td>\$492.27</td><td>\$107.28</td><td>\$98,346.06</td><td>\$4,946.38</td><td>\$1,049.12</td><td>\$7,938.86</td><td></td></tr> <tr><td>17</td><td>11/05/2007</td><td>\$599.55</td><td>\$491.73</td><td>\$107.82</td><td>\$98,238.24</td><td>\$5,438.11</td><td>\$1,156.94</td><td>\$8,430.59</td><td></td></tr> <tr><td>18</td><td>12/05/2007</td><td>\$599.55</td><td>\$491.19</td><td>\$108.36</td><td>\$98,129.88</td><td>\$5,929.30</td><td>\$1,265.30</td><td>\$8,921.78</td><td></td></tr> <tr><td>19</td><td>01/05/2008</td><td>\$599.55</td><td>\$490.65</td><td>\$108.90</td><td>\$98,020.98</td><td>\$490.65</td><td>\$108.90</td><td>\$9,412.43</td><td></td></tr> <tr><td>20</td><td>02/05/2008</td><td>\$599.55</td><td>\$490.10</td><td>\$109.45</td><td>\$97,911.53</td><td>\$980.75</td><td>\$218.35</td><td>\$9,902.53</td><td></td></tr> </tbody> </table>										Payment #	Date	Payment	Interest	Principal	Balance	YTD Interest	YTD Principal	Total Interest		1	07/05/2006	\$599.55	\$500.00	\$99.55	\$99,900.45	\$500.00	\$99.55	\$500.00		2	08/05/2006	\$599.55	\$499.50	\$100.05	\$99,800.40	\$999.50	\$199.60	\$999.50		3	09/05/2006	\$599.55	\$499.00	\$100.55	\$99,699.85	\$1,498.50	\$300.15	\$1,498.50		4	10/05/2006	\$599.55	\$498.50	\$101.05	\$99,598.80	\$1,997.00	\$401.20	\$1,997.00		5	11/05/2006	\$599.55	\$497.99	\$101.56	\$99,497.24	\$2,494.99	\$502.76	\$2,494.99		6	12/05/2006	\$599.55	\$497.49	\$102.06	\$99,395.18	\$2,992.48	\$604.82	\$2,992.48		7	01/05/2007	\$599.55	\$496.98	\$102.57	\$99,292.61	\$496.98	\$102.57	\$3,489.46		8	02/05/2007	\$599.55	\$496.46	\$103.09	\$99,189.52	\$993.44	\$205.66	\$3,985.92		9	03/05/2007	\$599.55	\$495.95	\$103.60	\$99,085.92	\$1,489.39	\$309.26	\$4,481.87		10	04/05/2007	\$599.55	\$495.43	\$104.12	\$98,981.80	\$1,984.82	\$413.38	\$4,977.30		11	05/05/2007	\$599.55	\$494.91	\$104.64	\$98,877.16	\$2,479.73	\$518.02	\$5,472.21		12	06/05/2007	\$599.55	\$494.39	\$105.16	\$98,772.00	\$2,974.12	\$623.18	\$5,966.60		13	07/05/2007	\$599.55	\$493.86	\$105.69	\$98,666.31	\$3,467.98	\$728.87	\$6,460.46		14	08/05/2007	\$599.55	\$493.33	\$106.22	\$98,560.09	\$3,961.31	\$835.09	\$6,953.79		15	09/05/2007	\$599.55	\$492.80	\$106.75	\$98,453.34	\$4,454.11	\$941.84	\$7,446.59		16	10/05/2007	\$599.55	\$492.27	\$107.28	\$98,346.06	\$4,946.38	\$1,049.12	\$7,938.86		17	11/05/2007	\$599.55	\$491.73	\$107.82	\$98,238.24	\$5,438.11	\$1,156.94	\$8,430.59		18	12/05/2007	\$599.55	\$491.19	\$108.36	\$98,129.88	\$5,929.30	\$1,265.30	\$8,921.78		19	01/05/2008	\$599.55	\$490.65	\$108.90	\$98,020.98	\$490.65	\$108.90	\$9,412.43		20	02/05/2008	\$599.55	\$490.10	\$109.45	\$97,911.53	\$980.75	\$218.35	\$9,902.53	
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Loan Amount

Required field.

Payment

Not editable. Will be calculated.

Balance

Not editable. Will be calculated.

Interest Rate

Required field.

Number of Payments

Required field.

Beginning Date

Required field.

Payment Type

Type	Payments
Annual	1 payment per year
Semi-Annual	2 payments per year
Quarterly	4 payments per year
Bimonthly	6 payments per year
Monthly	12 payments per year
Semi-Monthly	24 payments per year
Bi-Weekly	26 payments per year
Weekly	52 payments per year

Balloon at Payment

Enter payment number at which loan should balloon.

Balance

Not editable. Calculated field.

Calculate

Calculates and displays amortization schedule.

Print

Preview and print amortization schedule.

Name Reference File

This function accesses the company locate list where you can search, edit, add new or delete company codes.

Internet User List

This utility displays, and allows the addition or editing of user codes for purposes of accessing status reports or opening new orders using iOrderExpress. These functions are also available within individual orders. See the Order, Internet tab for details.

iOrderExpress Host

This function is used in conjunction with iOrderExpress, which is an optional system enhancement. For details, see the iOrderExpress Guide.

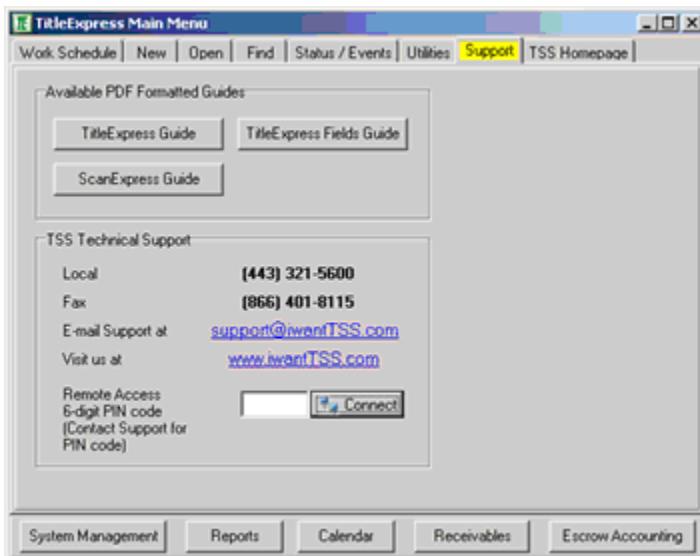
View Service Requests

Displays RealExpress service requests. See System Management, RealExpress for more information.

Support Tab

The Support tab contains buttons that access the various TitleExpress-related Guides in PDF format. These guides can be either viewed or printed. In addition, there is a link to email support-related issues to TSS Technical Support. Also there is a link to access the TSS website.

The Remote Access PIN code is obtained from TSS Technical Support. This code will allow a support consultant to view your desktop and troubleshoot an issue using a web-based remote access tool.



Logging into the TitleExpress Website

You can access the TSS Website from the Main Menu, Support tab in TitleExpress. The TSS website can now be used to download/order new TSS forms, obtain new license codes and software updates, update company contact information, and order new checks.

If you are a returning user to the TSS Website, enter your email address and password to login. If you are a new user, click **Create a new login** and follow the directions below:

1. At the Create a Login page, select a category that would best describe you. Click Next to continue.
 2. At the User Information page, enter in the information requested. Click Next to continue.
- Please note fields with an asterisk are required to create a website login. To find your License Number, double click TSS TitleExpress icon on your desktop but do not login. On the **Password entry** window, click **Setup**. Then click **Edit System**, and click **Licensing** button.
3. At the Confirmation page, verify your e-mail address, first name and last name. Click Finish to complete the creation of your website login.
 4. Once finished, you should receive an e-mail containing a link. You must follow this link to set a password and activate your website login. If you do not receive the e-mail in a timely fashion or need further assistance, please contact us at webmaster@iwantTSS.com.

TitleExpress Blog Tab

The TitleExpress Blog tab, displays the blog for TSS Software Corporation. From this page you can log in to the website to download updates, download forms, view system requirements, or check the latest information for TitleExpress.

Order Entry/Edit

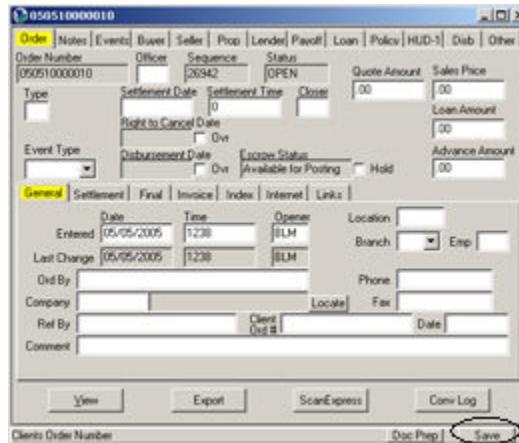
Because the title, closing and escrow industry can be conducted in extremely different ways from state to state (and sometimes from county to county), certain fields may be used for purposes other than described.

Saving and Exiting Orders

To exit an order, click the X in the upper right hand corner of the order window. A prompt to save the order appears. Selecting **Yes** will save any changes to this order, **No** will not save any changes. Clicking the X in the upper right hand corner of the Confirm window will also save changes. **Cancel** will return to the order.



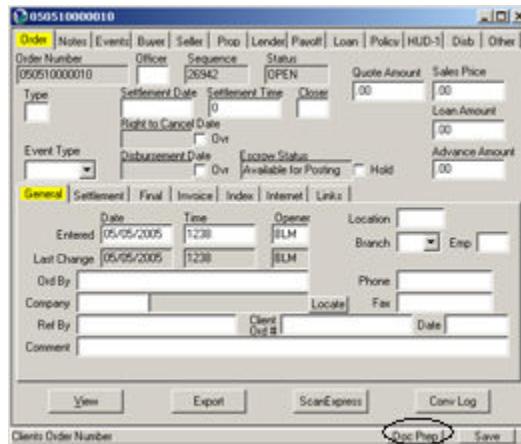
While it is not necessary to click the Save button after editing every field, it is advisable to save the order at regular intervals.



The screenshot shows the 'Order' entry screen for order number 050510000010. The 'General' tab is active. The 'Save' button at the bottom right is highlighted with a red oval.

Document Preparation

Visible from every order entry field is the Doc Prep button.



This button (or use the hot-key combination of ALT-D), starts the TSS DPS. For detailed document preparation information, see the Document Preparation System.

Locate List

In various areas of your order, you are able to access of list of frequently used contact or company names by clicking a button labeled **Locate**.

Every entry has a code. If you know the code for the Company, you can simply type the code (in most fields), and there is no need to open the list. If you do not know the code, or need to enter a new code, or edit an existing code, click the **Locate** button.

Locate

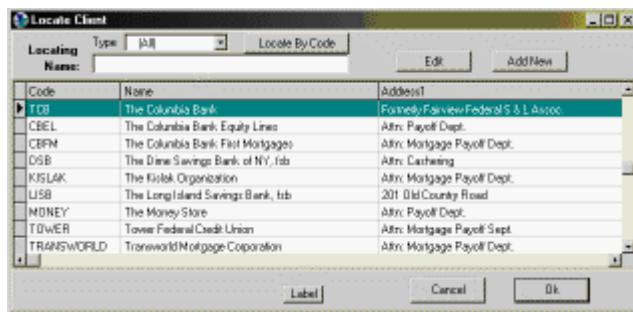
Entries on the Locate list may be marked as hidden. If so, they are only visible (grayed entry) on the System Management workstation (terminal 00).

Contacts

If contacts are enabled on the System Management, System, Options tab, a contact button will be visible on certain fields. If clicked, and the company name has not been entered, the Locate list will appear for company selection. A company must be selected prior to selecting a contact.

Search Entries

Entries can be searched by Type, Code or Name.



By Type

Listings can be delimited by type. For example, only entries designated as abstractors can be selected for display.

By Code

To search by code, click **Locate by Code** to switch to that mode. The list will then be indexed by code.

By Company Name

To search by company name, enter the name in the Name field. The list will automatically search for a corresponding name.

Add New Entry

To add a new entry, click **Add New**. Enter a new code for the company.



Auto-Assign Client Number

Companies can be setup using numbers as codes. The next available number can be automatically assigned by clicking **Auto-Assign Next Number**. The template for this number is determined in the System Management utility, Misc tab.

Assigning a new Code

When setting up a new code, try to limit the code name to the fewest characters possible. If a company has more than one location, indicate that location in the code. For example, the code for Colonial Realtors in Fredericksburg may be COL-FRED, the code for Colonial Realtors in Williamsburg may be COL-WILL.

The 'Edit (All)' dialog box contains the following fields:

- Code:** 1ST AMERICAN
- Name:** 1st American Mortgage Inc.
- Address 1:** 8150 Leesburg Pike Suite 810
- Address 2:** [empty]
- City St Zip:** Vienna, VA 22182
- Phone:** 703-744-6871
- Fax:** 703-356-3049
- U-Codes:** 1 2 Act#
- Domicile:** [empty]
- Agent 1:** [empty]
- Agent 2:** [empty]
- Agent 1 Status:** [empty]
- Agent 2 Status:** [empty]
- Trustee 1:** [empty]
- Trustee 2:** [empty]
- Address:** [empty]
- Address:** [empty]
- Long Name:** [empty]
- Comments:** [empty]
- TYPES:**
 - Lender
 - RE Agent
 - Attorney
 - Ins. Co
 - Clerk
 - E-Mail
 - Surveyor
 - Tax Collector
 - Abstractor
 - HOA/Condo
 - Client
 - Salesman
 - Mortgage Broker
 - Internet User
- For all types, Y = Yes, BLANK = No**
- Delete** button

Hide Entry

If checked, entry is only visible (as a grayed entry) on the System Management workstation (terminal 00).

Code

Previously assigned.

Name

Name of Company.

Name Status

The jurisdiction of incorporation, for example, the State of Delaware.

Address 1

First line of company address.

Address 2

Second line of company address.

City St Zip

City, State and ZIP code for company address.

Phone

Telephone number formatted as ####-####-####.

Fax

Fax number formatted as ####-####-####.

U-Codes 1

Used for conditional testing in the TSS DPS.

U-Codes 2

Used for conditional testing in the TSS DPS.

Act#

Account number assigned to this entry.

Domicile

Company domicile. Most commonly used in a Mortgage or Deed of Trust.

Agent 1

Corporate, or Company agent. If you are setting up a Company code for use in the Buyer or Seller tab, you may want to designate an agent name for that Company. An example would be John Smith (who is the President of the Company).

Agent 1 Status

Status of Agent 1, for example President.

Agent 2

Corporate or Company agent. An example would be Sarah Smith (who is Treasurer of the Company).

Agent 2 Status

Status of Agent 2, for example, Vice-President.

Trustee 1

For a Lender code, the first Trustee name for Deed of Trust merge. This field will also complete the Trustee information on the Loan tab (if blank).

Address

Trustee address.

Trustee 2

For a Lender code, the second Trustee name for Deed of Trust merge. This field will also auto-fill the Trustee information on the Loan tab (if blank).

Address

Trustee address.

Long Name

For use with Lender types only. If the Lender name is too long to fit into the Name field, enter a shortened version of the name in the Name field (this is the description that appears on Page 2 of the HUD-1) and enter a long version of the name here. This description will appear on Page 1 of the HUD-1 Settlement Statement and any associated TSS DPS documents.

Comments

Comments about entry.

Types

If a Type is assigned to an entry, then the Locate list can be sorted by a specific type. Also, certain fields are context sensitive to the type of entry. For example, on the Lender tab, by default only Lender types display.

To designate a type, enter Y in the appropriate field or leave blank. Multiple types can be assigned to an entry.

E-Mail

E-Mail address for this entry.

Salesman

If this entry is a client type, a specific salesperson may be assigned. If entered, the Salesman's field on the Order, Final tab is completed.

Internet User (applies to iOrderExpress V1 only)

Allows for entry of an Internet User's code. This name will be added automatically to an order when this company is used in any of the following fields:

- Client
- Settlement Agent
- Buyer 1, 2, 3 and 4
- Seller 1, 2, 3 and 4
- Lender
- Payments To Lender

In order for the Internet User to be automatically added, the user must first be setup on the Master Internet User List.

Edit Entry

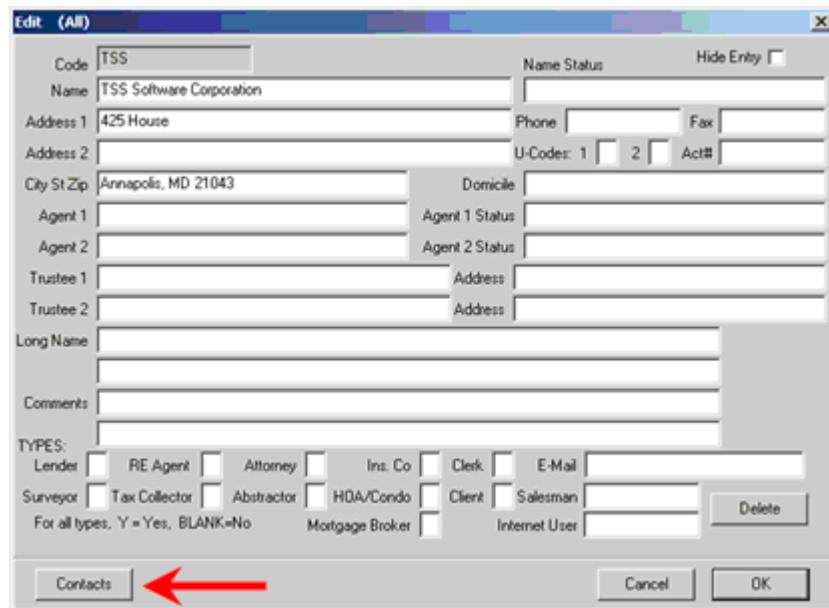
To edit an entry, click the Locate button, highlight the entry you want to edit, and then click Edit.

Delete Entry

To delete an entry, the entry must be edited. The **Delete** function is available on the edit window.

Contacts

If contacts are enabled on the System Management, System, Options tab, individual contact names may be added to the company pay-to code.



The contact list displayed.

[Navigate between Contacts](#)

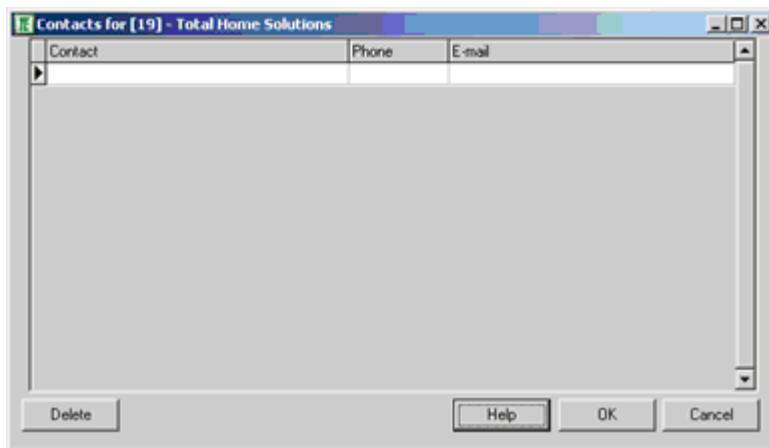
To navigate between contacts, press the appropriate arrow key.

[Add Contacts](#)

To add a new contact, click last contact listed in the E-mail column and then press TAB. Enter the new contact's information.

[Delete Contacts](#)

To delete a contact, click contact to be deleted and then press DELETE. Click Yes to the confirmation.



The following field are available on the contact list:

[Contact](#)

Contact's full name.

[Phone](#)

Contact's phone number.

[E-mail](#)

Contact's e-mail address.

[Delete](#)

Deletes the contact from the list.

Order Tab

The Order tab consists of a top section, sub-tabs and buttons.

9802029

Order Notes Events Buyer Seller Prop Lender Payoff Loan Policy HUD-1 Dsb Other

Order Number: 9802029 Officer: 2904 Sequence: 2904 Status: HISTORY Quote Amount: \$00 Sales Price: \$61,500.00

Type: Settlement Date: 07/03/1998 Time: 1046 Closer: Calendar

Right to Cancel Date: 07/09/1998 By: Ovr At: 07/09/1998

Event Type: Disbursement Date: 07/09/1998 Escrow Status: Available for Posting Advance Amount: \$00

General RE Agents Settlement Invoice Index iOrderExpress RealExpress

Entered: 11/15/2001 Last Change: 12/12/2006 Date: 1046 Time: 1503 Opener: BLM Location: Branch: Emp:

Ord By: Company: Ref By: Client: Ord #: Date:

Comment:

View Export Documents Conv Log Doc Prep Save

Officer

Characters entered in this field attach to the order number and display on certain reports and TSS DPS documents. The order number will remain the same. Suggestions for use are: settlement officer's initials, processor's initials, county or jurisdictional code, or an underwriter designation.

Quote Amount

Dollar amount quoted.

Sales Price

Sales price.

Loan Amount

Loan amount.

Advance Amount

The advance amount is for use with construction-type loans which advance funds at closing instead of funding the full loan amount. If this field is completed, the loan amount on the HUD-1 Settlement Statement is shown in the description column of line 202. No amount appears in the column. The loan advance amount appears on line 205.

On the HUD-1A, the advance amount appears on line 1600 and the loan amount appears in the description of this line item.

All other calculations are based on the loan amount.

Type

Type	Description
Blank	Purchase
R	Refinance
C	Cash
S	Seller Financed

The type designation affects some line items on the HUD-1 settlement statement.

If Refinance is selected, a checkbox for selection of the HUD-1A Settlement Statement format appears.

Settlement Date

Date of closing, settlement, or in some jurisdictions, the date of signing.

Settlement Time

Time of closing in military format (i.e., 1400 is 2:00 p.m.) Time will display in the settlement schedule report in am/pm format.

Closer

Initials of individual closing the order. This field can be used for reporting purposes. For example, the settlement schedule report can be generated for a specific closer's initials.

3/5

Option to select either 3 or 5 day rescission period. Only available on refinance types.

Event Type

Event type selection. Events associated with the event type appear on the Events tab (order must be first saved).

Right to Cancel Date

The right to cancel date can be automatically calculated if setup in the System Management, Dates tab. To override a calculated Right To Cancel date, select the Ovr checkbox.

Disbursement Date

The date of disbursement. Only available for editing on Refinance type orders. If different than settlement date, displays on the HUD-1 Settlement Statement. This date can be automatically calculated if setup in System Management, Dates tab. To override a calculated disbursement date, select the Ovr checkbox.

Escrow Status

Orders have either a Hold for Review or Available for Posting escrow status. The **Hold** checkbox toggles this status.

Status	Description
Hold for Review	Does not allow the editing or printing of checks in Escrow Accounting for this order.
Available for Posting	Allows the editing or printing of checks in Escrow Accounting for this order.

Only users who have rights assigned in the System Management, User tab can change this status.

The Hold for Review status can be designated as the default status in the System Management, Escrow tab.

This is a useful feature to ensure that orders cannot be disbursed until the appropriate person has reviewed the file and approved it for disbursement.

Order, General Tab

The Order, General sub-tab contains general information about the order.

Entered Date

Date order is opened.

Entered Time

Time order is opened.

Entered Opener

Initials of individual opening new order.

Last Change Date, Time and Initials

Not editable. For informational purposes only.

Location

The location field appears on several reports.

Branch

The Branch field applies a branch designation to an order. If the branch separation function is enabled in the System Management, System, Branch tab, a drop-down menu is displayed for selection. This field label may be changed.

Emp

The Emp field identifies orders by employee initials or number.

Ord By

The Ord By field identifies the name of the individual (contact) placing the order. Also referred to as the source of business or client. If contacts are enabled in the System Management, System, Options tab, a contact list will appear. If no company has been entered, the company selection list will appear first. Once that selection is made, the corresponding contact list appears.

Phone

Displays the telephone number of the Company. Can be edited.

Fax

Displays the fax number of the Company. Can be edited.

Company

Name of the company who gave you this order. You must use a Locate code in this field.

System Management option is available to make this display context sensitive to Client types. See the System, Options tab.

If using an individual's name, instead of a company name, be sure to format the name as LastName\First Name MI so that you can locate the individual by their last name.

When using the Locate list, if an Internet User Name has been assigned to the company code, a message displays informing that the Internet User has been added.

Ref By

The Ref By field can be used for referred by information or referenced by information.

Client Ord #

Customer's order number. This field can be set up as an indexed field so that orders can be located using this field.

Date

Customer's order date. The date the customer received the order.

Comment

One-line comment field. Inserts as the first line on the Notes tab.

Order, RE Agents

Real estate broker and agent information are entered on the RE Agents sub-tab. Click **Calculate Commissions** to go to Line 703 of the HUD-1 Settlement Statement. See that line for more information.

If contact buttons are enabled, the agent name may be retrieved from the contact list.

The screenshot shows the RE Agents sub-tab with the following fields:

Name	1600 Prince Street Condominium	Locate	1600 PRINCE
Agent	George Orwell	Contact	Commission .00
Address	7023 Little River Turnpike, Suite 300	Phone	703-658-0555
CSZ	Annandale, VA 22003	Fax	703-658-2027
Email	prince@prince.com	Calculate Commissions	

Order, Settlement Tab

The Order, Settlement sub-tab contains the settlement agent information for the HUD-1 Settlement Statement.

Company names may be retrieved from the **Locate** list. If an internet user name has been assigned to the settlement agent code, a message displays informing that the internet user has been added.

If this information changes frequently, the setup of a master order containing the settlement agent information is recommended.

The screenshot shows the Settlement sub-tab with the following fields:

Settlement Agent	Title Support Services, Inc.	Locate
Telephone: 410-268-0422 Fax: 410-280-0431		
Address Line 1	425 Fourth Street	
Address Line 2		
City, State, ZIP	Annapolis, MD 21403	
Tax Id #		

Settlement Agent

The settlement agent line 1 and line 2 information defaults from the System Management, Company tab. The settlement agent telephone number should be displayed on line 2 to conform with IRS 1099 reporting rules.

Address Line 1

Settlement agent address line 1.

Address Line 2

Settlement agent address line 2.

City, State, ZIP

Settlement agent City, State and ZIP code.

Tax Id

Settlement agent tax identification number. (For use in TSS DPS master forms.)

Order, Invoice Tab

The Invoice tab contains invoicing information.

General | RE Agents | Settlement | **Invoice** | Index | iOrderExpress | RealExpress |

Invoice # Date Amount .00 **Invoice QB Export**

Sales # Date Amount .00

Locate **Update to Invoicing** **Edit Invoice**

Invoice

Editable if not updated to Invoicing. Once updated to invoicing, the invoice number is automatically completed.

Date

Editable if not updated to Invoicing. Once updated to invoicing, the invoice date is automatically completed.

Amount

Editable if not updated to Invoicing. Once updated to invoicing, the amount is automatically completed.

Invoice QuickBooks Export

Not in Use.

Sales

Salesperson's initials. Can be accessed using the **Locate** list. Sales reports can be grouped by these initials.

Date

Date commission is earned.

Amount

Amount of commission earned.

Update to Invoicing

Create a new invoice in Receivables. For detail, see Invoice Edit.

Edit Invoice

Edit existing invoice information. For detail, see Invoice Edit.

Invoice Edit

Invoice line item information is edited in the Invoice Edit window. This information is automatically transferred to Receivables for payment tracking and reporting.

The screenshot shows the 'C07-0001 Invoice Edit' window. At the top, it displays the Invoice Number (1245), Order Number (C07-0001), and Date (02/27/2008). Below this, there are fields for Client (19, Total Home Solutions), Saleman (13, Coldwell Banker), and Property (12 My House). On the right, a 'Totals' section shows 1 Inv.Items (\$1,050.00), 0 Payments (\$0), Balance Due (\$1,050.00), and Income (\$640.00). A 'Comments' text area is present. At the bottom, a table lists one item: Item 1, Code OP, Description Owners Policy \$250,000.00, Amount \$1,050.00, Cost Payee ORNTIC, and Cost \$210.00. Buttons at the bottom include 'Edit Header', 'Add Item', 'Edit Item', and 'OK'.

Edit Header

Invoice Number

Cannot be edited. The invoice number is the same as the order number.

Order number

Cannot be edited. Order number.

Date

Cannot be edited. Completes with the date the invoice is updated from the order.

Client

Client company code. Completes from the Order, General tab. Do not edit.

Salesman

Salesman code and name. Completes from the Order, Final tab.

Buyer

Buyer 1 name. Completes from the Buyer tab.

Property

Property address line 1. Completes from the Property tab.

Inv. Items

Cannot be edited. Number of items and total amount.

Payments

Cannot be edited. Total of payments applied to this invoice from Receivables.

Balance Due

Balance due.

Income

Total amount less total cost.

Edit or Add Item

The sources of the invoice line items are the Policy tab and the HUD tab, 1100 section line items. Invoice line items can be edited, deleted or added. To delete a line item, edit it and delete the line information. The line items merge into the TSS DPS Invoice master form.

Item

Automatic numbers for each line item.

Code

Tracking code for use in the Receivables, Income reports.

Description

Line item description.

Comments

Line item comments.

Amount

Line item amount.

Cost Payee

Cost payee code for use in the Receivables, income reports.

Cost

Cost for use in the Receivables, income reports.

Order, Index Tab

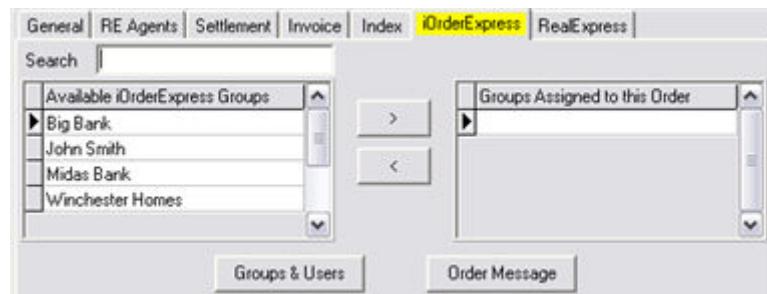
The Order, Index tab contains two indexed fields that can be customized. The field label descriptions are setup in the System Management Utility, System tab. These fields are available for searching on the Main Menu, Find tab.



Order, iOrderExpress Tab

The Order, iOrderExpress tab displays iOrderExpress groups assigned to the order. The group users can access this order through your personally branded iOrderExpress website for the purpose of printing file statuses, opening new orders, uploading and downloading documents.

iOrderExpress is an optional system enhancement. For more information, see the iOrderExpress Guide located on the Main Menu, Help tab.



Available iOrderExpress Groups

List of iOrderExpress Groups that are not assigned to the order.

Groups Assigned to this Order

List of iOrderExpress Groups that are assigned to the order.

Groups & Users

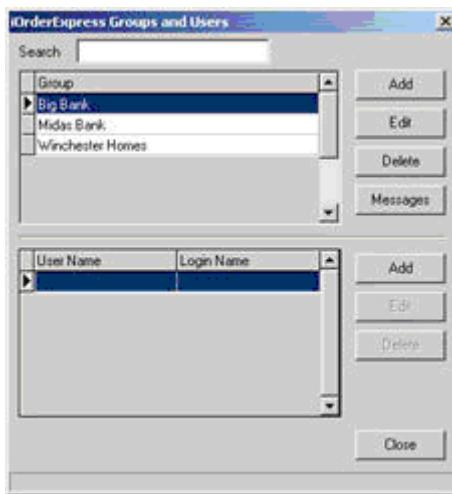
Displays the iOrderExpress Groups and Users window.

Order Messages

Displays order messages.

iOrderExpress Groups and Users List

The Groups and Users functionality is only available on system with iOrderExpress licensing. The iOrderExpress Groups and Users List is available in an order, on the Order tab, and in the iOrderExpress sub-tab.



iOrderExpress Groups

The iOrderExpress Groups section displays iOrderExpress Groups.



Add

Add a new iOrderExpress Group.

Edit

Edits the selected iOrderExpress Group.

Delete

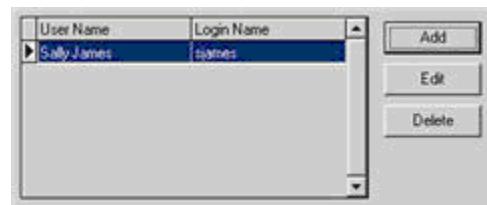
Deletes the selected iOrderExpress Group.

Messages

Displays messages for the selected iOrderExpress Group.

iOrderExpress Users

The iOrderExpress Users section, displays users in the selected iOrderExpress Group.



Add

Adds a new iOrderExpress user.

Edit

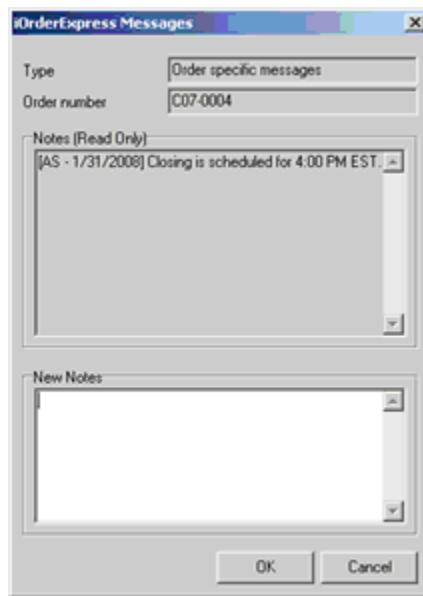
Edits the selected iOrderExpress user.

Delete

Deletes the selected iOrderExpress user.

iOrder Messages

iOrder Messages displays order specific messages for iOrderExpress. Additionally, messages entered into iOrderExpress, by users, are displayed here.



Order, Links

The Links tab has been replaced by the Document Manager.

Order, RealExpress Tab

RealExpress connects you to real estate settlement product and service providers quickly and efficiently directly through your TitleExpress software. By facilitating your orders from participants on the RealExpress platform, you save time and enhance your level of service to your clients. For more information about connecting to specific vendors, see the Tutorial section of this Guide.

RealExpress Submissions Tab

Service request submissions are available on the RealExpress Submissions tab.

RealExpress					
Services		Submissions			
Service Type	Service Code	Status	Requested By	Requested On	
Patriot Name Seal CX		Completed	BLM	10/13/2005 4:	Results
Patriot Name Seal CX		Submitted	BLM	10/17/2005 1:	Refresh

Results

Displays the results of the selected completed submission.

Refresh

Retrieves resubmitted results.

Print

Print completed confirmation submission.

Order, Final

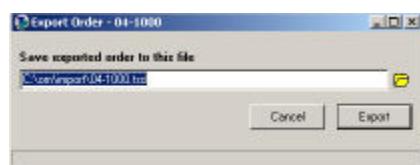
If set in System Management, the Final tab is available on the Policy tab, otherwise it appears here.

Order, View

The View button displays an order information report. The report displays general information, notes, events, conversation log, vendor and custom information.

Order, Export

Orders can be exported to a diskette or a file directory and then be imported into another TitleExpress system.



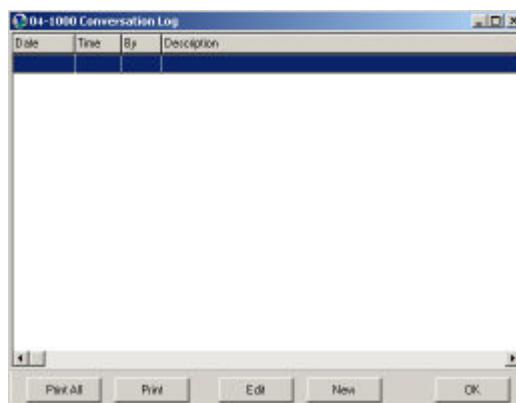
The settings for the default export folder are set the in the System Management, Export Tab.

Order, Documents

The Document button opens the Document Manager. See Document Manager for more details.

Order, Conversation Log

The Conversation Log is used for tracking conversations. This log can also be accessed on the Notes tab.



Print All

Print all conversation log entries.

Print

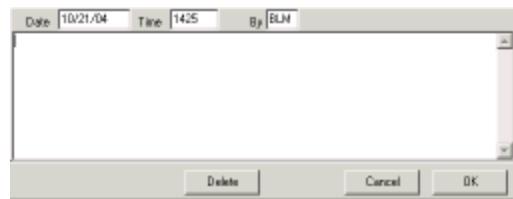
Print selected conversation log entry.

Edit

Edit selected conversation log entry. Up to 972 characters (about 12 lines of 80 characters each) can be entered.

New

Open new conversation log entry.



Date

Date conversation log entry is created.

Time

Time conversation log entry is created.

By

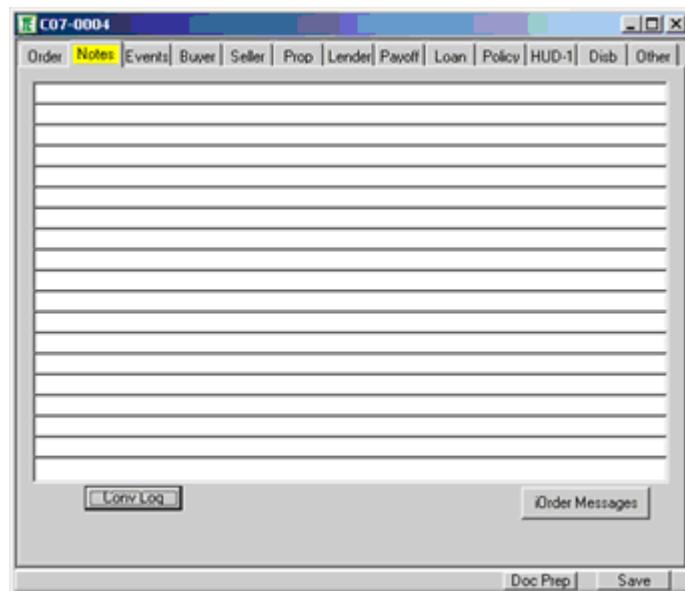
Initials of user creating conversation log entry.

Delete

Delete conversation entry.

Notes Tab

The Notes window allows for entry of important information related to your order. This information prints on the Order Information Report. There are 19 individual lines that allow entry of 60 characters each.



Conv Log

Access to the conversation log.

iOrder Messages

Access messages from iOrderExpress Users.

Events Tab

The Events tab is the workflow component of TitleExpress. Tasks associated with the processing of an order can be tracked. The event listing displayed is the result of an Event Type, which is selected on the Order tab.

Event types and event items are defined in the System Management, Workflow tab.

A screenshot of the TitleExpress software interface showing the Events tab. The window title is "94-9443". The tab bar includes Order, Notes, Events, Blmr, Seller, Prop, Lender, Powtr, Loan, Polov, HUD, Dib, and Other. The Events tab is selected. A grid displays event details with columns: Needed, Pub/Pk, Event, Clerk, Completed, CmpOk, Desc, and Comments. The data shows various events from 10/21/2004 to 01/24/2005, such as RCS, RMS, RUC, RUD, DPAY, BN, RPAY, OBD, UCR, RDR, and LPOL, along with their descriptions like Rec County Search, Rec Municipal Search, Rec Upper Coll, Rec UCC, Order Payoff(s), Issue Binder/Container, Rec Payoff(s), Order Binders/Rund, Old Cover Record, Rec Cover Received, and Issue Loan Policy. At the bottom are buttons for Delete, Add, Complete, Save Order Information, Doc Prep, and Cancel.

Needed	Pub/Pk	Event	Clerk	Completed	CmpOk	Desc	Comments
10/25/2004		RCS	BLM			Rec County Search	
10/21/2004		RMS	BLM			Rec Municipal Search	
10/20/2004		RUC	BLM			Rec Upper Coll	
10/28/2004		RUD	BLM			Rec UCC	
10/21/2004		DPAY				Order Payoff(s)	
10/27/2004		BN	BLM			Issue Binder/Container	
10/27/2004		RPAY				Rec Payoff(s)	
10/29/2004		OBD				Order Binders/Rund	
11/29/2004		UCR				Old Cover Record	
01/10/2005		RDR				Rec Cover Received	
01/24/2005		LPOL				Issue Loan Policy	

Delete

Delete selected event.

Add

Add an event. See Add Event.

Complete

Inserts completed date and user initials in selected event. Event moves to bottom of display (unless priorities are in use).

Add Event

Individual events can be added to an order.

A screenshot of the "Add Event" dialog box. It has fields for Event Type (a dropdown menu), Description, and Comments. Below these are sections for Priority, Due Date, Time, Assigned To, and Public-Internet. At the bottom are buttons for Event Code, X-manual entry, Cancel, and OK.

Event Type

Selection from drop-down menu. To add an event that is not listed (ad-hoc), use the X designation. Default event type settings are configured in the System Management, Workflow tab.

Description

Only editable when using the X event type code.

Comments

Comments about event.

Priority

Event priority. See Setup Event Definitions Due Date

Date

Date that event is due to occur. Depending on setup, the due date can automatically calculate based on the order open, close or disburse date.

Due Time

Time that event is due to occur.

Assigned To

Initials of user event is assigned to.

Public - Internet

Type	Description
Y	Yes, event is available for display to iOrderExpress internet users.
Blank	No, event is not available for display to iOrderExpress internet users.

Completed Date

Date event is completed.

Completed Time

Time event is completed.

Completed By

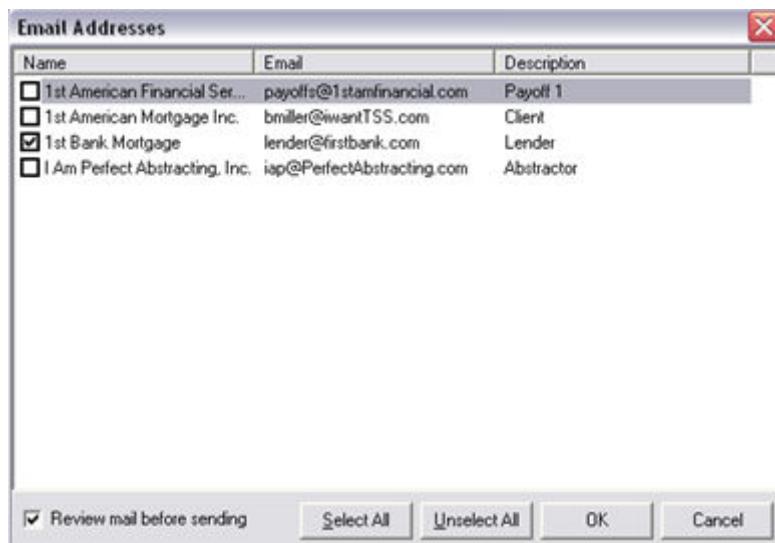
Initials of user completing event.

Completed Event E-Mail Notification

Selected parties to the order can be notified by e-mail when an event is completed.

This functionality must be enabled in the event definition. See System Management, Workflow for more information.

If enabled, the following window appears, displaying e-mail addresses of parties in the order. Check the needed recipients. To review the e-mail before sending, select **Review mail before sending**.



To customize the e-mail template for this message, see Default Message Templates.

Buyer Tab

Many of the fields on the Buyer 1 tab are used solely in the preparation of documents in the TSS DPS.

The screenshot shows the 'Buyer' tab selected in a window titled '9802029'. The 'Buyer 1' sub-tab is active. The form includes fields for Name (Drake\Charles L.), Status, AKA (with four input fields), Agent 1, Agent 2, Comments, Address Line 1, Address Line 2, City, State ZIP, Phone, Fax, and checkboxes for Owner Occupied, Second Home, Investment, and First Time HB. Buttons at the bottom include 'Save Order Information', 'Doc Prep', and 'Save'.

Type

Buyer type. Used in the TSS DPS to determine document formatting.

Types are customized in the System Management, System, Names tab.

TIN

Tax Identification or Social Security Number, formatted as #####.

Buyer 1

Format individual names as LastName\First Name MI. For example, Joseph M. Smith, Jr. should appear as Smith, Jr.\Joseph M. The buyer name may also be located on the Company Payto List.

Status

Marital status of buyer, for example, unmarried. Used in the TSS DPS.

If two buyers are husband and wife, the marital status should be entered in the Buyer 2 status field, so that it appears after both names.

AKA

Entry fields for up to four "also known as" names. Used in the TSS DPS.

Agent 1

Enter the name of the corporate agent of the Company. Used in signatory lines on the HUD-1 Settlement Statement and in the TSS DPS.

Agent 1 Status

Enter the title of Agent 1, for example, President. Used in signatory lines on the HUD-1 Settlement Statement and in the TSS DPS.

Agent 2

Enter the name of the corporate agent of the Company. Used in signatory lines on the HUD-1 Settlement Statement and in the TSS DPS.

Agent 2 Status

Enter the title of Agent 2, for example, Vice-President. Used in signatory lines on the HUD-1 Settlement Statement and in the TSS DPS.

Comments

Comments concerning buyer 1.

Copy Property Address

Copies the property address into the buyer address fields.

Be careful - if the property address is blank, existing field entries will be overwritten with blank fields.

Address Line 1

First line of address for buyer.

Address Line 2

Second line of address for buyer.

City, State ZIP

Enter the City, State and ZIP Code of the buyer address. For example, Annapolis, MD 21403.

This address will appear as the buyer address on Page 1 of the HUD-1 Settlement Statement.

Phone

Enter buyer's phone number formatted as ###-###-####.

Work/Fax

Enter buyer's work or fax phone number formatted as ###-###-####.

Owner Occupied

The following designations are used in the TSS DPS.

Option	Description
Y	Yes
Blank	No

Second Home

Option	Description
Y	Yes
Blank	No

Investment

Option	Description
Y	Yes
Blank	No

First Time Home Buyer

Option	Description
Y	Yes
Blank	No

Buyer 2 Tab

The Buyer 2 Tab contains some of the Buyer 1 fields.

The screenshot shows the software interface for managing title documents. The main window is titled '9802029'. The top menu bar includes tabs for Order, Notes, Events, Buyer (which is highlighted in yellow), Seller, Prop, Lender, Payoff, Loan, Policy, HUD-1, Disb, and Other. Below these are three sub-tabs: Buyer 1, Buyer 2 (which is highlighted in blue), and Additional Buyers. The central workspace is labeled 'Buyer 2' and contains several input fields: 'Name' (with a dropdown arrow), 'Status' (with a dropdown arrow), 'AKA' (with a dropdown arrow), 'Agent 1' (with a dropdown arrow), 'Agent 2' (with a dropdown arrow), and a large 'Comments' text area. There are also 'Locate' and 'Type' dropdowns, and 'TIN' and 'Status' dropdowns. At the bottom right of the workspace are 'Doc Prep' and 'Save' buttons.

MFC

Same as Buyer 1.

TIN

Same as Buyer 1

Buyer 1

Same as Buyer 1.

Status

Same as Buyer 1.

AKA

Same as Buyer 1.

Agent 1

Same as Buyer 1.

Agent 1 Status

Same as Buyer 1.

Agent 2

Same as Buyer 1.

Agent 2 Status

Same as Buyer 1.

Comments

Same as Buyer 1.

Buyer Deposit

The dialog box is titled "Buyer Deposits". It has four rows for entering deposit information. Each row contains four fields: Date, Amount (.00), Receipt Number, and Held By. The "Date" field is empty. The "Amount" field contains ".00". The "Receipt Number" and "Held By" fields are also empty. At the bottom left is a "Date of Deposit" button, and at the bottom right is an "OK" button.

Date

Date the deposit is received (if prior to closing).

Amount

Amount of deposit.

Receipt Number

Receipt number of deposit (if received prior to closing).

Held By

Option	Description
Blank	Funds will be received at closing.
1	Broker #1 (Line 701) holds deposit. Deposit amount will be deducted from commission check.
2	Broker #2 (Line 702) holds deposit. Deposit amount will be deducted from commission check.
S	Seller. Funds will be deducted from Seller on line 501.
E	In Escrow. Funds have been previously deposited into the Escrow Account. Deposit is updated to Escrow Accounting with a Memo status.

Additional Buyers Tab

The Additional Buyers tab contains identical fields for Buyer 3 and Buyer 4.

The screenshot shows the "Buyer" tab with the "Additional Buyers" sub-tab selected. There are two sections, "Buyer 3" and "Buyer 4", each with "Locate" and "TIN" buttons. Each section has three input fields: "Name", "Status", and "AKA". At the bottom of the window, there is a "Company Name, or Individual Last/First/Middle" field and "Doc Prep" and "Save" buttons.

TIN

Same as Buyer 1

Buyer 3

Same as Buyer 1.

Status

Same as Buyer 1.

AKA

Same as Buyer 1.

Seller Tab

Many of the fields on the Seller 1 tab are used solely in the preparation of documents in the TSS DPS.

Type

Seller type. Used in the TSS DPS to determine document formatting.

Types are customized in the System Management, System, Names tab.

TIN

Tax identification or social security number, formatted as ##### ####.

Buyer 1

Format individual names as LastName\First Name MI. For example, Joseph M. Smith, Jr. should appear as Smith, Jr.\Joseph M. The seller name may also be located on the Company Payto List.

Status

Marital status of seller, for example, unmarried. Used in the TSS DPS.

If two sellers are husband and wife, the marital status should be entered in the Seller 2 status field, so that it appears after both names.

AKA

Entry fields for up to four "also known as" names. Used in the TSS DPS.

1099 For this order

Option that indicates if order should appear in the next 1099 report filing.

Option	Description
T	To be prepared (should appear in next filing)
P	Prepared (already reported)
N	None (should not appear in next filing)
Blank	Unset (unknown)

1099 For Seller 1

Option that indicate if Seller 1 should appear in the next 1099 filing.

Option	Description
N	No, Seller 1 is not qualified for a 1099 filing
Y	Yes, Seller 1 is qualified for 1099 filing
P	Yes, Seller 1 is qualified for 1099 filing with Property or Services indicator. Per the IRS, this is defined as "transferor received or will receive property (other than cash and consideration treated as cash in computing gross proceeds) or services as part of the consideration for the property transferred."

Agent 1

Enter the name of the corporate agent of the Company. Used in signatory lines on the HUD-1 Settlement Statement and in the TSS DPS.

Agent 1 Status

Enter the title of Agent 1, for example, President. Used in signatory lines on the HUD-1 Settlement Statement and in the TSS DPS.

Agent 2

Enter the name of the corporate agent of the Company. Used in signatory lines on the HUD-1 Settlement Statement and in the TSS DPS.

Agent 2 Status

Enter the title of Agent 1, for example, President. Used in signatory lines on the HUD-1 Settlement Statement and in the TSS DPS.

Comments

Comments concerning seller 1.

Copy Property Address

Copies the Property Address into the seller address fields.

Be careful - if the property address is blank, existing field entries will be overwritten with blank fields.

Address Line 1

First line of address for seller.

Address Line 2

Second line of address for seller.

City, State ZIP

Enter the City, State and ZIP Code of the seller address. For example, Annapolis, MD 21403.

This address will appear as the seller address on Page 1 of the HUD-1 Settlement Statement.

Phone

Enter seller's phone number formatted as ###-###-###.

Work/Fax

Enter seller's work or fax phone number formatted as ###-###-###.

Seller 2 Tab

The Seller 2 Tab contains some of the Seller 1 fields.

The screenshot shows a software application window titled "9802029". The top menu bar includes tabs for Order, Notes, Events, Buyer, Seller (which is highlighted in yellow), Prop, Lender, Payoff, Loan, Policy, HUD-1, Disb, and Other. Below the menu is a sub-tab section with Seller 1, Seller 2 (selected), and Additional Sellers. The main content area is labeled "Seller 2" and contains the following fields:

- Name
- Status
- AKA (with a dropdown menu showing "1099" and a checked checkbox "For Seller 2")
- Agent 1
- Agent 2
- Status
- Comments

At the bottom of the window are "Doc Prep" and "Save" buttons.

MFC

Same as Seller 1.

TIN

Same as Seller 1

Seller 1

Same as Seller 1.

Status

Same as Seller 1.

AKA

Same as Seller 1.

1099 For Seller 2

Same as Seller 1.

Agent 1

Same as Seller 1.

Agent 1 Status

Same as Seller 1.

Agent 2

Same as Seller 1.

Agent 2 Status

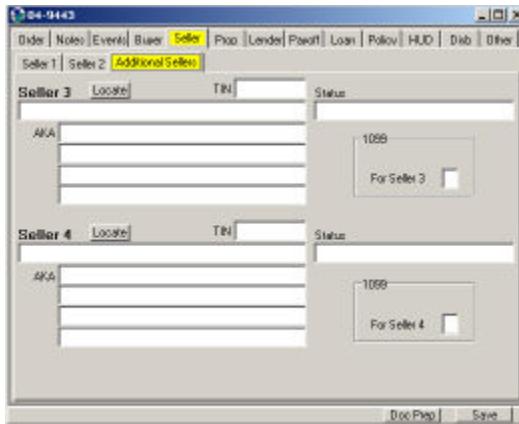
Same as Seller 1.

Comments

Same as Seller 1.

Additional Sellers Tab

The Additional Sellers tab contains identical fields for Seller 3 and Seller 4.



TIN

Same as Seller 1.

Seller 3

Same as Seller 1.

Status

Same as Seller 1.

AKA

Same as Seller 1.

1099 For Seller

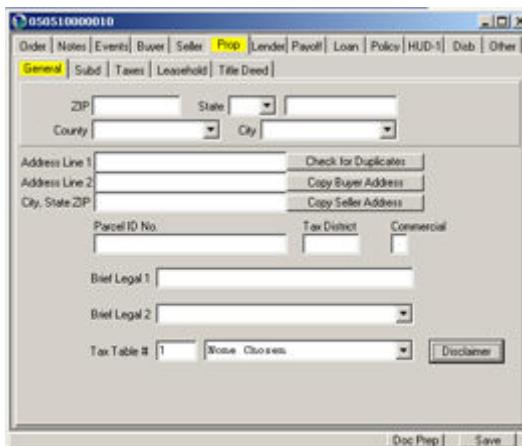
Same as Seller 2.

Property Tab

If the field descriptions displayed on the Property tab are not appropriate for a jurisdiction, certain field descriptions can be customized in the System Management, Screens, Property tab.

Property, General Tab

Many fields on the Property, General tab are automatically filled in once the ZIP code is entered.



ZIP

Property ZIP or postal code. (ZIP code data is saved in the ZIPCode.dat file.)

State

Select the two-letter State abbreviation.

Seller Exempt from income tax withholding

Some states require the withholding of income tax from non-resident Seller's funds. If applicable, and the checkbox is not selected, an additional Withholding tab appears for the calculation of this payment.

County

If the property is located in a County, enter the County name or select it from the drop-down menu. (The text for the drop-down menu is saved in the County.dat file.)

If the property is located in the District of Columbia, enter DC.

City

If the property is located in a City (instead of a County), enter the City name or select it from the drop-down menu. (The text for the drop-down menu is saved in the City.dat file.)

Address1

Property address line 1. Typically the street address.

Check for Duplicates

Checks for duplicate address in other orders. If found, a message will display the first matching order number.

Copy Buyer Address

If the Property Address is entered in the Buyer tab, it can be copied.

Copy Seller Address

If the Property Address is entered in the Seller tab, it can be copied.

City, State ZIP

Enter City, State and ZIP Code.

Parcel

Parcel ID number. In some jurisdictions this may be referred to as the Tax ID number.

Tax District

Tax district number.

Commercial

Option	Description
Y	Yes, property is commercial.
Blank	No, property is residential.

BriefLegal1

Prints in Section G on page 1 of the HUD-1 Settlement Statement.

BriefLegal2

Prints in Section G on page 1 of the HUD-1 Settlement Statement. Typically used for municipality name. (The text for the drop-down menu is saved in the Legal2.dat file.)

Tax Table #

The selected tax table completes the calculation of the recordation and transfer taxes in the 1200 section of the HUD-1 Settlement Statement.

There are several important System Management, Stamps tab feature that affect the use of this field.

- If numerous Default descriptions appear, the number of Stamps table is not set correctly.
- If tax tables appear that are not related to the property jurisdiction, the tables are not properly setup.

Tax Table Abbreviations

Click here for a chart of abbreviations used in the Tax Table list. This list is organized by state.

These tables are designed to handle the most common circumstances. Overriding the calculations may be necessary because of the complexity of real estate transactions. Please contact the jurisdiction's taxing authority to verify any requirements for recordings, exemptions, or credits.

Some abbreviations shown below are no longer used by TSS, but if available may still have valid calculations.

Property, Subdivision Tab

The Property, Subdivision tab information is used in the TSS DPS, and orders can be searched using many of the fields.

Subdivision

Option	Description
Y	Yes, property located in a subdivision.
Blank	No, property is not located in a subdivision.

PUD

Option	Description
Y	Yes, property is located in a Planned Unit Development.
Blank	No, property is not located in a Planned Unit Development.

Condominium

Option	Description
Y	Yes, property is located in a Condominium Development.
Blank	No, property is not located in a Condominium Development.

Subdivision

Name of subdivision, condominium or PUD. If name does not fit, an extension field is available immediately following this field.

Plat Name

Plat name.

Book

Book number.

Page

Book page.

Block

Block number.

Tract

Tract (or Section) number.

Lots

Lot number(s).

Building

Building number.

Phase

Phase number.

Unit

Unit number.

Parking Space

Parking space designation.

Undivided Int %

Percentage interest.

Declarations

Text field for information about recorded Declarations.

The following four fields are used for locating property in New Jersey.

Filed Map No.

Filed Map number.

Filed Map Block

Filed Map Block number.

Filed Map Lot

Filed Map Lot number.

Filed Map Date

Filed Map Date information.

The following 4 fields are used in States that are federally surveyed.

Section/Town/Range

Section, township and range numbers.

Lot

Lot number.

QQQQ Four quarter calls.

Parcel

Parcel number.

Property, Taxes Tab

The information on the Property, Taxes tab is used in the TSS DPS.

050510000010

Order | Notes | Events | Buyer | Seller | Prop | Lender | Payoff | Loan | Policy | HUD-1 | Disc | Other

General | Subd | Taxes | Leasehold | Title Deed

Assessed Value

Land	Improvements	Total
00	+ 00	= 00

Appraised Value

Quarterly	Amount	Due Date	Paid	Penalty / Interest	
	1st Quarter 00			00	
	2nd Quarter 00			00	
	3rd Quarter 00			00	
4th Quarter 00			00		
Semi-Annual	Amount	Due Date	Paid	Penalty / Interest	
	1st Half 00			00	
2nd Half 00			00		
Annual	For Year Ending	Amount	Due Date	Paid	Penalty / Interest
		00			00

Assessed Land Value Doc Prep Save

Assessed Value

Land

Assessed value of land.

Improvements

Assessed value of improvements.

Total

Total assessed value.

Appraised Value

Appraised Value

Total appraised value. This value is used in the Truth In Lending calculation to determine the 80% loan to value ratio.

Quarterly

These fields are used in jurisdictions where taxes are paid quarterly.

Amount

Amount of quarterly taxes.

Due Date

Due Date of quarterly taxes.

Paid

Option	Description
Y	Yes, taxes are paid.
Blank	No, taxes are not paid.

Penalty/Interest

Amount of penalty and/or interest.

Semi-Annual

These fields are used in jurisdictions where taxes are paid semi-annually.

Amount

Amount of semi-annual taxes.

Due Date

Due Date of semi-annual taxes.

Paid

Option	Description
Y	Yes, taxes are paid.
Blank	No, taxes are not paid.

Penalty/Interest

Amount of penalty and/or interest.

Annual

These fields are used in jurisdictions where taxes are paid annually.

For Year Ending

Year taxes are paid through.

Amount

Amount of annual taxes.

Due Date

Due Date of annual taxes.

Paid

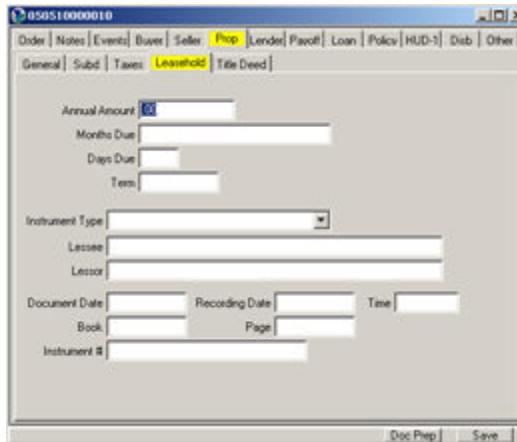
Option	Description
Y	Yes, taxes are paid.
Blank	No, taxes are not paid.

Penalty/Interest

Amount of penalty and/or interest.

Property, Leasehold Tab

The Property, Leasehold tab is used for ground rent and leasehold agreement information.



Annual Amount

Annual amount of ground rent or lease.

Months

Due months due, for example October and March.

Days

Due days due, for example, 1st.

Term

Term of lease, for example 99 years.

Instrument Type

Drop-down menu containing available deed instrument types. (The text for the drop-down menu is saved in the DeedInst.dat file.)

Lessee

Lessee Name(s).

Lessor

Lessor Name(s).

Document Date

Document Date.

Recording Date

Document recording date.

Time

Document recording time.

Book

Document recording book.

Page

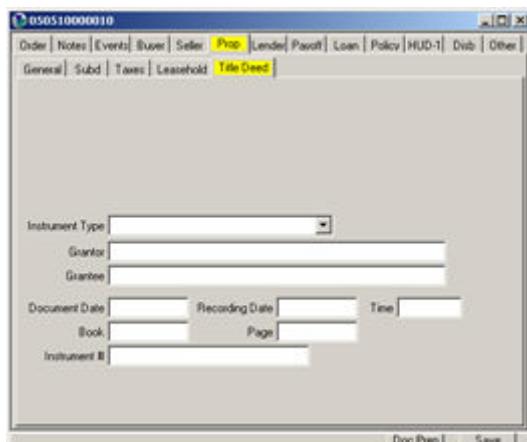
Document recording page.

Instrument

Document instrument number.

Property, Title Deed Tab

The Property, Title Deed tab contains information related to the title deed. This information is commonly merged into the TSS DPS Recital title document.



Instrument Type

Drop-down menu containing available deed instrument types. See About the DeedInst.dat File.

Grantor

Grantor name(s).

Grantee

Grantee name(s).

Document Date

Document date.

Recording Date

Document recording date.

Time

Document recording time.

Book

Document recording book.

Page

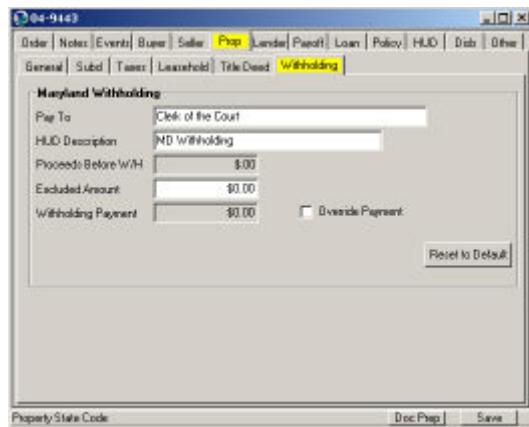
Document recording page.

Instrument #

Document instrument number.

Property, Withholding Tab

If the property is located in a state that requires the collection of withholding tax, and the seller is designated as subject to income tax withholding (on the Property, General tab), the Property, Withholding tab appears.



Pay To

Code for payee.

HUD Description

Description for HUD-1 Settlement Statement line (as designated in System Management).

Proceeds Before W/H

Not editable. Proceeds from HUD Line 603.

Excluded Amount

Amounts that are to be added to proceeds for purposes of calculating income tax withholding payment.

Withholding Payment

Amount of income tax withholding payment. To override, select **Override Payment**.

Reset to Default

Reset all fields to System Management defaults.

Property Tab *.dat Files

About the ZIPCode.dat File

ZIP code data is saved in the OM\D\ZIPCode.dat file. This file can be created and edited using a text editor, such as Notepad.

Once the ZIP code is located, the corresponding Property tab fields are automatically completed.

The fields should be separated by a comma and entered in the following order:

Position	Value
Position 1	ZIP Postal Code identifier.
Position 2	State field (2-letter abbreviation).
Position 3	County field.
Position 4	City field.
Position 5	City name for City, State and Zip code field.
Position 6	Brief Legal 2 name.

Entry Examples:

15655, PA, Westmoreland,, Laughlinton,
15656, PA, Armstrong,, Leechburg,
15658, PA, Westmoreland,, Ligonier,
15660, PA, Westmoreland,, Lowber,

About the County.dat File

County drop-down menu text is saved in the OM\D\County.dat file. This file can be created and edited using a text editor, such as Notepad.

In addition to providing the drop-down menu text, labels of jurisdictional-specific fields can be changed.

The fields should be separated by a comma and entered in the following order:

Position	Value
Position 1	Two letter state code identifier
Position 2	County name for County field
Position 3	Label for Book field. For example, a particular county jurisdiction may use Liber instead of Book. The default, if left blank, is Book.
Position 4	Label for Page field. For example, a particular county jurisdiction may use Folio instead of Page. The default, if left blank, is Page.
Position 5	Label for Instrument No. field. For example, a particular county jurisdiction may use Registry No. instead of Instrument No. The default if left blank, is Instrument No.
Position 6	Label for Recording Office field. County jurisdictions vary on the terms used in reference to a recording location. Some use Recorder of Deeds, others use Clerk of the Circuit Court, etc.
Position 7	Label for Parcel Identification Number. County jurisdiction vary on the terms used in reference to this number. Some use Tax Identification No., others may use Folio Number.

Entry Examples:

DC, DC, Book, Page, Instrument No., Land Records, Tax ID #
MD, Allegany, Liber, Folio, Instrument No., Land Records, Tax ID #

About the City.dat File

In many jurisdictions, real property may not be located in a County jurisdiction, but in a City jurisdiction. City drop-down menu text is saved in the OM\D\City.dat file. This file can be created and edited using a text editor, such as Notepad.

In addition to providing the drop-down menu text, labels of jurisdictional-specific fields can be changed.

The fields should be separated by a comma and entered in the following order:

Position	Value
Position 1	Two letter state code identifier
Position 2	County name for County field
Position 3	Label for Book field. For example, a particular county jurisdiction may use Liber instead of Book. The default, if left blank, is Book.
Position 4	Label for Page field. For example, a particular county jurisdiction may use Folio instead of Page. The default, if left blank, is Page.
Position 5	Label for Instrument No. field. For example, a particular county jurisdiction may use Registry No. instead of Instrument No. The default if left blank, is Instrument No.
Position 6	Label for Recording Office field. County jurisdictions vary on the terms used in reference to a recording location. Some use Recorder of Deeds, others use Clerk of the Circuit Court, etc.
Position 7	Label for Parcel Identification Number. County jurisdiction vary on the terms used in reference to this number. Some use Tax Identification No., others may use Folio Number.

Entry Examples:

VA,Arlington,Book,Page,Instrument No., Clerk of the Circuit Court, Tax Identification No.

About the DeedInst.dat File

Deed instrument description drop-down menu text is saved in the OM\D\DeedInst.dat file. This file can be created and edited using a text editor, such as Notepad.

Entry Examples:

Assignment
Deed of Lease
Warranty Deed

About the Legal2.dat File

In many jurisdictions, real property be may located in a municipality. Municipality drop-down menu text is saved in the OM\D\Legal2.dat file. This file can be created and edited using a text editor, such as Notepad.

The fields should be separated by a comma and entered in the following order:

Position	Value
Position 1	Two letter state code identifier
Position 2	County name for County field
Position 3	Municipality name

Entry Examples:

PA, Adams , Abbottstown Borough
PA, Adams , Arendtsville Borough
PA, Adams , Bindersville Borough
PA, Adams , Berwick Township
PA, Adams , Biglerville Borough

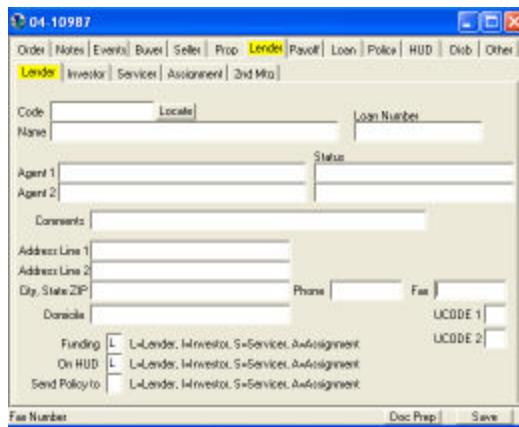
Lender Tab

There are four tabs available for different types of lenders that may be involved in the order. Any of the lenders can be designated as: 1) the funding lender; 2) the lender to appear on Page 1 of the HUD-1 Settlement Statement; and/or 3) the lender that should receive the final policy.

It is good practice to be consistent in the use of the placement of lenders. For example, you may want to set a procedure that the mortgage broker is entered on the Lender tab, and the closing lender is listed on the Investor tab.

Lender, Lender Tab

The Lender, Lender tab information details general lender information.



Code

A Company code must be used to group disbursements to this Lender or retain disbursements from the Lender deposit.

System Management option is available to make this display context sensitive to Lender types. See the System, Options tab.

If a Lender's name is entered manually, (a code is not used), items will not be grouped or retained from this Lender's deposit.

This Lender name will appear by default, on the HUD-1 Settlement Statement, Page 1.

Name

The lender name automatically completes from the selected company code.

Loan Number

The loan number.

Agent 1

Agent name. For example, John A. Jones.

Agent 1 Status

Agent status. For example, President.

Agent 2

Agent name. For example, Barbara Jones.

Agent 2 Status

Agent status. For example, Vice-President.

Comments

Comments about lender.

Address

Address Line 1 and Line 2.

City, State ZIP

City, State and ZIP Code.

Phone

Phone number.

Fax

Fax number.

Domicile

Place of incorporation.

UCODE 1

This field is used in the TSS DPS. Assigning a character here (for example, A) allows testing this field to produce varying results in documents.

UCODE 2

This field is used in the TSS DPS. Assigning a character here (for example, B) allows testing this field to produce varying results in documents.

Funding

This selection determines the lender funding the loan.

Option	Lender
L	Lender
I	Investor
S	Servicing
A	Assignment Lender

On HUD

This selection determines the Lender name that appears on the HUD-1 Settlement Statement, Page 1.

Option	Name
L	Lender
I	Investor
S	Servicing
A	Assignment Lender

Send Policy to

This selection provides information to the TSS DPS. For example, the Lender Name that should appear on a policy remittance letter.

Option	Name
L	Lender
I	Investor
S	Servicing
A	Assignment Lender

Lender, Investor Tab

The Lender, Investor tab fields are identical to the Lender, Lender tab fields.

The screenshot shows a software window titled '04-9443' with a menu bar at the top. The 'Lender' tab is selected, and the 'Investor' sub-tab is active. Below the tabs, there are several input fields: 'Code' and 'Locate' (with 'Locate' being highlighted in yellow), 'Name', 'Agent 1' and 'Agent 2' (each with a 'Status' dropdown arrow next to it), 'Comments', 'Address Line 1' and 'Address Line 2', 'City, State ZIP', 'Phone' and 'Fax' (each with a dropdown arrow next to it), 'Domicile', and two dropdown menus labeled 'UCODE 1' and 'UCODE 2'. At the bottom right of the form area are 'Doc Prep' and 'Save' buttons.

Code

Same as Lender.

Name

Same as Lender.

Loan Number

Same as Lender.

Agent 1

Same as Lender.

Agent 1 Status

Same as Lender.

Agent 2

Same as Lender.

Agent 2 Status

Same as Lender.

Comments

Same as Lender.

Address

Same as Lender.

City, State ZIP

Same as Lender.

Phone

Same as Lender.

Fax

Same as Lender.

Domicile

Same as Lender.

UCODE 1

Same as Lender.

UCODE 2

Same as Lender.

Lender, Servicer Tab

The Lender, Servicer tab fields are typically used for information pertaining to the lender that is servicing the loan.

The screenshot shows a software window titled '04-9443' with a menu bar at the top. The 'Lender' tab is selected. Below the tabs, there are several input fields: 'Code' (with 'Locate' and 'Loan Number' buttons), 'Name', 'Agent 1' (with 'Status' button), 'Agent 2', 'Comments', 'Address Line 1' and 'Address Line 2', 'City, State ZIP' (with 'Phone' and 'Fax' buttons), 'Domicile', and two dropdown boxes labeled 'UCODE 1' and 'UCODE 2'. At the bottom right are 'Doc Prep' and 'Save' buttons.

Code

Same as Lender.

Name

Same as Lender.

Loan Number

Same as Lender.

Agent 1

Same as Lender.

Agent 1 Status

Same as Lender.

Agent 2

Same as Lender.

Agent 2 Status

Same as Lender.

Comments

Same as Lender.

Address

Same as Lender.

City, State ZIP

Same as Lender.

Phone

Same as Lender.

Fax

Same as Lender.

Domicile

Same as Lender.

UCODE 1

Same as Lender.

UCODE 2

Same as Lender.

Lender, Assignment Tab

The Lender, Assignment tab fields are typically used for information pertaining to the lender has been assigned the loan.

The screenshot shows a software interface titled '04-9443' with a menu bar at the top. The 'Lender' tab is selected, and the 'Assignment' sub-tab is active. The form contains the following fields:

- Code: [Locate] (highlighted in yellow)
- Name: []
- Agent 1: []
- Agent 2: []
- Comments: []
- Address Line 1: []
- Address Line 2: []
- City, State ZIP: []
- Domicile: []
- Phone: []
- Fax: []
- UCODE 1: []
- UCODE 2: []

At the bottom right are 'Doc Prep' and 'Save' buttons.

Code

Same as Lender.

Name

Same as Lender.

Loan Number

Same as Lender.

Agent 1

Same as Lender.

Agent 1 Status

Same as Lender.

Agent 2

Same as Lender.

Agent 2 Status

Same as Lender.

Comments

Same as Lender.

Address

Same as Lender.

City, State ZIP

Same as Lender.

Phone

Same as Lender.

Fax

Same as Lender.

Domicile

Same as Lender.

UCODE 1

Same as Lender.

UCODE 2

Same as Lender.

Lender, 2nd Mortgage Tab

The Lender, 2nd Mortgage tab is used for second mortgage information. This information appears on the HUD-1 Settlement Statement.

A screenshot of a software application window titled "04-9443". The menu bar includes "Order", "Notes", "Events", "Buyer", "Seller", "Prop", "Lender" (which is highlighted in yellow), "Pavill", "Loan", "Policy", "HUD", "Dbs", and "Other". Below the menu is a tab bar with "Lender", "Investor", "Services", "Assignment", and "2nd Mortg" (which is highlighted in yellow). The main area contains several input fields: "Code" (with "Locate" button), "Name", "Loan Number", "Amount" (set to 0), "Agent 1" and "Agent 2" (each with a "Status" dropdown), "Comments", "Address Line 1" and "Address Line 2", "City, State ZIP", "Phone", "Fax", "UCODE 1" and "UCODE 2" (each with a dropdown), and "HUD Line 304 Domicile". At the bottom are "Doc Prep" and "Save" buttons.

Code

Same as Lender.

Do not enter the same Company code used in another other lender tabs. If lender is the same, create a separate Company code for use in this tab.

Name

Same as Lender.

Loan Number

Same as Lender.

Amount

Amount of second mortgage.

Agent 1

Same as Lender.

Agent 1 Status

Same as Lender.

Agent 2

Same as Lender.

Agent 2 Status

Same as Lender.

Comments

Same as Lender.

Address

Same as Lender.

City, State ZIP

Same as Lender.

Phone

Same as Lender.

Fax

Same as Lender.

Domicile

Same as Lender.

UCODE 1

Same as Lender.

UCODE 2

Same as Lender.

HUD Line 204 Desc

Description to be used on line 204 of the HUD-1 Settlement Statement. For example, Second Mortgage.

Payoff Tab

Up to five secured payoffs can be entered on the Payoff tabs. The calculations automatically update when the settlement date changes.

Payoffs on the HUD-1 Settlement Statement

By default, for a Buy/Sell order type, payoffs appear beginning on line 504. For a Refinance order type, payoffs appear beginning on line 104. The payoff lender name and loan number appears.

Options in the System Management, HUD tab, Line Items section can change the Refinance order type payoffs to begin on line 1501.

Payoffs on the HUD-1A Settlement Statement

By default, information entered into the payoff tabs do not automatically complete HUD-1A Settlement Statement line items. It is recommended that the option in the System Management, HUD-1 tab, Line Items be selected to place payoffs beginning on line 1501. The payoff lender name and loan number appears.

Additional Payoffs

Additional payoffs can be entered directly on the HUD-1 Settlement Statement using page 1 line items, or for numerous unsecured payoffs, such as credit cards, there is a 1500 section (Page 3) available on both the HUD-1 and HUD-1A Settlement Statements allowing for an additional 19 payoffs.

Line Items in Use

If a line that can also be used for payoff data is in use, and data is then entered in the related payoff tab, an error message will appear when 1) the order is saved; 2) the HUD-1 Settlement Statement is printed; or 3) Doc Prep is started. The data should be moved to a different line item.



Disbursements

Payoff detail information (from the Payoff, Calc tab) will appear on the check voucher.

00	Loan# 2340239-333 12300000
12,000.22	Payoff Principal
00	Interest 10/31/04 to 11/04/04
136.88	4 days @ \$34.22
15.00	Fax Fee

Payoff Tab

The Payoff tab contains information about the payoff lender.

Code

Select or enter a Company code. If not entered, related fields can be completed manually.

System Management option is available to make this display context sensitive to Lender types. See the System, Options tab.

Name

Payoff lender name.

Phone

Payoff lender phone number.

Fax

Payoff lender fax number.

Address Line 1

Payoff lender address line 1.

Address Line2

Payoff lender address line 2.

City, State, ZIP

Payoff lender City, State and ZIP code.

Loan Number

Payoff lender loan number.

Suffix

Continuation of Payoff lender loan number (if needed).

UCODE 1

This field is used in the TSS DPS. Assigning a character here (for example, A) allows testing this field to produce varying results in documents.

UCODE 2

This field is used in the TSS DPS. Assigning a character here (for example, A) allows testing this field to produce varying results in documents.

Payoff, Calc Tab

For automatic calculation of the total payoff based on the settlement date, complete the calculation fields. For no automatic calculation, complete only **Payoff Balance \$**.

The screenshot shows a software interface for calculating payoff amounts. It includes fields for Payoff Balance as of (date), Total Payoff Amount (\$0.00), Daily Interest (\$0.00), Date after disbursement (11/01/2004), Through (date), Days @ \$ (0.0000), per day, = (\$0.00), Monthly Interest (\$0.00), accrues after the (1), day of following month(s) = (\$0.00), Late Fee (\$0.00), accrues after the (15), day of following month(s) = (\$0.00), and Total Other Charges (\$0.00). There are tabs for Date, Other Charges, and a third unlabeled tab.

Payoff Balance**Payoff Balance as of**

Date payoff is calculated through formatted as dd/mm/yyyy.

Payoff Balance \$

Amount of payoff balance.

Total Payoff Amount

Not an editable field. It is a result of the total payoff calculation.

Daily Interest

Daily Interest Days after disbursement

Number days that payoff should be calculated through after the disbursement date.

Also, daily interest can be subtracted from the total calculation. For example, if the payoff statement is good through 1/31/2004, but the calculated through date is 1/12/2004, per diem interest will be subtracted for the period 1/12/2004 to 1/31/2004.

dd/mm/yyyy through dd/mm/yyyy

The calculated per diem interest beginning date (dd/mm/yyyy) and ending date (dd/mm/yyyy) is displayed.

Days @

The per diem interest amount. (Allows up to four decimal places.)

Monthly Interest

For an FHA payoff, do not use the daily interest fields. Instead, use the monthly interest fields.

Monthly Interest \$

Amount of monthly interest.

accrues after the

Day of the month after which another month of interest should be added. Most often, this is the 1st day of the following month.

Late Fee

Late Fee \$

Amount of late fee.

accrues after the

Day of the month after which another late should be added. Most often, this is the 15th day of the following month.

Total Other Charges

Result of amounts on the Payoff, Other Charges tab.

Payoff, Data Tab

The following information is used in the TSS DPS, typically to complete the Commitment, Schedule B2, Requirements section.

The screenshot shows a software interface for a payoff transaction. At the top, there are tabs labeled 'Calc', 'Data' (which is selected), and 'Other Charges'. Below the tabs, there are several input fields: 'Instrument Type' (a dropdown menu), 'Original Amount' (a numeric field with a value of 00), 'Existing Principal Balance' (a numeric field with a value of 00), 'Original Borrower' (a text field), 'Original Lender' (a text field), 'Original Trustee 1' (a text field), 'Original Trustee 2' (a text field), 'Document Date' (a date picker), 'Recording Date' (a date picker), 'Time' (a time picker), 'Liber' (a checkbox), 'Folio' (a text field), and 'Instrument No.' (a text field). The entire form is contained within a light gray border.

Instrument Type

Drop-down menu containing available security instrument types. See About the SecInst.dat File.

Original Amount

Original amount of loan.

Existing Principal Balance

Existing principal balance of loan.

Original Borrower

Original borrower name.

Original Lender

Original lender name.

Original Trustee 1

Original trustee #1 name.

Original Trustee 2

Original trustee #2 name.

Document Date

Document date.

Recording Date

Document recording date.

Time

Document recording time.

Book

Document recording book.

Page

Document recording page.

Instrument #

Document instrument number.

Payoff, Other Charges Tab

The total from the Payoff, Other Charges tab is automatically added to the Total Payoff Amount on the Payoff, Calc tab.

Description	Amount
FaxFee	15.00
	00
	00
	00
	00
	00
	00
	00

Description

Description of charge.

Amount

Amount of charge.

About the SecInst.dat File

Security instrument description drop-down menu text is saved in the OM\D\SecInst.dat file. This file can be created and edited using a text editor, such as Notepad.

Entry Examples:

Deed of Trust

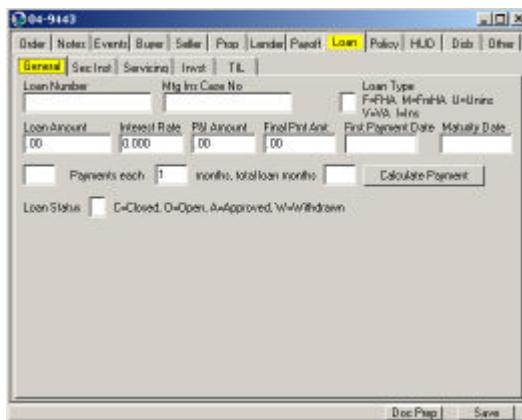
Mortgage

Indemnity Deed of Trust

Loan Tab

Loan, General Tab

The Loan, General tab contains general information about the new loan.



Loan Number

Loan number as assigned by lender.

Mtg Ins Case No

Number assigned by mortgage insurance company.

Loan Type

The loan type selection will check the appropriate box in Section B of the HUD-1 Settlement Statement and can be used in the TSS DPS. For example, it may insert the appropriate lender language in Schedule A of the title insurance commitment.

Option	Description
F	FHA. Federal Housing Administration insured.
M	FmHA. Farmers Home Administration insured.
U	Uninsured. No Mortgage Insurance.
V	VA. Veterans Administration insured.
I	Insured. Conventional (private) mortgage insurance.

Loan Amount*

Loan amount. Can also be completed on the Order tab.

Interest Rate*

Percentage interest rate.

P & I Amount

Principal and interest. Can be calculated.

Final Pmt Amt

Amount of final payment. Can be calculated.

First Payment Date*

Date of first payment formatted as mm/dd/yy. Can be calculated.

Maturity Date*

Maturity date of loan formatted as mm/dd/yy. Can be calculated.

of Payments*

Total term of loan in months (could differ from Term (mos) if balloon type loan.).

Life of Loan*

Default is 1 payment per month.

Term (mos)*

Term of loan as amortized in months.

Calculate Payment

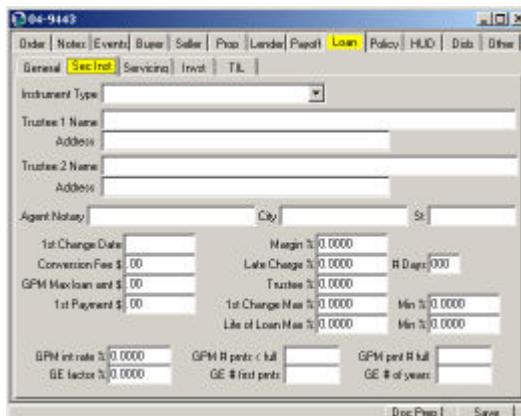
Fields designated with an asterisk must be completed in order to automatically calculate the payment.

Loan Status

Status	Description
C	Closed
O	Open
A	Approved
W	Withdrawn

Loan, Sec Inst Tab

The Loan, Sec Inst tab contains information used in the preparation of documents in TSS DPS.



Instrument Type

Drop-down menu containing available security instrument types. See About the SecInst.dat File.

Trustee 1 Name

Trustee 1 name (on Deed of Trust).

Trustee 1 Address

Trustee 1 address (on Deed of Trust).

Trustee 2 Name

Trustee 2 name (on Deed of Trust).

Trustee 2 Address

Trustee 2 address (on Deed of Trust).

Agent Notary

Agent name for the notary affidavit on the Deed of Trust.

City

City used for Mortgage/Deed of Trust Notes.

State

State used for Mortgage/Deed of Trust Notes.

1st Change Date

First change date.

Conversion Fee

Conversion fee.

GPM Max loan amt

Graduated payment mortgage maximum loan amount.

1st Payment

Graduated payment mortgage first payment amount.

Margin %

Margin percentage.

Late Charge %

Late charge percentage.

Late Charge # of Days

Late charge number of days.

Trustee %

Trustee's fee percentage.

1st Change Max %

First change date maximum percentage.

1st Change Min %

First change date minimum percentage.

Life of Loan Max %

Life of loan maximum percentage.

Life of Loan Min %

Life of loan minimum percentage.

GPM int rate %

Graduated payment mortgage interest rate percentage.

GPM # pmnts < full

Graduated payment mortgage number of payments less than full.

GE pmt # full

Growing equity number of payments full.

GE factor %

Growing equity factor.

GE # first pmnts

Growing equity number of first payments.

GE # of years

Growing equity number of years.

Loan, Servicing Tab

The Loan, Servicing tab contains information used in servicing the loan (by mortgage lenders).

The screenshot shows a software window titled '04-9449' with tabs at the top: Order, Notes, Events, Buyer, Seller, Prop, Lender, Panel, Loan, Policy, HUD, Disc, Other. The 'Loan' tab is selected. Below the tabs are buttons for General, Sec Inst, Servicing (which is highlighted in yellow), Invst, and TIL. The main area is divided into several sections:

- MIP:** Contains fields for Deposit Date, Deposit Amount, Late Charge %, and Date MIP/FF Remitted.
- Rate Lock:** Contains fields for Investor Base Price %, Service Release Premium %, and Commission Code.
- Warehousing:** Contains fields for Warehoused (checkbox), Warehouse Bank, Locality, Haircut Amount \$, Wire to Title Company \$, Sold (checkbox), Date, and New Servicer Start Date.
- Purchase Advice:** Contains fields for Revenues, Interest, Fees, Escrows, and Funding Amt.

At the bottom right are 'Doc Prep' and 'Save' buttons.

MIP

The following options are available in the MIP section:

Deposit Date

Date of MIP deposit.

Deposit Amount

Amount of MIP deposit.

Late Charge %

Late Charge percentage.

Date MIP/FF Remitted

Date of remittance.

Warehousing

The following options are available in the Warehousing section:

Warehoused

Option	Description
Y	Yes
Blank	No

Warehoused Bank

Locate code for bank warehousing loan.

Haircut Amount

Difference between the amount an investor charges for a loan and the amount of the loan.

Wire to Title Company

Amount of wire sent to title company.

Sold

Option	Description
Y	Yes
Blank	No

Date

Date sold.

New Servicer Start Date

Date new servicer starts.

Rate Lock

The following options are available in the Rate Lock section:

Investor Base Price %

Investor base price percentage.

Service Release Premium %

Service release premium percentage.

Commission Code

Commission code.

Purchase Advice

The following options are available in the Purchase Advice section:

Revenues

Revenue amount.

Interest

Interest amount.

Fees

Fee amount.

Escrows

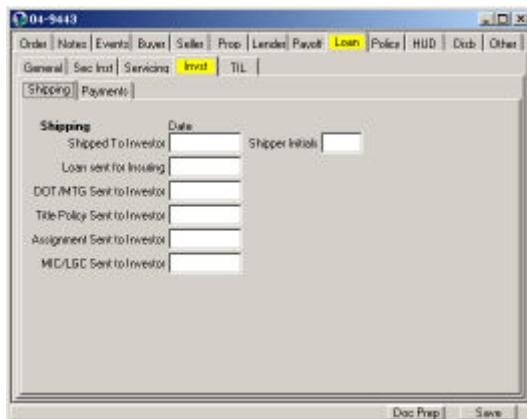
Escrow amount.

Funding Amt

Funding amount.

Loan, Invst Tab

The Loan, Invst tab contains fields used for tracking the shipping activities associated with a loan (by mortgage lenders).



Shipping

The following options are available in the Shipping section:

Shipped to Investor

Date loan shipped to investor.

Shipper Initials

Initials of shipper.

Loan sent for Insuring

Date loan sent for insuring.

[DOT/MTG Sent to Investor](#)

Date DOT/MTG sent to investor.

[Title Policy Sent to Investor](#)

Date title policy sent to investor.

[Assignment Sent to Investor](#)

Date assignment sent to investor.

[MIC/LGC Sent to Investor](#)

Date assignment sent to investor.

Payments

The following options are available in the Payments section:

Payments Due

Number of payments due from borrower.

Received

Number of payments received.

Amount

Amount of payment received.

Date

Date payment received.

Check#

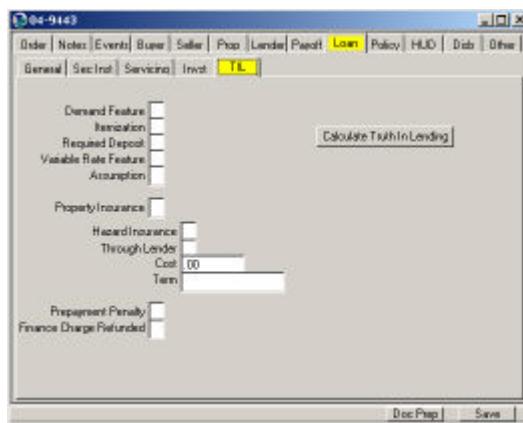
Check number.

Goodbye Letter Comments

Comments for use in the TSS DPS. Typically included in a letter to borrower.

Loan, TIL Tab

The fields on the Loan, TIL tab are used in the TSS DPS on the Truth-In-Lending form.



Calculate Truth In Lending

Displays edit window for the Truth in Lending Calculation.

Demand Feature

Option	Description
Y	Yes
Blank	No

Itemization

Option	Description
Y	Yes
Blank	No

Required Deposit

Option	Description
Y	Yes
Blank	No

Variable Rate Feature

Option	Description
Y	Yes
Blank	No

Assumption

Option	Description
Y	Yes
Blank	No

Property Insurance

Option	Description
Y	Yes
Blank	No

Hazard Insurance

Option	Description
Y	Yes
Blank	No

Through Lender

Option	Description
Y	Yes
Blank	No

Cost

Cost of hazard insurance (if through lender).

Term

Term of hazard insurance (if through lender).

Prepayment Penalty

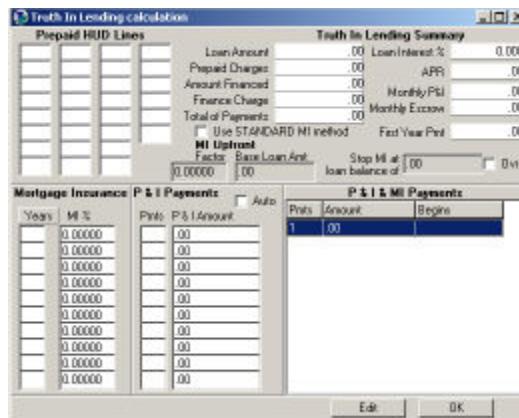
Option	Description
Y	Yes
Blank	No

Finance Charge Refunded

Option	Description
Y	Yes
Blank	No

Calculate Truth In Lending

Truth in Lending calculations are determined by the entry of information in this window. Before calculating, complete all payment information on the Loan, General tab and enter any fees associated with the loan on the HUD-1 Settlement Statement.



Edit

Edit calculation entries.

OK

Calculates Truth in Lending Summary information.

Prepaid HUD Lines

Enter the HUD-1 Settlement Statement line numbers (801 through 905) that contain loan fees to be considered in the calculation.

Truth in Lending Summary

Information display in the Truth in Lending Summary section are not editable. They are a result of the Truth in Lending calculations.

MI Upfront

For use with FHA loans.

Use STANDARD MI Method

This method can be used to calculate the monthly mortgage insurance premium. When used, the declining outstanding principal balance is multiplied by the MIP factor.

Factor

Mortgage insurance factor. Available for editing if Use STANDARD MI method is selected.

Base Loan Amount

The base loan amount is multiplied by the upfront MI factor, and the result is added to the prepaid amount.

Stop MI loan balance at

Calculates 80% of the appraised value, which is entered in the Property, Taxes tab. Select Ovr to override.

Mortgage Insurance

Mortgage insurance payment stream. To change to a monthly stream, click **Years**.

P & I Payments

Auto

Select **Auto** if the P&I payments should be calculated automatically based on the information entered in the Loan tab..

P & I & MI Payments

Not editable. Result of the calculation of the P & I payment and mortgage insurance entries.

Policy Tab

The Policy tab calculates title insurance premiums. These results are used in the TSS DPS, in underwriter reporting and on the HUD-1 Settlement Statement.

Underwriter codes and calculations are setup in the System Management, Policy Calc tab.

The calculation of title insurance premiums can vary greatly in different jurisdictions. See About Jurisdictional Considerations for special information pertaining to various jurisdictions.

Policy, Summary Tab

Only a few fields are available for completion on the Policy, Summary tab. Most fields are a result of entry on the other Policy tabs, or are setup in the rate table.

The screenshot shows the 'Policy' tab selected in a software interface. The 'Summary' tab is active. A note at the top says 'Enter Underwriter Code - or use manual HUD entry'. Below is a 'Rate Table' section with columns for 'Reported', 'Rate', 'Coverage', 'Premium', 'HUD Premium', and 'Dif'. It includes fields for 'Lender' and 'Owner' coverage amounts, 'Agent ID', 'Underwriter Name', and 'Other 1108 Charges'. Below this is a 'HUD Line Descriptions' section with a 'Totals' row showing values 1111, 1112, and 1113. At the bottom are sections for 'Pay To' (U/w Code, Agent Code, HUD Code) and 'Amount' (Locate), with a 'Total Policy Charges' field and a 'Disclaimer' button.

Rate Table

A rate table must be selected.

Reported

Cannot be edited. Display date order-related policies were reported to underwriter (by inclusion on an underwriter remittance report).

Rate Codes

The policy rate code determines the type of policy to be issued. Depending on the setup of the rate tables, the rate codes may require selection for each order.

Rate

Rate	Description
S	Simultaneous policy issued
-	No policy issued
Blank	Basic policy issued

Lenders

The lenders coverage and premium can be overridden on the Policy Calculate tab.

Coverage

Cannot be edited. Displays the loan amount.

Premium

Cannot be edited. Displays the lenders premium amount.

HUD Premium

Cannot be edited. Displays the lenders premium applied to line 1109.

HUD Premium Ovr

In some jurisdictions, the lenders premium is calculated. (It is different than the simultaneous premium.)

Option	Description
C	Calculated premium
O	Override premium
Blank	Normal

Owners

The owners coverage and premium can be overridden on the Policy Calculate tab.

Owners Coverage

Cannot be edited. Displays the sales price amount.

Owners Premium

Cannot be edited. Displays the owners premium amount.

Owners HUD Premium

Cannot be edited. Displays the owners premium.

Other 1108 Charges

Cannot be edited. Displays endorsements or fees applied to line 1108.

Total 1108 Charges

Displays total amount for line 1108.

Underwriter Information

The following option is available in the Underwriter Information section:

Agent ID

Cannot be edited. The Agent ID # is setup in the rate table.

Underwriter Name

Cannot be edited. Displays the underwriter name setup in the rate table.

Endorsements and Fees

The following option is available in the Endorsements and Fees section:

HUD Line Descriptions

Cannot be edited. Displays description of the endorsements and fees applied to lines 1111-1113.

Totals

Total charges on lines 1111-1113.

Pay To Codes

Company codes can be entered manually, or selected from the Pay To list using **Locate**.

UW Code

Company code that determines the check payee name for the underwriter portion of premium.

Agent Code

Company code that determines the check payee name for the agent portion of premium.

HUD Code

Company code that determines the name on line 1108.

Amount

The following option is available in the Amount section:

UW Code Amount

Amount for underwriter check.

Agent Code Amount

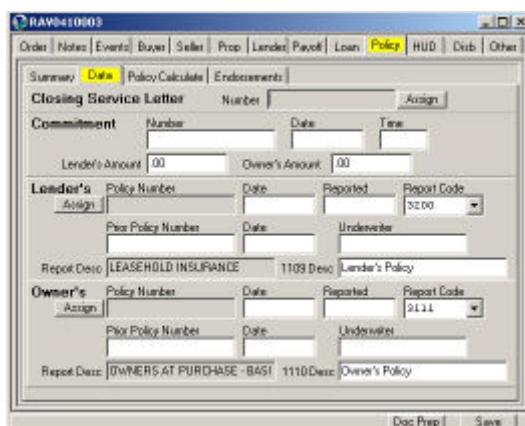
Amount for agent check.

Total Policy Charges

Total charges on lines 1108-1113.

Policy, Data Tab

The Policy, Data tab displays fields used in the TSS DPS and the production of underwriter remittance reports. Depending on the underwriter requirements, not all fields may be in use.



Closing Service Letter

Many underwriters require issuance of a Closing Service Letter (CSL) prior to closing. This letter is also referred to as an Insured Closing Letter (ICL) or Closing Protection Letter (CPL).

Number

Closing service letter number.

Commitment

The following option is available in the Commitment section:

Commitment Number

Commitment number.

Date

Commitment effective date.

Time

Commitment effective time.

Lender's Amount

Lender's commitment coverage.

Owner's Amount

Owner's commitment coverage.

Lender's

The following option is available in the Vender's section:

Policy Number

Lender's policy number.

If the policy inventory tracking feature is setup, a policy number can only be entered using **Assign**.
The number must match a policy number in inventory.

Date

Lender's policy issue date.

Reported

Lender's policy reported date.

Do not manually complete this field. It will automatically complete when the order is included on a final underwriter remittance report.

Report Code

Drop-down menu for report code selection. If required by underwriter, a selection is required. Report codes display on underwriter remittance reports. See Policy Calculation_Rate Codes.

Prior Policy Number

If a reissue rate is used, enter prior policy number.

Date

If a reissue rate is used, enter prior policy date.

Underwriter

If a reissue rate is used, enter the prior policy underwriter name.

Report Desc

The report code description is completed based on the report code selection.

1109 Desc

Displays the default description for line 1109. Can be overwritten.

Owner's

The following option is available in the Owner's section:

Policy Number

Owner's policy number.

If the policy inventory tracking feature is setup, a policy number can only be entered using **Assign**.
The number must match a policy number in inventory.

Date

Owner's policy issue date.

Reported

Owner's policy reported date.

Do not manually complete this field. It will automatically complete when the order is included on a final underwriter remittance report.

Report Code

Drop-down menu for report code selection. If required by underwriter, a selection is required. Report codes display on underwriter remittance reports. See Policy Calculation_Rate Codes.

Prior Policy Number

If a reissue rate is used, enter prior policy number.

Date

If a reissue rate is used, enter prior policy date.

Underwriter

If a reissue rate is used, enter the prior policy underwriter name.

Report Desc

The report code description is completed based on the report code selection.

1110 Desc

Displays the default description for line 1110. Can be overwritten.

Policy, Calculate Tab

The Policy Calculate tab allows premium and coverage amounts to be overridden and also designates special rates, such as those using reissue or refinance credits.

The following fields are available for the Lenders and the Owners Policy.

Basic Rate Calculations

The following option is available for Basic Rate Calculations:

Policy Rate

Rate code from the Summary tab.

Rate	Description
S	Simultaneous policy issued
-	No policy issued
Blank	Basic policy issued

Ovr Coverage

Enter an O to override the coverage amount.

Ovr Premium

Enter an O to override the premium amount.

Ovr Base

Enter an O to override the base amount.

Ovr Underwriter

Enter an O to override the underwriter's portion of premium amount.

Refinance and Reissue Credit Calculations

The following option is available for Refinance and Reissue Calculations:

Prior Rate

Applicable prior rate code.

Rate	Description
F	Refinance rate
Blank	Reissue rate

Prior Coverage

Enter amount of prior coverage on which the refinance or reissue credit should be based.

Ovr Premium

Enter an O to override the amount of credit.

Ovr Base

Enter an O to override the amount of the base credit.

Subtotals and Adjustments

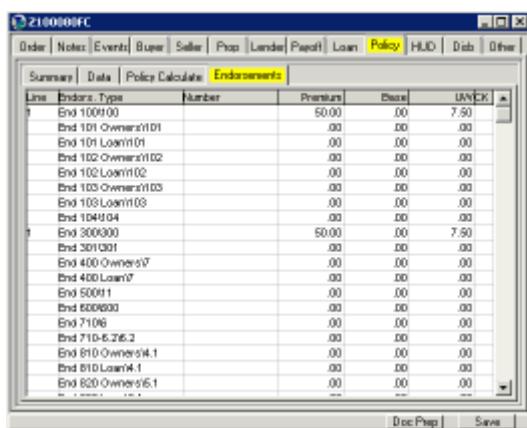
The following option is available for Subtotals and Adjustments:

Adjustments

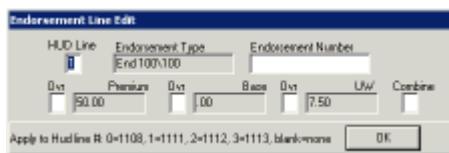
Enter amount of any adjustment to the total premium.

Policy, Endorsements Tab

Endorsement premiums and fees may appear here if setup in the System Management utility.



To edit an item, double-click on the line. The line edit window appears.



HUD Line

Option	Description
0	Add to line 1108
1	Place on line 1111
2	Place on line 1112
3	Place on line 1113
Blank	Do not apply to any line

Endorsement Type

Automatically completes based on setup in the System Management utility.

Endorsement Number

Endorsement number (if applicable).

Ovr Premium

Enter an O to override premium or fee.

Ovr Base

Enter an O to override base premium or fee.

Ovr UW

Enter an O to override underwriter's portion of premium or fee.

Combine

Check combine code. Determines if premium is included with premiums for disbursement to underwriter or agent. See Grouping Disbursements for more information.

Policy, Final Tab

The Order, Final tab contains fields for input of final document recording information. This information is most often used in the preparation of title insurance policies.

The screenshot shows a software interface for recording documents. At the top, there are tabs: General, Settlement, Final, Invoice, Index, Internet, and Links. The 'Final' tab is selected. Below the tabs, there are several input fields. On the left, there are dropdown menus for 'Mortgage', 'Deed', 'Assignment', and '2nd Mortgage'. To the right of these are fields for 'Doc Date' (with a date input field showing '01/01/2024'), 'Record Date' (with a date input field showing '01/01/2024'), 'Time' (with a time input field showing '00:00'), 'Book' (with a dropdown menu), 'Page' (with a dropdown menu), and 'Instrument #' (with a dropdown menu). There are also 'Index' and 'Internet' buttons at the bottom of the form area.

Doc Date

Date of Deed, Mortgage, Assignment or second Mortgage formatted as dd/mm/yyyy.

Record Date

Recording date of Deed, Mortgage, Assignment or second Mortgage formatted as dd/mm/yyyy.

Time

Time of recording entered in military format (i.e., 1400 is 2:00 p.m.) Will convert to am/pm format in the TSS DPS.

The following field labels may differ depending on the City or County designation chosen on the Property tab.

Book

Record Book reference, or Liber of Deed, Mortgage, Assignment or second Mortgage.

Page

Page reference, or folio of Deed, Mortgage, Assignment or second Mortgage.

Instrument

Instrument number of Deed, Mortgage, Assignment or second Mortgage.

HUD-1 Tab

Please note that if you have chosen the HUD-1A Settlement Statement, some line items may not appear. See the HUD-1A section of this Guide for details. Following is general information about the use of the HUD-1 and the HUD-1A Settlement Statements.

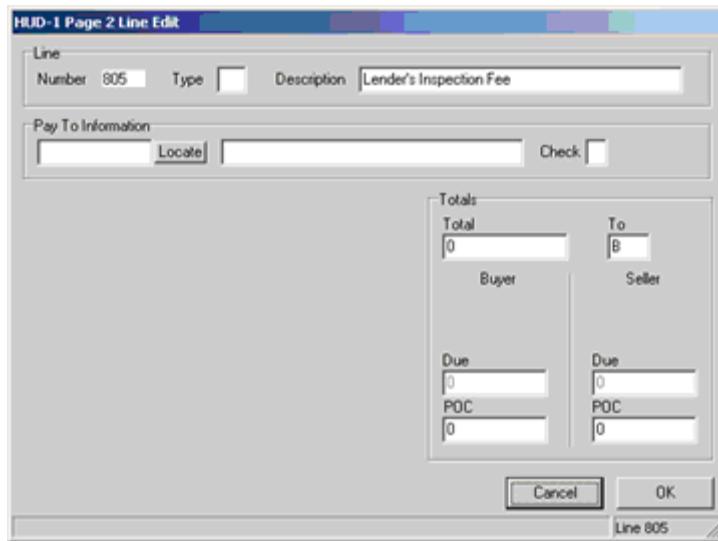
Master orders are helpful when HUD-1 Settlement Statement information is repetitive from order to order. See the Creating a Master Order section of this Guide for details.

Line Edit Window

HUD-1 Settlement Statement line information is entered into a line edit window. The appearance of this window changes depending on the line you have chosen.

Remember to glance at the bottom left corner of the line edit window for help. Context-sensitive reminders appear detailing specific field information.

Use the mouse to click in fields, or TAB to enter information. When you have completed editing a window, press ENTER or click OK.



Navigation

It is a matter of personal preference as to whether keystrokes or mouse-clicks are used to move around the HUD-1 Settlement Statement. It is often faster to use keystrokes for initial data entry, then change to mouse-clicks to edit existing information.

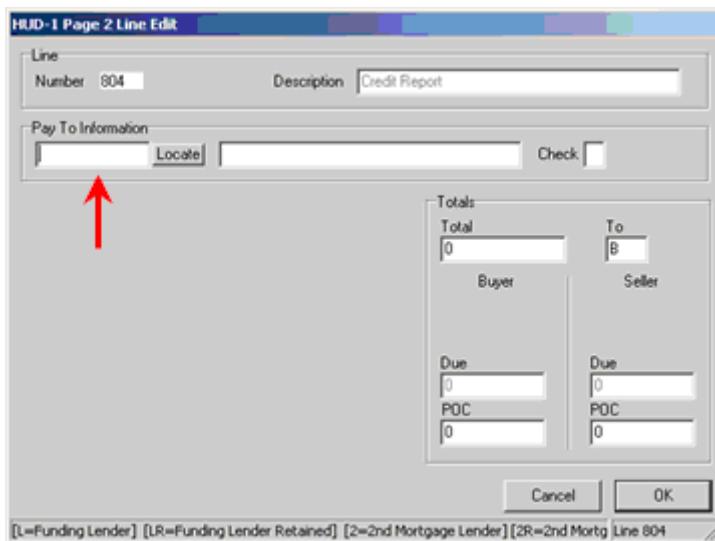
The HUD tab is divided into two sections. The horizontal scroll bar can be adjusted vertically to display more of page 1, or more of page 2. You can navigate in the sections using the vertical scroll bar or keystrokes.

The following keystrokes are useful in navigating the HUD-1 Settlement Statement:

Keystroke	Action
TAB	If a line edit window is active, moves the cursor to the next available field in the line edit window. If no line edit window is active and the cursor is on a line item on Page 1, it moves the cursor to Page 2.
SHIFT-TAB	If a line edit window is active, moves the cursor to the previous available field in the line edit window. If no line edit window is active and the cursor is on a line item on Page 2, it moves the cursor to Page 1.
CTRL-TAB	Moves cursor to the Disburse tab.
CTRL-SHIFT-TAB	Moves cursor to the Policy tab.
ENTER	Displays the line edit window.
SPACEBAR	Checks/Unchecks a check box.
DOWN ARROW KEY	Moves cursor to the next available line item.
UP ARROW KEY	Moves cursor to the previous line item.

Pay To Codes

A line edit window may contain allow entry of a Company Pay To code. While a code may be selected from the Locate list, there are also special codes that can be used.



Code	Description
L	Designated funding lender.
LR	Retained from funding lender.
2	Second mortgage lender.
2R	Retained from second mortgage lender.

Grouping Disbursements

As you prepare the HUD-1 Settlement Statement, you are also preparing your receipts and disbursements. Although these items can be edited at disbursement, it is more efficient to enter information correctly than to edit during disbursement.

Note the following rules when entering information into the line edit windows:

Group by Pay To code

If you use the same Company Pay To code and the Chk field is left blank, items will group into one disbursement. In the following examples, the amount from line 704 and line 1101 will group into the same disbursement because the pay to code "TSS" is used in both line items.

The image contains two screenshots of the HUD-1 Page 2 Line Edit dialog box. Both screenshots show a line item with the same pay-to code, 'TSS', and a blank Chk field, which results in the items being grouped together.

Screenshot 1 (Line 704):

- Line Number: 704
- Type:
- Description: Document Preparation
- Pay To Information:
 - TSS
 - TSS Software Corporation
- Totals:

Total 300	To B
Buyer	Seller
Due 300	Due 0
POC 0	POC 0
- Buttons: Cancel, OK

Save changes to this HUD-1 Line

Screenshot 2 (Line 1101):

- Line Number: 1101
- Type:
- Description: Settlement or closing fee
- Pay To Information:
 - TSS
 - TSS Software Corporation
- Totals:

Total 250	To L
Buyer	Seller
Due 250	Due 0
POC 0	POC 0
- Buttons: Cancel, OK

[B=Buyer] [S=Seller] [%=Percentage split] [D=Disb Lender POC] [E=Lender POC] [blank=N] Line 1101

- If you use the same Company Pay To Code (from the locate list) and the Chk field has the numeral 1 in it, these items will group into the same disbursement. You can start a third group by placing the numeral 2 in the Chk field.

For example, assume you want to write three groups of checks to the lender. For the line items in the group one disbursement:

- Use L in the Company Pay To Code field, leave the Chk field blank.

For the line items in the group two disbursement:

- Use L in the Company Pay To Code field, and place the numeral 1 in the Chk field.

For the line items in the group three disbursement:

- Use L in the Company Pay To Code field, and place the numeral 2 in the Chk field.

Overriding Payee Names

When a Pay To code is used to group or retain a disbursement, the payee name that appears on the HUD-1 Settlement Statement can be different.

For example, the lender has retained the appraisal fee, but instructs that the HUD-1 Settlement Statement reflect it paid to the appraiser. This can be accomplished by using LR in the Company Pay To Code (lender retained), then place a Z in the Chk field. This will allow you to override the payee name in the previous field.

The screenshot shows the 'HUD-1 Page 2 Line Edit' dialog box. In the 'Pay To Information' section, the 'To' field is populated with 'B'. The 'Description' field contains 'Appraisal Fee'. The 'Line' field is set to '803'. The 'Check' checkbox is checked. Below this, the 'Totals' section shows fields for 'Total', 'Buyer', 'Seller', 'Due', and 'POC' for both Buyer and Seller. At the bottom are 'Cancel' and 'OK' buttons, and a status bar at the bottom right says 'Line 803'.

Charge To Options

There are several options available to determine how an amount is charged to a Buyer or Seller.

The screenshot shows the 'HUD-1 Page 2 Line Edit' dialog box. In the 'Pay To Information' section, the 'To' field is circled and set to 'B'. The 'Description' field contains 'Credit Report'. The 'Line' field is set to '804'. The 'Check' checkbox is unchecked. Below this, the 'Totals' section shows fields for 'Total', 'Buyer', 'Seller', 'Due', and 'POC' for both Buyer and Seller. At the bottom are 'Cancel' and 'OK' buttons, and a status bar at the bottom right says 'Line 804'.

Code	Description
B	Buyer pays all.
S	Seller pays all.
%	Amount is split as a percentage between Buyer and Seller.
D	Disbursement lender POC. (Used for yield spread premium fees.)
E	Lender POC.
Blank	Amount is split manually between Buyer and Seller.

Buyer Pays All

To charge entire amount to Buyer, enter a **B** in the **To** field.

Seller Pays All

To charge entire amount to Seller, enter an **S** in the **To** field.

Percentage Split

To split the amount as a percentage between the Buyer and Seller, enter a **%** in the **To** field and then enter the percentage in the **%** field.

The screenshot shows the 'Pay To Information' section of the HUD-1 Page 2 Line Edit dialog. The 'Line Number' is 804, and the 'Description' is 'Credit Report'. In the 'Pay To Information' group, 'TSS' is selected. The 'To' field is set to '%', and the '%' field contains '50'. The 'Buyer' and 'Seller' fields are also visible. Buttons for 'Cancel' and 'OK' are at the bottom.

Disbursement Lender POC

To designate the amount as a disbursement lender POC, enter a **D** in the **To** field. This selection is typically made for a Yield Spread Premium.

The Pay To code should be for the broker to receive the funds.

The screenshot shows the 'Pay To Information' section of the HUD-1 Page 2 Line Edit dialog for line 808. The 'Number' is 808, 'Type' is blank, and the 'Description' is 'Yield Spread Premium'. In the 'Pay To Information' group, '1ST AMERICAN' is selected. The 'To' field is set to 'D'. Buttons for 'Cancel' and 'OK' are at the bottom.

The HUD-1 Settlement Statement line item will reflect the item as POC by Lender.

808 Yield Spread Premium to 1st American Financial Services, Inc. \$1,875.60 POC by Lender

At the time of disbursement, the amount will be added to the funding lender deposit, and a separate disbursement to the broker will be created.

Lender POC

To display a Lender POC, an E should be entered in the **To** field.

The dialog box is titled "HUD-1 Page 2 Line Edit".
Line Number: 809
Type: Credit Report
Pay To Information: 1ST BANK MTG
Totals:
Total: 45
To: E
Buttons: Cancel, OK
Status Bar: [I=Interest] [P= Premium] [C=Comment] [%=Loan Percentage] [blank=Fee] Line 809

The HUD-1 Settlement Statement line item will reflect the item as POC by Lender. No deposit or disbursement will result.

809 Credit Report to 1st Bank Mortgage \$45.00 POC by Lender

Split Manually

To split an amount manually between the Buyer and Seller, leave the **To** field blank.

Enter the total amount in the **Total** field.

The Buyer amount field can then be edited to reflect the amount due from Buyer. The calculated remainder is displayed in the Seller field.

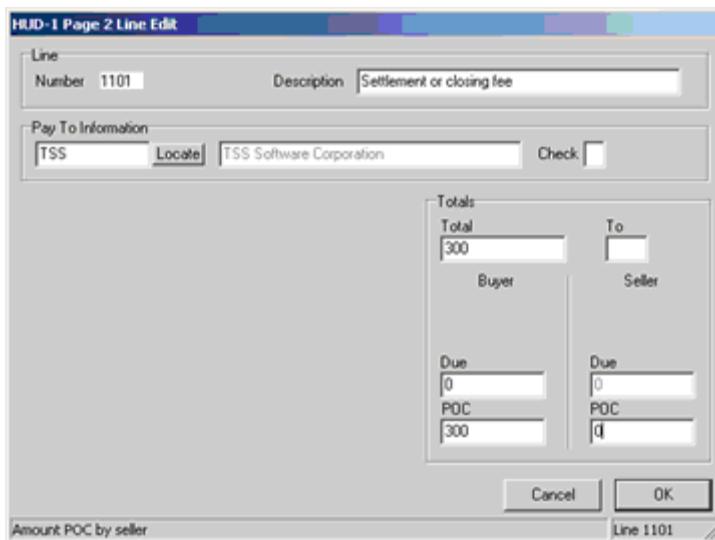
The dialog box is titled "HUD-1 Page 2 Line Edit".
Line Number: 1101
Description: Settlement or closing fee
Pay To Information: TSS
Totals:
Total: 300
Buyer: Due 250, POC 0
Seller: Due 50, POC 0
Buttons: Cancel, OK
Status Bar: Amount due from buyer Line 1101

POC Items

Many line items allow amounts to be designated as paid outside of closing (POC).

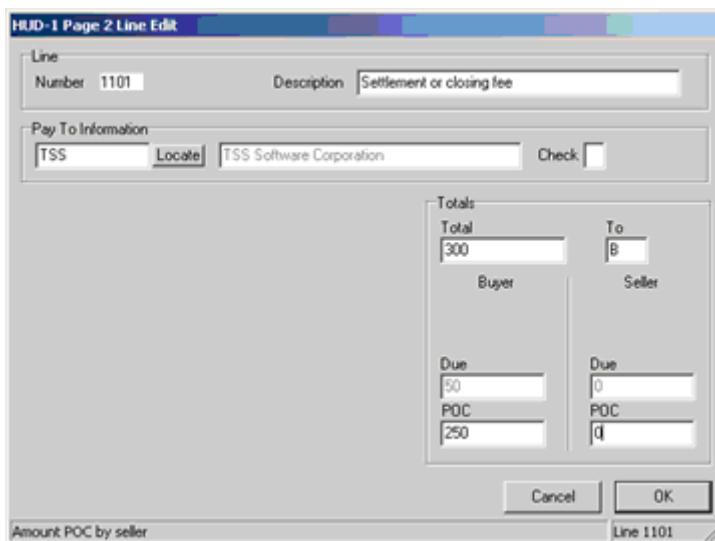
POC By Buyer

In the following example, the entire amount has been designated as POC by Buyer.



The screenshot shows the 'HUD-1 Page 2 Line Edit' dialog box. The 'Line' number is 1101 and the 'Description' is 'Settlement or closing fee'. In the 'Pay To Information' section, 'TSS' is selected. The 'Totals' section shows a 'Total' of 300, all of which is designated as 'Buyer' POC. The 'Seller' side shows a 'Due' of 0 and a 'POC' of 0. The 'Amount POC by seller' field at the bottom is empty.

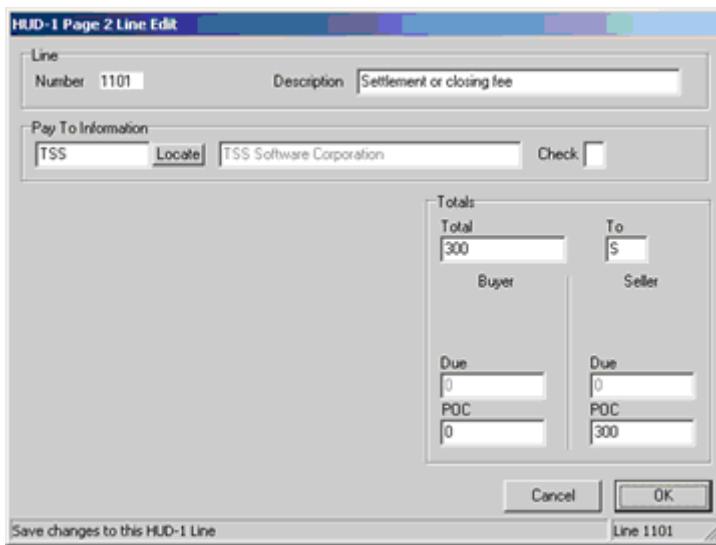
If the POC amount is less than the total, the Buyer will be charged the difference.



The screenshot shows the same 'HUD-1 Page 2 Line Edit' dialog box. The 'Line' number is 1101 and the 'Description' is 'Settlement or closing fee'. In the 'Pay To Information' section, 'TSS' is selected. The 'Totals' section shows a 'Total' of 300, with 50 designated as 'Buyer' POC. The 'Seller' side shows a 'Due' of 0 and a 'POC' of 250. The 'Amount POC by seller' field at the bottom is empty.

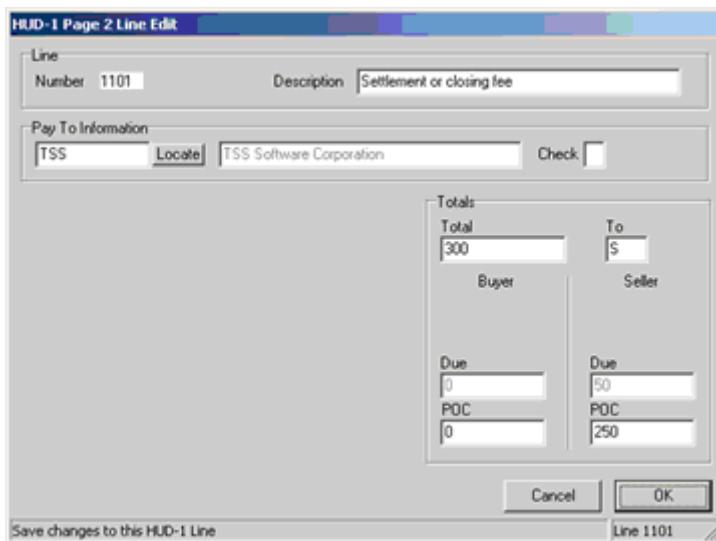
POC By Seller

In the following example, the entire amount has been designated as POC by Seller.



The screenshot shows the 'HUD-1 Page 2 Line Edit' dialog box. The 'Line' number is 1101 and the 'Description' is 'Settlement or closing fee'. In the 'Pay To Information' section, 'TSS' is selected. The 'Totals' section shows a 'Total' of \$300, all of which is listed under the 'Seller' category. The 'Buyer' category shows 'Due' and 'POC' both at \$0. The 'Seller' category shows 'Due' at \$0 and 'POC' at \$300. At the bottom, there are 'Save changes to this HUD-1 Line' and 'Line 1101' buttons, along with 'Cancel' and 'OK' buttons.

If the POC amount is less than the total, the Seller will be charged the difference.



The screenshot shows the 'HUD-1 Page 2 Line Edit' dialog box. The 'Line' number is 1101 and the 'Description' is 'Settlement or closing fee'. In the 'Pay To Information' section, 'TSS' is selected. The 'Totals' section shows a 'Total' of \$300, with \$50 listed under the 'Buyer' category and \$250 listed under the 'Seller' category. The 'Buyer' category shows 'Due' at \$0 and 'POC' at \$0. The 'Seller' category shows 'Due' at \$50 and 'POC' at \$250. At the bottom, there are 'Save changes to this HUD-1 Line' and 'Line 1101' buttons, along with 'Cancel' and 'OK' buttons.

POC and credit to Buyer or Seller

If the total is \$300.00 and the amount entered into the Buyer or Seller POC field is \$350.00, a credit to the Buyer or Seller of \$50.00 (-50.00) will result.

HUD-1 Line Descriptions

Page 1

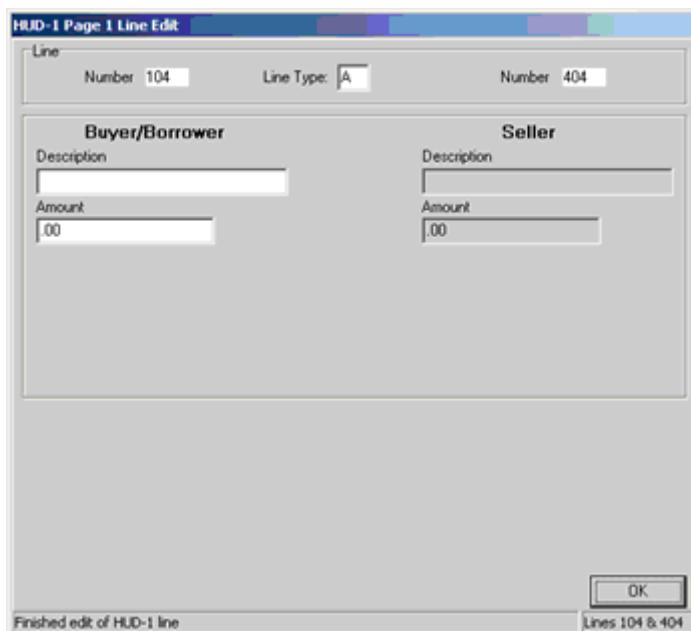
Line Types

A line type can be selected on many of the page 1 lines. Depending on the line type, varying fields are available. Following are the available line types.

Line Type	Description
A	Adjustment line type. No disbursement or deposit results.
S	Seller only line type.
B	Buyer only line type.
Blank	Both, Buyer and seller line types.
P	Proration line type. An adjustment results.

Adjustment Line Type

An adjustment does not result in a disbursement or deposit. This line type is useful for seller paid closing cost credits or reimbursements from buyer to seller.



Description

Line item description.

Amount

Amount of adjustment.

Seller Only Line Type

Depending on the section, a seller only line type may result in a deposit (400 section) or a disbursement (500 section).

The dialog box is titled "HUD-1 Page 1 Line Edit". It has three main sections: "Line", "Buyer/Borrower", and "Seller".
The "Line" section shows "Number 104" and "Line Type: S".
The "Buyer/Borrower" section contains:

- "Description" field (empty)
- "Amount" field containing ".00"

The "Seller" section contains:

- "Description" field (empty)
- "Amount" field containing ".00"
- "From" field (empty)
- "Locate" button
- "Name" field (empty)

At the bottom right are "OK" and "Cancel" buttons, and a note "Lines 104 & 404".

Description

Line item description.

Amount

Amount of seller only deposit or disbursement.

From

Enter or locate pay-to code. Name may also be entered manually in field below code.

Name

Name of the seller.

Buyer Only Line Type

Depending on the section, a buyer only line type may result in a deposit (200 section) or a disbursement (100 section).

The dialog box is titled "HUD-1 Page 1 Line Edit". It has three main sections: "Line", "Buyer/Borrower", and "Seller".
The "Line" section shows "Number 104" and "Line Type: B".
The "Buyer/Borrower" section contains:

- "Description" field (empty)
- "Amount" field containing ".00"
- "Pay To" field (empty)
- "Locate" button
- "Name" field (empty)

The "Seller" section contains:

- "Description" field (empty)
- "Amount" field containing ".00"

At the bottom right are "OK" and "Cancel" buttons, and a note "Lines 104 & 404".

Description

Line item description.

Amount

Amount of buyer only deposit or disbursement.

Pay To

Enter or locate pay-to code. Name may also be entered manually in field below code.

Name

Name of the buyer.

Both Line Type

A blank line type displays both Seller and Buyer fields. See Seller Only Line Type and Buyer Only Line Type.

The screenshot shows the 'HUD-1 Page 1 Line Edit' dialog box. At the top, there are three input fields: 'Number 104', 'Line Type: ', and 'Number 404'. Below these, the interface is divided into two main sections: 'Buyer/Borrower' on the left and 'Seller' on the right. Under 'Buyer/Borrower', there are four fields: 'Description' (empty), 'Amount' (containing ',00'), 'Pay To' (containing a placeholder 'Locate'), and 'Name' (empty). Under 'Seller', there are four fields: 'Description' (empty), 'Amount' (containing ',00'), 'From' (containing a placeholder 'Locate'), and 'Name' (empty). At the bottom right of the dialog box is an 'OK' button, and at the very bottom center is the text 'Lines 104 & 404'.

Proration Line Type

A proration line type results in a calculated adjustment. No deposit or disbursement results.

Prorations automatically adjust when the settlement date is changed.

One-twelfth of the total charge appears on corresponding 1000 section line (reserves deposited with lender) on page 2.

If the paid through date is prior to the settlement date, the prorated amount will appear on the corresponding 200 section line item.

The dialog box is titled "HUD-1 Page 1 Line Edit". It has tabs for "Line", "Buyer/Borrower", and "Seller". Under "Line", the number is 110 and the line type is P. Under "Seller", the number is 410. The "Buyer/Borrower" section contains fields for "Description" and "Amount" (set to .00). The "Seller" section also contains fields for "Description" and "Amount" (set to .00). The "Proration" section contains a field for "Total Charges per Period" (set to .00) and a table for calculating proration. The table columns are: Period, Days/Year, Paid Through Date, Seller Paid Since, Seller Pays Day-of-Closing, and Prorated Amount. The "Paid Through Date" field is set to 01/15/08. The "Seller Paid Since" field is set to .00. The "Seller Pays Day-of-Closing" field is checked. The "Prorated Amount" field is set to .00. At the bottom, there is an "OK" button and a note: "[S=Seller only] [B=Buyer only] [A=Adjustment] [blank=Buyer and Seller] [P=Prorate] Lines 110 & 410".

Description

Line item description, for example HOA fees.

Amount

Not editable, displays resulting calculation.

Total Charges per Period

Total charge to be prorated.

Period

Period	Description
Blank	Annual
S	Semi-annual
Q	Quarterly
M	Monthly
Q	Override (enter actual amount in the total charge per period field)

Days/Year

Default days per year is 365. May be changed to 360 or 366.

Paid Through Date

Date charges have been paid through.

Seller Paid Since

Amount seller has paid since the through date.

Seller Pays Day-of-Closing

Seller to pay prorated amount for day of closing.

Option	Description
Blank	No
Y	Yes

Prorated Amount

Not editable. Displays resulting calculation.

Lines 101, 401

The sales price cannot be edited here. Click the **Order** tab to edit the sales price.

Lines 102, 402

This is an adjustment line type. Changes made here do not result in a disbursement or deposit.

The default description of this line can be changed in the System Management utility.

Line 103

This line cannot be edited. It is a total of the charges from page 2, line 1400.

Line 403

Line 403 is a seller only line type.

Lines 104, 404

All line types are available for selection on lines 104 and 404.

If you are using the HUD-1 Settlement Statement for a refinance, line 104 will contain the payoff information from the Payoff 1 tab. You may however, edit line 404.

Lines 105, 405

All line types are available for selection on lines 105 and 405.

If you are using the HUD-1 Settlement Statement for a refinance, line 105 will contain the payoff information from the Payoff 2 tab. You may however, edit line 405.

Lines 106, 406

Lines 106 and 406 are proration line types.

Lines 107, 407

Lines 107 and 407 are proration line types.

Lines 108, 408

Lines 108 and 408 are proration line types.

The default description of this line can be changed in the System Management utility.

Lines 109-112, 409-412

All line types are available for selection on lines 109-112 and 409-412.

Lines 120, 420

This line cannot be edited. It is the total of lines 100-112 and lines 401-412.

Lines 201, 501

To edit line 201, click **Edit Deposits**. See Buyer_1_Tab for editing instructions.

Line 501 is a seller only line type.

The screenshot shows the 'HUD-1 Page 1 Line Edit' dialog box. At the top, it displays 'Line Number 201' and 'Number 501'. Below this, there are two main sections: 'Buyer/Borrower' and 'Seller'. In the 'Buyer/Borrower' section, the 'Description' field contains 'Deposit or earnest money' and the 'Amount' field contains '.00'. In the 'Seller' section, the 'Description' field contains 'Excess Deposit (instructions)' and the 'Amount' field contains '.00'. At the bottom left of the dialog is a 'Edit Deposits' button, and at the bottom right is an 'OK' button. A note 'Lines 201 & 501' is located at the bottom of the dialog.

Line 202

Line 202 cannot be edited. The new loan amount is entered on the Order or Loan tab.

If a loan advance amount is entered on the Order tab, the principal amount of the new loan does not appear in the column, but alongside the description.

The loan advance amount appears on line 205.

Line 502

This line cannot be edited. It is a total of the charges from page 2, line 1400.

Lines 203, 503

Lines 203 is an adjustment line type for use with assumption loans.

Line 204

Line 204 is a buyer only line type.

Line 504

Line 504 cannot be edited, it displays the results of the payoff 1 calculations.

Line 205

Line 205 is a buyer only line type. If an advance amount has been entered on the Order tab, it will appear here.

Line 505

Line 505 cannot be edited, it displays the results of the payoff 2 calculations.

Lines 206, 506

If a seller financed loan is designated, that amount will appear on lines 206 and 506.

If not seller financed, line 206 is a buyer only line type and line 506 displays the results of the payoff 3 calculation.

Line 207

Line 207 is a buyer only line type.

Line 507

Line 507 cannot be edited, it displays the results of the payoff 4 calculations.

Line 208

Line 208 is a buyer only line type.

Line 508

Line 508 cannot be edited, it displays the results of the payoff 5 calculations.

Line 209

Line 209 is a buyer only line type.

Line 509

Line 509 cannot be edited. It is reserved for payoff overflow calculations which may occur if all five payoff calculations are used, and the seller held financing option is chosen.

Lines 210-510

Lines 210 and 510 are proration line types.

Lines 211, 511

Lines 211 and 511 are proration line types.

Lines 212, 512

Lines 212 and 512 are proration line types.

Lines 213-219, 513-519

All line types are available for selection on lines 213-219 and 513-519.

Lines 220, 520

Lines 220 and 520 cannot be edited. They display the totals of lines 201-219 and lines 501-519.

Lines 301, 601

Lines 301 and 601 cannot be edited. They display the totals from line 120 and line 420.

Lines 302, 602

Lines 301 and 601 cannot be edited. They display the totals from line 220 and line 520.

Lines 303, 603

Lines 303 and 603 cannot be edited. They display the totals of line 301 less 302 or line 601 less 602.

For options on how to display negative amounts, see the System Management, HUD-1, Line Items tab.

Page 2

Line Types

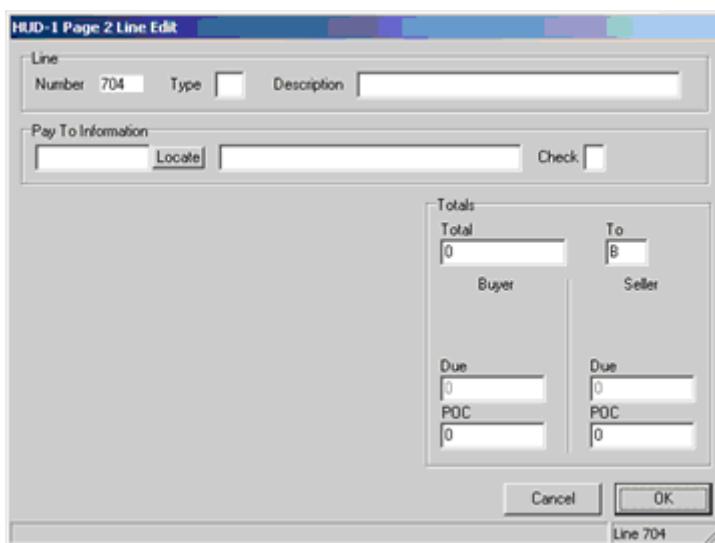
Page 2 Line Types Overview

A line type can be selected on many of the page 2 lines. Depending on the line type, varying fields are available. Following are the available line types.

Line Type	Description
Blank	Fee line type.
I	Interest line type.
P	Premium line type.
C	Comment line type.
%	Percentage line type.

Fee Line Type

A blank line type designates a fee. This line type is used to enter standard, non-calculated amounts.



Description

Line item description.

Pay To Information

See PayTo Codes.

Check

Allows separate grouping of disbursements, or payee name override.

Total

Total amount of fee.

To

See Charge To Options.

Due

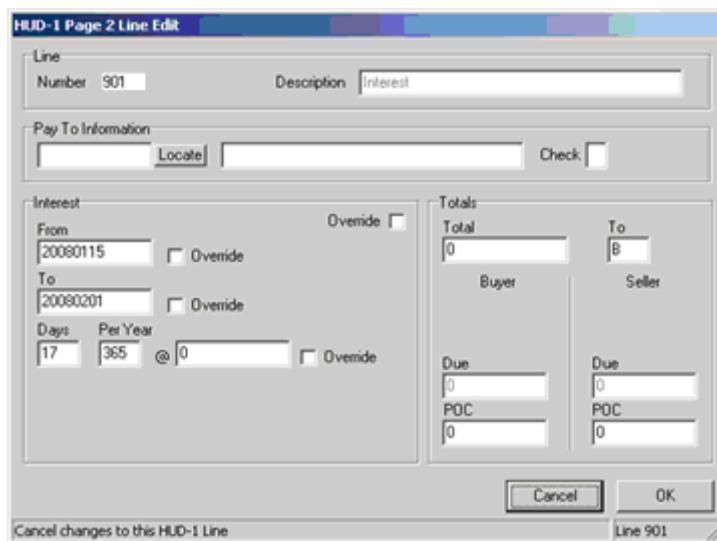
Total amount due from the buyer or seller.

POC

See POC Items.

Interest Line Type

The interest line type is typically only used on line 901, however it is available for selection on other page 2 lines. This line type is used to calculate interest on a loan.



Description

Line item description.

Pay To Information

See Pay To Codes.

Check

Allows separate grouping of disbursements, or payee name override.

Interest From

Date interest is calculated from.

Override

To override from date, check box.

Interest To

Date interest is calculated to.

Override

To override to date, check box.

Days

Number of days.

Per Year

Days per used to calculate per diem. Valid entries are 360, 365 or 366.

@

Per diem amount. Will calculate using loan amount and interest rate.

Override

To override per diem amount, check box.

Total

Total amount of fee.

Override

Override total check box.

To

See Charge To Options.

Due

Total amount due from the buyer or seller.

POC

See POC Items.

Premium Line Type

The interest line type is typically only used on lines 902 and 903, however it is available for selection on other page 2 lines. This line type is used to display insurance premiums.

The screenshot shows the 'HUD-1 Page 2 Line Edit' dialog box. At the top, 'Line Number' is set to 902 and 'Description' is set to 'Mortgage Int. Premium'. Below this is a 'Pay To Information' section with 'Locate' and 'Check' buttons. The main area is divided into two sections: 'Premium' (containing a 'Term' field) and 'Totals'. The 'Totals' section is further divided into 'Buyer' and 'Seller' sections, each with 'Total', 'Due', and 'POC' fields. The 'Due' and 'POC' fields for both Buyer and Seller are currently set to 0. At the bottom of the dialog are 'Save changes to this HUD-1 Line', 'Cancel', and 'OK' buttons.

Description

Line item description.

Pay To Information

See Pay To Codes.

Check

Allows separate grouping of disbursements, or payee name override.

Term

Term of insurance premium.

Total

Total amount of fee.

To

See Charge To Options.

Due

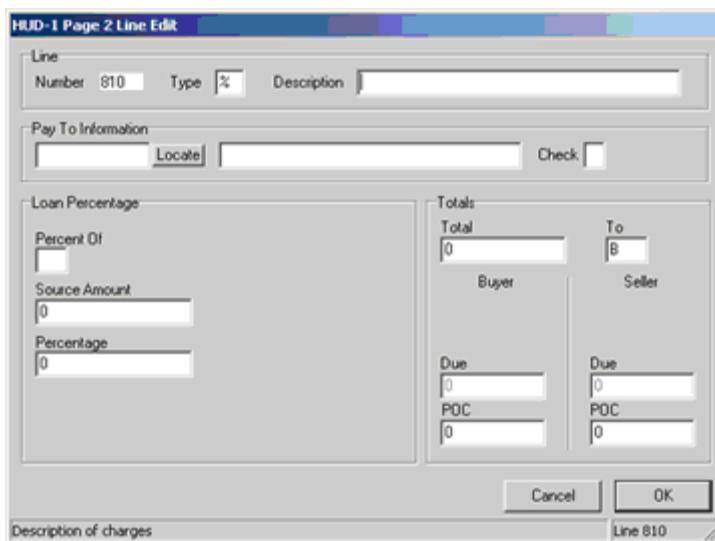
Total amount due from the buyer or seller.

POC

See POC Items.

Percentage Line Type

The percentage line type is typically only used on line 801 and 802, however it is available for selection on other page 2 lines. This line type is used to calculate loan origination and discount fees.



Description

Line item description.

Pay To Information

See Pay To Codes.

Check

Allows separate grouping of disbursements, or payee name override.

Percent of

Option	Description
L	Loan amount
S	Sales price
O	Override total
0	Override source amount

Source Amount

Source amount for calculation. If the **Percent of** option **O** is entered, the amount entered will result in the total charge. If the **Percent of** option **0** (zero) is entered, the source amount can be changed. This is useful for FHA calculations, where the loan amount differs from the source amount.

Percentage

Percentage for total calculation.

Total

Total amount of fee.

Override

Override total check box.

To

See Charge To Options.

Due

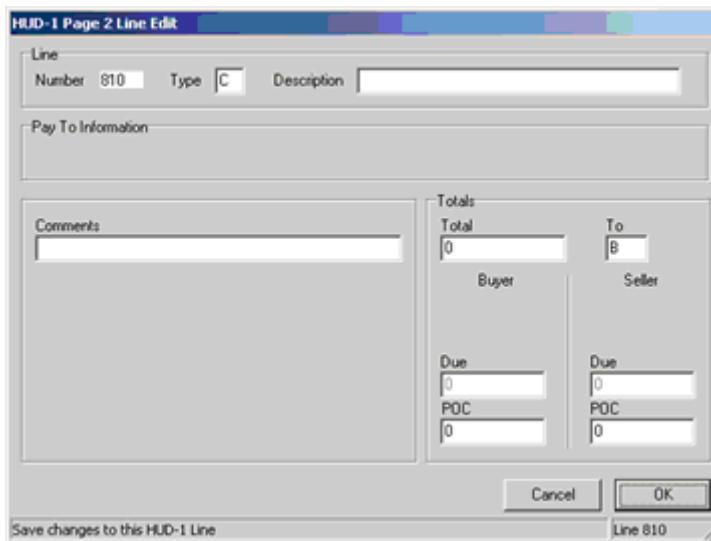
Total amount due from the buyer or seller.

POC

See POC Items.

Comment Line Type

The comment line type is useful for entry of line comments. It can be used with or without a resulting charge to the Buyer or Seller.



Description

Line item description.

Comments

Comments will appear alongside the description on the HUD-1 Settlement Statement line item.

Total

Total amount of fee.

To

See Charge To Options.

Due

Total amount due from the buyer or seller.

POC

See POC Items.

Line 703

Line 703 allows for entry of up to four broker commission amounts.

There are System Management options that control how the deposit is handled and displayed relative to the broker's commission. See the System Management, HUD-1 tab for options.

The amount for broker 2 cannot be edited, it is the balance left over after the commission has been split among the other brokers. Deposits entered on Line 201 are only deducted from broker 1 or broker 2.

The screenshot shows the 'Broker Commissions' dialog box. On the left, there are fields for 'Total Commission' (\$350.0000), 'Commission Pct' (0.00), 'Gross Commission' (.00), 'Discount' (.00), and 'Net Commission' (.00). Below these is a 'Split B-S-%' checkbox. On the right, there are four sections for 'RE Broker 1' through 'RE Broker 4', each with a 'Commission' field (containing .00), an 'Agent' field, a 'Contact' field, and a 'Locate' button. At the bottom are 'Return to Previous screen' and 'OK' buttons.

Sale Price

Sales price from the Order tab.

Ovr

Option	Description
<input type="radio"/>	Override sales price (for line 703 calculations only).

Commission Pct

If a total commission percentage is entered, the gross commission amount is calculated

If no entry, the gross commission amount can be manually entered. This is considered an override, and by default a commission percentage is calculated based on the manually entered amount.

To prevent the calculation of a commission percentage based on a manually entered amount, see System Management, HUD line format options.

Gross Commission

The gross commission is either a calculated amount, or can be manually entered if the commission percentage is 0.00.

Discount

Amount of discount to be applied to gross commission.

Net Commission

Cannot be edited. It is a result of the gross commission less the discount.

B-S-%

Determines if the commission is paid by Buyer and/or Seller.

Option	Description
B	Buyer pays all.
S	Seller pays all.
%	Split between Buyer and Seller. Percentage input field appears.
Blank	Split manually between Buyer and Seller.

Buyer

Only editable if designated as a manual split. Enter Buyer amount, remainder will be charged to Seller.

Seller

Not editable.

Broker 1 %

Percentage of commission payable to Broker #1 (appears on Line 701). Remainder is paid to Broker #2. Leave blank to input amount manually.

Broker 2 Calculated Commission

This amount cannot be edited. It is the calculated remainder of the commission after Brokers 1, 3 and 4 amounts have been entered.

Broker 3 Commission

Commission payable to Broker #3.

Broker 4 Commission

Commission payable to Broker #4.

Broker and Agent Names

Broker and Agent contact names may be located here, or on the RE Agents tab.

Line 704

All Page 2 line types are available for selection on line 704.

Lines 801 & 802

Lines 801 and 802 are formatted as Percentage line types. The descriptions cannot be edited.

Lines 803 & 804

Lines 803 and 804 are formatted as Fee line types. The descriptions cannot be edited.

Lines 805-811

Lines 805-811 are formatted as Fee line types. Descriptions can be edited.

Line 901

Line 901 is formatted as an Interest line type. The description cannot be edited.

Lines 902 & 903

Lines 902 and 903 are formatted as Premium line types. Descriptions cannot be edited. One-twelfth of the total amount will appear in the corresponding 1000 section (reserves deposited with lender) line.

Lines 904 & 905

Lines 904-905 are formatted as Fee line types. Descriptions can be edited.

Lines 1001-1008

Lines 1001-1008 are formatted as escrow reserve line types.

The screenshot shows the 'HUD-1 Page 2 Line Edit' dialog box. At the top, it displays 'Line Number 1001' and 'Description Hazard Insurance'. Below this is a 'Pay To Information' section with fields for 'Locate' and 'Check'. The main area is titled 'Reserve' and contains fields for 'Months' (@ 0), 'Override' (checkbox), 'Through' (date input), and an 'Override' checkbox. To the right, there's a 'Totals' section with four groups: 'Total' (Buyer: 0, Seller: 0), 'Due' (Buyer: 0, Seller: 0), and 'POC' (Buyer: 0, Seller: 0). At the bottom are 'Cancel' and 'OK' buttons, and a note 'Save changes to this HUD-1 Line'.

Description

Line item description. Cannot be edited on lines 1001-1005.

Pay To Information

See Pay To Codes.

Check

Allows separate grouping of disbursements, or payee name override.

Months

Number of months for escrow reserve collection.

@

Amount of monthly reserve. Will automatically calculate if corresponding premium lines 902 or 903 are completed.

Override

To override monthly reserve amount, check box.

Through

Date reserve is paid through.

Total

Total amount of fee.

Override

To override total amount, check box.

To

See Charge To Options.

Due

Total amount due from the buyer or seller.

POC

See POC Items.

Line 1009

Line 1009 is formatted as a Fee line type. It is reserved for the aggregate analysis adjustment.

The screenshot shows the 'HUD-1 Page 2 Line Edit' dialog box. At the top, 'Line Number' is set to 1009 and 'Description' is 'Aggregate Analysis Adjustment'. Below this, the 'Pay To Information' section shows '1ST BANK MTG' selected in the 'Locate' dropdown, with '1st Bank Mortgage' listed. A 'Check' checkbox is unchecked. The 'Aggregate Escrow' section has an 'Override' checkbox checked. Under 'Edit Aggregate Escrow Amounts', there is a large empty text area. To the right, 'Totals' are displayed for 'Buyer' and 'Seller'. For 'Buyer', the 'Total' is 43.22, 'Due' is 43.22, 'POC' is 0, and 'Ovr' is 0. For 'Seller', the 'Total' is 0, 'Due' is 0, 'POC' is 0, and 'Ovr' is 0. Buttons at the bottom include 'Cancel', 'OK', and a link to 'Save changes to this HUD-1 Line'.

Edit Aggregate Escrow Amounts

The following options are available when editing aggregate escrow amounts:

The screenshot shows the 'Aggregate Escrow Calculation' dialog box. It displays a table of escrow items with columns: Src, Freq, Cush, 1st Pmt Date, Amount, Description, and Pay To. The table contains two rows: one for 'Hazard Insurance' (Src 1, Freq 2, Amount 420.00) and one for 'County Property Tax' (Src 4, Freq 0, Amount 1,200.00). Below the table, there is an 'Ovr' checkbox and a 'Cushion Amount' input field set to 70.00. Buttons at the bottom include 'Print Schedule' and 'OK'.

To calculate the aggregate escrow amount, you must complete the first payment date on the Loan tab, and the following fields in the Edit Aggregate Adjustments window:

Src

Source line for this item. For example 4 would relate to Line 1004—County Property Tax escrow. For manual entry, enter M.

Frq

Entry	Description
Blank	Manual
M	Monthly
Q	Quarterly
S	Semi-annually

Cush

Number of cushion months for this item.

1st Pmt Date

Date of next disbursement for this item.

Amount

Amount of next disbursement.

Description

Description of item.

Pay To

Name of Payee.

Ovr

Number of months for override cushion.

Cushion Amount

Amount of override cushion

When completed, you can print a schedule of disbursements by clicking **Print Schedule**. This information is also available for merging in the TSS DPS.

Line 1101

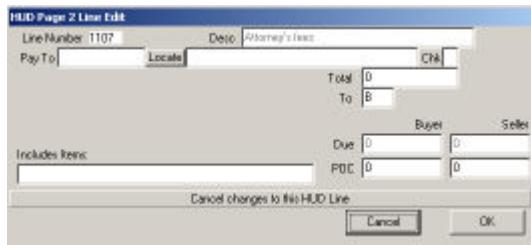
Line 1101 is formatted as Fee line type. The description can be edited.

Lines 1102-1106

Line 1102 through 1106 are formatted as Fee line type. The descriptions can be edited.

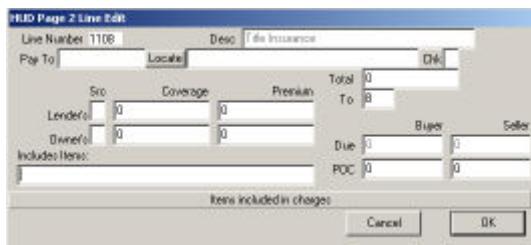
Line 1107

Line 1101 is formatted as Fee line type. The description cannot be edited. In addition, a field is available for **Include Items**.



Lines 1108-1110

Lines 1108 through 1110 are title insurance premium calculations. The edit window is a Fee line type, with the addition of title insurance fields.



If the Policy tab is used to calculate the title insurance premiums, the only field available for editing is **Include Items**.

The descriptions that appear on Line 1109 and 1110 can be edited on the Policy, Data tab.

To manually enter premiums, do not select an underwriter code on the Policy tab.

Src

Source of coverage.

Option	Description
L	Loan amount
S	Sales price
Blank	Manual entry

Coverage

Amount of coverage.

Premium

Amount of premium.

Includes Items

Line items included in title insurance premium.

Lines 1111-1113

All line types are available for selection on lines 1111-1113.

These lines may be completed with endorsements or fees selected in the Policy, Endorsements tab.

When fees or endorsements are removed from the Policy, Endorsements tab, they must be manually removed from these lines.

Line 1201

The format of line 1201 is dependent on the setup in the System Management, Stamps table. Typically it is formatted as a Recording fee line type (which is the Fee line type with additional recording fee calculation fields).

Depending on the recording jurisdiction selected on the Property tab, this line item calculation may only require the entry of the number of pages.

If no jurisdiction is selected, all fields may be manually completed.

The screenshot shows the 'HUD-1 Page 2 Line Edit' dialog box. At the top, there's a 'Line Number' field containing '1201' and a 'Description' field. Below that is a 'Pay To Information' section with a 'Locate' button and a 'Check' checkbox. The main area is titled 'Recording Fees' and contains three sections: 'Deed', 'Mortgage', and 'Release'. Each section has 'Pages', 'Amount', and 'Check' input fields. To the right of these sections is a 'Totals' table with columns for 'Buyer' and 'Seller', showing fields for 'Total', 'Due', and 'POC'. At the bottom of the dialog are 'Cancel' and 'OK' buttons, and a status bar at the bottom left says 'Save changes to this HUD-1 Line'.

Pages

Number of pages or documents (jurisdiction dependent). To override the calculated Amount, enter 0.

Amount

Amount to record document.

Check

If blank, all recording fees will be grouped into one disbursement. To create a separate disbursement, enter a 1, 2 or 3.

Line 1202, 1203

The format of lines 1202 and 1203 are dependent on the setup in the System Management, Stamps table. Typically it is formatted as a Transfer tax fee line type (which is the Fee line type with additional tax calculation fields).

Depending on the recording jurisdiction selected on the Property tab, this line item calculation may not require any editing.

If no jurisdiction is selected, all fields may be manually completed.

The screenshot shows the 'HUD-1 Page 2 Line Edit' dialog box. At the top, it displays 'Line Number 1202' and a 'Description' field. Below this is a 'Pay To Information' section with a 'Locate' button and a 'Check' checkbox. The main area is divided into two sections: 'Tax/Stamps' and 'Totals'. The 'Tax/Stamps' section contains fields for 'Deed' and 'Mortgage' amounts, each with an 'Override' checkbox. The 'Totals' section shows 'Total' amounts for 'Buyer' and 'Seller', broken down into 'Due' and 'POC' (Paid Out Current) amounts. At the bottom are 'Cancel' and 'OK' buttons, and a note 'Save changes to this HUD-1 Line'.

Override

To override amount, select check box.

Amount

Calculated amount of tax/stamps.

Line 1204

The format of line 1204 is dependent on the setup in the System Management, Stamps table. Typically it is formatted as a Transfer tax fee line type (which is the Fee line type with additional tax calculation fields).

If not selected, all line types are available for selection.

Line 1205

All line types are available for selection on line 1205.

Lines 1301 & 1302

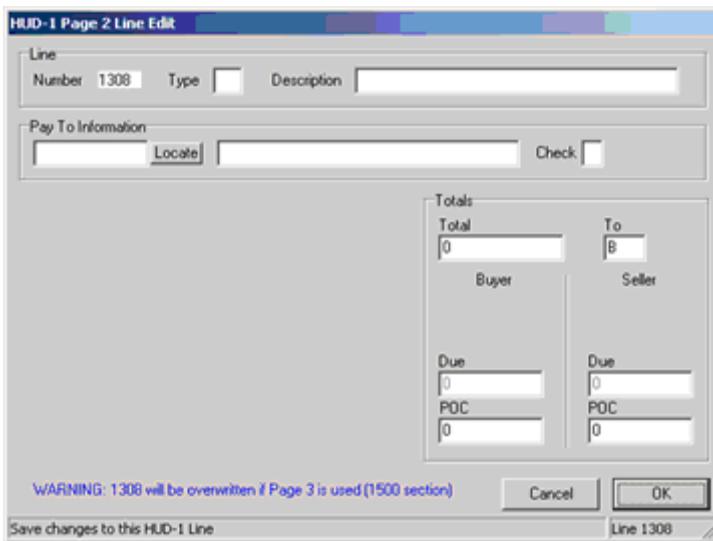
Lines 1301 and 1302 are formatted as Fee line type. The descriptions can be edited.

Lines 1303-1307

All line types are available for selection on lines 1303-1307.

Line 1308

All line types are available for selection on lines 1308. If the HUD-1 Page 3 is used, the total from line 1520 will appear on this line.



Line 1400

Line 1400 displays the total settlement charges. These charges transfer to Page 1, Line 103 (Buyer) and Line 502 (Seller).

Lines 1500-1519

All line types are available for selection on lines 1500-1519. If used, a Page 3 HUD-1 Settlement Statement is available for printing.

Line 1520

Line 1520 displays the totals of lines 1500-1519. This amount is transferred to line 1308 on Page 2 of the HUD-1 Settlement Statement.

The following warning message will appear if line 1308 is in use.

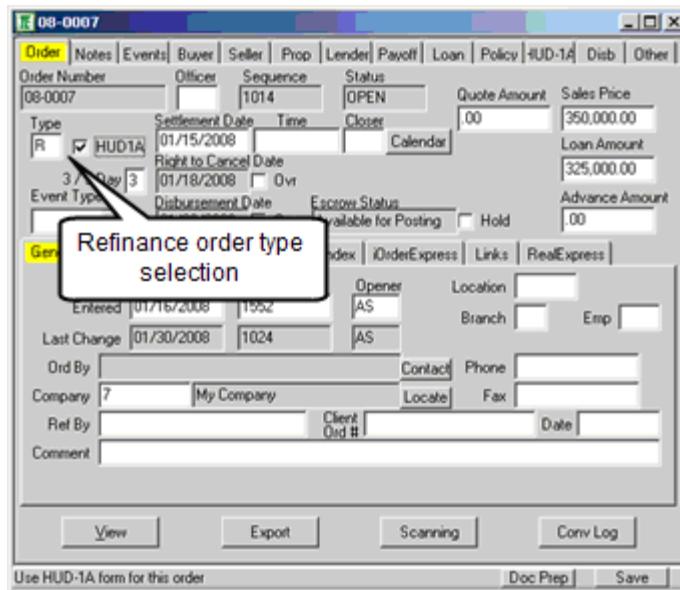
The amount on line 1308 must be manually moved to another available line.



HUD-1A Settlement Statement Format

Using the HUD-1A Settlement Statement Format

The HUD-1A format can be chosen on the Order tab if the Refinance order type is selected.



Important considerations to consider in choosing this format:

- Once chosen, if you want to return to the two page HUD-1 Settlement Statement format, you may need to make manual adjustments to several line items.
- Payoff information only transfers from the Payoff tab if option is chosen in the System Management, HUD tab.

There are two ways to display the requirement of funds from Borrower.

- By default, line 1604 displays a negative number and line 1601 is left blank. The Borrower must provide a check for the negative amount listed in line 1604.

1520TOTAL DISBURSED TO OTHERS	187,523.00
1600CASH Amount	150,000.00
1601PLUS Cash/Check from Borrower	
1602MINUS Total Settlement Charges	1,283.75
1603MINUS Total Disbursements to Others	187,523.00
1604EQUALS Disbursements to Borrower	38,816.75

- To change line 1604 to zero, the funds required from Borrower must be entered in the Buyer Deposits line. This amount will display on line 1601. The Borrower provides a check for the amount listed on line 1601.

The screenshot shows a software window titled '08-0007' with the 'HUD-1' tab selected. The 'Buyer Deposits' field is highlighted with a yellow background and contains the value '1,000.00'. A callout box labeled 'Buyer Deposit Line' points to this field. The '1300 ADDITIONAL SETTLEMENT CHARGES' section is also highlighted with a yellow background. Below this, the '1400 TOTAL SETTLEMENT CHARGES' section is shown with a total of '1,645.00' and a note of '250.00-' in red. The bottom of the window includes buttons for 'Print', 'Edit HUD-1 page 1 information', 'Doc Prep', and 'Save'.

HUD-1 Printing

Print Button

Click the Print button on the HUD-1 tab to display the HUD-1 Print and Buyer/Seller Statement Print window.

The screenshot shows the same software window as before, but now the 'Print' button at the bottom left of the main window is circled with a red oval. The 'Print' button is located next to the 'HUD-1 Setup' button. The rest of the window displays settlement charge details, including sections for Gross Amount Due From Borrower, Title Charges, and various fees.

HUD-1 Setup

Column text labels can be changed from the default titles of Borrower and Seller. This is useful when preparing 1031 Exchange HUD-1 Settlement Statements.



HUD-1 Settlement Statement Printing

Depending on the lines in use, different options are available for selection on the HUD-1 Print window.



Label

Labels are available for selection. They appear in the upper right hand corner of Page 1 of the HUD-1 Settlement Statement. Additionally, customized watermarks may appear if setup in the System Management, HUD-1, Format tab.

Label Type	Description
Estimated Label	Print "Estimated"
Final Label	Print "Final"
No Label	Do not print a label

Print

Option	Action
Print Page 1	Print Page 1 only
Print Page 2	Print Page 2 only
Print Page 3	Print Page 3 (if in use)
Print 1, 2	Print Pages 1 and 2
Print 1, 2, 3	Print Pages 1, 2 and 3 (if all in use)
Print HUD1A	Print HUD1A (if in use)
Print to PDF	Print PDF file. (View in the Document Manager.)

Paper Size

Paper Size	Description
Letter	Print on letter size paper
Legal	Print on legal size paper

Various options are available that change how the HUD-1 Settlement Statement appears when printed.

Print Residence Checkboxes

If checked, Principal Residence and Other Real Estate check boxes appear in Section G on Page 1. (Useful for 1099 reporting.)

Leave Totals Blank

Leave all totals blank.

SUPPRESS LINES ON FORM

Suppresses the printing of lines on the HUD-1 Settlement Statement.

Print TIN when applicable

Print the tax identification numbers of sellers and/or buyers where applicable.

Print Totals for

Option	Description
All: Buyer and Seller	Default. All line items print for Buyer and Seller.
Buyer Only	Only Buyer line items print.
Seller Only	Only Seller line items print.

A trailer is the information that prints at the bottom of the HUD-1 Settlement Statement pages. Typically, these are customized, however default options are available. Depending on the number of HUD-1 lines in use, some trailers may not fit on the page.

Alphabetic entries apply to refinance HUD-1 Settlement Statements.

Page 1 Trailer

Trailer	Description
1 or A	Solicitation for Seller's Tax ID Number
2 or B	Re-proration language
3 or C	Substitute 1099 language
4 or D	Re-proration and 1099 language
5 or E	Re-proration of taxes with all signatures
6 or F	Re-proration of taxes with no signatures
7 or G	Estimated Monthly Payment
9 or I	User-defined language

Page 2 Trailer

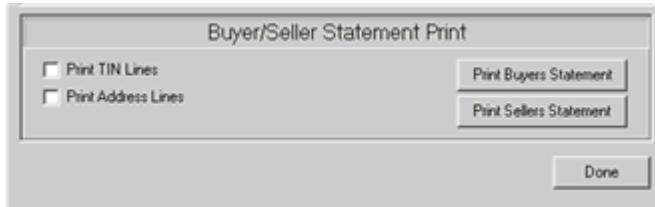
Trailer	Description
1 or 9	User-defined language
A	HUD-1 Certification will all signatures

Page 3 Trailer

Trailer	Description
9	User-defined language

Buyer/Seller Statement Print

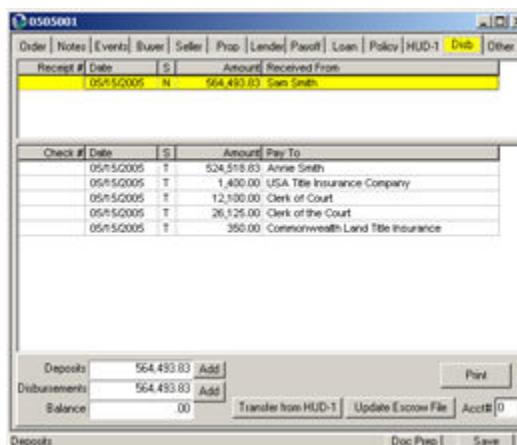
Statements display total charges and credits for the Buyer or Seller.



Disb Tab

The Disburse tab is a an editing area for receipts (deposits) and checks (disbursements) that are loaded from the HUD-1 Settlement Statement. The items may be edited here, or updated to an escrow file in Escrow Accounting for editing.

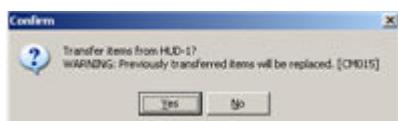
It is possible to status an item as deleted on the Disburse tab. Items cannot be deleted in Escrow Accounting, only voided.



In addition, selecting **Print** accesses a balance statement, disbursement statements, Buyer's and Seller's statements, and on import/export systems, checks can be printed.

Transfer from HUD-1

To bring items over from the HUD-1 Settlement Statement, click **Transfer from HUD-1**. This function may be performed numerous times, and previous entries will be overwritten. If entries are correctly setup on the HUD-1 Settlement Statement, no editing should be necessary.



Add Deposits and Disbursements

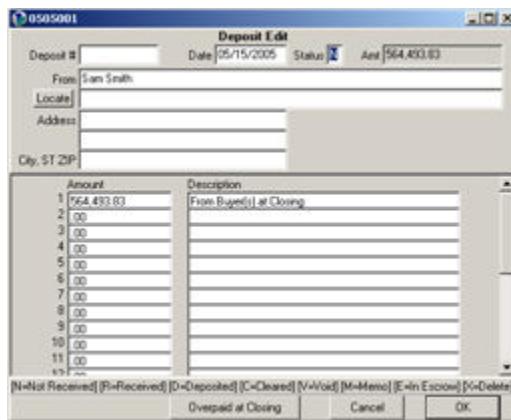
To manually add a deposit or disbursement item, click the **Add** button next to the Deposits or Disbursements subtotal.

When items are manually added, they will not be deleted if **Transfer from HUD** is performed after the addition. This may cause the order to be out of balance.

Editing Receipts and Checks

Editing Deposit

To edit a deposit item, double-click the line item.



Deposit

Optional field. Used for tracking a deposit ticket number.

Date

Disbursement date. Should be changed to date funds are actually deposited.

Status

Deposit status code.

Status	Description
N	Not received. Funds have not been received. This is the default status.
R	Received. Funds have been received.
D	Deposited. The funds have been verified as being deposited in the bank.
C	Cleared. Item has cleared the bank. (Not recommended as items should be cleared through Escrow Accounting.)
V	Void item.
E	Item has been entered directly into Escrow Accounting (for example, a deposit received prior to closing). The item will update to Escrow Accounting as an M item.
M	Memo item. Does not affect totals.
X	Delete item. Item will not update to Escrow Accounting.

Amt

Cannot be edited here. Is a result of the amounts in the detail area.

From

Name of payor.

Address

Address of payor.

City, ST ZIP

City, State and ZIP code of payor.

Amount

Detail of deposit amounts (including any lender retained amounts).

Description

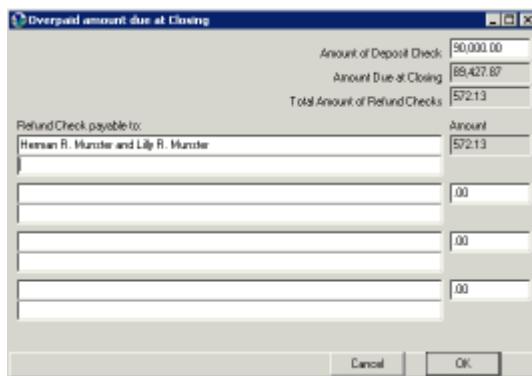
Detail of deposit descriptions.

Overpaid at Closing

Only available on the Buyer's deposit item. Automatically creates a refund check to Buyer if deposit is overpaid. See Buyer's Refund Check.

Buyer's Refund Check

If the Buyer has overpaid at closing, a check for the refund can be automatically created while editing the Buyer's receipt item. The deposit item is adjusted, and the additional disbursement(s) are created.



Amount of Deposit Check

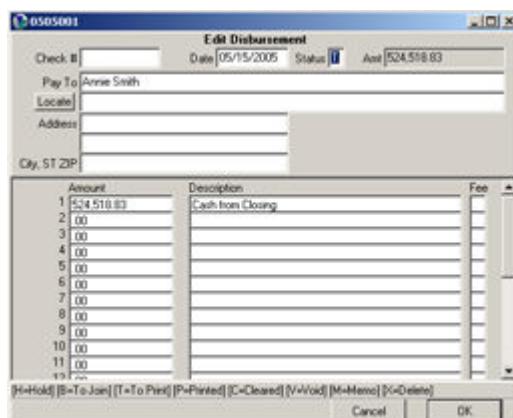
Amount of Buyer's check for deposit. The refund disbursement amount is automatically calculated and can be split into four separate refund items.

Refund Check payable to:

Payee name for refund disbursement. Defaults to Buyer name(s).

Editing Disbursements

To edit a check item, double-click the line item.



Check #

Required field for disbursed items.

Date

Defaults to disbursement date.

Status

Disbursement status code.

Status	Description
H	Hold. Do not disburse item.
B	To be joined. Item will be moved into another order in Escrow Accounting.
T	To be printed. Item is to be printed on a check.
P	Printed. Item has been disbursed.
C	Cleared. Item has cleared the bank. (Not recommended as items should be cleared through Escrow Accounting.)
V	Void item.
M	Memo item. Does not affect totals.
X	Delete item. Item will not update to Escrow Accounting.

Amt

Cannot be edited here. Is a result of the amounts in the detail area.

From

Name of Payee.

Address

Address of Payee.

City, ST ZIP

City, State and ZIP code of Payee.

Amount

Detail of disbursement amounts.

Description

Detail of disbursement descriptions.

Fee Code

Fee code assigned to each line item amount.

Update to Escrow File

Deposit tickets and checks are printed in Escrow Accounting. To do this, click **Update to Escrow File**. The order is then available for editing as an escrow file in Escrow Accounting.



Before updating, check the Account number in the lower right-hand corner of this window. If more than one escrow account is setup, the appropriate account must be selected. To do this, click the Acct# field and enter the appropriate number.

Once an order has been updated, a message appears informing that this order has been updated to Escrow Accounting. Items should now only be edited in Escrow Accounting.

If changes are made on the Disburse tab after updating, they will not be reflected in Escrow Accounting, unless it is re-updated. Re-updating voids all previous order items and adds a new set of items.



Print

The **Print** button accesses various items that can be printed. It is important to note that Statements can also be printed in Escrow Accounting, where the final editing of receipts and disbursements are performed.

The Out-Of-Office printing of checks is only used on systems where Escrow Accounting is not enabled. These are systems that are licensed as import/export systems, typically a laptop used for out-of-the office closings.



HUD Disbursement Information

Balance Statement

The Balance Statement reflects the information on the HUD-1 Settlement Statement (not the Disburse tab). This is a useful report to view the receipts and disbursements prior to closing or before the **Load from HUD** function is performed.

The Lender's net check amount can be viewed here.

Balance Statement		
File Number:	00-6338LM	Printed: 11/06/04 at 13:26 Page: 1
Seller(s):	Hacther Dillon	
Buyer(s):	Herman R. Huster	
Lilly E. Huster		
Property Location:	1313 Mockingbird Lane	
	Pittsburgh, PA 23422	
Settlement Date:	06/20/04	
<hr/> DEPOSITS <hr/>		
From Buyer(s) at Closing		89,427.87
Mortgage Proceeds	90,000.00	-2,469.75
		67,530.25
TOTALS:		156,958.12
<hr/> DISBURSEMENTS <hr/>		
To Seller(s)		31,927.29
Husted Insurance	Lender 80.00	
Interest	Lender 179.31	
School Taxes	Lender 225.00	
Luxury Tax	Lender 200.00	
Loan Discount	Lender 700.00	
City Property Taxes	Lender 1,015.44	
Payoff: 2396428349364	Chemical Mortgage Company	123,256.32
Endorsement End 100/100	Commonwealth Land Title I	7.50
Endorsement End 300/300	Commonwealth Land Title I	7.50
Endorsement End 900/9.1	Commonwealth Land Title I	7.50

Buyers and Sellers Statements

The Sellers and Buyers Statements detail the total charges and credits. They are useful for providing estimates prior to closing.

The screenshot shows a software window titled "Buyer_Statement" with the sub-title "Buyer's Statement/Closing Statement". The window displays a table of charges and credits. The header information includes:

- File Number: 00-0220LM
- Printed: 11/06/04 at 12:29
- Page: 1
- Seller(s): Matthew Dillon
- Buyer(s): Herman R. Munster
- Lilly E. Munster
- Property location: 1212 Mockingbird Lane
- Pittsburgh, PA 23423
- Settlement Date: 06/20/04

Description	Charges	Credits
Sales Price	155,000.00	
City/County taxes	122.61	
Principal amount of new loans		70,000.00
Loan Discount	700.00	
Interest	179.31	
Hazard Insurance	50.00	
City Property Taxes	1,015.44	
School Taxes	225.00	
Luxury Tax	300.00	
Settlement or closing fee	100.00	
Title examination	50.00	
Document Preparation	25.00	
Title Insurance	1,135.75	
Rnd 100, End 300, Rnd 900	150.00	
Rnd 71006.21, End 1015, End 10	270.76	
ClosingGovtLcr	25.00	
CASH DUE FROM PURCHASERS		85,427.67
TOTALS:	155,427.67	155,427.67

Buttons at the bottom: Export, Print, OK.

Disbursement Statements

Two types of Disbursement Statements are available: a regular statement and a long statement (displays item detail). These statements reflect the status of items on the Disburse tab.

It is important to note that final editing is performed in Escrow Accounting, and the final disbursement statements are printed from Escrow Accounting.

The screenshot shows a software window titled "Disbursement_Statement" with the sub-title "Disbursement Statement". The window displays a table of deposits and checks. The header information includes:

- File Number: 00-0220LM
- Printed: 11/06/04 at 12:22
- Page: 1
- Seller(s): Matthew Dillon
- Buyer(s): Herman R. Munster
- Lilly E. Munster
- Property location: 1212 Mockingbird Lane
- Pittsburgh, PA 23423
- Settlement Date: 06/20/04

Deposits			
Receipt #	Date	From	Due
06/20/04	06/20/04	M Herman R. Munster and Lill	30,000.00
		Elet American Financial Ser	67,530.25
		Total Deposits:	157,530.25
			0.00

Checks			
Check #	Date	From To	Held
06/20/04	06/20/04	I Matthew Dillon	31,927.13
		I Chemical Mortgage Company	129,256.22
		I Commonwealth Land Title In	227.66
		I Commonwealth Land Title In	290.76
		I You Own It Title, Inc.	1,276.19
		I Herman R. Munster and Lill	672.12
		Total Checks:	0.00
			157,530.25

Buttons at the bottom: Export, Print, OK.

Out-of-Office Printing

Out-of-Office Check Printing

To print checks on import/export systems, the information in the Out-Of-Office Printing section must be completed. This function is only active if Escrow Accounting is not enabled on the System Management, Escrow tab.

Since items cannot be updated to Escrow Accounting in an import/export system, it is important to remember to update to Escrow Accounting after the order has been imported into the main system.

The dialog box is titled "Out-Of-Office Printing". It contains the following fields:

- Account Cash Balance: .00
- Date: 11/06/2004
- Ready to Print: 6
- Checks: 157,530.25
- Total: 157,530.25
- Beginning: 0
- Check Number: 0
- Balance after Printing: 157,530.25
- Print Checks button

Account Cash Balance

Total of deposits (R and D status) less printed checks (P status).

Ready to Print

Number of checks with T status.

Checks Totaling

Total amount of checks to be printed.

Balance after Printing

Balance after printing checks.

Date

Date to be printed on checks.

Beginning Check Number

Beginning check number.

Print Checks

Performs print function.

Other Tab

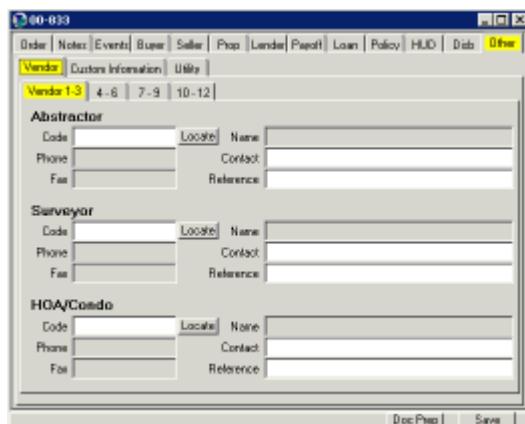
Other, Vendor Tab

The vendor fields are used in the TSS DPS. Typically these fields are setup for Abstractors, Surveyors, Tax Collectors, etc.

Contact and reference fields are only available for Vendors 1 through 3.

System Management option is available to make this display context sensitive to Vendor types. See the System, Options tab.

Vendor field labels can be customized in the System Management utility, Screens, Vendors tab.



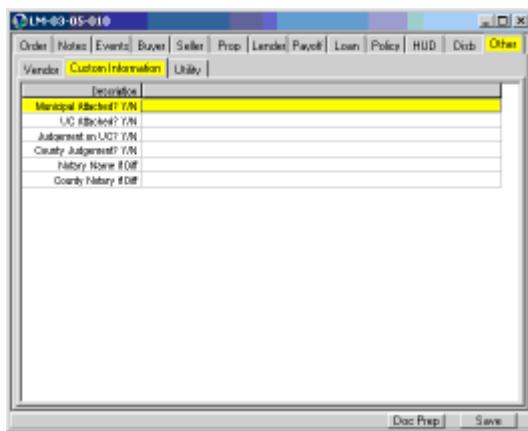
Other, Custom Information Tab

There are 100 user-defined fields that can be customized in the System Management utility, User Fields tab. Once these fields are defined, they are available for data entry. These fields are for use in the TSS DPS.

To edit a line item, double-click it. A data entry line will appear below the edit line. Each has a preset field length.

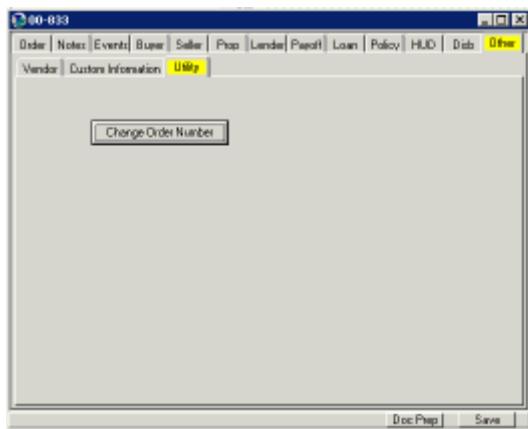
After data entry, press ENTER or TAB to save the data.

Press ARROW-UP or ARROW-DOWN to move between the edit lines.

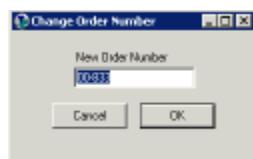


Other, Utility Tab

The order number can be changed on the Other, Utility tab. To do this, click **Change Order Number**.



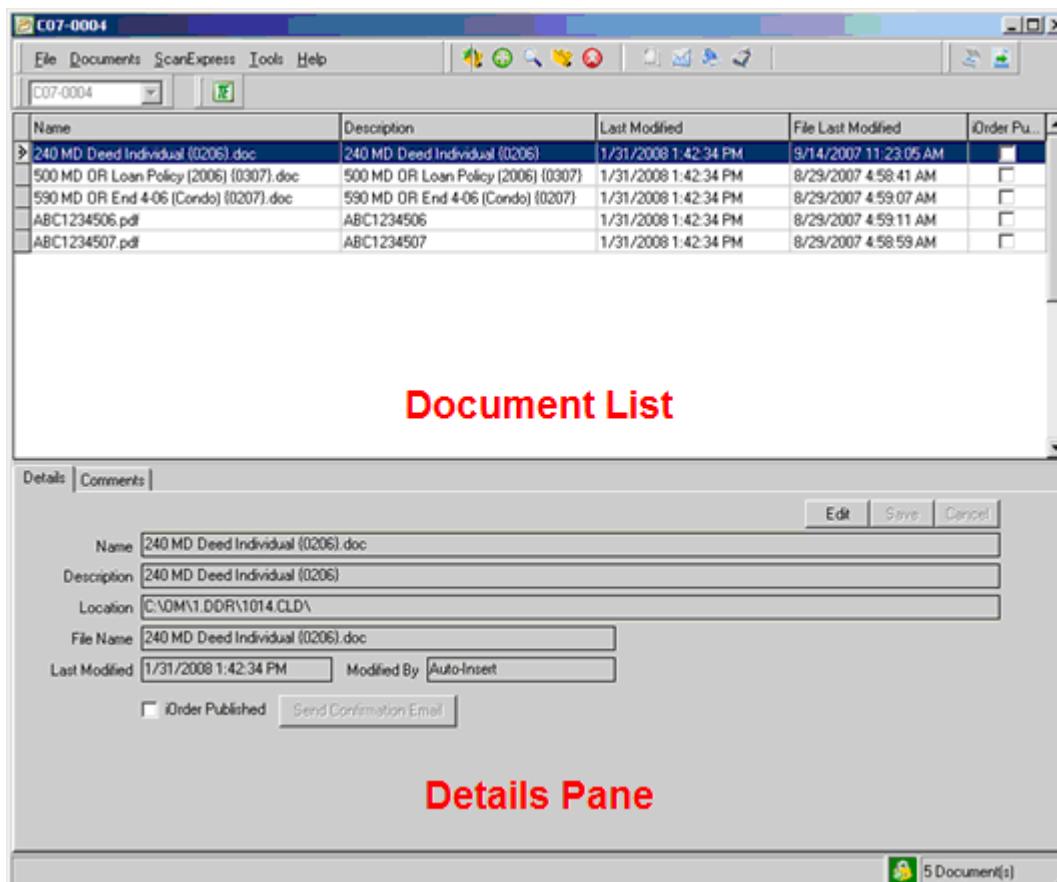
Enter new order number.



It is recommended that this utility not be used if the order has been updated to Escrow Accounting. Because this utility does not change the order number in Escrow Accounting, main order information will not link to the Escrow Accounting order number. This will cause escrow accounting documents, such as checks, disbursement statements, etc. to print without name or address references.

The Document Manager

The Document Manager contains two sections: the document list and the details pane.



The Document List

The document list displays all document associated with the order that is open in TitleExpress.

Name	Description	Last Modified	File Last Modified	iOrder Pu...
240 MD Deed Individual (0206).doc	240 MD Deed Individual (0206)	1/31/2008 1:42:34 PM	9/14/2007 11:23:05 AM	<input type="checkbox"/>
500 MD OR Loan Policy (2006) (0307).doc	500 MD OR Loan Policy (2006) (0307)	1/31/2008 1:42:34 PM	8/29/2007 4:58:41 PM	<input type="checkbox"/>
590 MD OR End 4-06 (Condo) (0207).doc	590 MD OR End 4-06 (Condo) (0207)	1/31/2008 1:42:34 PM	8/29/2007 4:59:07 PM	<input type="checkbox"/>
ABC1234506.pdf	ABC1234506	1/31/2008 1:42:34 PM	1/31/2008 3:40:22 PM	<input type="checkbox"/>
ABC1234507.pdf	ABC1234507	1/31/2008 1:42:34 PM	8/29/2007 4:58:59 PM	<input type="checkbox"/>
e-mail.msg	Settlement confirmation	1/31/2008 3:43:15 AM	1/31/2008 3:17:01 PM	<input type="checkbox"/>
HUD-1.PDF	HUD-1	1/31/2008 3:25:02 PM	1/31/2008 3:23:12 PM	<input type="checkbox"/>

The following options are available in the documents list:

Name

The name of the document.

Description

Description of the document.

Last Modified

The timestamp for when the document was added to the Document Manager.

File Last Modified

The timestamp when the document was last opened and edited.

iOrder Publish

If selected then the document can be viewed online to iOrderExpress Users. (only applicable if iOrderExpress was purchased)

The Details Pane

The details pane displays the details for the document selected in the document list.

The screenshot shows a software interface titled 'Details' with tabs for 'Details' and 'Comments'. At the top right are buttons for 'Edit', 'Save', and 'Cancel'. Below these are several input fields: 'Name' (240 MD Deed Individual (0206).doc), 'Description' (240 MD Deed Individual (0206)), 'Location' (C:\DM\1.DDR\1014.CLD\), 'File Name' (240 MD Deed Individual (0206).doc), 'Last Modified' (1/31/2008 1:42:34 PM), and 'Modified By' (Auto-Insert). At the bottom left is a checkbox labeled 'iOrder Published' with an unchecked state, and at the bottom right is a button labeled 'Send Confirmation Email'.

Details

The details tab displays the details for the document selected in the document list. The following options are available:

Name

The displayed name of the selected document.

Description

The description of the selected document.

Location

The database location of the selected document. Cannot be edited.

File Name

The file name of the selected document. Cannot be edited.

Last Modified

Timestamp when the file was last modified in the Document Manager. Cannot be edited.

Modified By

Person who modified the document. Cannot be edited.

iOrder Published

Determines if document is viewable in iOrderExpress.

Send Confirmation Email

Sends an e-mail message to iOrderExpress Users assigned to the order that the selected document was published online to view.

Edit

Allows the name and description to be edited.

Save

Saves changes made to the document's name and description.

Cancel

Cancels any changes made to the document.

Comments

The comments tab displays timestamps and comments that reference changes made to documents and scanned images. The following options are available on the comments tab:

Edit

Edits the comments.

Save

Saves changes made to the comments.

Cancel

Cancels changes made to the comments.

The File Menu

The File Menu has the following options:

File Documents ScanExpress Tools Help

File

From the File option you can **Exit** the Document Manager.

Documents

The following options are available from the Documents menu:

Option	Description	Shortcut Key
View / Edit	Opens the selected document.	Ctrl+O
Attach	Attaches a document.	Ctrl+A
Search	Searches for a document.	Ctrl+S
List	Displays the document list.	Ctrl+L
Delete	Deletes the selected document	
Copy	Copies the selected document.	
Email	Creates an e-mail message with the selected document(s) attached.	
Print	Prints the selected document.	Ctrl+P
Refresh	Refreshes the document list.	F5
DPS	Opens Doc Prep.	

ScanExpress

The following options are available from the ScanExpress menu:

Option	Description
Scanning	Opens ScanExpress.
Import Images - Import	Imports a single .tif file.
Import Images - Batch Import	Opens the batch import utility.

Tools

The following options are available from the Tools menu:

Option	Description
Options	Displays the options available in the Document Manager.
Details Pane	Displays the details pane.

Help

The following options are available from the Help menu:

Option	Description
Contents	Opens the TitleExpress guide.
About	Displays the Document Manager information.

The Document Manager Toolbar

The Document Manager Toolbar has the following options:

Option	Description
	Opens the selected document.
	Attaches a document.
	Searches for a document.
	Displays the document list.
	Deletes the selected document.
	Copies the selected document.
	Attaches the selected document(s) to an e-mail message.
	Prints the selected document(s).
	Prints the selected document(s) to a single .pdf file.
	Displays TitleExpress.
	Opens ScanExpress.

PDF Batch Document Order

When multiple documents are selected to be printed to a single .pdf file, the PDF Batch Document Order window is displayed.



The following options are available for a batch PDF print:

Save As

Name that the new .pdf file.

Batch Print Order

Document included in the .pdf file and the order that they will be displayed.

Move Up

Moves the selected document up in the print order list.

Move Down

Moves the selected document down in the print order list.

Delete

Deletes the selected document.

Cancel

Cancels the batch PDF print.

OK

Prints the .pdf batch print file.

Escrow Accounting

The availability of the functions in Escrow Accounting are determined by the user rights setup in the System Management utility, User tab.

Options that affect how various functions operate are setup in the System Management utility, Escrow tab. Both of these areas should be reviewed prior to using Escrow Accounting.

Check Writing

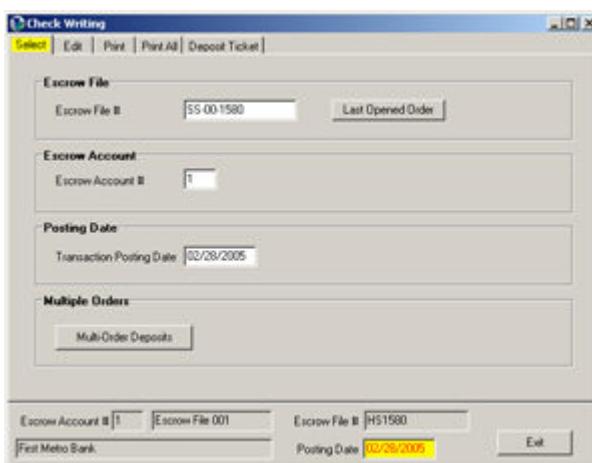
Check writing functions include the editing and printing of checks and deposit tickets or receipts, and the printing of disbursement statements.

The join checks function transfers individual disbursements from various escrow files into another escrow file for disbursement as a single disbursement item. Typically used to group disbursements to an underwriter, or to transfer funds between escrow files (for example, funds for "back-to-back" closings.)

Check Writing

Select

The **Select** tab has three important functions: selecting an escrow file, selecting the escrow account, and setting the posting date. Deposits for multiple orders can also be processed on the Select tab.



Escrow File

Escrow file

The escrow file # to be edited.

Last Opened Order

This selection completes the **Escrow file #** field with the order number of the order that is currently open (or last opened) in the main system.

Escrow Account

Escrow Account

Enter escrow account number.

Posting Date

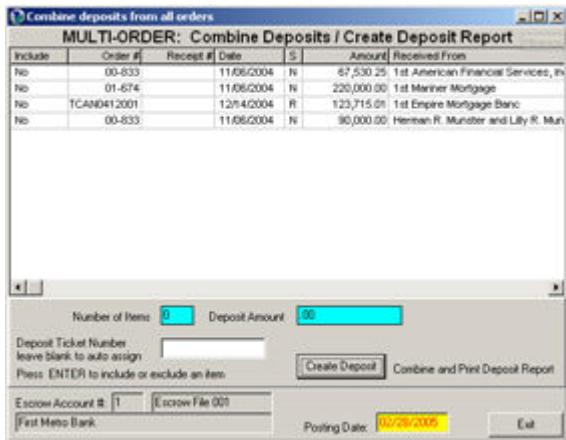
Transaction Posting Date

Enter the transaction posting date.

Multi-Order Deposits

The multi-order deposits function combines deposits from multiple escrow files into one deposit item. To include (or exclude) an item, select it and press ENTER.

By default, only R status deposit items are displayed. In the System Management utility, Escrow Accounting tab, an option can be selected to include N status items.

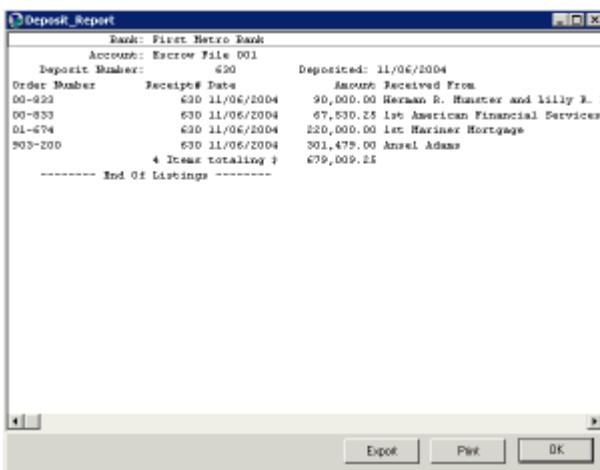


Deposit Ticket Number

Enter deposit ticket number or leave blank for automatic assigned (based on the setup in the Escrow Accounting Utility tab.)

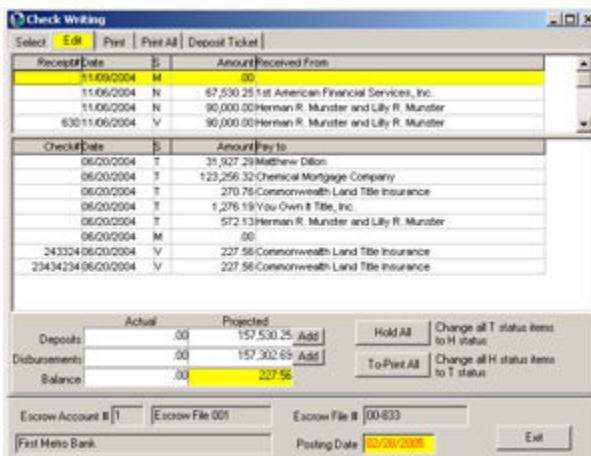
Create Deposit

This function: 1) creates a report for use as a deposit ticket (with bank approval); 2) changes the status of the items from an N or R to a D; 3) assigns a receipt number to each item and 4) creates a combined deposit for reconciliation purposes.



Edit

The **Edit** tab contains functions that allow editing of items and displays the escrow file balances.



Editing Items

To edit an item, double-click it.

Add Items

To add a deposit or disbursement item, click **Add**. An M status item will be added to either the Receipt or Check section of the window. That item can then be edited.

Hold All

Changes all T status items to H status items.

To-Print All

Changes all H status items to T status items.

Deposits

To edit a deposit item, double-click on the line item and then click **Edit**.

Only N, R and M status items can be edited. D and C status items must be voided or recut. V status items cannot be edited.

Receipt #	Date	07/31/2006	Status	<input checked="" type="checkbox"/> Not Received	Amount	247,835.00
Rcvd From	Philip Hernandez					
B/S Locate						
Address	65 Astible Way	Ticket			Item #	14305
Label			Paid By	Benefit of	After Hours	
City, ST ZIP	Crofton, MD 21114	ABA				

Amount	Description
1 247,835.00	From Buyer(s) at Closing
2 00	
3 00	
4 00	
5 00	
6 00	
7 00	
8 00	
9 00	
10 00	
11 00	
12 00	

[N=Not Received] [R=Received] [D=Deposited] [C=Cleared] [V=Void] [M=Memo]

Receipt #

Optional field. Used for tracking a deposit ticket number or noting wired items (enter "WIRE").

Date

Item date. Should reflect date actually deposited.

Status

Status of item.

Status	Description
N	Not received. Funds have not been received. This is the default status.
R	Received. Funds have been received.
D	Deposited. The funds have been verified as being deposited in the bank.
C	Cleared. Item has cleared the bank.
V	Voided item.
M	Memo item. Does not affect totals.

Amount

Cannot be edited here. It is a result of the amounts in the detail area.

Received From

Name of Payor. A Payto code may be entered, or click B/S to select either the Buyer or Seller.

Address

Address of Payor.

City, ST ZIP

City, State and ZIP code of Payor.

Ticket

If item is included on a deposit ticket, the ticket number displays. Not editable.

Item

Every item in escrow accounting is assigned a unique number. The item can be located using this number.

Paid By

This field appears on the Deposit Report in Reports 3 and prints on a deposit receipt.

Option	Description
Blank	Check
A	Cash
W	Wire
D	Draft
R	Cashier's Check
M	Money Order
I	Indicates IOLTA Deposit

Benefit of

Displays on the Deposit report in Reports-3 and prints on a deposit receipt.

Option	Description
B	Buyer
S	Seller
O	Other

After Hours

Displays on the Deposit report in Reports-3 and prints on a deposit receipt.

Option	Description
Y	Yes, deposit was received after hours
Blank	Deposit received during business hours

ABA

The ABA # of the deposited item. Displays on the Deposit report in the Reports-3 and prints on a deposit receipt.

Amount

Detail of deposit amounts (including any lender retained amounts).

Description

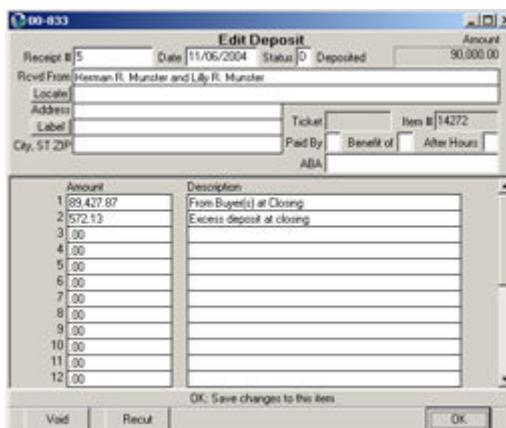
Detail of deposit descriptions.

Void and Recut

Only D, C and J status items can be voided or recut.

The void option is available for N and R status items, however these should be changed to an M status, since these items have not been deposited.

If a J status disbursement item is voided, all corresponding J status deposit items must be voided.



Void

Voids the item. No balancing item is created.

Recut

Voids the item. An identical N status item is created.

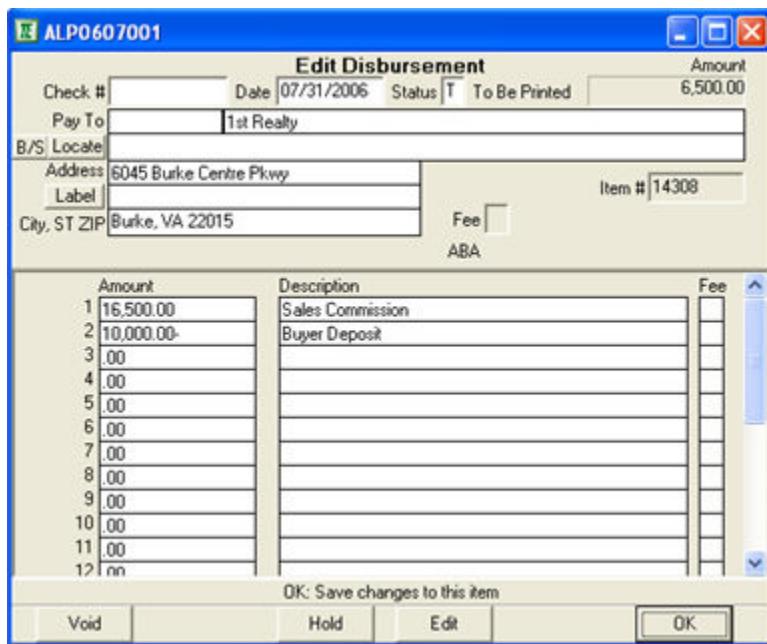
Void Description

Description of void reason. Displays on voided item and on the long and history disbursement statements.

Disbursements

To edit a disbursement item, double-click on the line item and then click **Edit**.

Only T, H and M status items can be edited. P and C status items must be voided or recut. V status items cannot be edited.



Check

Check number.

Date

Item date. Should reflect date actually disbursed.

Status

Status of item.

Status	Description
H	Hold. Do not disburse item.
B	To be joined. Item will be moved into another order in Escrow Accounting.
T	To be printed. Item is to be printed on a check.
P	Printed. Item has been disbursed.
C	Cleared. Item has cleared the bank.
V	Voided item.
M	Memo item. Does not affect totals.

Amount

Cannot be edited here. It is a result of the amounts in the detail area.

Pay To

Name of Payee. A Payto code may be entered, or click B/S to select either the Buyer or Seller.

Address

Address of Payee.

City, St Zip

City, State and Zip code of Payee.

Fee

Option	Description
F	Indicates fee codes have been assigned to item from main order.
Blank	Fee codes not in use.

Item

Every item in escrow accounting is assigned a unique number. The item can be located using this number.

Amount

Detail of disbursement amounts.

Description

Detail of disbursement descriptions.

Fee

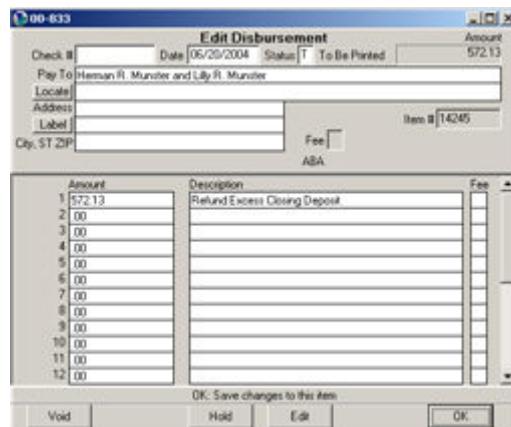
Fee code assigned to each line item amount.

Void and Recut

Only P, C and J status items can be voided or recut.

The void and recut options are available for T and H status items, however these should be changed to an M status, since these items have not been disbursed.

If a J status disbursement item is voided, all corresponding J status deposit items must be voided.



Void

Voids the item. No balancing item is created.

Recut

Voids the item. An identical H status item is created.



Void Description

Description of void reason. Displays on the voided item and the long and history disbursement statements.

File Balances

The Actual Balance and Projected Balance are important. Depending on setup in the System Management utility, checks may not be able to be printed if both (or one) of these balances are not zero.

	Actual	Projected	
Deposits	90,000.00	157,302.69	Add
Disbursements	.00	157,302.69	Add
Balance	90,000.00	227.56	

Actual

The Actual Balance represents the cash balance in this escrow file. This balance may be positive or negative, depending on the status of the items. If all deposits are received, and disbursement items are being held, the balance may be positive. If checks have been printed, no deposit items are entered, this balance may be negative.

Projected Balance

The Projected balance represents the total amount of deposits less the total amount of disbursements, regardless of their statuses. If an item is edited or voided, and a balancing item is not added, a projected balance is created.

This is a balance that is unaccounted for, and auditors will certainly question these balances.

Print

Three types of disbursement statements are available.

Checks	
Beginning Check Number	12345606
Deposits received	90,000.00
Checks to be printed total	157,302.69
Previous disbursements total	.00
Total disbursements	157,302.69
Escrow file balance after printing checks	\$2,302.65
Projected balance	227.56

Standard

This statement displays one line per item. It is the most commonly printed disbursement statement.

Itemized

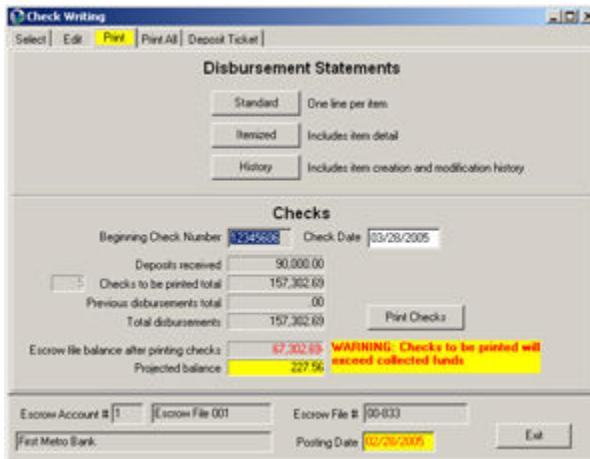
This statement displays the detail for each item.

History

This statement displays detail and history information for each item. The history information includes the date, time and initials of user who edited the item.

Print Checks

The print checks function can be affected by settings in Escrow Accounting, Utility, the System Management, Escrow tab and the System Management, User tab.



Beginning Check Number

If using pre-printed check stock, verify against stock beginning number is correct. If using blank stock, the beginning number is not editable.

Check Date

Depending on settings, the check date may default to today's date, and may be editable.

Print Checks

A print preview window displays for printer selection. Depending on settings, checks may not be available for printing if the projected balance is not zero.



Print All

The **Print All** tab only displays if the option is selected in the System Management Utility, Escrow Tab. It should be selected with caution, as it prints ALL to be printed checks from ALL escrow files.



Beginning Check Number

Beginning check number.

Check Date

Check date.

Print All Checks

Print all T status item checks from every order in the selected escrow account.

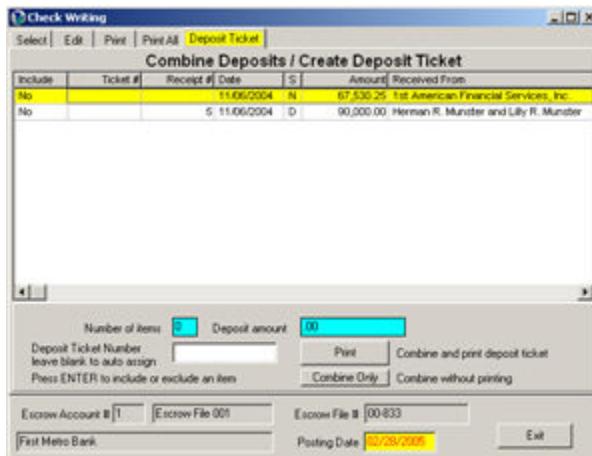
Deposit Ticket

This function combines individual deposit items into a combined deposit amount for reconciliation purposes and also prints a deposit ticket.

Deposit tickets are printed on pre-printed laser forms. To order, contact TSS Sales.

Only deposit items that have an N or R status will appear on the selection list. Once they are combined, they will still appear individually in the escrow file, however they will share same receipt number.

Press **ENTER** to include or exclude an item.



Deposit Ticket Number

Enter deposit ticket number or leave blank for automatic assigned (based on the setup in the Escrow Accounting, Utility tab.)

Print

This function: 1) prints a deposit ticket; 2) changes the status of the items from an N or R to a D; 3) assigns a receipt number to each item and 4) creates a combined deposit for reconciliation purposes.

Combine Only

Performs the same functions as print, except does not print a deposit ticket.

Join Checks

Joining checks is the process of moving disbursement items from one escrow into another escrow file from which you can write one check for the joined items. No reconciling items are created in the join process.

This feature is useful to:

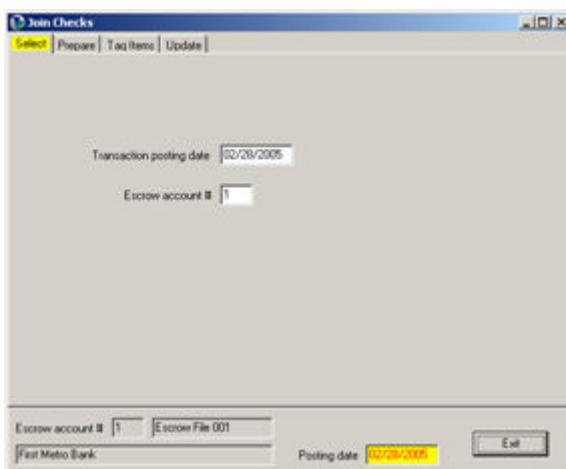
- Print one check to the underwriter every month, instead of printing a check from every escrow file.
- Print one check daily for fees, instead of printing a check from every escrow file.
- Join the proceeds from one escrow file as a funding deposit into another escrow file for back-to-back closings.

Disbursement items must be marked in the disbursing escrow file as B or H to be available for joining.

Once joined, the deposit in the receiving escrow file will have a J status, as will the disbursement items in the disbursing escrow file.

Select

The posting date and escrow account must be selected.



Transaction posting date

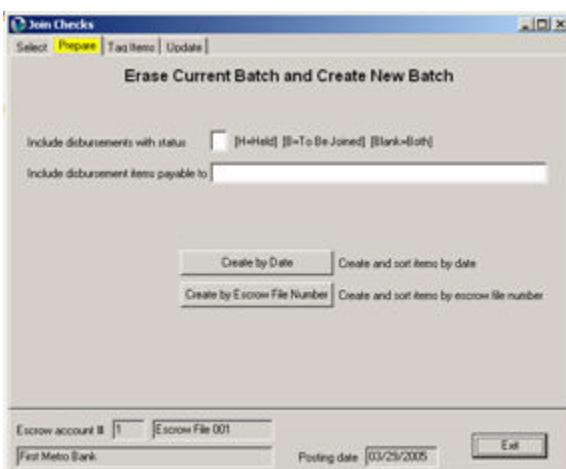
Date that joined items are posted,

Escrow account

Escrow account number.

Prepare

The prepare function creates a new batch of items for selection on the Join Checks tab.



Include disbursements with status

Status	Description
H	Hold status items only.
B	To be joined status items only.
Blank	Include both H and B status items.

Include disbursement items payable to

Enter payee name if batch should only be created for one payee name.

Create by Date

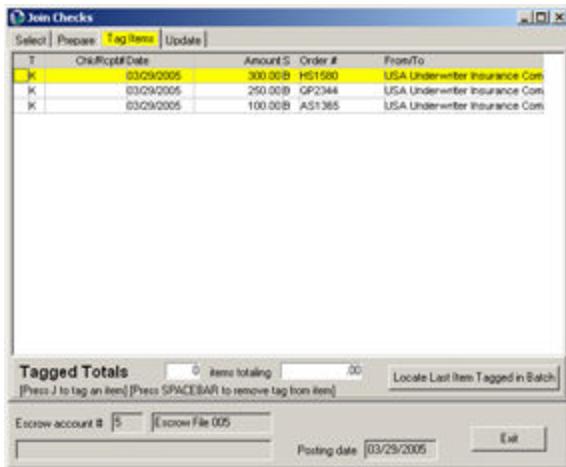
Creates batch sorted by date.

Create by Escrow File Number

Creates batch sorted by escrow file number.

Tag Items

Items to be joined are selected on the Tag Items tab. To include an item, select it and press J. To exclude an item, press SPACEBAR.

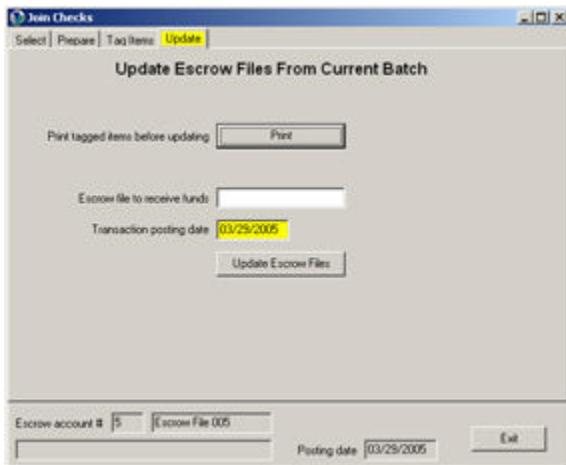


Locate Last Item in Tagged Batch

Moves cursor to the last item tagged in the batch.

Update

The update process joins the selected items into the receiving escrow file.



Print

Print list of items to be joined.

Escrow file to receive funds

Escrow file number to receive joined funds.

Transaction Posting Date

Posting date for joined funds.

Update Escrow Files

Updates items to receiving escrow file.

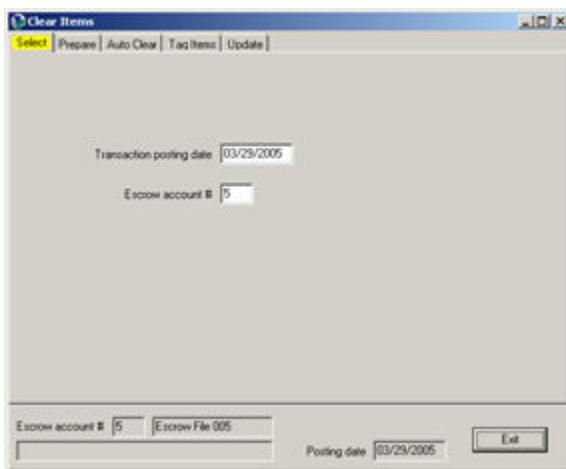
Reconciliation

The functions in the Clear Items section of Escrow Accounting perform the steps necessary to reconcile the escrow account. For step-by-step instructions, see the Tutorial.

Clear Items

Select

The transaction posting date and the escrow account can be selected on the Select tab.



Transaction posting date

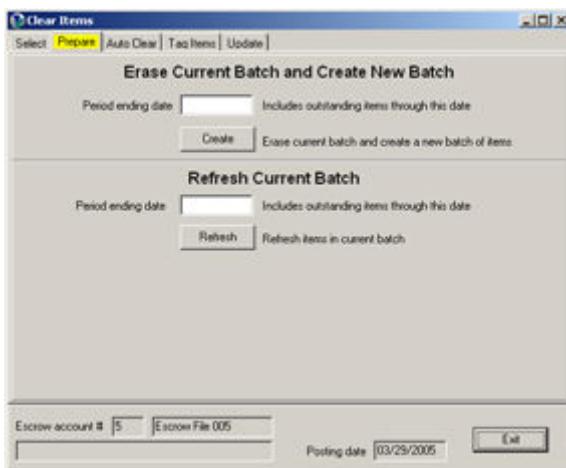
The transaction posting date should be set to match the bank statement ending date. This will insure that any changes made will be included in the reconciling month (instead of today's date).

Escrow account

Enter escrow account number.

Prepare

Items to be tagged are prepared on the Prepare tab.



Erase Current batch and create new batch

This step erases existing batches (for the selected Escrow Account) and creates a new set of entries for you to clear.

Period ending date

Enter bank statement ending date.

Create

Click this button to create a set of outstanding items (a batch). They will now appear on the Clear Checks tab.

Refresh Current Batch

During the clearing process, you may find errors that need to be corrected. You can exit the Clear Checks tab, open an escrow file, and make your changes. The changed items will not appear on the outstanding list until this step is performed.

Period ending date

Enter the ending date for refresh process. Typically this is the bank statement ending date. However, if items were posted into the next month, you may want to move the date forward.

Refresh

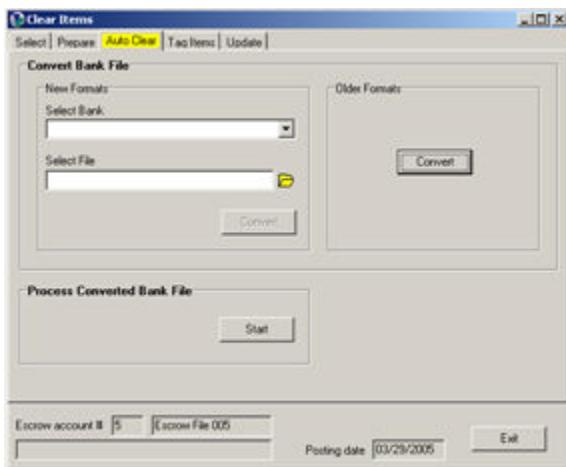
Brings new or changed items into the batch.

Auto Clear

If your bank provides your cleared checks and deposits electronically or on a diskette (referred to as the bank data file), you can use this feature to automatically clear those items (instead of using the Clear Checks tab and clearing them manually).

The supported formats are referred to as the "Customized" formats or the "Older" formats.

To use the auto-clear function, you must first convert the bank data file, and then process it. This process is run after you have created a batch of outstanding items.



Convert Bank File

The Convert Bank File functions converts the data file into a format that can be used in the processing of cleared items.

A custom auto-clear format can be provided for virtually any bank data file. For more information, send a sample of the bank data file to TSS Technical Support. Typically, a fee is involved for custom formatting. The custom format first must be imported.

New Formats

Select Bank

From the pull-down menu, select a bank format. These formats are loaded using the System Management, Escrow, Import function.

Select File

Select bank file

Convert

Begin the convert process.

Process Converted Bank File

Click **Start** to process the converted file. The items will now be tagged on the **Tag Items** tab.

Older Formats

To use older auto-clear formats, click **Convert**. Press **F4** to select the appropriate format. Then, press **F2** to accept format. Type the directory location of the bank file, for example A:\. Press **F2**.

Type the filename, for example **March.txt**, press **F2** again.

Make a note of any rejected records. Press **F10, F10** when completed.

Older Format File Layouts

The following are the acceptable ASCII text formats to enable auto-clearing of checks (and deposits if applicable) for reconciliation purposes.

Comma delimited, quotes encapsulated files are also acceptable. Each field must be enclosed in quotes and separated by a comma. Lines must be terminated with a Line Feed.

The following Y2K compliant 8-character formats are recognized: mm/dd/yy and ccyyymmdd. Any format that uses a 6-digit date format will assume a two-digit year above 50 to be 1900, under 50, 2000. The date field is used to validate that the cleared date is past the item's transaction date.

Format 2

Total Length: 80 bytes

FIELD	LENGTH	DESCRIPTION
Type	1	Deposit, anything else = Check
Filler	9	ignored
Check Number	10	Numeric, Right Justified, Zero Filled
Amount	12	Dollars and Cents, Right Justified, Zero Filled, No Period
Date	6	MMDDYY, Example 033197 for March 31, 1997
Filler	42	ignored

Record should be terminated with Carriage-Return and Line-Feed. This format is in use with Nations Bank (Maryland).

Format 3

Total Length: 38 bytes

FIELD	LENGTH	DESCRIPTION
Filler	1	ignored
Type	1	D = Deposit K = Check
Check Number	12	Numeric, Right Justified, Zero Filled
Date	8	MMDDCCYY, Example 03311997 for March 31, 1997
Amount	16	Dollars and Cents, Right Justified, Zero Filled, No Period

Record should be terminated with Carriage-Return and Line-Feed.

Format 4

Total Length: 31 bytes

FIELD	LENGTH	DESCRIPTION
Filler	7	ignored
Check Number	8	Numeric, Right Justified, Zero filled
Amount	10	Numeric, Right Justified, Zero Filled, No Period
Date	6	MMDDYY, Example 033197 for March 31, 1997

Record should be terminated with Carriage-Return and Line-Feed. This format is for checks only, will not clear deposits.

Format 5

Total Length: 37 bytes

FIELD	LENGTH	DESCRIPTION
Filler	10	ignored
Check Number	10	Numeric, Right Justified, Zero filled
Date	6	Formatted as MMDDYY, Example 033197
Amount	10	Dollars and Cents, Right Justified, Zero Filled, No Period
Type	1	R = Check

Format 8 (Comma-Delimited Format A)

FIELD	DESCRIPTION
Field 1	ignored
Field 2	ignored
Field 3	ignored
Field 4	ignored
Field 5	ignored
Field 6	ignored
Field 7	Must contain the text "Check Paid"
Field 8	Amount
Field 9	Check Number

This format is in use by INFOPLUS program (PA).

Format 9 (Comma-Delimited Format B)

FIELD	DESCRIPTION
Field 1	ignored
Field 2	Check or Deposit number
Field 3	Amount for Check, ignored for Deposit
Field 4	Amount for Deposit, ignored for Check
Field 5	ignored
Field 6	Date formatted as ##/##/##
Field 7	First characters must contain the uppercase text CHECK, DEPOSIT, WIRE IN or WIRE OUT

This format is in use by: Eagle Bank (MD) and Capital City Bank (FL).

Format 10 (Comma-Delimited Format C)

FIELD	DESCRIPTION
Field 1	Check number
Field 2	Amount
Field 3	Date formatted as ##/##/##

This format is in use by: First Union's PC Invision program (PA).

Format 13

Total Length: 42 bytes

FIELD	LENGTH	DESCRIPTION
Account #	13	ignored
Check Number	10	Numeric, Right Justified, Zero filled
Amount	10	Dollars and Cents, Right Justified, Zero Filled, No Period
Date	8	Formatted as YYYYMMDD, Example 19990331
Type	1	P = Check, R = Deposit

Record should be terminated with Carriage-Return and Line-Feed. This format is in use by First Union Bank (New Jersey).

Format 14

Total Length: 80 characters

FIELD	LENGTH	DESCRIPTION
Filler	3	ignored
Account #	10	ignored
Record Type	1	P=Paid
Date	6	Formatted as MMDDYY, Example 012079
Amount	8	Numeric, Right Justified, Zero filled, no decimal point
Paid Date	6	Formatted as MMDDYY, Example 012079
Filler	21	ignored

This format is in use by SunTrust (Florida). Clears P=Paid check items only.

Format 15

Total Length: 69 characters

FIELD	LENGTH	DESCRIPTION
Filler	29	ignored
Check Number	10	Numeric
Amount	10	Numeric, Right Justified, Zero filled, no decimal point
Paid Date	6	Formatted as YYMMDD, Example 090512
Filler	14	ignored

This format is in use by Sovereign Bank (Pennsylvania). Clears check items only.

Format 16

Total Length: 80 characters

FIELD	LENGTH	DESCRIPTION
Filler	21	ignored
Check #	10	Numeric
Date	6	Formatted as YYMMDD, Example 891231
Amount	10	Numeric, Right Justified, Zero filled, no decimal point
Filler	33	ignored

This format is in use by FCNB Bank (Maryland). Clears check items only.

Format 17

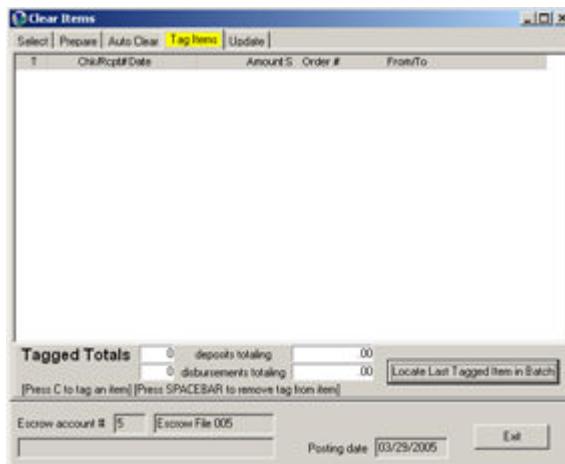
Total Length: 144 characters

FIELD	LENGTH	DESCRIPTION
Filler	24	ignored
Check #	10	Numeric
Amount	9	Numeric, Right Justified, Zero filled, no decimal point
Date	7	Formatted as Julian yyyyddd
Filler	94	ignored

This format is in use by Commerce Bank (Pennsylvania). Clears check items only.

Tag Items

From this window, you can tag the items that appear on your bank statement. If no items appear here, use the Prepare tab to create a batch of outstanding items.



Before tagging items, check the account number and Posting Date displayed at the bottom of your window to be sure they are correct.

Tagging an Item to be Cleared

To tag an item, highlight the item and press C.

Remove Tag

To remove the tag from an item, highlight the item and press the SPACEBAR.

Locate Last Tagged Item in Batch

Returns cursor to the last tagged item in the batch (on the bottom of the list).

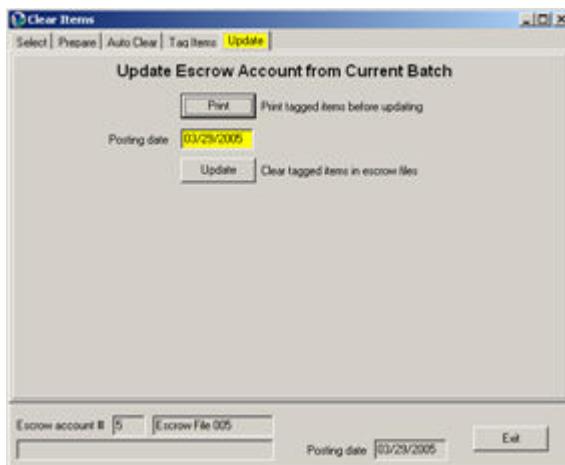
Viewing the detail of an Item

To view the detail of an item, double-click (or press ENTER) on the item. (This does not apply to combined deposits.)

Update

Update

This window contains the function that updates Items to a cleared status. This is the final step and should only be performed if your cleared totals match the bank statement totals.



Print

Print a list of items that are about to be changed to a C (Cleared) status. This is very important for audit trail purposes.

Posting Date

Be certain this date matches your bank statement end date.

Update

Click this button when you are ready to change items to C (Cleared).

Please review the How To Reconcile Your Escrow Account for a list of reports that you should generate to finalize the reconciliation process.

Reporting

Reports 1

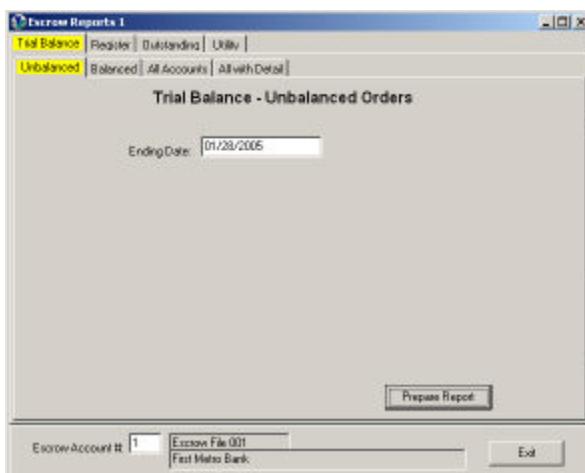
The reports in Reports-1 are basic escrow reports. These reports are in an older text-based format and can be exported to a text format.

The account designation can be changed while running any escrow account report by selecting a new account at the bottom of the window.

Trial Balance Reports

Unbalanced Report

The Unbalanced Trial Balance Report displays only those escrow files that do not have a 0.00 balance. This is the most useful of the Trial Balance reports.

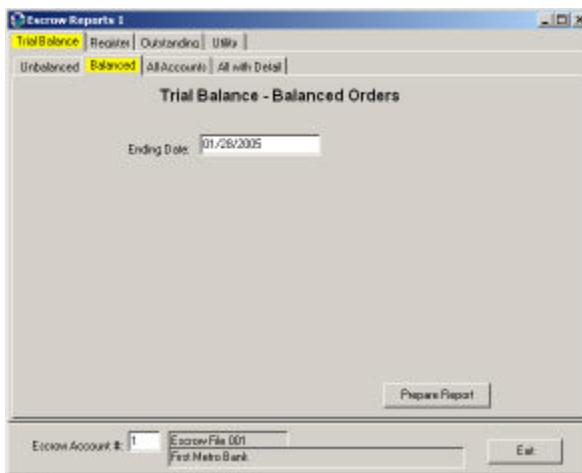


Report Sample

TRIAL BALANCED REPORT (UNBALANCED)				Printed 01/29/05
Account:	Escrow File 001	Bank:	First Metro Bank	
Begin Date:		End Date:	01/28/05	Page: 0001
File Number		Balance	Projected	
00-833	SLM	89,772.44		Bumeter/Herman R
01-674		0.00	1,000.00	James C. Woods +
1000		3,000.00		
112619		19.00		
113815		51.00	51.00	
112927		19.00		
....		-- --		

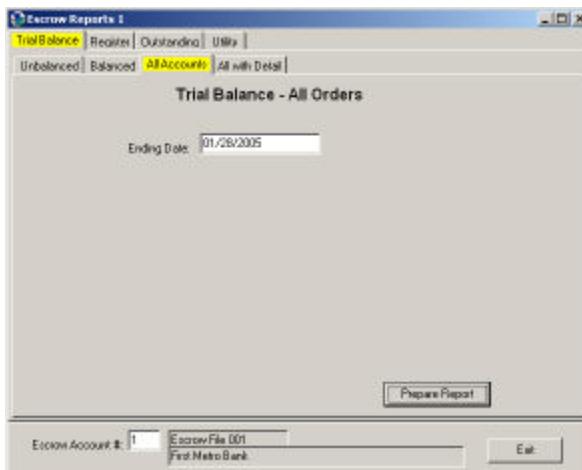
Balanced Report

The Balanced Trial Balance Report displays only those escrow files that have a 0.00 balance. This is not the most useful of the Trial Balance reports.



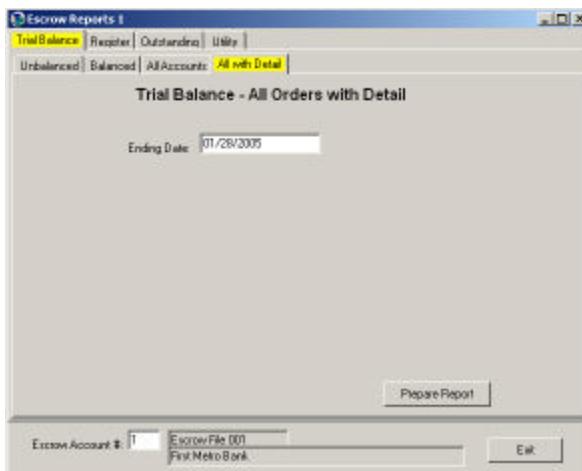
All Accounts Report

The All Accounts Trial Balance Report displays all Escrow Files and their balances. This may be a long report.



All with Detail Report

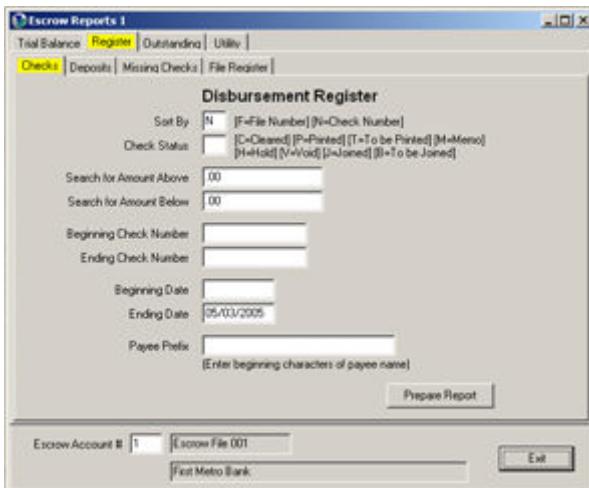
The All with Detail Trial Balance Report displays all escrow files including detail. This may be a very long report depending on the number of escrow files in your account.



Register Reports

Disbursement Register Report

Searches the check register for matching criteria.



Sort By

Option	Description
N	Check number
F	File number

Check Status

Status	Description
C	Cleared items only
P	Printed items only
T	To be printed items only
M	Memo items only
H	Hold items only
V	Voided items only
B	Held for joining items only
J	Items joined with other items only
Blank	All items

Search for amount above

Enter amount you want to search for, or bottom number if searching in a range.

Search for amount below

Enter amount you want to search for, or top number if searching in a range.

Beginning Check Number

Enter check number you want to search for, or bottom check number if searching in a range.

Ending Check Number

Enter check number you want to search for, or top check number if searching in a range.

Beginning Date

Enter date you want to search on, or beginning date if searching in a range.

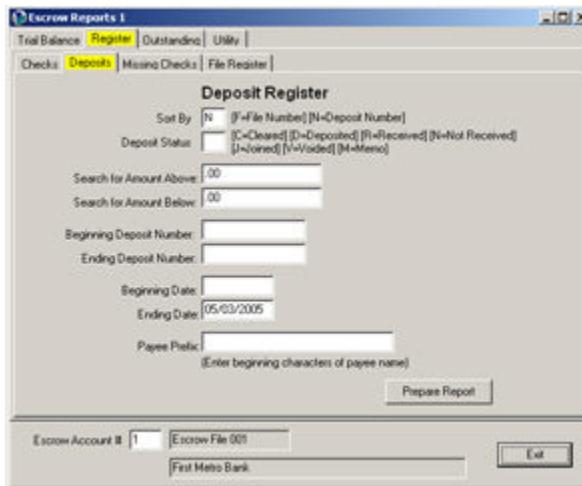
Ending Date Enter date you want to search on, or ending date if searching in a range.

Payee Prefix

Enter characters from Payee name on which to base search. (Not case sensitive).

Deposit Register Report

Searches the deposit register for matching criteria.



Sort By

Option	Description
D	Deposit number
F	File number

Check Status

Status	Description
C	Cleared items only
D	Deposited items only
R	Received items only
N	Not received items only
M	Memo items only
V	Voided items only
J	Items joined with other items only
Blank	All items

Search for amount above

Enter amount you want to search for, or bottom number if searching in a range.

Search for amount below

Enter amount you want to search for, or top number if searching in a range.

Beginning Deposit Number

Enter check number you want to search for, or bottom check number if searching in a range.

Ending Deposit Number

Enter check number you want to search for, or top check number if searching in a range.

Beginning Date

Enter date you want to search on, or beginning date if searching in a range.

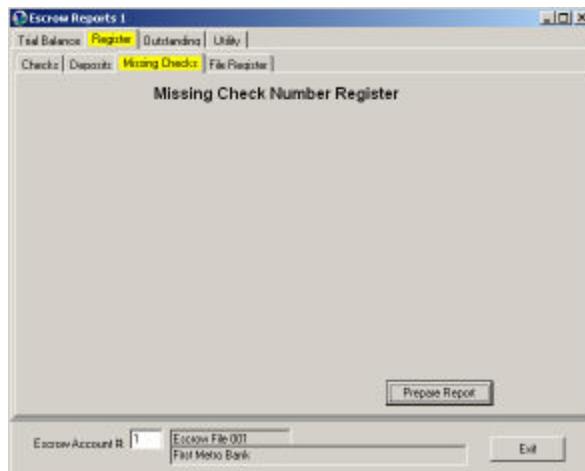
Ending Date Enter date you want to search on, or ending date if searching in a range.

Payee Prefix

Enter characters from Payee name on which to base search. (Not case sensitive).

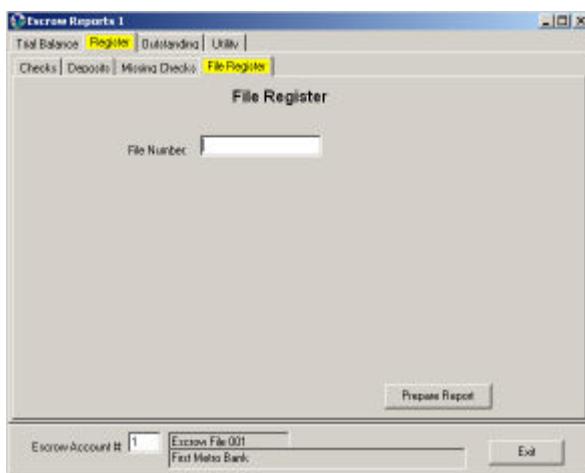
Missing Check Number Register

Produces a report of missing or duplicate checks.



File Register

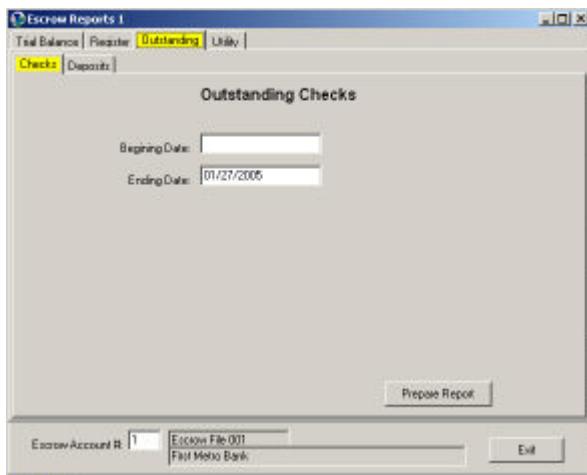
Display disbursements and receipts for a selected escrow file number.



Outstanding Reports

Outstanding Checks Report

Report of outstanding checks for a specified time period.



Beginning Date

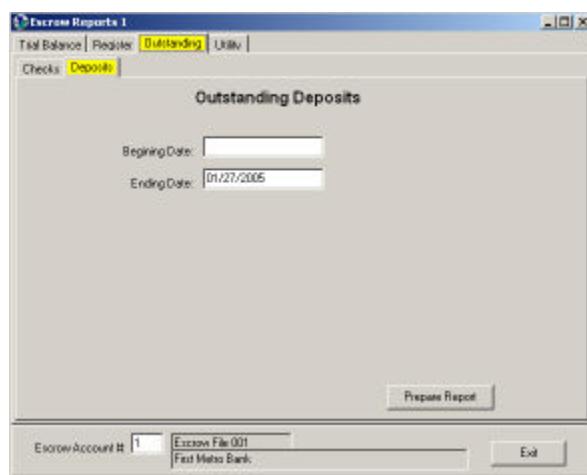
Enter beginning date on which to base search.

Ending Date

Enter ending date on which to base search.

Outstanding Deposits Report

Report of outstanding deposits for a specified time period.



Beginning Date

Enter beginning date on which to base search.

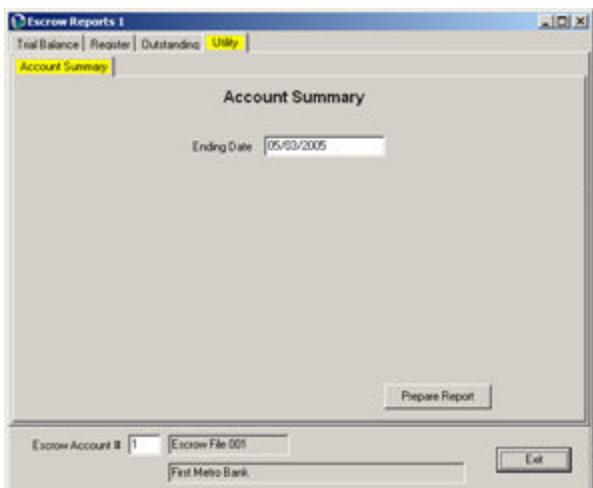
Ending Date

Enter ending date on which to base search.

Utility Reports

Account Summary Report

Displays a summary of all items.



Ending Date

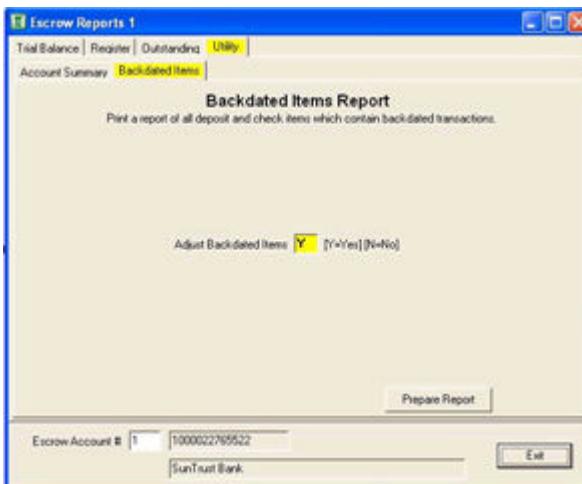
Enter ending date on which to base search.

Report Sample

Downtown Savings and Loan Association		
Account Summary printed 07/30/98		
Report transactions through 07/30/98		
<hr/> ----- Deposits -----		
Status	Count	Amount
N Not Received	2	.00
R Received	212	76,485,699.96
D Deposited	17	2,027,507.33
C Cleared	110	153,681,891.42
J Joined	56	114,595,355.25
M Memo Entries	49	.00
V Voided	216	258,658,144.00
Other		.00
<hr/> ----- Checks -----		
Status	Count	Amount
H Hold	14	3,825,462.99
B Held for Joining		.00
T To be printed	18	270,102.73
P Printed	1,322	84,218,904.82
C Cleared	331	153,421,633.42
J Joined	55	114,542,906.94
M Memo	53	.00
V Voided	953	332,920,305.40
Other		.00
Balance		5,392,991.22-
Projected Balance		5,663,093.95-

Backdated Items

This report is used during the reconciliation process to adjust items that are posted earlier than their transaction date.



For example, a deposit may have been posted on August 1, but during the clearing process (because the posting date is set to July 31), it is cleared as of July 31. So, the clearing date is now earlier than the date posted. If these items are not corrected, month-end reports are not accurate.

Adjust Backdated Items

Option	Description
N	No, do not adjust
Y	Yes, Adjust items.

Reports 2

Reports 2 Overview

The reports contained in Reports 2 are used typically during month end activities, such as reconciliation. These reports are formatted for a laser printer.

The account designation can be changed while running any escrow account report by selecting a new account at the bottom of the window.

Trial Balance Reports

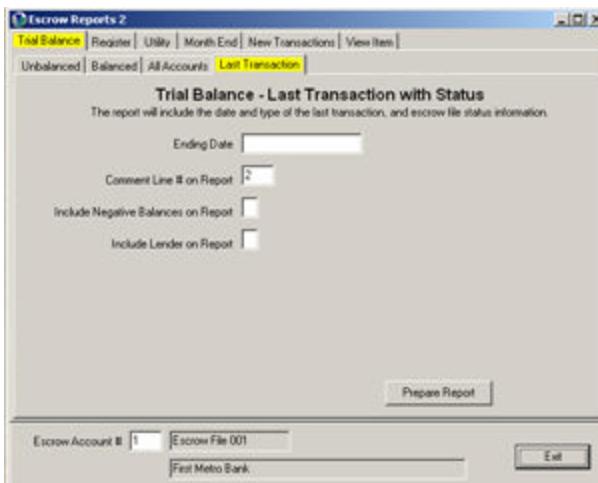
Trial Balance Reports

The Reports 2 Trial Balance reports are identical to the Reports 1 Trial Balance reports, with the following notes:

- These reports are not text-based, they are formatted for a laser printer.
- The All with Detail report is identical to the All Accounts report.

Last Transaction Report

This report is designed to display aging orders with balances. Older orders that have balances can be researched using this report.



Ending Date

Ending date for report.

Comment Line # on Report

Line number from the Notes tab to be included on report.

Include Negative Balances on Report

Option	Description
Y	Yes, include negative balances
N	No

Include Lender on Report

Option	Description
Y	Yes, include lender on report
N	No

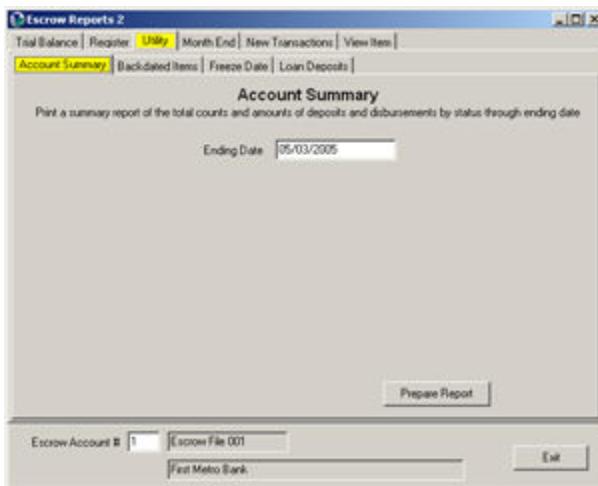
Register Reports

See Reports 1-Register for detailed explanation of these reports.

Utility Reports

Account Summary

Displays a summary of all items.



Ending Date

Enter ending date on which to base search.

Backdated Items Report

This report is used during the reconciliation process. It displays backdated items and voided joined items. To adjust backdated items, see Reports-1, Utility, Backdated items.

Freeze Date Utility

This utility allows you to set a date through which the account is frozen. All postings must be after this date. This is an important last step in the reconciliation process because it prevents users from inadvertently back posting items that would cause your escrow account to become unbalanced.

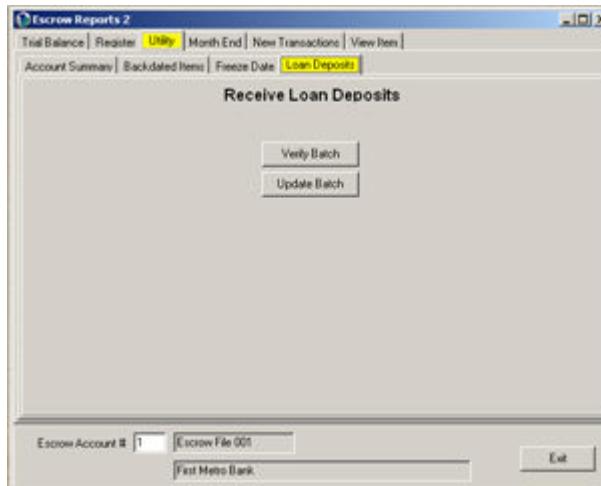
To set a freeze date, enter a date in the Freeze Date field and then click **Set Date**. The freeze date can only be set to 30 days before the current date. For example, if today is February 15, 2007, the freeze date can only be set to January 14, 2007 or earlier.



Loan Deposits Utility

This utility changes statuses of deposits from N to D based on input from a text file.

The text file must be named OM\LOANREC.TXT. Each line contains the Loan Number, a comma and the amount (without commas). The Loan number must be setup as a Locate index. If a match is found, the receipt status is changed.



Verify Batch

This function produces a report verifying the orders that match the text file input.

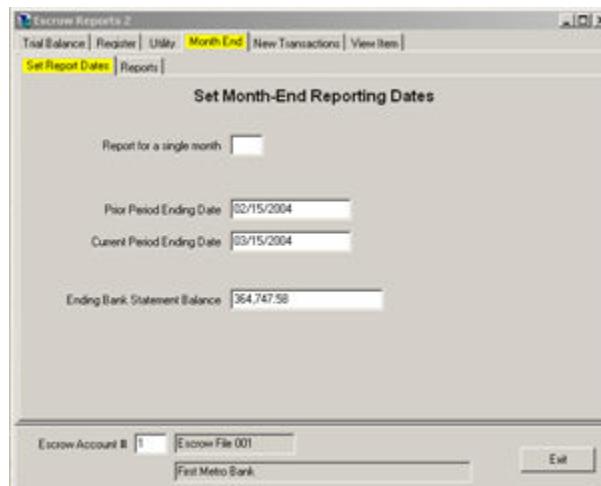
Update Batch

This function updates the status of the deposits in the orders.

Month End Reports

Set Report Dates

Information needed to run final reconciliation reports is entered into the Set Report Dates window.



Report for a single month

If you want to report for one month, enter the month number. If you want to report in a date range, leave blank.

Prior Period Ending Date

Enter prior period ending date.

Current Period Ending Date

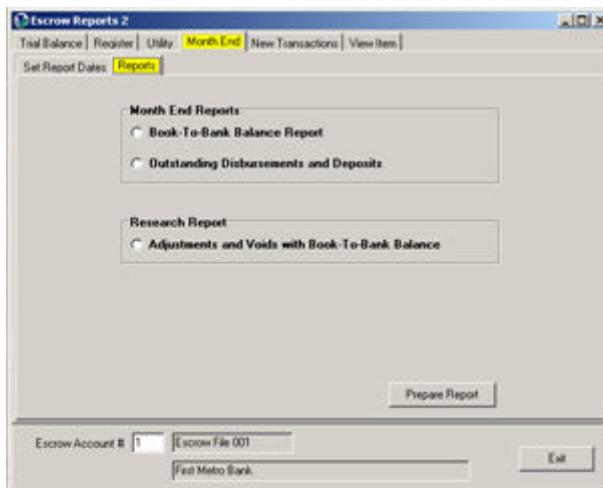
Enter current period ending date.

Ending Bank Statement Balance

Enter the ending balance from bank statement. (This field holds the amount from the previous month end, so double-check to be sure you have changed it.)

Reports

These reports are necessary for the reconciliation process.



Book-To-Bank Balance Report

The difference between your Book Balance and the Bank Balance should be zero. If it is not, review the Tutorial section of this Guide for troubleshooting tips.

Outstanding Disbursements and Deposits

This option prepares two sets of reports. One set displays all outstanding checks and deposits for the date in the Set Reports Date tab, the other set displays outstanding checks and deposits from prior periods.

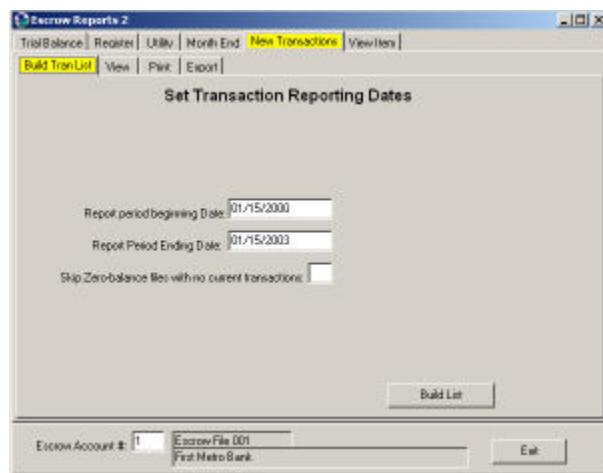
Adjustments and Voids with Book-To-Bank Balance

Displays adjustments and voids for the period defined in the Set Reports Dates tab. This report is useful to look for reasons that may cause the Book-to-Bank Balance to be off.

New Transaction Report

New Transactions Build List Utility

The New Transactions report is a useful troubleshooting report, especially if you have a high-volume account. It displays all activity in the account for a defined period of time.



Report Period beginning Date

Enter beginning date for report.

Report Period Ending Date

Enter ending date for report.

Skip Zero balance files with no current transactions

Set to Y to reduce the size of this report.

Build List

Click this button to build a list of new transactions.

New Transactions View

Displays the transactions list.

Escrow Reports 2					
Trial Balance Register Utility Month End New Transactions View Item					
Build Trans List View Print Export					
Check #					
01-235	Prior:	New:	Bal:		
1000	Proj#	Term	Term		
111717	D	2962 12/21/01	4,500.00	D	4,500.00
111717	D	2963 12/21/01	45,000.00	D	45,000.00
111717	K	14016	2964 12/21/01	4,430.64	P
111717	K	14017	2965 12/21/01	41,660.36	P
111717	K	14018	2966 12/21/01	2,700.00	P
111717	K	14019	2968 12/21/01	548.00	P
111717	K	14020	2970 12/21/01	50.00	P
111717	K	14021	2971 12/21/01	111.00	P
111717	Prior:	New:	Bal:		
113289	D	2821 12/18/01	15,536.00	D	15,536.00
113289	D	2822 12/18/01	55,390.70	D	55,390.70
113289	K	13991	2823 12/18/01	32,567.90	P
113289	K	13992	2824 12/18/01	3,524.70	P
113289	K	13993	2825 12/18/01	1,000.00	P
113289	K	13994	2827 12/18/01	813.50	P
113289	K	13995	2829 12/18/01	295.00	P
113289	K	13996	2830 12/18/01	157.70	P
113289	K	13997	2831 12/18/01	32,567.90	P

New Transactions Print

The new transaction report can be sorted by either file number, or transaction type.

Escrow Reports 2					
Trial Balance Register Utility Month End New Transactions View Item					
Build Trans List Print Export					
Print by File Number					
			<input type="button" value="Print"/>		
Print by Transaction Type					
			<input type="button" value="Print"/>		

Print By File Number

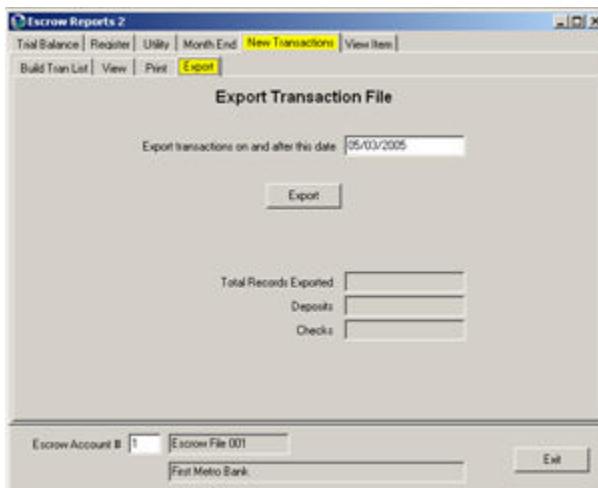
Displays transactions by File Number

Print By Transaction Type

Displays transactions by type (status).

Export Transaction File

This function creates an export file.



Export transactions on and after this date

Enter the beginning date for transaction search.

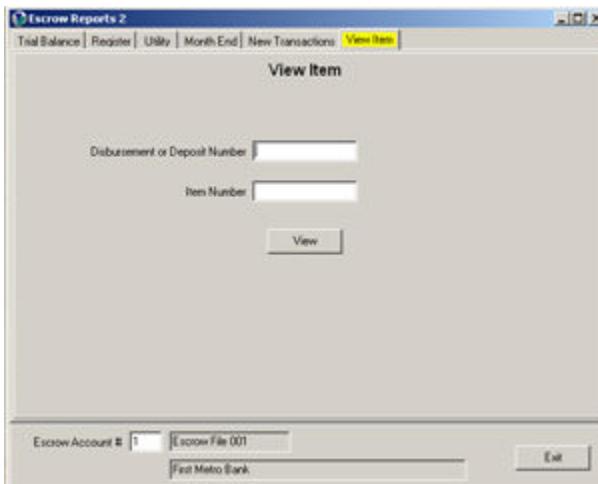
Export

Performs the export process. A file named EFEXPORT.DAT is created in the OM directory.

View Item

This utility displays the detail of a requested check, deposit or item number. (Item numbers are unique numbers assigned to every deposit or check item.) This feature is useful when reconciling, for example to look up a check number that appears on your bank statement, but not in your Clear Items window.

Up to twelve versions of each check, deposit or item number will appear. To view more than twelve versions of a check, deposit or item number, please use the Check or Deposit Registers.



Disbursement or Deposit Number

Enter check or deposit number to be searched.

Item

Enter item number to be searched.

Reports 3

The Reports 3 daily and monthly reports were designed specifically for use in California, however they contain information that users in all states will find valuable. The positive pay function is used to export daily account activity to your bank.



Print All Daily Reports

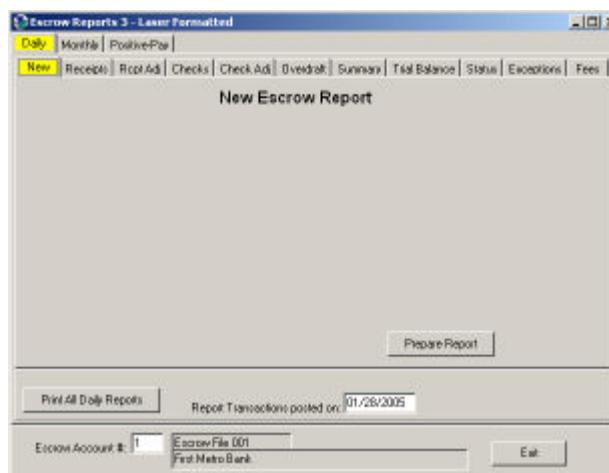
Print all daily reports for set date.

Report Transactions posted on

Set date for daily reports.

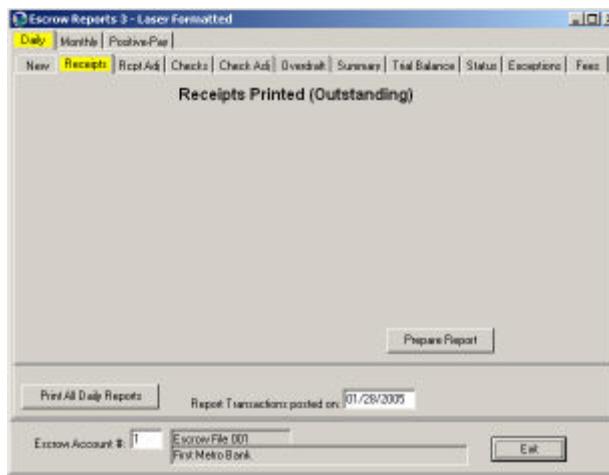
Daily

Displays new orders opened in the main order system.



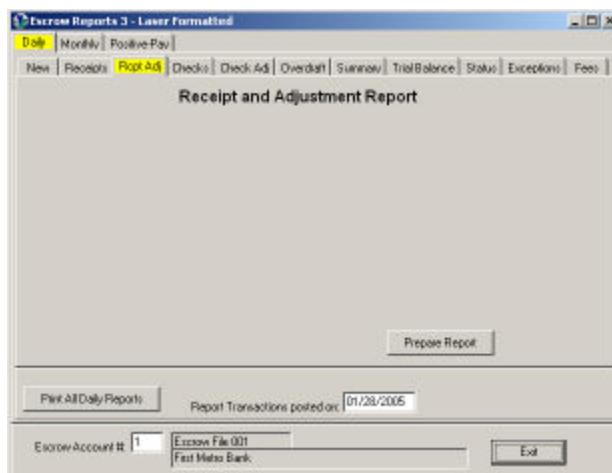
Daily Receipts Report

Displays posted receipts.



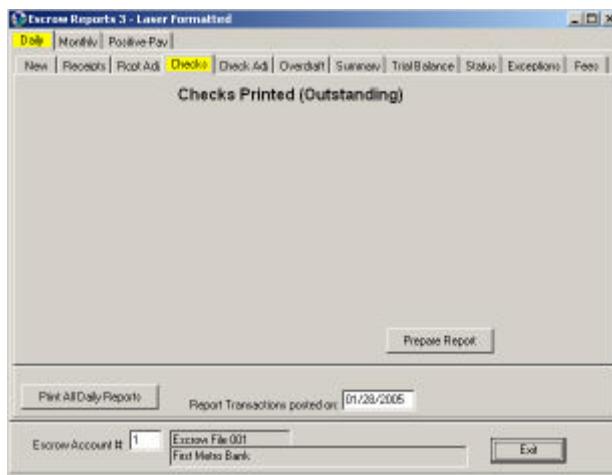
Daily Receipt Adjustment Report

Displays receipts and adjusted receipts.



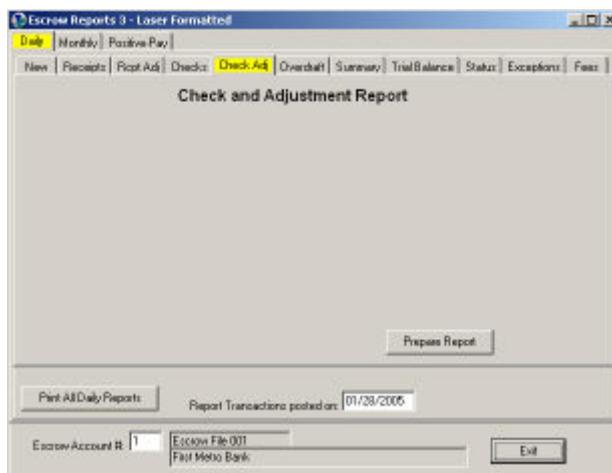
Daily Checks Report

Displays checks printed. See Check Adjustment Report for total daily disbursements.



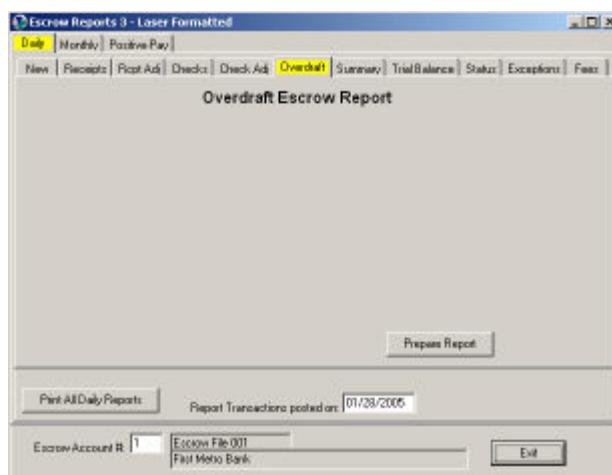
Daily Check Adjustments Report

Displays checks and adjusted checks. Note that manually entered items are considered adjusted items.



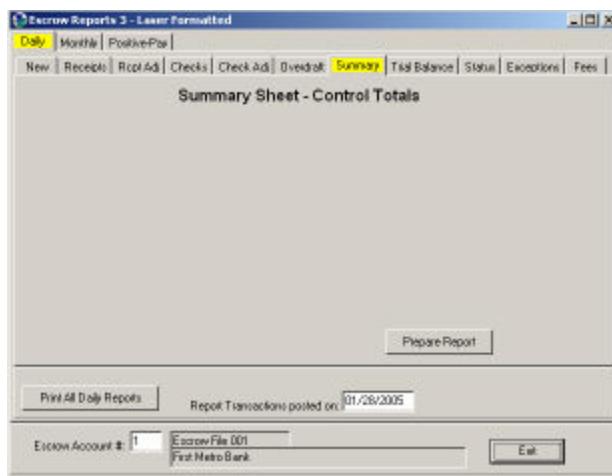
Daily Overdraft Report

Displays escrow files that are over drafted.



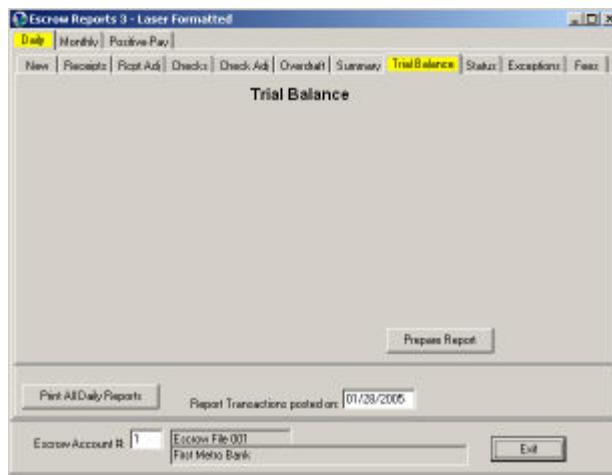
Daily Summary Report

Displays a summary of activity for the designated date range.



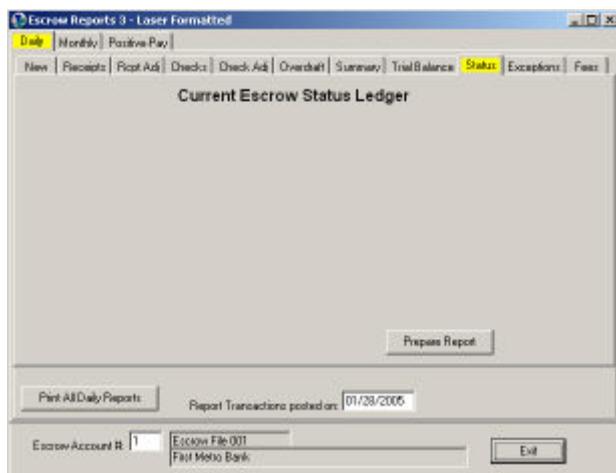
Daily Trial Balance Report

Displays a trial balance report.



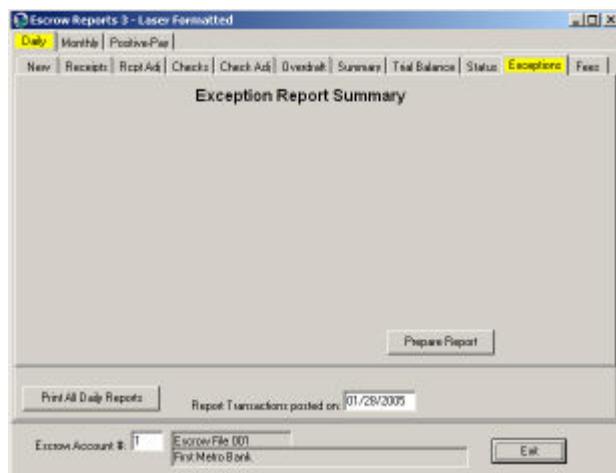
Daily Status Report

Displays the status of escrow files.



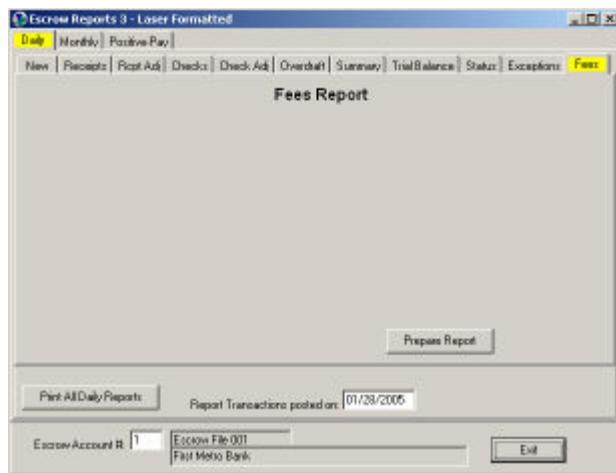
Daily Exceptions Report

Currently not in use.



Daily Fees Report

The Fees Report is based on items that have an A-H designation in the Chk field of the individual HUD lines, or an A-H designation in the Fee column of a disbursement item.



Monthly

Monthly reports are the same as the daily reports, with the exception of a monthly date range instead of a single day range.

Print All Monthly Reports	Report Transactions posted <input type="text" value="01/01/2001"/> through <input type="text" value="01/28/2005"/>
---	--

[Print All Monthly Reports](#)

Print all monthly reports for set date range.

[Report Transaction posted](#)

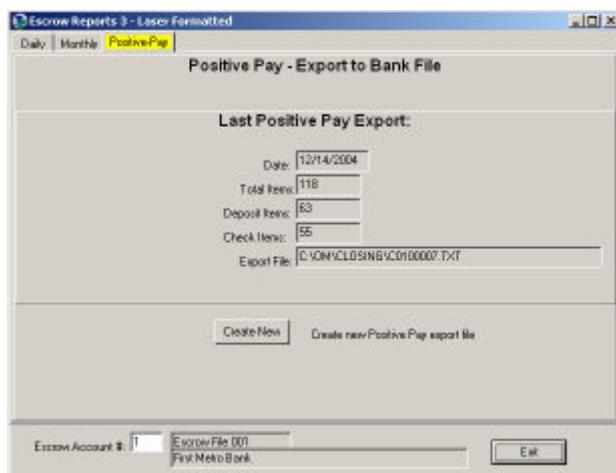
Enter date range.

Positive Pay

The use of the bank service known as positive pay is the best way to prevent check fraud. It involves the daily export of check activity to your bank. Your bank compares this data with the checks that are presented for payment. If the check that is presented for payment does not appear in the data that is provided, it will be rejected for payment.

This function is only available on the System Manager's workstation. In addition, in the System Management, Escrow tab, the Enable level 3 Reports field must be set to Y.

The output file must be converted into a format that your bank(s) will accept. For more information, please contact TSS Technical Support.



Date

Date of last positive pay export.

Total Items

Total items included in last positive pay export.

Deposit Items

Number of deposit items in last positive pay export.

Check Items

Number of check items in last positive pay export.

Export File

Name and location of last positive pay export file.

Create New

Creates a comma-delimited, quotes encapsulated file that contains all daily escrow accounting activity.

Positive Pay Utility File Layout

The file name is created automatically using the 8.3 file naming convention. For example, the filename C0200001.txt is explained as follows.

Value	Description
C	Default prefix
02	Escrow account number
00001	Assigned sequential number
.txt.	Default suffix

Following is a sample line from an export file:

1,1,D,1001,D,05/10/1998,05/10/1998,05/10/1998,14000787,ERNARD SMITH and MARY SMITH,2000.00,2000.00,96-1238,3894,PHILMORT,BLM,Smith\Ernhard R.,12-22222-12

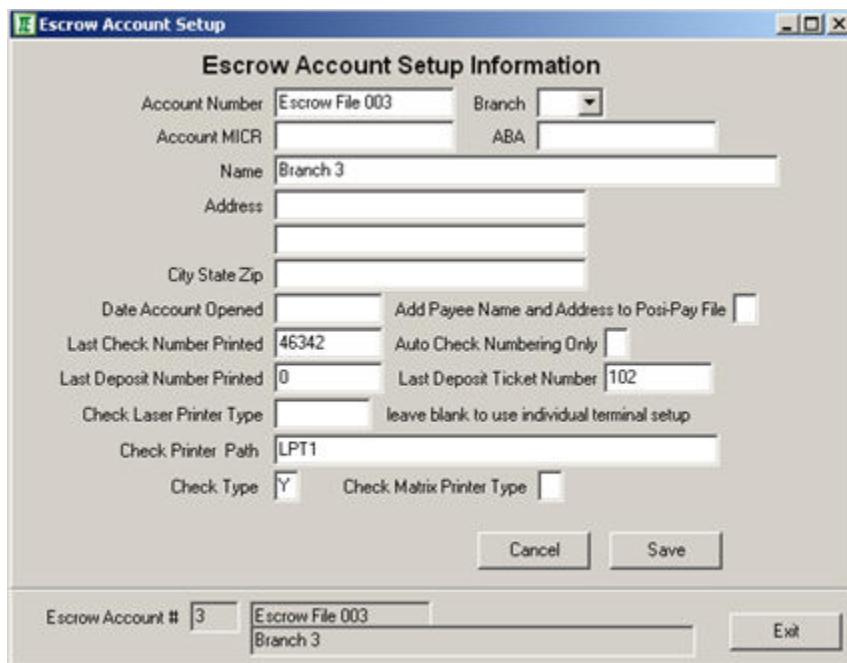
Field Name	Type	Length (if set)	Description
Sequence	Number		Sequence of transaction in account's transaction file
Item Number	Number		Item Number of the check/deposit item in the Escrow file
Type	String	1	Item Type, D=Deposit, K=Check
Check Number	String	12	Check/Deposit Number
Status	String	1	For Deposit Items: R = Received D = Deposited C = Cleared J = Joined V = Voided For Check Items: P = Printed J = Joined V = Voided
Check/Deposit Date	Date	MM/DD/YYYY	Check/Deposit Date (printed on check)
Posting Date	Date	MM/DD/YYYY	Escrow Posting Date when transaction performed
Transaction Date	Date	MM/DD/YYYY	System Date when transaction performed
Transaction Time	Number	Hours Minutes Seconds Hundredths	System Time when transaction performed
Payee	String	60	Payee Name
Amount	Amount		Transaction Amount
Net Amount	Amount		Net change to account balance for posting this transaction
Order Number	String	15	File/Order Number
Loan Number	String	15	Loan Number
Client Code	String	15	Client Code (from the Order tab)
Initials	String	3	Initials of person entering transaction
Buyer1Name	String	42	Name of first Buyer in file
Account Number	String		Bank Escrow Account #

Payee Line 2	*		Payee Line 2
Address Line 1	*		Address Line 1
Address Line 2	*		Address Line 2
City, State and Zip Code	*		City, State and ZIP code

*only included if option is set in the Escrow Account, Utility window.

Account Setup

The Account Setup Utility establishes default parameters for each escrow account. You must have the proper user rights to edit this information. To edit account information, first select the account number, and then click **Change**.



Account Number

The bank account number.

Branch

If you want to restrict this account to users assigned to a particular branch, select it here. Otherwise leave this field blank.

Account MICR

If MICR encoded checks are used, this should also be the account number. The following codes are available:

Code	Description
A	Transit number symbol
B	Amount symbol
C	ON-US symbol
D	Dash symbol
Hyphen	Blank space

ABA

If MICR encoded checks are used, type the bank's ABA number.

Name

The name of the bank.

Address

Street address of bank.

City State Zip

City, State and ZIP Code of bank.

Date Account Opened

Date account opened.

Add Payee Name and Address to Posi-Pay File

If selected, Payee Name 2, Address Line 1, Address Line 2 and City State and ZIP code fields will be appended to the positive pay output file.

Auto Check Numbering Only

If set to Y, the beginning check number cannot be changed. This function is recommended when printing MICR encoded checks.

Last Deposit Number Printed

Used when printing deposit receipts. If no number is specified, a number will be automatically assigned when receipts are printed.

Last Deposit Ticket Number

Used when printing laser-generated deposit tickets. If no number is specified, a number will be automatically assigned when tickets are printed.

A deposit receipt is different than a deposit ticket. A deposit receipt is given to the person who gave you the deposited funds as acknowledgement of receipt. A deposit ticket is equivalent to a deposit slip and is taken to the bank at the time of depositing the funds.

Check Laser Printer Type

Designates a printer control file name. Not for use with windows printer drivers.

Check Printer Path

Designate a path for check printing. Not for use with windows printer drivers.

Check Type

Any setting here will override the general setting in System Management, Escrow tab.

Type	Description
A	Default letter size formatted as voucher/check/voucher
D	Letter size formatted as check/voucher/voucher
C	Default legal size (8 1/2 x 14) formatted as voucher/check/voucher/check
Y	User-defined letter size laser format.
Z	User-defined legal size laser format
W	Letter size MICR encoded check type. This check type is printed on blank check stock.
X	Legal size MICR encoded check type. This check type is printed on blank check stock.

Check Matrix Printer Type

Not supported.

Reports

If a specific report is needed and not found in the following listed reports, custom reports can be created using ReportExpress, the integration of TitleExpress and Crystal Reports. Please contact TSS Technical Support for more information about custom reporting.

Work Schedule

Events Uncompleted Report

The Events Uncompleted Report is generated by initials and/or event code. This report is useful for tracking upcoming workflow. For example, how many outstanding policies are to be issued.



Event Code

Enter the event code; or leave blank to include all events.

Assigned To

Enter assigned user initials; or leave blank to include all users.

Through Date

Enter the date through which the report should provide information.

Events Uncompleted Report						
Printed: 07/26/98 Page: 1						
Uncompleted Through: 07/26/98						
<u>Buyer</u>						
Order Number	Date	Type	Location	Ord By	Event	Arg Needed
Buyer Name						
>96-1175 Galt\John T.	02/07/98	SALE	out	Spencer	Schedule	ELM 02/21/98
>96-1175 Galt\John T.	02/07/98	SALE	out	Spencer	Policies	ELM 04/10/98
>97-1200A West\Jane L.	05/03/98	SALE		John 2ml Rec.	Survey	ELM 05/12/98
>97-1200A West\Jane L.	05/03/98	SALE		John 2ml	Schedule	ELM 05/12/98
>97-1200A West\Jane L.	05/03/98	SALE		John 2ml	Policies	ELM 07/01/98
>98-SAMPLE Basil\Barbara Lee	08/20/98	REFI		Mally PL	Policies	10/27/98
TOTALS:						
Events Due Today: 6						
Events Past Due: 6						

This report displays the following fields:

Order Number

Order number

Date

Order tab, General tab, Date Entered.

Type

Order tab, Event Type.

Location

Order tab, General tab, Location.

Ord By

Order tab, General tab, Ordered By.

Event

Events tab.

Asg

Events tab, Clerk.

Needed

Events tab, Date Needed.

Buyer Name

Buyer tab, Buyer 1 Name.

Events Completed Report

The Events Completed report is generated by initials and/or event code. This report is useful for tracking completed workflow, for example how many title reports a user generated for a specific period.



Event Code

Enter the Event Code for which you want to generate a report; or leave Blank to include all events.

Assigned

To Enter the User Initials for whom the report is to be generated; or leave Blank to include all users.

From Date

Enter the date from which the report should provide information.

Through Date

Enter the date through which the report should provide information.

Events Completed Report						Printed: 07/26/98	Page: 1
						Completed 07/26/98 Through: 07/26/98	
Buyer	Order Number	Date	Type	Location	Ord By	Event	Asg Complete
Buyer Name							
36-1175 Galt\John T.	02/07/98	SALE	out	Spencer		07/26/98	
36-1175 Galt\John T.	02/07/98	SALE	out	Spencer	Rec. Search	Elm	07/26/98
36-1175 Galt\John T.	02/07/98	SALE	out	Spencer	Rec. Survey	Elm	07/26/98
37-1300A Mort\Jane R.	05/03/98	SALE		John Smi	Order Search	Elm	07/26/98
37-1300A Mort\Jane R.	05/03/98	SALE		John Smi	Order Survey	Elm	07/26/98
37-1300A Mort\Jane R.	05/03/98	SALE		John Smi	Rec. Search	Elm	07/26/98
VA-SAMPLE Basil\Barbara Lee	08/30/98	RIMI		Sally PI	Order Search		07/26/98
VA-SAMPLE Basil\Barbara Lee	08/30/98	RIMI		Sally PI	Order Survey		07/26/98
VA-SAMPLE Basil\Barbara Lee	08/30/98	RIMI		Sally PI	Rec. Search		07/26/98
VA-SAMPLE Basil\Barbara Lee	08/30/98	RIMI		Sally PI	Rec. Survey		07/26/98
VA-SAMPLE Basil\Barbara Lee	08/30/98	RIMI		Sally PI	Schedule		07/26/98
TOTALS:						Number of Completed Events: 11	

This report includes the following fields:

Order Number

Order number

Date

Order tab, General tab, Date Entered.

Type

Order tab, Event Type.

Location

Order tab, General tab, Location.

Ord By

Order tab, General tab, Ordered By.

Event

Events tab.

Asg

Events tab, Clerk.

Complete

Events tab, Date Completed.

Buyer Name

Buyer tab, Buyer 1 Name.

Daily

Orders Opened Report

The Orders Opened Reports displays orders opened during a specified period.



From Date

Enter beginning date upon which to base search.

Through Date

Enter the date through which the report should display information.

This report includes the following fields:

Order Number

Order number.

Date Opened

Order tab, General tab, Date Entered.

Ordered By

Order tab, General tab, Ordered by (individual name).

Client Name

Order tab, General tab, Ordered by (company name).

Property Address

Property tab, Property Address.

Orders Closed Report

This report displays invoice (or income) information. It is based on closed status dates. Only orders which have been closed through the Status/Events tab, Order Status tab, will display on this report.



From Date

Enter beginning date upon which to base search.

Through Date

Enter the date through which the report should display information.

This report includes the following fields:

Order Number

Order number.

Closed

Status/Events tab, Order Status tab.

Type

Order tab, Event List.

Invoice Num.

Order tab, Final tab, Invoice #.

Amount

Order tab, Final tab, Invoice Amount.

Sales Report

This report displays commissions to sales representatives.



From Date

Enter beginning date upon which to base search. Searches are based on the date in Order tab, Invoice tab, Sales Date.

Through Date

Enter the date through which the report should display information.

Following are the fields and their source contained in this Report:

Order Number

Order number.

Closed

Status/Events tab, Order Status tab.

Type

Order tab, Event List.

Code

Order tab, Invoice tab, Sales #. If you assign a Locate Company code to the initials used here, a full name will print on this report.

Date

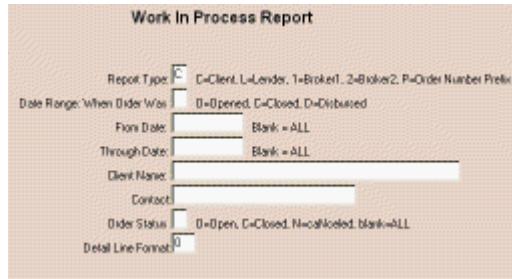
Order tab, Invoice tab, Sales Date.

Amount

Order tab, Invoice tab, Sales Amount.

Work In Process Report

The Work in Process Report is a multi-purpose report. It is formatted in a variety of ways depending on the Detail Line Format and the Report Type you choose.



Report Type

Type	Description
C	Client - group report by client name.
L	Lender - group report by lender name.
1	Broker 1 - company name on Line 701.
2	Broker 2 - company name on Line 702.
P	Order number prefix - group report by order prefix.

Date Range

Option	Description
O	Opened - date order is entered date.
C	Closed - settlement date.
D	Disbursed - disbursement date.

From Date

Enter beginning date upon which to base search or leave blank for all dates.

Through Date

Enter the date through which the report should display information or leave blank for all dates.

Report Type C

Client Name

Limit to company name or blank for all.

Contact

Limit to ordered by name or blank for all.

Report Type is L

Lender

Name Lender name.

Report Type is 1

Realtor 1 Name

HUD-1, Line 701 Company Name.

Report Type is 2

Realtor 2 Name

HUD-1, Line 702 Company Name.

If Report Type is P:

Order Number Prefix

Configures according to prefix length.

Prefix Length

Allows for a 2-character entry.

All Report Types:

Order Status

Status	Description
O	Opened
C	Closed
N	Cancelled
Blank	All

Detail Line Format 1

In addition to the Report Type field, the following fields will appear in all reports of this detail line type.

File

Order number

Type

Order type

Buyer Name

Buyer name

Seller Name

Seller name

Property

Property address

Detail Line Format 2

In addition to the Report Type field, the following fields will appear in all reports of this detail line type.

File

Order number

Buyer Name

Buyer name

Opened

Open date

Sales Amount

Sales price

Loan Amount

Loan amount

Type

Order type

Evt

Last event completed in order

St

Order status

Detail Line Format 3

In addition to the Report Type field, the following fields will appear in all reports of this detail line type.

Order Number

Order number

Buyer Name

Buyer name

Date

Open date

Ordered By

Client name, company name

Property Address

Property address

Detail Line Format 4

In addition to the Report Type field, the following fields will appear in all reports of this detail line type. The best use of this format is for tracking Invoices to Clients.

Order Number

Order number

Closed

Date closed

Type

Order type

Invoice No.

Invoice tab, invoice no.

Amount

Invoice tab, amount

Detail Line Format 5

In addition to the Report Type field, the following fields will appear in all reports of this detail line type. The best use of this format is for tracking commissions to salespersons grouped by Lender or Client.

Order Number

Order number

Closed

Date closed

Type

Order type

Code

Sales, salesperson's code (initials)

Date

Date closed

Amount

Invoice tab, salesperson's amount

Detail Line Format 6

In addition to the Report Type field, the following fields will appear in all reports of this detail line type. This format is designed to be generated by the settlement date from the Order tab.

File #

Order number

Buyer Name

Buyer name

Closed

Close date

Sales Amount

Sales price

Loan Amount

Loan amount

Type

Order type

Evt

Last event completed in order

St

Order status

Detail Line Format 7

In addition to the Report Type field, the following fields will appear in all reports of this detail line type. This format is designed to be generated by the Disbursement Date.

File #

Order number

Buyer Name

Buyer name

Disburse

Disburse date

Sales Amount

Sales price

Loan Amount

Loan amount

Type

Order type

Evt

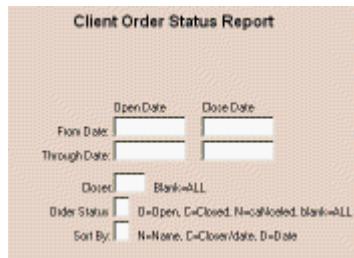
Last event completed in order

St

Order status

Client Order Status Report

The Client Order Status Report is useful to determine which orders have a scheduled closing date, but never closed. This allows you to identify unproductive customers and gives you a basis on which to change the order status to Cancelled or History.



From Date

Enter from and to dates covering the period for which the orders were Opened

Through Date

Enter from and to dates covering the period for which the orders were Closed.

Closer

Enter closer's initials or leave Blank to include all closers.

Status

Status	Description
O	Opened
C	Closed
N	Cancelled
Blank	All

Sort by

Option	Description
N	Client name
C	Closer, then date
D	Date

Following are the fields and their source contained in this Report:

Client

Company Name

Status

Order status

Property Address

Property address

File Number

Order number

Cl

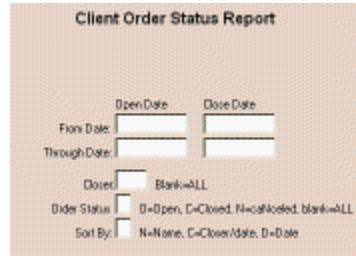
Closer initials

Closing

Closing date

Buyer/Seller Status Report

The Buyer/Seller Status report is useful for office staff who do not have access to a TitleExpress workstation, but who must quickly identify an order number, status, or staff member working on an order for purposes of directing telephone calls or mail items.



From Date

Enter from and to dates covering the period for which the orders were opened.

Through Date

Enter from and to dates covering the period for which the orders were closed.

Closer

Enter closer's initials or leave Blank to include all closers.

Status

Status	Description
O	Opened
C	Closed
N	Cancelled
Blank	All

Sort by

Option	Description
N	Client name
C	Closer, then date
D	Date

Following are the fields and their source contained in this Report:

Buyer/Seller

Buyer name, Seller name

Status

Buyer-B or Seller-S

Property Address

Property address

File Number

Order number

Cl

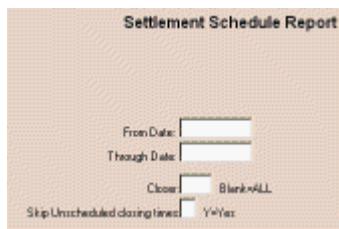
Closer initials

Closing

Closing date

Settlement Schedule Report

The settlement schedule report is useful for viewing anticipating closings. It can be sorted by date, then closer.



From Date

Enter beginning date upon which to base search.

Through Date

Enter the date to which the report should provide information.

Closer

Enter closer's initials or leave Blank to include all closers.

Skip Unscheduled Closing Times

You can choose to include/exclude orders which may or may not have a closing time.

Following are the fields and their source contained in this report:

Closing Date

Closing date

Closing Time

Close time

Property Address

Property address

File Number

Order number

Cl

Closer initials

Location

Location

Reference

Ref by

Comments

Comments

History

History Reports

The criteria entered to generate the all History reports are the same.



Ending Month

Enter number of month to generate report through.

Ending Year

Enter year to generate report through.

Orders Entered or Closed

You can include all orders you have entered or specify only orders which have been closed using the Schedule, Close Order window.

2-Year Lender

Compares orders opened this year against the previous year on the basis of Lender Name.

2-Year Client

Compares orders opened this year against the previous year on the basis of Client Company Name.

2-Year Broker1

Compares orders opened this year against previous year on the basis of Broker 1 Name from Line 701 of the Settlement Statement.

2-Year Broker2

Compares orders opened this year against the previous year on the basis of Broker 2 Name from Line 702 of the Settlement Statement.

2-Year Closer

Compares orders opened this year against the previous year on the basis of Closer Initials.

YTD Client Order

Compares orders opened this year against the previous year on the basis of Closer Initials.

Sales Utility Report

The Sales Utility Report provides information pertaining to a salesperson's activity. It is a multi-purpose report. It is formatted in a variety of ways depending on the detail line format and report type you choose.

Please see the options for the Work in Process Report for details.

Misc.

Lender Work in Process

Generates a listing of outstanding events by lender.



Lender Code

Lender code

Name

Lender name

Following are the fields and their source contained in this Report:

File

Order number

Type

Order type

Name

Buyer name

Open

Open date

Code

Event code

Name

Event name

ASG

Event assigned to initials.

Date

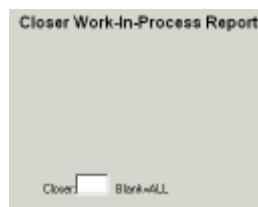
Due Date due

Comments

Event comment

Closer Work in Process

Generates a listing of outstanding events by closer.



Closer

Enter closer's initials, or leave blank for all closers.

Following are the fields and their source contained in this report.

File #

Order number

Type

Order type

Name

Buyer name

Open

Open date

Code

Event code

Name

Event name

ASG

Event assigned to initials

Date Due

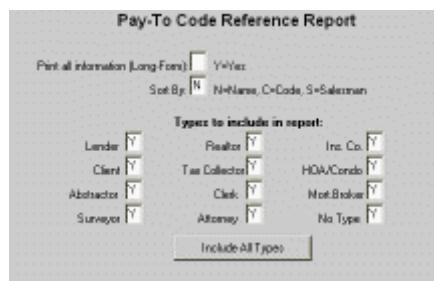
Event due date

Comments

Event comment

Pay-To Codes

Generates a list of Company Pay to Codes. You can select to print this report in a long format, which includes addresses, and phone numbers. You can also restrict this report to a certain type of company code.



Print all information (Long Form)

Enter Y to display all information for each entry. If left blank, just the code and company name displays.

Option	Description
Y	Display all information for each entry
Blank	Display company code and name only

Sort By

Option	Description
N	Company Name
C	Company Code
S	Salesman

Types to include in report:

To include a type, enter a Y.

Include All Types

Select to display all types.

Master Order Files

Click Prepare Report to display a list of master orders. Following are the fields and their source contained in this Report:

Number

Master order name

Description

Order tab, Comment

Remittance

For a detailed explanation of remittance reports, see the Tutorial.

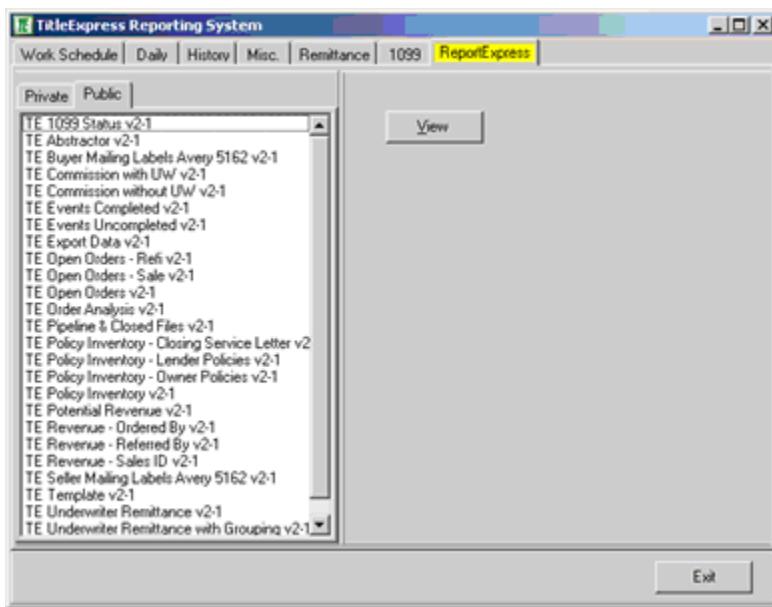
1099

When a workstation is designated as the 1099 reporting terminal, the 1099 tab is displayed. 1099 Reports from previous years can be viewed on the 1099 tab.

For more details on 1099 Reporting, see the 1099 Guide in the 1099 Reporting Application.

ReportExpress

Loaded public and private reports from ReportExpress are viewed from the ReportExpress tab.



The following options are available:

Public

Displays a list of the public reports.

Private

Displays a list of the private reports.

View

Opens the selected report in a print preview.

Print Preview

In the print preview, reports are printed and viewed. The following options are available on the Print Preview Toolbar:

Option	Description
	Print the report
	Opens the Search Criteria window
	Displays the Find Text toolbar
	Displays the report in a whole page view
	Displays the report in a page width view
	Displays the report at 100% zoom
	Displays the first page of the report
	Displays the previous page of the report
	Displays the next page of the report
	Displays the last page of the report
	Closes the print preview window

System Management

One person in your office must be designated as the system manager. Typically this is the person who uses the system management workstation.

This individual must be accessible by all users as it will be necessary for this person to perform a variety of daily and intermittent functions. They could include:

- Contacting TSS Technical Support
- Clearing user terminal locks
- Establishing new users
- Setting up system parameters in the System Management utility
- Setting up new workstations

The System Manager's Workstation

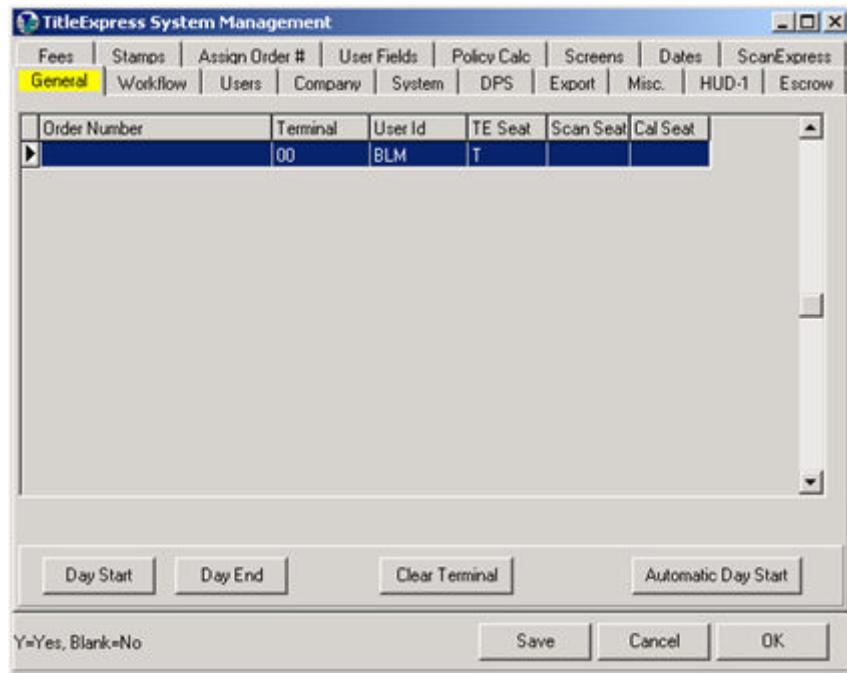
The system manager's workstation has a terminal designation of 00. Only this workstation has access to the System Management Utility. In addition, it may be required that this workstation open TitleExpress first each morning and run the Day Start utility that allows access for other users on the network. See Day Start for other Day Start options.

About the System Management Utility

To access the System Management functions, click the System Management button located on the Main Menu window of the system manager's workstation. You must have the proper user access level in order to perform the following functions.

General Tab

The General tab displays information about logged in users. To sort a column, click the column heading.



Order Number/Terminal/User Id/TE Seat/Scan Seat/Cal Seat

Displays logged-in users, their terminal numbers and the orders in which they are working. Users who have open orders will be displayed twice.

Day End

This function does not run automatically. The system manager should run this program at the end of each day. This function deletes marked orders and updates management reports.

Clear Terminal

Clears the terminal lock of the selected terminal.

Automatic Day Start

Sets an automatic day start mode. Day start will run automatically at midnight. To use this function, this workstation must remain logged in.

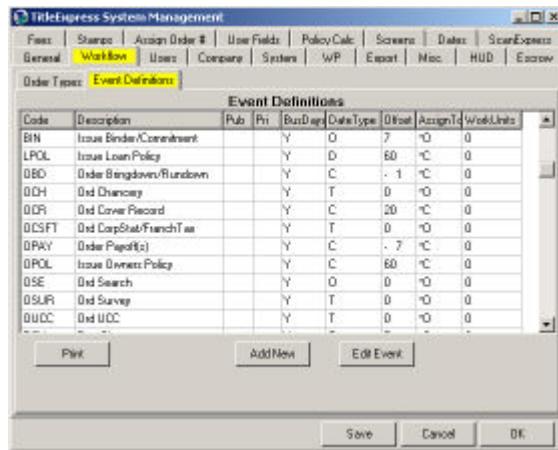
Workflow Tab

Workflow management is an integral part of TitleExpress. This function allows you to track specific tasks, or events, as they move through the title and closing process.

The two components of this function are Order Types and Event Definitions. Event Definitions are typically set up first, and then assigned to Order Types.

Event Definitions

When setting up event definitions, it is useful to think about each step that you perform while processing orders. The order in which you setup event definitions is not important. When they are assigned to an Order Type, the way in which you want them to appear in each order is determined.



Print

Print list of all event definitions.

Add New

Add a new event definition.

Edit Event

Edit selected event definition.

Setup or Delete Event Definitions

To set up or delete event definitions, follow the options below:

Setup New Event Definition

To setup a new event definition, on the Event Definitions tab, click **Add New**.

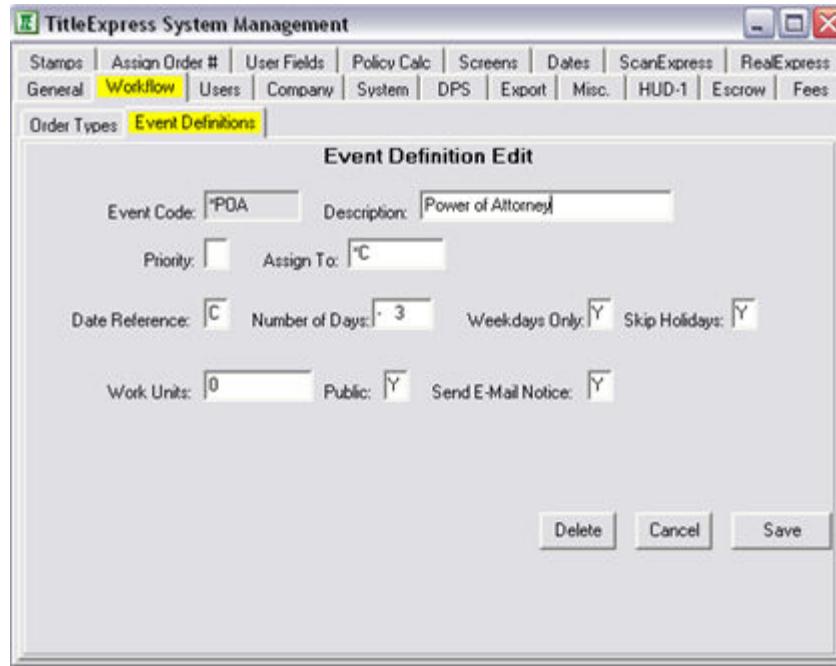


Enter New Event Code

Enter new event code (accepts up to 6 characters).

When setting up event codes, starting the code with an O for an ordering event and or an R for a receive event help organize the workflow. For example, the event code for ordering a title search may be OSE, receiving a title search may be RSE.

Click **OK** when finished. There will now be a blank line item for the new event code. Highlight that line and click **Edit**.



Description

Type a description for this event.

Priority

Assignable levels of priority. 0 is the highest level of priority. If this feature will not be used, leave blank for all events.

If feature is in use, events will be prioritized as follows:

Uncompleted events will appear at the top the event list in order of priority, i.e. 0's will be at the top of the uncompleted events, 9's at the bottom of the uncompleted events.

Completed events will appear below uncompleted events, prioritized as described above, i.e. events with a priority of 0 will appear at the top of the completed events, 9's will be at the bottom.

Assign to

Option	Description
*O	Opener's initials
*C	Closer's initials
*U	Initials of logged in user who adds the event
Initials	Initials of person assigned to who is not the opening or closing person. (For example you could use an abstractor's initials here).

Date Reference

Option	Description
O	Open date. Event due date will calculate based on date order is opened.
C	Closing date. Event due date will calculate based on closing date in order
D	Disbursement. Event due date will calculate based on disbursement date in order.
T	Today. Event due date will calculate based on system date of workstation.
Number of Days	Number of days offset from date reference. A negative number will be days before date reference, a positive number days after date reference. For example, if you want this event to be due 5 days prior to closing, place a -5 here.

Weekdays Only

Option	Description
Blank	No. Use 365 days for date calculation.
Y	Yes. Use weekdays only for date calculation.
S	Skip Sundays. Use weekdays and Saturday for number of days calculation.

Skip Holidays

Option	Description
Blank	No. Do not skip holidays.
Y	Yes. Skip the holidays dates setup in the Dates tab.

Work Units

If numerical values are assigned to each event, custom reports can be generated to determine the productivity of users.

Public

Designates event as available for display to iOrderExpress internet users.

Send E-Mail Notice

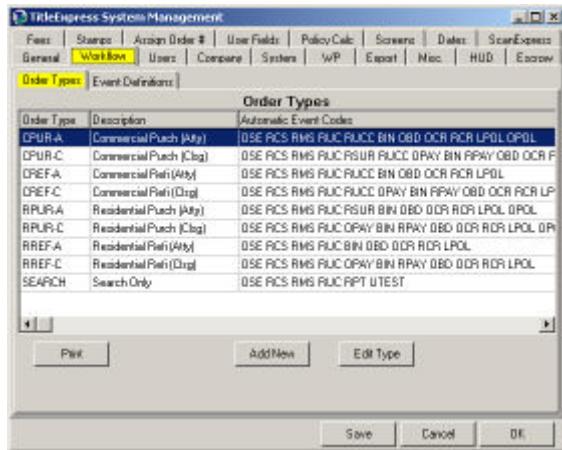
If selected, an option to send an e-mail message to parties to the order will appear when the event is completed.

Delete an Event Definition

To delete an event definition, click **Delete**.

Order Types

Order types contain individual event definitions. An example would be an order type described as Residential Refinance, which contains events such as ordering a search, ordering payoffs, scheduling with lender, etc.



Print

Print list of all order types.

Add New

Add a new order type.

Edit Type

Edit order type.

Setup or Delete Order Types

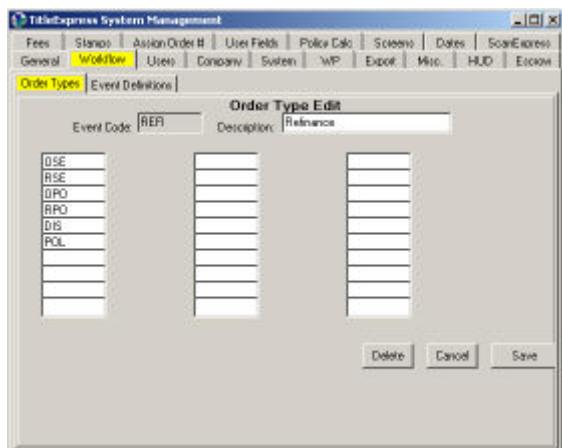
Setup New Order Type

To setup a new order type, on the Order Types tab, click **Add New**.



Enter New Order Type

Enter new order type. You may use up to six characters. Click **OK** when finished. There will now be a blank line item for the new order type. Highlight that line and click **Edit**.



Description

Enter a description for the new order type.

Event Definitions

Enter the event definition codes that apply to this order type. Unless the events have been assigned priorities, the sequence in which they are entered is the sequence in which they will be displayed in an order.

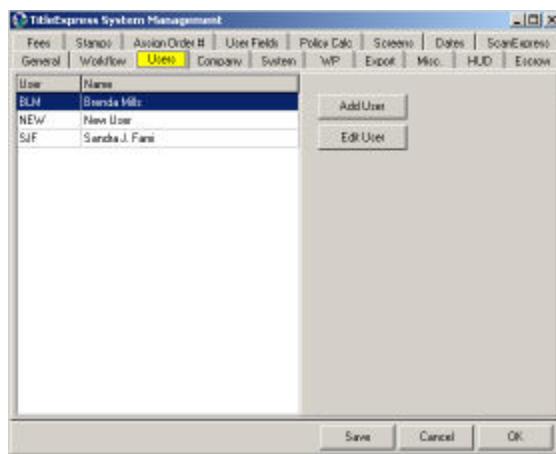
Delete an Order Type

To delete an order type, click **Delete**.

Users Tab

Users can be added and given access levels to varying functions.

You can establish more user initials than you have licenses; however, your license total determines the maximum users using TitleExpress at any given time.



Add User

Add a new user.

Edit User

Edit existing user.

New User Code Window

The New User Code Window has the following options:



New User Code

Enter up to 3-character new user code. Typically, this is the new user's initials.

Create from Master Code

Enter new user Master Code.

To setup the access levels for the new user, see User Edit Window

About Master User Codes

Master user codes are established using the same parameters as individual users, however, the name of the user must start with an exclamation point, for example, !TP. The exclamation point identifies the user code as a master code.

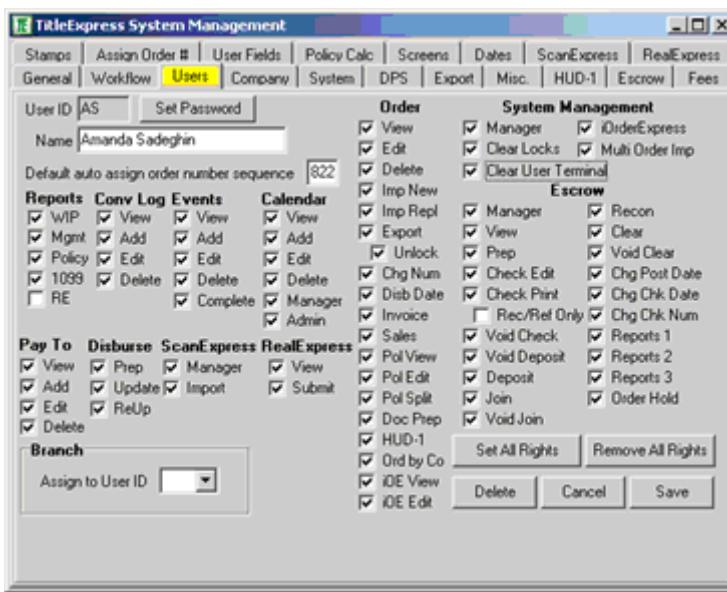
You may want to establish master user codes before setting up new individual users. By doing this you can be consistent when assigning rights to groups of users.

For example, you may not want title processors to have escrow accounting rights. Instead of setting up each title processor's rights individually, create a master user code named, for example, !TP. Assign the rights to !TP that each title processor needs.

Then, as you set up each individual title processor, you can copy the rights from !TP by using this as the Master Code on the New User Code window.

Setup Users Tab

The Setup Users tab has the following rights:

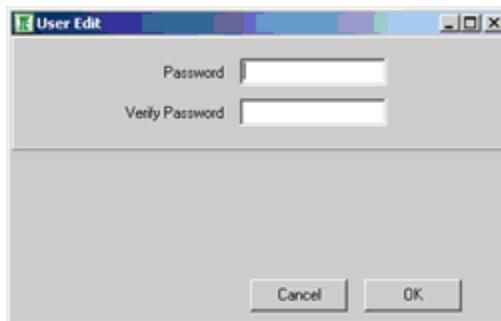


Name

Enter user name.

Set Password

Set password for user. Enter password once, then again to verify. Passwords may only be entered in uppercase letters.



Default auto assign order number sequence

Set default order number sequence for user.

Set All Rights

Select all rights.

Remove All

Remove all rights.

Delete

Delete user.

Branch

The Branch section is where a user can be assigned to a specific branch.

Assign to User ID

A user may be assigned to a branch. If no branch is selected, the user will be able to access orders assigned to any and all branches. See Branches for details.

Assigning Rights

For details about assigning rights, see Assigning Rights Overview

Rights

Assigning Rights Overview

User rights are granted if a checkmark is placed in the box to the left of the item. The checkmarks are inserted by clicking in the checkbox , or by pressing SPACEBAR.

System Management Rights

System Management rights are applicable only to the system manager workstation. You may want to give each user rights to clear terminal locks, but not to the full system management function.

User Right	Description
Manager	Rights to all functions of the system management utility.
Clear Locks	Rights to only the General tab in the system management utility.
Clear User Terminal	Rights to clear their own locked terminal without logging into the system management utility.
iOrderExpress	Rights to set the Utility, iOrderExpress host function.
Multi Ord Imp	Rights to set the Utility, Multi-Order Import function.

Report Rights

There are five types of reports: Work in Process Reports, Management Reports, Underwriter Policy Reports, 1099 Reports and ReportExpress Reports. Most users should have rights to the work in process reports (which includes workflow reports), only appropriate users to the other reports.

WIP

Tab Title	Report Title
Work Schedule	Events Uncompleted
Work Schedule	Events Completed
Daily	Orders Opened
Daily	Orders Closed
Daily	Work in Process
Daily	Client Order Status
Daily	Buyer/Seller Status
Daily	Settlement Schedule

Management

Tab Title	Report Title
History	2-Yr Lender
History	2-Yr Client
History	2-Yr Broker 1
History	2-Yr Broker 2
History	2 Yr Closer
History	YTD Client Order
History	Sales Utility
Misc.	Lender WIP
Misc.	Closer WIP
Misc.	Pay To Codes
Misc	Master Order Files

Policy

Rights to the underwriter reports contained in the Remittance tab.

1099

Rights to the 1099 report contained in the 1099 tab.

RE

Rights to view the View RE Reports tab in Reports.

Conversation Log Rights

The following rights apply to both the Conversation Log and the Notes tab.

The first line of the Notes tab contains information from the Order tab, Comments field. These rights do not apply to that field.

User Right	Description
View	Rights to view the Notes tab, and print and view entries in the conversation log.
Add	Right to add entries in the conversation log. Requires View rights.
Edit	Rights to add, edit and delete entries in the Notes tab and edit entries in the conversation log. Require View Rights.
Delete	Right to delete entries in the Conversation log.

Events Rights

The following rights apply to items on the Events tab.

User Right	Description
View	Right to view the Events tab.
Add	Right to add events. Requires View rights.
Edit	Right to edit events. Requires View rights.
Delete	Right to delete events. Requires View rights.
Complete	Right to completed events. Requires View rights.

Pay-To Rights

The following rights apply to items on the Locate list. This list is also referred to as the Pay-To list or Name Reference file.

User Right	Description
View	Right to view entries.
Add	Right to add entries. Requires View rights.
Edit	Right to edit entries. Requires View rights.
Delete	Not in use.

Disburse Rights

The following rights apply to the Disburse tab.

User Right	Description
Prep	Rights to prepare deposits and disbursements on the Disburse tab.
Update	Right to update items to Escrow Accounting.
Reupdate	Right to re-update to Escrow Accounting. This action voids all items in Escrow Accounting related to the order, so it should be granted cautiously.

ScanExpress Rights

The following rights apply to ScanExpress functions.

User Right	Description
Manager	Access to the management utility functions.
Import	Allows images to be imported.

Calendar Rights

The following rights apply to the enhanced Calendar functions.

User Right	Description
View	Right to view appointments.
Add	Right to add appointments. Requires View rights.
Edit	Right to edit appointments. Requires View rights.
Delete	Right to delete appointments.
Manager	Right to access to all appointments regardless of branch or user designations.
Admin	Assign resources.

Order Rights

The following rights apply to various areas of the order.

User Right	Description
View	Right to view orders.
Edit	Right to edit order. Requires View rights.
Delete	Right to delete order. Requires View rights.
Imp New	Right to import an order and assign a new order number.
Imp Repl	Right to import an order and replace existing order.
Export	Right to export an order.
Export Unlock	Right to unlock an exported order.
Chg Num	Right to change an order number. This function is located on the Other, Utility tab.
Disb Date	Right to change the disbursement date.
Invoice	Right to view or edit invoice information.
Sales	Right to view or edit sales person information.
Pol View	Right to view Policy tab.
Pol Edit	Right to edit Policy tab. Requires the Pol View right.
Pol Split	Right to view policy premium split calculation on the Policy tab.
Doc Prep	Right to access Doc Prep button.
HUD-1	Right to HUD-1 tab for HUD-1 Settlement Statement preparation
Ord by Co	Right to change Company code field on Order tab. Does not restrict initial entry of code.
iOE View	Right to view the iOrderExpress tab in an order.
iOE Edit	Right to edit the iOrderExpress tab in an order.

Escrow Rights

Escrow related rights should be given special attention as they address the various functions of Escrow Accounting.

User Right	Description
Manager	Right to access the Escrow Accounting Utility functions.
View	Right to access the Escrow Accounting button and view disbursements and deposit.
Prep	Right to prepare disbursements and deposits. Requires the View right.
Check Edit	Right add a disbursement item or change the status of a disbursement item.
Check Print	Right to print a check.
Rec/Ref Only	Right to only print the Borrower refund check and the designated recording check.
Void Check	Right to void disbursement items.
Void Deposit	Right to void deposit items.
Deposit	Right to add and edit deposit items.
Join	Right to access Join Checks feature.
Void Join	Right to void a joined item. This right should be granted very cautiously. Voiding a joined item can cause problems with reconciliation balances if not done properly.
Order Hold	Right to change the escrow status of an order. This status is designated on the Order tab in individual orders. Orders can either be held for review or available for posting.
Recon	Right to access the Clear Items function.
Clear	Right to change item status to C (Cleared). Should be granted cautiously. Inadvertently changing the status of an item to C can cause problems with reconciliation balances.
Void Clear	Right to void a cleared item. Should be granted cautiously. Inadvertently voiding a cleared

	item can cause problems with reconciliation balances.
Chg Post Date	Right to change the system posting date. Typically this right is only granted to user(s) performing the bank reconciliation.
Chg Chk Date	Right to change a check date at the time of printing.
Chg Chk Num	Right to change the next available check number at the time of printing.
Reports 1	Access to the Reports-1 items.
Reports 2	Access to the Reports-2 items.
Reports 3	Access to the Reports-3 items.

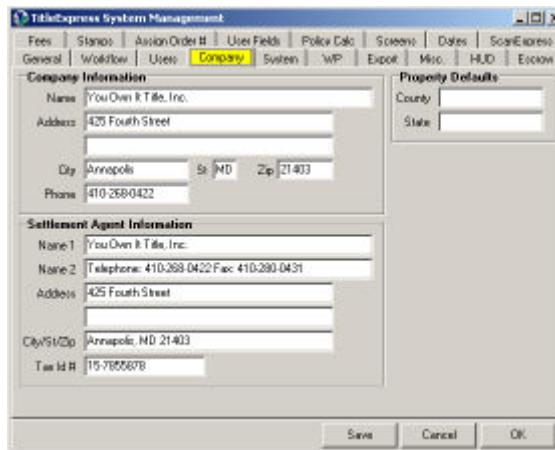
RealExpress Rights

The following rights apply to access to vendors services on the RealExpress tab.

User Right	Description
View	Right to view entries.
Submit	Right to submit requests for services.

Company Tab

The Company tab contains the TitleExpress licensee name and the default settlement agent information for the HUD-1 Settlement Statement.



Company Information

Name

Name of entity to whom TitleExpress is licensed. Pursuant to the terms of the TSS License Agreement, TitleExpress licensing is non-transferable.

Address

First and second line of address.

City

City

State

Two-letter State identifier.

Zip

Five-letter ZIP code.

Phone

Ten-digit telephone number formatted as ####-####-####.

Settlement Agent Information

The Settlement Agent name and address can be edited in the individual orders. If you are using the HUD-1 Settlement Statement as a Substitute 1009-S, the company phone number must be entered in the Name 2 field to comply with IRS rules.

If you are a TSS financed customer, or your licensing contains an expiration date, do not change the Settlement Agent information without first contacting TSS Technical Support for new license codes.

Name 1

Settlement Agent name to appear on Settlement Statement.

Name 2

Can be used for telephone and fax number.

Address

First and second line of address.

City/ST/ZIP

City, State and ZIP Code.

Tax Id

Tax Identification # (for use in 1099 reporting).

Property Defaults

If you work in multiple jurisdictions, it is recommended that the following fields be left blank.

County

Default county name to appear in files.

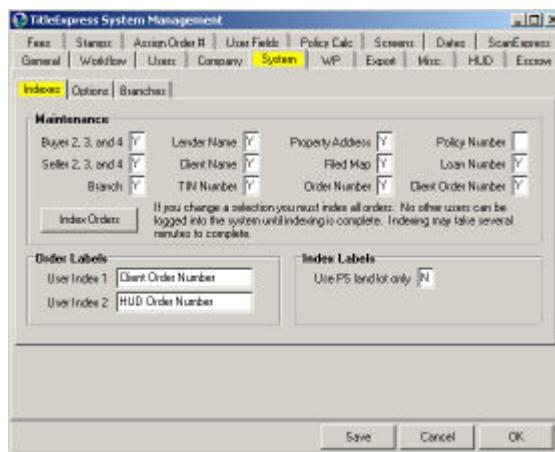
State

Default state name to appear in files.

System Tab

Indexes Tab

The Indexes tab contains options for order indexing. Large volume systems may consider not indexing all available fields.



Maintenance

Following are the fields available for indexing. Enter selection in box to the right of the description.

Buyers 2, 3 and 4

Option	Description
Y	Yes
Blank	No

Sellers 2, 3 and 4

Option	Description
Y	Yes
Blank	No

Branch

Option	Description
Y	Yes
Blank	No

Lender Name

Option	Description
Y	Yes
Blank	No

Client Name

Option	Description
Y	Yes
Blank	No

TIN Number

Option	Description
Y	Yes
Blank	No

Property Address

Option	Description
Y	Yes
Blank	No
1	Enable find by first word of property address. (Default is to use second word, assuming that it is the street name.)

Order Number

Option	Description
Y	Yes
Blank	No

Policy Number

Option	Description
Y	Yes
Blank	No

Loan Number

Option	Description
Y	Yes
Blank	No

Filed Map

Option	Description
Y	Yes
Blank	No

Client Order #

Option	Description
Y	Yes
Blank	No
1	Yes, and move information from User Index 1 into this field. (This function is provided for compatibility with systems that were previously using User Index 1 to store their client's order number). Once this is set, you must Index Orders . After indexing is complete, change this field to a Y so that data is not overwritten if you should need to index again.

Index Orders

If you change a selection, you must index all orders. No other users can be logged into TitleExpress until indexing is complete. Depending on the size of the database, the time to complete indexing varies.

Order Labels

Two custom index fields are available on the Order, Index tab.

User Index 1

Enter description for the User Index 1 field.

User Index 2

Enter description for the User Index 2 field.

Index Labels

Use PS land lot only

This option enables the use of the property, section land description used for legal descriptions in the Midwest and Western United States.

Option	Description
Y	Yes, use PS-Land, Lot, District, Section format on the Property tab for indexing purposes.
N or blank	No, use Lot, Tract, Block format on the Property tab for indexing purposes.

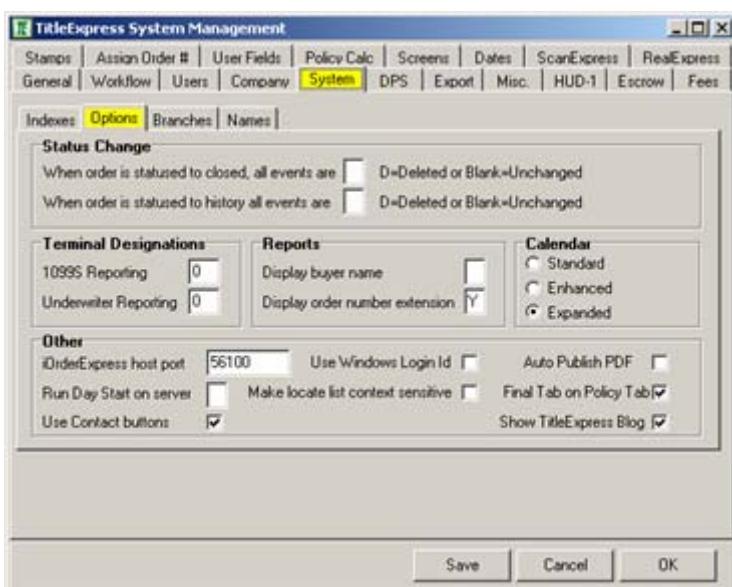
To see changes on the Property, Subdivisions tab:

When the value is changed from a **Y to N (or blank)**, TitleExpress users must log out of TitleExpress to see the changes.

When the value is changed from a **N (or blank) to Y**, TitleExpress user do not have to log out of TitleExpress to see the changes.

Options Tab

The Options tab contains various options that change the operation of TitleExpress.



Status Change

When order is statused to closed, all events are

Option	Description
D	Deleted
Blank	Unchanged

When order is statused to history all events are

Option	Description
D	Deleted
Blank	Unchanged

Terminal Designations

Underwriter Reporting

Terminal number at which underwriter reports will be processed. Defaults to 0 (the System Manager workstation designation).

1099S Reporting

Terminal number at which the 1099 report will be processed. Defaults to 0 (the System Manager workstation designation).

Calendar

Standard

Selects the standard calendar. Does not integrate with orders.

Enhanced

Selects the enhanced calendar. Integrates with orders.

Enhanced w/Outlook

Selects the enhanced calendar that integrates with orders and Outlook.

Reports

Display buyer name

This setting affects the Events Completed and Events Uncompleted Reports, Escrow Accounting Trial Balance Reports and Check/Deposit Register Reports. If set to Yes, these reports will be longer, since they will include a separate line for the Buyer Name display.

Option	Description
Y	Yes, display Buyer's name on reports.
Blank	No, do not display name.

Display order number extension

The order number extension field is located after the order number and can be used for various purposes. If Y is entered, the order number extension will appear on reports and word processing documents along with the order number.

Option	Description
Y	Yes, display order number extension.
Blank	No, do not display order number extension.

Other

iOrderExpress host port

Designates the port number for the iOrderExpress host workstation.

Run Day Start on server

For ease of use, it is recommended that the Day Start function be set to run automatically on the server. To setup, see Setup Day Start on Server.

Option	Description
Y	Yes, Day Start will be run on the server.
Blank	No. activate Day Start manually.

Use Windows Login Id

If selected, the User Id on the Password Entry window will default to the windows login name. The TitleExpress User Id is limited to 3-characters.

Make Locate list context sensitive

If selected, the Client, Lender, Payoff and Vendors selections can be made context sensitive to the related types.

Use Contact buttons

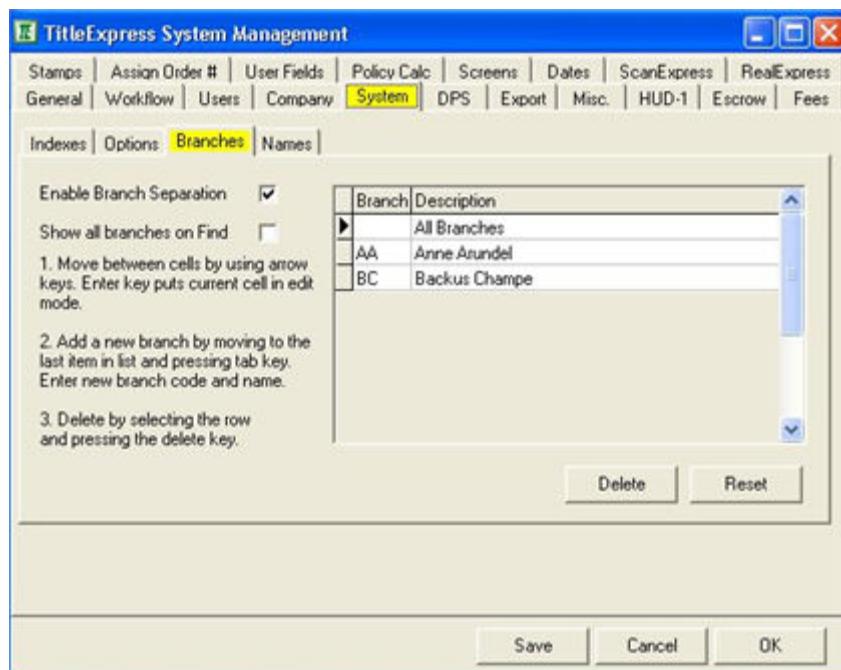
Enables the use of the contact button on the Locate List for use on the Ord By field and Realtor tab.

Show TitleExpress Blog

Enables the TitleExpress Blog tab on Main Menu.

Branches Tab

For Tutorial information on how to use Branches, please see How to Setup and Use the Branch Separation Feature.



Enable Branch Separation

Enables branch separation features.

Show all branches on Find

Allows users to locate any order on the Find tab, regardless of the branch the order is assigned to. Users will however, only be able to edit orders assigned to their branch.

Reset

Cancels changes.

Add Branch

To add a branch, move to the last item in the list and press **Enter**. Complete the following information.

Code

Two-letter branch code.

Description

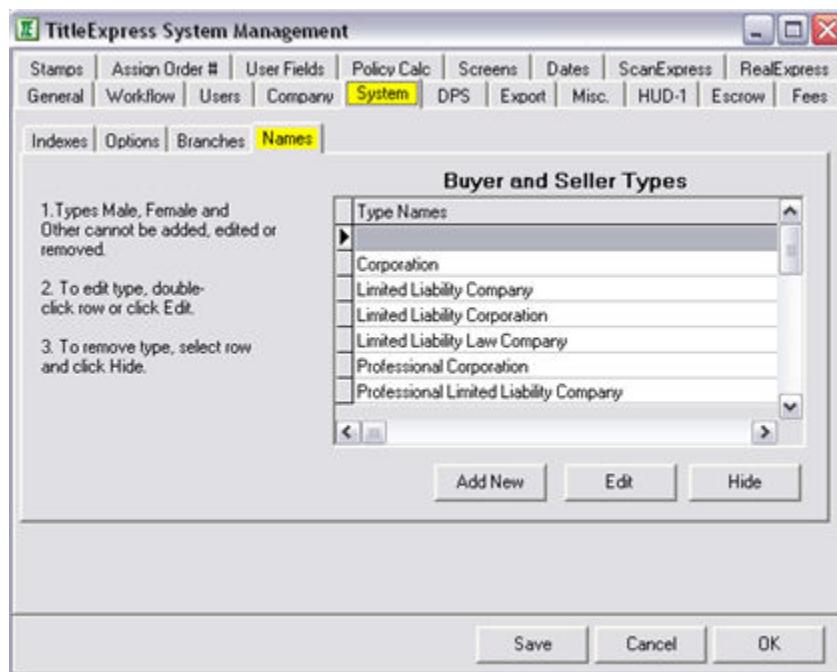
Branch description.

Delete Branch

To delete a branch, select the branch code and description and then press the **Delete** key.

Names

Buyer and Seller name types may be customized.



Add New

Add new name type.

Edit

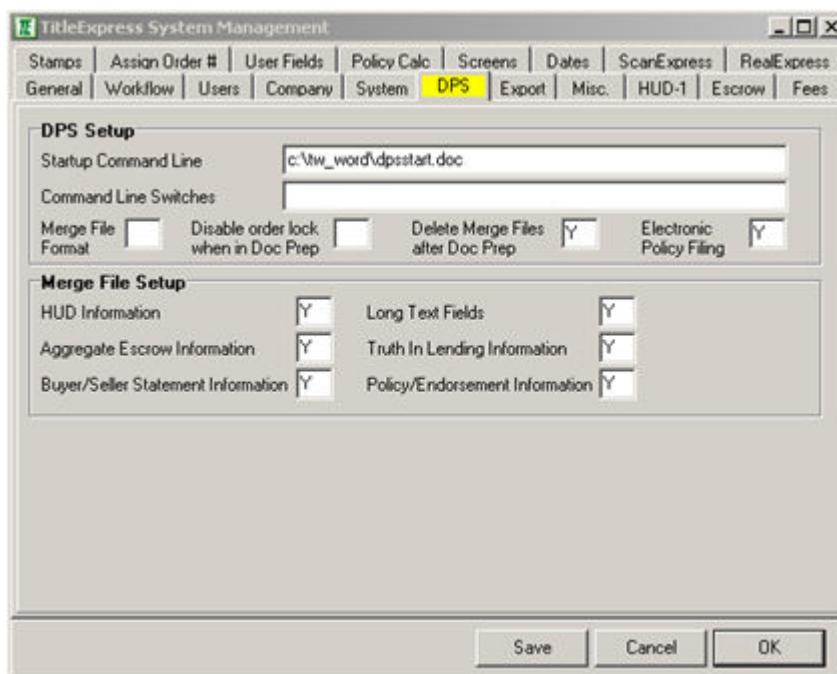
Edit existing name type.

Hide

Name types cannot be deleted, they may only be hidden.

DPS Tab

The selections on the DPS tab determines setting that are used in the TSS Document Preparation System.



DPS Setup

Startup Command Line

You may enter the pathname of an executable file that starts when you click the Doc Prep button. When using the TSS Document Preparation System (Version 4 or higher), the entry must be C:\TW_WORD\DPSSSTART.DOC.

Command Line Switches

Additional command line switches may be entered here.

Merge File Format

Option	Description
Blank	Microsoft Word
2	Comma Delimited. (Do not use this setting if you are using the TSS DPS.)

Disable Order Lock when in Doc Prep

Option	Description
Y	Yes, disable order lock while in Doc Prep. Do not set to Yes if you use a windows-based word processor.
Blank	No

Delete Merge Files after Doc Prep

Option	Description
Y	Yes, delete the merge files used for word processing when exiting Doc Prep. (Recommended).
Blank	No, do not delete any files.

Electronic Policy Filing

Option	Description
Y	Yes, setup DPS for electronic policy filing.
Blank	No.

Merge File Setup

These settings determine which files should be created when in Doc Prep mode.

HUD Information

This text file contains information from the HUD-1 tab.

Option	Description
Y	Yes
Blank	No
C	Yes, in comma-delimited format. (Do not use this setting if you are using the TSS DPS.)

Aggregate Escrow Information

This information is necessary for the creation of the aggregate escrow form.

Option	Description
Y	Yes
Blank	No

Buyer/Seller Statement Information

This information can be used in custom buyer/seller statements.

Option	Description
Y	Yes
Blank	No

Long Text Fields

This option creates two text files. Goodbye.txt contains the text from the Loan, Invst, Goodbye Letter comments field. Declare.txt contains the text from the Property, Subd, Declarations field.

Option	Description
Y	Yes
Blank	No

Truth in Lending Information

This information is necessary for the creation of the truth-in-lending form.

Option	Description
Y	Yes
Blank	No

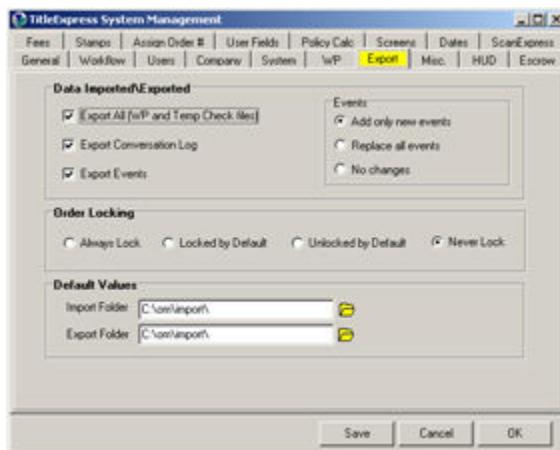
Policy Endorsement Information

This text file contains information from the Policy tab.

Option	Description
Y	Yes
Blank	No

Export Tab

This feature configures the importing and exporting of orders. It can be used to 1) create new orders from existing orders and 2) transfer files from and to a laptop for out-of-the-office closings. (TitleExpress must be installed on both the laptop and workstation and may require an import/export service subscription for the laptop.) Contact TSS Sales for more information.



The default values for both the export and import directories can be set to your preference. It is recommended that if your laptop is also used on the network, you will most likely want to import and export from a directory on your hard drive, say, C:\Transfer\, instead of using a diskette pathname, such as A:\.

Data Imported\Exported

Export All (WP and Temp Check files)

If selected, word processing documents and temporary check files will be imported and/or exported.

Export Conversation Log

If selected, the conversation log will be imported and/or exported.

Export Events

If selected, events will be imported and/or exported.

Events

Option	Description
Add only new events	Only new events will be added in the import/export process. (The selection of this option may cause events to be doubled in the order.)
Replace all events	All events will be replaced during the import/export process. (Recommended option.)
No changes	No change to events during the import/export process.

Order Locking

The following options determine access to an order that has been exported. When attempting to open a locked order, the user will receive a message that the order has been exported and is only available in a read-only mode. Users can be assigned unlock rights on the System Management, User tab.

Option	Description
Always Lock	Order is always locked when exported.
Locked by Default	Option to lock the order is available on export window, and is selected.
Unlocked by Default	Option to lock order is available on export window, but is not selected.
Never Lock	Order is never locked when exported.

Default Values

To select a default folder to be used for the import and export process, click the folder icon or enter the pathname.

Import Folder

Imported orders will be placed in this folder.

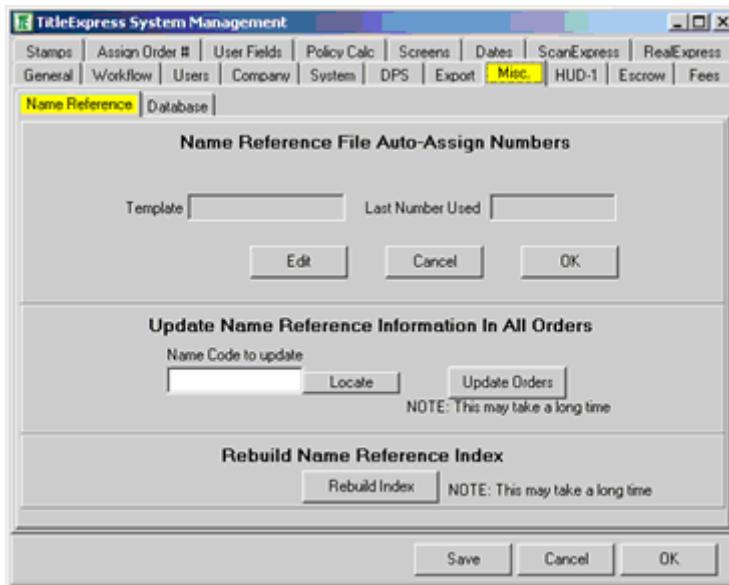
Export Folder

Exported orders will be placed in this folder.

Misc Tab

Name Reference Tab

The following Options are available on the Name Reference tab:



Auto-Assign Numbers

If, when setting up new entries on the Locate list, you use an account numbering system for client codes, an auto-assign numbering template can be set here for that purpose.

To set a template, click Edit. In the Template field the # sign represents the incrementing number. The next available incrementing number should be set in the Last Number Used field. If you would like any other consistent characters to be assigned with the incrementing number, these can be set in the Template field. For example, if the Template field contains TSS-#, and the Last Number Used field contains 1001, the next auto-assigned client number would be TSS-1002.

Update Name Reference Information

This function allows you to update information in all orders with a status of OPEN or CANCELLED (CLOSED and HISTORY orders are ignored) for a specified Locate code. This is useful if, for example, a lender has changed their address and you want to be certain that this information is correct in all open orders.

To use, first Locate the code to be updated. Either confirm that necessary editing has occurred, or edit and make the necessary corrections.

After selection, click **Update Orders**. Depending on the size of your system, this may take a long time. Any orders opened for processing will be skipped, so it is suggested that all users exit TitleExpress when this function is in use.

Following are the fields that are updated during this process:

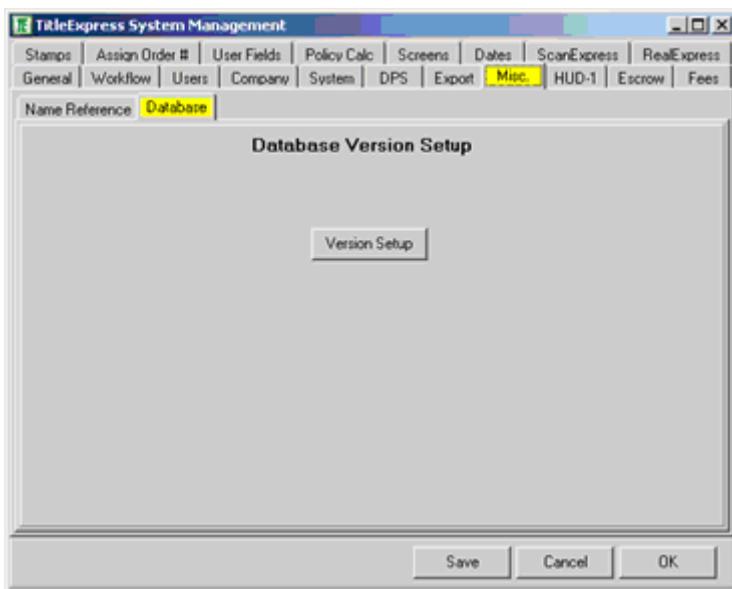
TitleExpress Location	Field Value
Client	Name, Address 1, Address 2, CSZ, Phone, Fax, Ucode1, UCode2
Salesman	UCode1, Ucode2
Lender	Name, Address 1, Address 2, CSZ, Phone, Fax, Ucode1, UCode2, Domicile, Agent 1, Agent 2
Investor	Name, Address 1, Address 2, CSZ, Phone, Fax, Ucode1, UCode2, Domicile, Agent 1, Agent 2
Servicer	Name, Address 1, Address 2, CSZ, Phone, Fax, Ucode1, UCode2, Domicile, Agent 1, Agent 1 Status, Agent 2, Agent 2 Status
Assignment	Name, Address 1, Address 2, CSZ, Phone, Fax, Ucode1, UCode2, Domicile, Agent 1, Agent 1 Status, Agent 2, Agent 2 Status
2nd Mortgage	Name, Address 1, Address 2, CSZ, Phone, Fax, Ucode1, UCode2, Domicile, Agent 1, Agent 1 Status, Agent 2, Agent 2 Status
Payoff 1	Name, Address 1, Address 2, CSZ, Phone, Fax, Ucode1, UCode2
Payoff 2	Name, Address 1, Address 2, CSZ, Phone, Fax, Ucode1, UCode2
Realtor 1	Name, UCode 1, UCode2
Realtor 2	Name, UCode 1, UCode2
Realtor 3	Name, UCode 1, UCode2
Realtor 4	Name
HUD Page 1	Name for all codes where Type = Blank, B (Buyer Only) or S (Seller Only)
HUD Page 2	Name for all codes combine code is not Z

Rebuild Name Reference Index

This function re-indexes the Look-up file to make sure that all they Pay-to codes are in sync. Everyone must be out of TitleExpress when you re-index the name reference file. It is recommended that when you run this re-index, you also run Update Orders.

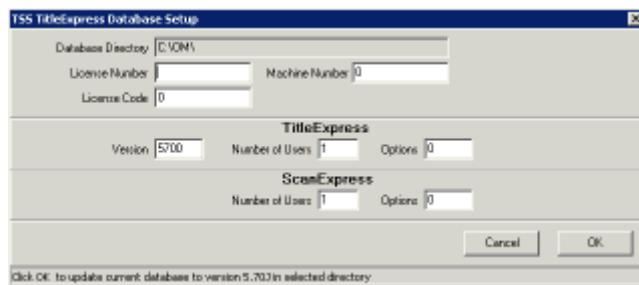
Database Tab

The **Version Setup** button accesses the Database Setup window that contains the license codes for the TSS software system.



Database Setup

The Database Setup window allows for the entry of licensing information. See Licensing for more information.

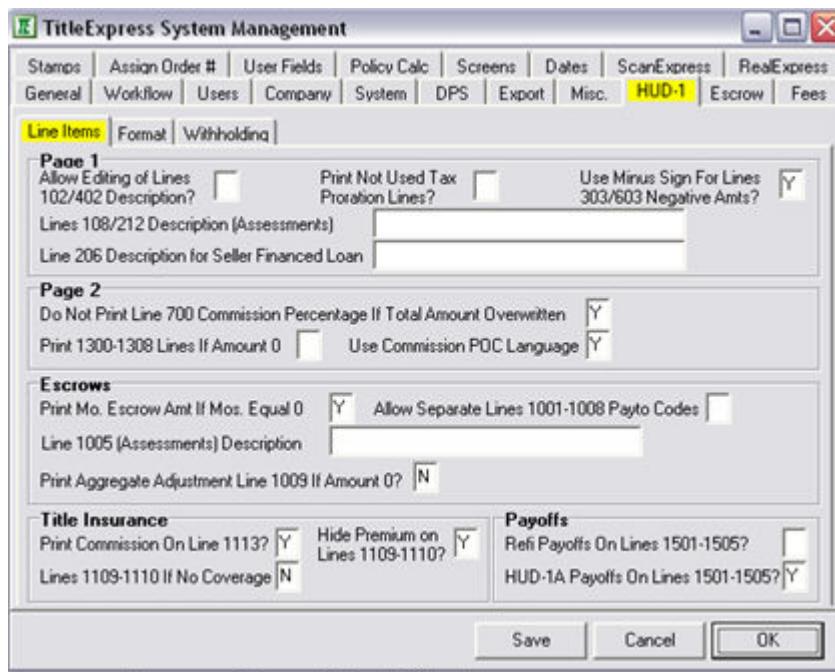


Field	Description
Database Directory	Not editable. The database directory is established during installation.
License Number	Assigned TitleExpress license number.
Machine Number	Machine number of current workstation.
License Code	TitleExpress license code.
TitleExpress Version	TitleExpress version number.
TitleExpress Number of Users	Number of licensed TitleExpress users.
TitleExpress Options	TitleExpress option number.
ScanExpress Number of Users	Number of licensed ScanExpress users.
ScanExpress Options	ScanExpress option number.

HUD-1 Tab

Line Items Tab

Different options can be set that affect how the HUD-1 and HUD-1A Settlement Statements appear.



Page 1

Allow editing of Line 102/402 Description?

The default description is Personal Property.

Option	Description
Blank	No
Y	Yes

Print Not Used Tax Proration Lines?

Set this option to No if you require more space at the bottom of HUD-1 Settlement Statement, Page 1 for the trailer statement.

Option	Description
Blank	No
Y	Yes

Use Minus sign for line 303/603 Negative Amts?

Option	Description
Blank	Text to read Cash From Seller or Cash to Borrower
Y	Text to read Cash to Seller or Cash from Borrower, but insert a minus sign to indicate negative amounts.

Line 108/212 Description (Assessments)

Enter alternate description (for example, "School Taxes").

Line 206 Description for Seller Financed Loan

Enter description (for example "Seller Held Financing").

Page 2

Do Not Print Line 700 Commission Percentage if Total Overwritten

Option	Description
Blank	No
Y	Yes

Print Lines 1300-1308 if Amount 0

Set this option **No** if more space is required at the bottom of HUD-1 Settlement Statement, Page 2 for the trailer statement.

Option	Description
Blank	No
Y	Yes

Use Commission POC Language

Option	Description
Blank	No
Y	Yes. Full commission will display on Line 703 and the deposit will be noted as POC and subtracted from the holding broker's commission when disbursements are transferred from the HUD-1.

Escrows

Print Mo. Escrow Amt If Mos. Equal 0

Setting this option to Yes will print the monthly amount of an escrow for informational purposes.

Option	Description
Blank	No
Y	Yes

Allow Separate Lines 1001-1008 Payto Codes

Set this option to No if you want to edit the Payto code for each Reserve line (recommended).

Option	Description
Blank	No
Y	Yes

Line 1005 (Assessments) Description

Enter alternate description (default description is Assessments). It is recommended that this description match the description on lines 108/212.

Print Aggregate Adjustment Line 1009 if amount 0?

Option	Description
Blank	No
Y	Yes

Title Insurance

Print Commission on Line 1113?

The following option displays text on line 1113 that discloses the amount of the title insurance premium commission retained by the settlement agent. For example: You Own Title, Inc. retains \$973.82 of title insurance premium. If line 1113 is in use, a duplicate line 1113 will print with this information.

Option	Description
Blank	No
Y	Yes

Hide Premiums on Lines 1109-1110

Option	Description
Blank	No
Y	Yes

Lines 1109-1110 if no coverage

Option	Description
Blank	Leave Blank
0	Print 0.00
N	Print None

Payoffs

Refinance Payoffs on Lines 1501-1505

This option is available if, when using the HUD-1 Settlement Statement for a refinance order type, you would like the payoffs to appear on the additional 3rd page, instead of Page 1, lines 104 and 105. If this option is set to Yes, information in existing orders on lines 1501-1505 will be deleted and replaced with the calculations from the Payoff tab.

Option	Description
Blank	Leave Refinance payoffs on lines 104-105
Y	Yes

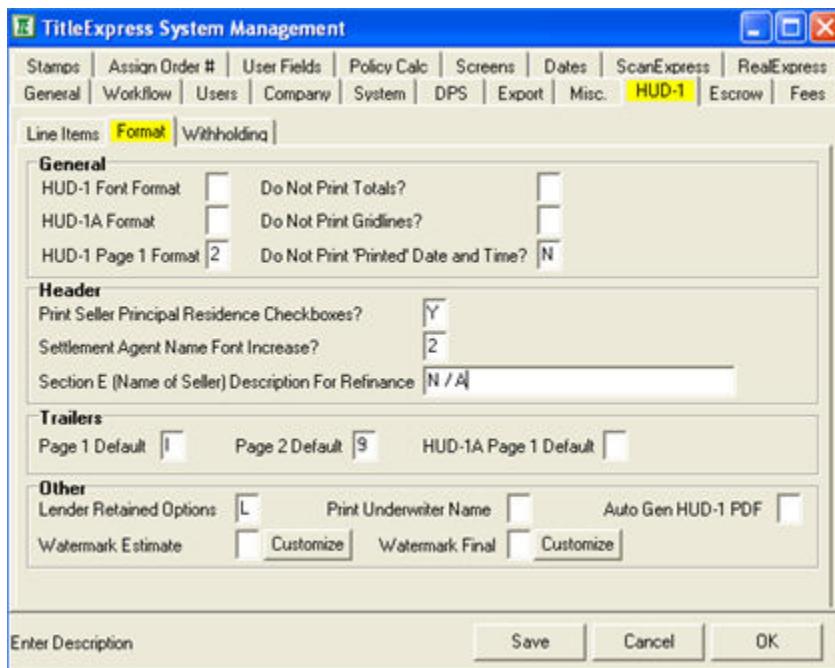
HUD-1A Payoffs on Lines 1501-1505

If this option is set to Yes, information in existing orders on lines 1501-1505 will be deleted and replaced with the calculations from the Payoff tab.

Option	Description
Blank	No (payoffs must be entered manually on lines 1501-1505)
Y	Yes (recommended)

Format Tab

The following options are available on the Format tab:



General

HUD-1 Font Format

Option	Description
Blank	Bolder, larger fonts (recommended)
2	Smaller, lighter fonts

HUD-1A Format

Option	Description
Blank	Smaller, lighter fonts, no logo
2	bolder, larger fonts, include logo (recommended)

HUD-1 Page 1 Format

For better visibility of your company name, a company logo can be printed on the HUD-1 and HUD-1A Settlement Statements. The graphic must be a bitmap and named either C:\texpress\hud1.bmp or C:\texpress\hud2.bmp (depending on the chosen option). The graphic looks best if it is a high resolution image. It should be at least 600 pixels wide and four times wider than high.

Option	Description
Blank	Small Logo (HUD1.BMP)
2	Large Logo (HUD2.BMP)

Do Not Print Totals?

Option	Description
Blank	No
Y	Yes

Do Not Print Gridlines?

This option is available for printers or fax drivers that do not have sufficient memory to print the horizontal lines on the HUD-1.

Option	Description
Blank	No
Y	Yes

Do Not Print "Printed" Date and Time

Setting this option to Yes will print the "printed" date and time on the HUD-1 Settlement Statement.

Option	Description
Blank	No
Y	Yes

Header

Print Seller Principal Residence Checkboxes?

Option	Description
Blank	No
Y	Yes

Settlement Agent Font Name Increase

If the company name should appear larger on the HUD-1 Settlement Statement, change this value to increase the font size. The default value of 0 is the same size as the address line. Values 1 through 9 are point size increases, however a value of greater than 4 (depending on the printer driver being used) will cause the text to overlap the line above it.

Section E (Name of Seller) Description for Refinance

Enter description for Section E of the HUD-1 Settlement Statement if the order type is a Refinance.

Trailers

Page 1 Default

Following are the varying paragraphs available for inclusion on the bottom of Page 1 of the HUD-1 Settlement Statement. If a numeric entry is selected, the paragraph will appear on all HUD-1 Settlement Statements. If an alphabetic entry is selected, the paragraph will not appear for Refinance order types.

Option	Description
1 - A	Substitute 1099 with seller signatures
2 - B	Estimated proration language with seller signatures
3 - C	Substitute 1099 language with seller signatures and tax ID numbers
4 - D	Substitute 1099 language with estimated proration language
5 - E	Estimated proration language with buyer and seller signatures
6 - F	Estimated proration language with no signatures
7 - G	Substitute 1099 language with estimated mortgage payment calculation
9 - I	User defined language

Page 2 Default

Following are the varying paragraphs that are available for inclusion on the bottom of HUD-1 Settlement Statement, Page 2.

Option	Description
Blank	No language
1	Standard HUD acknowledgement
9	User defined language

To use user defined language on the trailer statement for HUD-1 Settlement Statement Page 1 (option I) or HUD-1 Settlement Statement, Page 2 (option 9), a text file must be edited or created (using a windows text editor such as Notepad) named OM\HUDXX.TRL (where XX=19 for HUD-1 Page 1, 29 for HUD-1 Page 2 or 1A9 for HUD-1A).

Type the language to appear. Following are the available merge codes:

Code	Description
@D	Closing Date
@B	Buyers names and signature lines
@S	Sellers names and signature lines

Other

Lender Retained Options

Option	Description
Blank	None
Y	Print "Lender Retained" (not recommended)
L	Print "LR"

Print Underwriter Name

This option prints the underwriter name on Page 1 of the HUD-1 Settlement Statement (under the logo). The name is determined from the Policy tab, UW Code entry.

Option	Description
Blank	No
Y	Yes

Auto Gen HUD-1 PDF

Option	Description
Blank	No
Y	If option is set to Yes, every time an order is saved, the HUD-1 will be generated as a PDF file. This operation will delay the saving of orders and may not be practical for all environments.

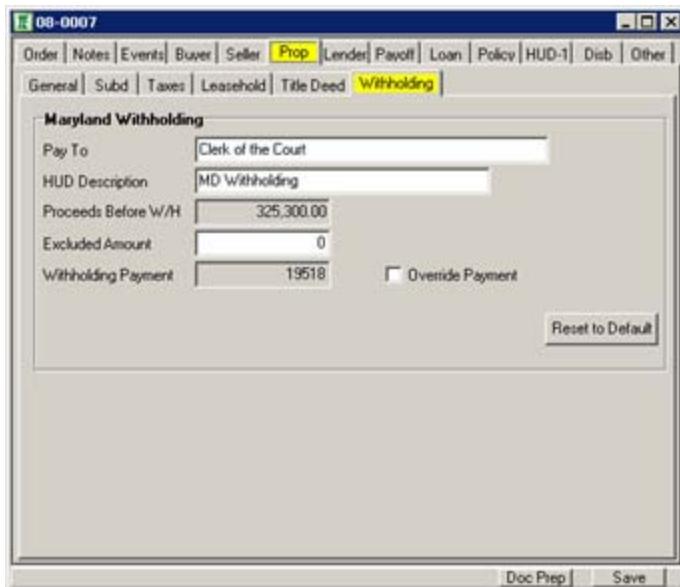
Watermark Estimate and Watermark Final

When the HUD-1 is printed, an Estimated or Final label may be chosen.

Option	Description
Blank	No, do not use watermarks on HUD-1. The labels Estimated and Final appear only in Section A of Page 1.
Y	Yes, use watermarks. The labels Estimated and Final appear in Section A of Page 1 and either the default watermark graphic or a custom graphic appears. If not customized, the default watermark (Estimated and Final) will be used. To select a customized bitmap, click Customize and navigate to the graphic.

Withholding Tab

To set the defaults for both an Entity and an Individual (non-entity) Seller type, click Edit.



The Withholding tab has the following fields available:

Setup for
Select State.

Seller Type

Set defaults for each type.

Type	Description
Entity	Corporation
Individual	Non-Entity

Rate

Percentage of net proceeds to withhold.

Default Pay To

Default Payto name.

Default HUD Description

Default description on HUD-1 Settlement Statement.

Default Exemption Value

Default exemption setting for type.

Allow Overrides

Allow overriding of calculated withholding amount?

HUD-1 Line

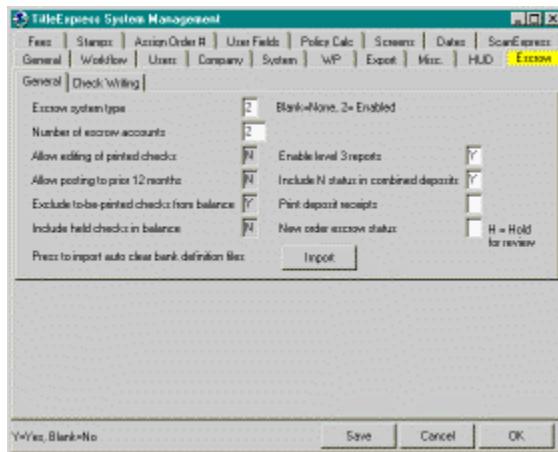
Select HUD-1 line.

Escrow Tab

These settings control various aspects of the Escrow Accounting system.

The General Tab

The General tab contains options that affect general escrow account settings.



Escrow system type

Type	Description
Blank	No escrow accounting. Required setting for import/export systems.
2	Enable escrow accounting.

Number of escrow accounts

One escrow account is the default setting. If you increase the number of escrow accounts, you must click the Version Setup button on the Misc., Database tab in order to initialize the account(s). You can establish a maximum of 99 escrow accounts.

Allow editing of printed checks

Option	Description
Y	Yes, allow editing of a Printed item. This option is automatically set to N if you have chosen Escrow System Type 2. It is the recommended setting.
N	No, do not allow editing of printed checks.

Allow posting to prior 12 months

Option	Description
Y	Yes, allow posting of items to prior 12 months. This option is automatically set to N if you have chosen Escrow System Type 2
N	No, do not allow posting to prior 12 months. This is the recommended setting.

Exclude to-be-printed checks from balance

Option	Description
Y	Yes, exclude T (to be printed items) from trial balance. This option is automatically set to Y if you have chosen Escrow System Type 2. This is the recommended setting.
N	No, include T items in trial balance.

Include held checks in balance

Option	Description
Y	Yes, include H (held) items in trial balance.
N	No, do not include H (held) items in trial balance. This option is automatically set to N if you have chosen Escrow System Type 2. This is the recommended setting.

Enable level 3 reports

Option	Description
Y	Yes, enable level 3 reports. This is the recommended setting. An escrow file transaction log is created, which is necessary if you intend to use Reports-3 in Escrow Accounting. In addition, this log file is used for the positive payment function.
N	No, do not create an escrow file transaction log.

Include N status in combined deposits

Option	Description
Y	Yes, include N status deposit items in the Combined Deposits list along with R status items.
N	No, do not include N status deposit items, only include R status deposit items.

Print deposit receipts

Option	Description

Y	Yes, print deposit receipts when deposit item status is changed to D (Deposited). This will produce an individual deposit receipt for each deposit item as required by California law.
N	No, do not print deposit receipts.

New order escrow status

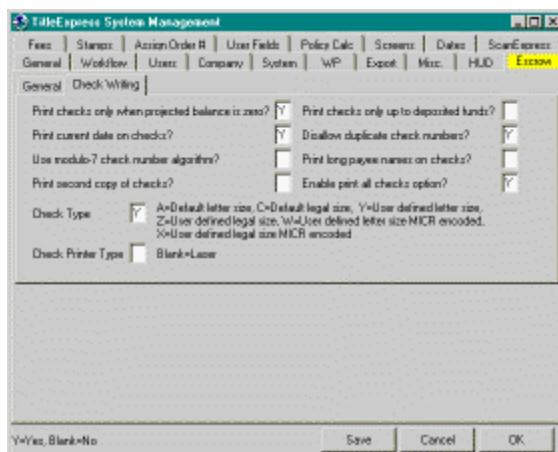
Status	Description
H	Hold for review. All new orders will automatically have a Hold For Review status. A user with appropriate rights will have to change status to Available for Posting in order to edit or print checks in Escrow Accounting. (This option is on the order tab.)

Import auto clear bank definition files

This function imports custom auto clear definition files.

Check Writing Tab

The Check Writing tab contains options that affect check writing.



Print checks only when projected balance is zero?

Option	Description
Y	Yes. This is the recommended setting. The projected balanced reflects total disbursements and deposits, not the cash balance (which may not be zero if you are holding funds or waiting for receipt of funds).
Blank	No.

Print current date on checks?

Option	Description
Y	Yes. This is the recommended setting. Designates current date as the default date to appear on printed checks.
Blank	No, print disbursement date.

Use modulo-7 check number algorithm?

Option	Description
Y	Yes. Enables the calculation of Modulo-7 check numbers. The seventh digit in a check number is calculated, thus reducing

	the possibility of entry of an incorrect number. Your check vendor must supply you with MODULO-7 checks in order to use this feature properly.
Blank	No.

Print second copy of checks?

Option	Description
Y	Yes. The copy is printed immediately after the check to the same paper tray.
Blank	No.

Print checks only up to deposited funds?

Option	Description
Y	Yes. Only print checks up to the amount of funds deposited.
Blank	No. Allow printing of checks over the amount of funds deposited.

Disallow duplicate check numbers?

Option	Description
Y	Yes, disallow duplicate check numbers. This function only checks numeric entries; therefore entries such as WIRE IN can be used multiple times. It is strongly recommended that this option be set to Y if you are using the MICR encoded checks feature.
Blank	No.

Print long payee names on checks?

Option	Description
Y	Yes, print long payee names (if any) on checks.
Blank	No, use short names.

Enable print all checks option?

Option	Description
Y	Yes, enable the option to print all T status checks from all orders in an escrow account. This option should be selected with careful thought. Typically, checks are printed from each individual order and not printed from all orders at one time.
Blank	No.

Check Type

This designation will be overridden if also set in the Escrow Accounting, Utility function.

Option	Description
A	Default letter size formatted as voucher/check/voucher
D	Letter size formatted as check/voucher/voucher
C	Default legal size (8 1/2 x 14) formatted as voucher/check/voucher/check
Y	User-defined letter size laser format.
Z	User-defined legal size laser format
W	Letter size MICR encoded check type. This check type is printed on blank check stock.
X	Legal size MICR encoded check type. This check type is printed on blank check stock.

Check Printer Type

This designation will be overridden if also set in the Escrow Accounting, Utility function.

Option	Description
Blank	Windows compatible laser printer

User-Defined Check Formatting

If the default check types do not match your pre-printed check stock you need to create and format a user-defined check.

Pre-Printed Check Stock

If you are using pre-printed check stock, the editing must be done using a text editor. Due to the limitations of text editing, you must edit the line items and then return to Escrow Accounting and print a test check (use a TEST escrow file for these items) until you achieve the desired format.

Blank Check Stock

If you are using blank check stock and printing the entire MICR code, please see User-Defined Check Formatting.

Creating the Format

User-defined check formats are created or edited using a text editor. To create or edit a user-defined check format, from a command prompt, type the following (change drive letter if necessary):

```
EDIT C:\OM\E\check format name
```

Following are the naming conventions for user-defined checks. This check format must be placed in the OM\ E subdirectory.

Format	Description
CHECK9.FMT	Dot matrix check type
CHECKY.FMT	Laser letter size check type
CHECKZ.FMT	Legal size check type
CHKW###.FMT	Letter size MICR encoded check type (where ### represents the TitleExpress escrow account number). This check type is printed on blank check stock.
CHKX###.FMT	Legal size MICR encoded check type (where ### represents the TitleExpress escrow account number). This check type is printed on blank check stock.

The following merge codes are available for use in the check format.

Code	Description
@1	Order number
@2	Date
@3	Amount in numbers (as **\$xx,xxx.xx**)
@4	Amount in numbers (as **\$xx,xxx.xx**)
@5	Amount in words (as ***One Dollar and 00/100***)
@6	Check number
@7	Name line 1
@8	Name line 2
@9	Address line 1
@0	Address line 2
@A	City, State ZIP
@B	Buyer(s) name(s)
@C	Seller(s) name(s)
@D	Property address
@G	First 8 description lines (up to 60 characters) from the check detail.
@H	Amount in words (as ***One Dollar and 00/100***)
@K	Client company code
@L	Loan number
@M	Prints MICR encoding using 10-digit check number. (For use on W or X check types only.)
@N	Prints MICR encoding using an 8-digit check number. (For use on W or X check types only.)
@P	Parcel ID number
@X	Amount detail lines for voucher. The @X code must be at the left margin. This will print 8 lines in three columns containing the description and amount of each item included in the total check amount.

To purchase compatible pre-printed, blank check stock or deposit tickets for Escrow Accounting, please contact TSS Sales.

Blank Check Stock Formatting

Following are instructions on how to setup a MICR encoded check format (prints on blank check stock).

The first two characters determine the type of information, and then numbers and text determine what is printed.

Text

The regular text printing format is:

hxLLL,PPP,Text Prints text at given location in hundredths of an inch

txLLL,PPP,Text Prints text at given location by line number

trLLL,PPP,Text Right Justified, ends at given location

tcLLL,PPP,Text Centered horizontally at given location

ttLLL,PPP,Text Prints at top half of line, for fine print (6 point), or under signature line

tbLLL,PPP,Text Prints at bottom half of line, for fine print.

LLL Line Number

PPP Position on line in hundredths of an inch

Text the text to print, including the current @ commands.

Example:

tx7,500,Date: @2 Ck # @6

Prints the date and check number on line 7, five inches from the left print border.

Using the @X code will reset the font, and print the descriptions and amounts on the next eight lines. The position will be ignored.

Fonts

fnPP,FontName

PP Pitch (Character Size in points)

FontName Font Name to select, should be Arial, Times New Roman, or Courier.

Default is to print Courier in Bold, others in normal print. You may force normal print, or bold print, or italics print by placing a space, or lower case b or i before the font name.

The @X automatically selects Courier, Bold, 10-point size so that the descriptions and amounts line up with each other. Remember to select a new font after the @X printing.

Example:

fn10,bArial

Sets the 10 point Arial font in Bold

Print MICR line

A text line may contain the @M command to print the MICR information on checks and stubs. Remember to set the correct MICR font first, and reset the printing font after.

Example:

fn18,IDAutomationMICR

tx20,120,@M

fn10,Arial

Graphics

grXXX,YYY,ZZZ,Pathname

XXX Vertical position of top left corner of graphic, in twips

YYY Horizontal position of top left corner of graphic, in twips

ZZZ Width of graphic, in twips

Pathname to graphics BMP file

Twips are 1/1440 of an inch. Graphic files are scaled to fit in the width specified here. For best results, use a high resolution graphic, at least 600 pixels wide for example.

Example:

gr720,2880,2880,c:\texpress\cklogo.bmp

Will print the bmp file c:\texpress\cklogo.bmp a half-inch down from the top, two inches from the left, and two inches wide.

Vertical lines

v1LLL,PPP,ZZZ

LLL Line Number of beginning of line (starts at the bottom of this line)

PPP Position of beginning of line in hundredths of an inch

ZZZ Line Number of end of line

HORIZONTAL LINES

h1LLL,PPP,ZZZ

LLL Line Number (prints at the bottom of this line)

PPP Position of beginning of line in hundredths of an inch

ZZZ Position of end of line in hundredths of an inch

SKIP LINES DEPENDING ON AMOUNT OF CHECK

aaLLL,AAA Skip lines for checks equal or above this amount

abLLL,AAA Skip lines for checks below this amount

LLL Number of lines to ignore in format file

AAA Amount to compare to check amount

This can be used to print a second signature line for checks over a given amount. This could also be used to print a graphic signature on checks under a given amount.

Example:

To print single signature line for amounts under \$1000, with graphic signature:

aa4,1000

hl51,500,780

fn6,Arial

tt52,500,AUTHORIZED SIGNATURE

gr11760,8640,2880,c:\texpress\signatur.bmp

To print dual signature lines for amounts of \$1000 or more:

ab5,1000

hl50,500,780

fn6,Arial

tt51,500,FIRST AUTHORIZED SIGNATURE

hl53,500,780

tt54,500,SECOND AUTHORIZED SIGNATURE

General notes

The lines and positions are for the printable area of a laser page, approximately 800 positions wide by 60 lines for letter, or 78 lines for legal size.

Try to leave a little extra space at the sides, top and bottom to allow for printers that have a larger margin and smaller printable area. For example, start at position 20 instead of 0, and end at position 780 instead of 800.

For faster printing, copy graphic files to C:\TEXPRESS and print them from there.

Comments

Lines with the first two characters blank are used as comment lines.

Printer Designation

spPrinterName Designates a printer. Name must match exactly. You should also designate the server name, for example sp\Server1\Check Printer.

Examples

The following descriptions are right justified, and the names start five positions after them:

fn8,Arial

tr34,200,Name:

tr36,200,Address:

tr38,200,City/State/Zip

fn12,Arial

tx34,205,@7

tx35,205,@8

fn10,Arial

tx36,205,@9

tx37,205,@0

tx38,205,@A

To draw a box around the Name and Address:

hl33,50,750

hl38,50,750

vl33,50,38

vl33,750,38

To print Name and address, centered at middle of page:

fn12,Arial

tc44,400,@7

tc45,400,@8

fn10,Arial

tc46,400,@9

tc47,400,@0

tc48,400,@A

To print single signature line for amounts under \$2500:

aa3,2500

hl51,500,780

fn6,Arial

tt52,500,AUTHORIZED SIGNATURE

To print dual signature lines for amounts of \$2500 or more:

ab5,2500

hl50,500,780

fn6,Arial

tt51,500,FIRST AUTHORIZED SIGNATURE

hl53,500,780

tt4,500,SECOND AUTHORIZED SIGNATURE

Fees Tab

Once setup, fees are reported in the Escrow Accounting, Reports 3, Fee Report.

Fee designations should be setup in master orders to eliminate manual entry in each order or disbursement item.



Fee A through H

Fee designations are assigned in a HUD-1 Settlement Statement line item in the **Chk** field. The fee designation transfers to a disbursement item; or can also be manually input in a disbursement item.

Description

Enter description of fee.

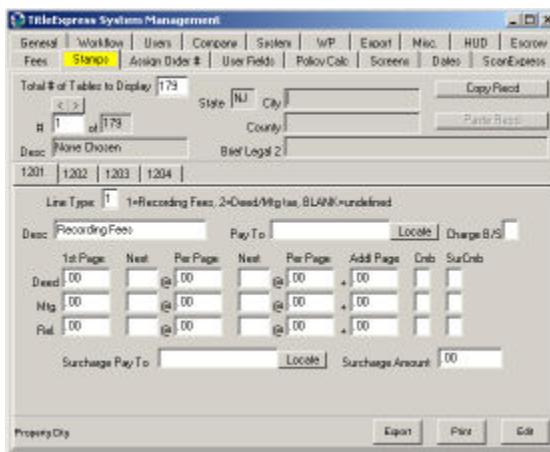
Income

Fees are separated into income and non-income groupings on the Fee Report.

Option	Description
Y	Yes, include in report as an income item.
N	No, this is not an income amount, but a pass-through item.

Stamps Tab

The Stamps tab contains calculations for the 1200 section of the HUD-1 Settlement Statement. These calculations may include recording fees, transfer taxes, stamps taxes and recordation taxes. The tables are available for selection on the Property tab. They can be automatically selected if corresponding jurisdictional information is entered.



Total # of Tables to Display

Set this number to match the exact number of tables that are in use. If set to a higher number than actually defined, the Property tab will list the description **Default** numerous times for each blank table.

To determine the last table number, click < and move back to the last defined table. Enter this number in this field.

Print

Before editing the tables, a listing of the existing tables can be printed for reference. The Print button is only visible if not editing a table.

Export

This function exports the current stamps table to OM\D\TXTAXEXP. This file can be copied into another table. This is useful if, for example your current stamps table only contains New Jersey information, however you now want to add the Pennsylvania table information. Following is an example of a command line entry that combines these tables:

```
C:> copy/b txtax-fl + txtax-md txtax
```

This example combines Florida tables and Maryland tables into the default TXTAX table. This process is complex; please contact TSS Technical Support for assistance.

Editing Tables

To select a table, click < to go back, or click > to go forward, or enter the table number. Once the table is displayed, click **Edit**.



Desc

Description to appear for selection on the Property tab, stamps table drop-down menu. Table names are alphabetized on this menu.

Jurisdictions

The following fields associate a table with the property jurisdiction. Once setup, only tables that apply to the property jurisdiction appear for selection in the order.

State

State two letter abbreviation.

City

City name (if applicable)

County

County name (if applicable)

Brief Legal 2

Brief Legal 2 Name (if applicable)

For example, in Maryland, each county has numerous stamps tables that may apply. By designating the state and county name in these tables, the drop-down menu selection is limited to only these applicable tables. In Pennsylvania, stamps tables may be associated with municipalities, so the Brief Legal 2 field should be completed.

Copying and Pasting Tables

When setting up numerous new tables, the following functions are time-savers. They allow you to copy and then paste tables, eliminating the need to setup new tables from blank tables.

Copy Recd

Copies active table.

Paste Rec

Pastes a table. It can only be used while in the Edit mode.

Line 1201

Line 1201 is typically setup for recording fees. The Deed, Mortgage and Release calculations can be setup using the following parameters.

Desc	Pay To	Locale	Charge B/S
Recording Fees	NY ALBANY		
Deed	86.00	(8) .00	(8) .00 + 3.00
Mrg.	31.00	(8) .00	(8) .00 + 3.00
Rel	31.50	(8) .00	(8) .00 + 3.00

Line Type

Lines can be designated as a recording fee type or Deed/Mortgage tax type.

Line Type	Description
1	Recording fee type line (typically Line 1201)
2	Deed/Mtg tax type line (typically Lines 1202,1203 and 1204)
Blank	If the jurisdiction does not use 1202, 1203 or 1204, do not define it. It will then be available for other uses.

Desc

Description for line 1201 (defaults to Recording Fees).

Payto

Pay To Code for this line. Use the Locate button if necessary.

Charge B/S

Option	Description
B	Default charge to Buyer
S	Default charge to Seller
H	Split evenly
D	Disbursement Lender POC
E	Lender POC
Blank	Manual Entry

1st Page

Charge for first page.

Next

Number of pages for the next per page charge.

Per Page

Per page charge.

Next

Number of pages for the next per page charge.

Per Page

Per page charge.

Addl Page

Charge for each additional page.

Cmb

Combine code. If left blank, amount will be included in main check to Pay To code payee. For a separate check, place a 1 in this field.

SurCmb

Surcharge combine code. If left blank, amount will be included in the main check to the Surcharge Pay to payee.

Surcharge Pay To

Certain jurisdictions require a separate surcharge check with every recorded document. This field is for the surcharge Pay To code.

Surcharge Amount

Amount of per document surcharge.

Lines 1202-1204

Lines 1202-1204 are typically setup as Deed/Mtg tax line types.

Line Type

Line Type	Description
1	Recording fee type line (typically Line 1201)
2	Deed/Mtg tax type line (typically Lines 1202,1203 and 1204)
Blank	If the jurisdiction does not use 1202, 1203 or 1204, do not define it. It will then be available for other uses.

Desc

Description for line.

Payto

Pay To Code for this line. Use the Locate button if necessary.

Charge B/S

Option	Description
B	Default charge to Buyer
S	Default charge to Seller
H	Split evenly
D	Disbursement Lender POC
E	Lender POC
Blank	Manual Entry

DeedSource

Amount to base tax on.

Option	Description
L	Loan amount
S	Sales price
A	Loan amount less amounts on Lines 202, 203 or 206. (used in Alabama)
G	Sales price less amount on line 203.
H	Lender POC
T	Total title insurance premium
O	Allows for manual override in HUD-1 of amount tax is calculated on.

Deduct

Amount to deduct before calculation (if any).

Round

Option	Description
U	Round up.
D	Round down.
Blank	No rounding.
B	Buyer credit. Credits buyer with the dollar amount from deduction field.

To

Amount to round to.

Up To

If tax is incremented, enter first increment step.

Percent

If tax is incremented, enter percentage amount for first step.

Up To

If tax is incremented, enter second increment step (not available on line 1204).

Percent

If tax is incremented, enter percentage amount for second step (not available on line 1204)

Then Percent

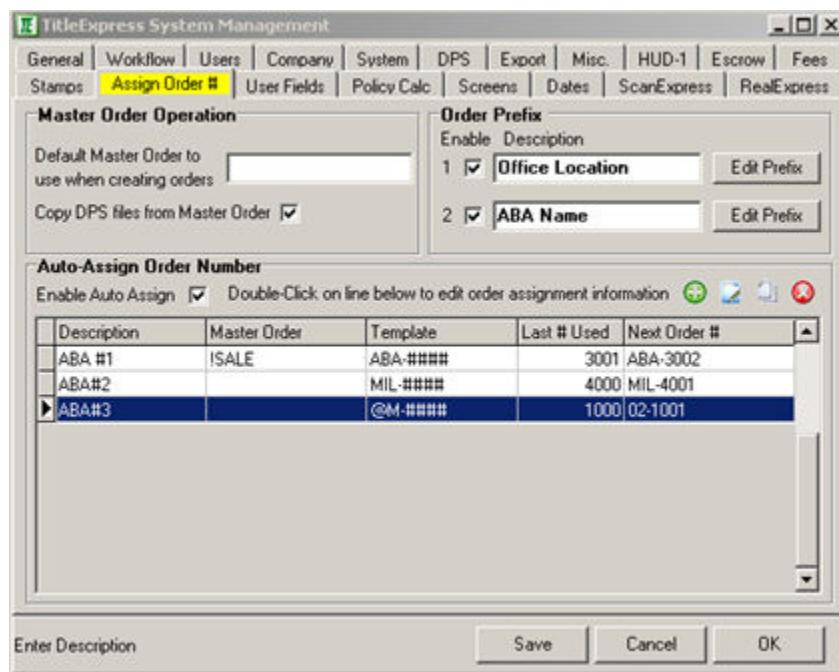
Final (or only) percentage tax percentage.

Mtg

Same parameters as fields for Deed.

Assign Order # Tab

New order numbering options are setup on the Assign Order # tab.



Master Order Operation

Default Master Order

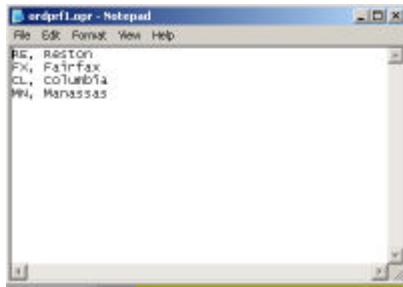
A default master order can be specified for use when creating new orders. (Can be overridden when setting up the new order.) In addition, each order number sequence may have a default master order assigned.

Copy DPS Files from Master Order

Check to set option to copy TSS DPS documents from a master order into a new order. This is useful if you intend to setup master files for subdivisions. For example, the legal description and exceptions can be copied into a new order when the subdivision master file is used.

Order Prefix

Order number prefixes are useful if you want to use one incrementing number, but want to insert differing prefixes before the number. For example, your number may start at 0001, but each branch office requires a different prefix. To enable and setup the drop-down menus, first enter Y in the Enable column box for each prefix, enter a **Description** (which will appear next to the drop-down menu on the Main Menu, New tab) and then click **Edit**.



The two prefix files (ORDPRF1.OPR and ORDPRF2.OPR) are saved in the OM\D subfolder. Each line item in the prefix file should contain the following fields, separated by a comma.

1st Field - Order Number Prefix

Order number prefix (zero to 12 characters).

2nd Field - Description

Text description of order number prefix.

Auto-Assign Order Number

Unlimited sequences can be setup.

Enable Auto Assign

Check to enable use of the auto assign new order number feature.

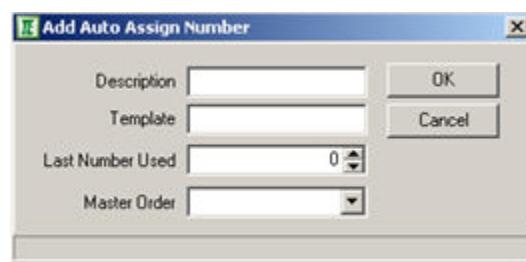
Adding, Editing, Copying and Deleting Sequences

Icons are available on the toolbar to add, edit, copy or delete a sequence. To use one of these functions, highlight the sequence and then select the function.



Editing Sequences

It is important to note that by default, the first sequence is used by iOrderExpress for new order numbering. This sequence cannot be deleted, however it may be edited.



Description

Description for the sequence, such as the company name or branch location.

Template

Following are available template codes.

Code	Description
@Y	Inserts two-digit current year
@M	Inserts two-digit current month
@B	Adds branch designation.
#	Incrementing number placeholder.

Examples:

- Assuming last used number is 1000, UO-#### would result in the next new order number of UO-1001.
- @Y-@M-## may result in the next new order number of 06-07-001

Last # Used

The last used incrementing number. For example, if 999 is entered, the next incremented order number is 1000.

Master Order

The default master order name for this sequence. This is not a required field, it may be left blank.

Multiple master orders may be assigned to one sequence. To do this, you must first copy the sequence (DO NOT CHANGE THE DESCRIPTION), and in the new sequence, select the next master order.

If a sequence is setup with no master order assigned, and a second sequence is setup with the same description, the first sequence will be deleted. For this reason, it is recommended that all sequences be assigned master orders.

A master order can only be assigned once. If you want to use the same master order in multiple sequences, create a new master order from the existing master order. Use the new master order in the sequence.

Once a master order is associated with a sequence, the master order can be changed, but not removed (left blank). The only way to remove the association of a master order from a sequence is to delete the sequence.

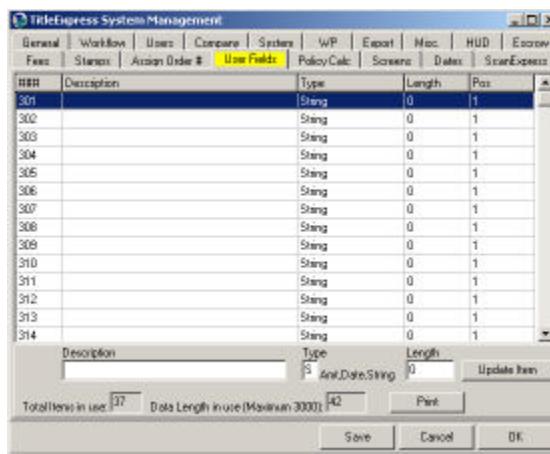
User Fields Tab

There are 100 blank fields that can be defined for special needs. Once defined, they are available on the Other, Custom Information tab. These fields are available for use in the TSS DPS.

A combined total maximum field length of 3000 characters can be specified, so be prudent when establishing field lengths if you are setting up many user-defined fields.

Once the fields lengths are set and in use in orders, do not modify the lengths. Because this data is stored in a 3000-character string, modifying the lengths will cause the user-defined information input into existing orders to become corrupted.

To define a field, highlight the line item, enter the information, and then click **Update Item**.



###

Line numbers that reference the field number in the TSS DPS.

Description

Description of field.

Type

Type	Description
Amount	Sets field length to 15 characters.
Date	Sets field length to 8 characters.
String	Field length may be set up to 78 characters.

Length

The length is determined by the field type. It may be edited for string types. If a field length is set to zero, that line will have a background color of teal blue. This is useful to designate a separator between groups of similar fields.

Pos

Not editable. Displays the position of the data in the 3000-character field and the number of characters in use.

Print

A list of field numbers, descriptions and lengths can be printed. This is a useful reference for TSS DPS master form setup.

Policy Calculation Tab

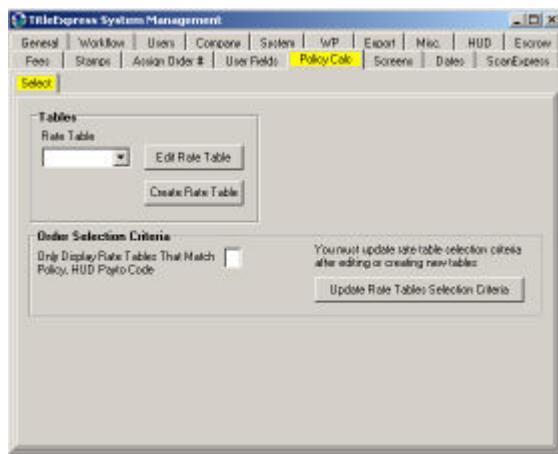
You may setup unlimited underwriter premium calculation tables. Underwriter tables may contain up to nine policy tables. For example, an underwriter table may contain an Owner's Basic, Owner's Reissue, Lender's Basic and Lender's Reissue rates.

Underwriter tables are saved in the OM\D directory. There are three related files that are created for each table that have the following extensions:

Extension	Description
*.UWF	Calculation information
*.UWR	Rate codes
*.UWS	Selection Criteria

Select Tab

Rate tables may be selected or created on the Policy Calc, Select tab.



Tables

Edit Rate Table

To edit an existing table, select the Rate Table from the drop-down menu, and then click **Edit Rate Table**.

Create Rate Table

To setup a new table, click **Create Rate Table**. Type a code for the new table. Do not exceed 8 characters. Click **OK**.

Order Selection Criteria

If you use master orders, and have numerous underwriter tables based on affiliated business arrangements, it is useful to insert the HUD Pay To Code into your master order (which references the affiliated business) and set this option to **Y**. With this enabled, only those underwriter tables that apply to the affiliated business will appear in the drop-down menu.

Option	Description
Blank	No, not in use
Y	Yes, match rate table to HUD Pay to Code.

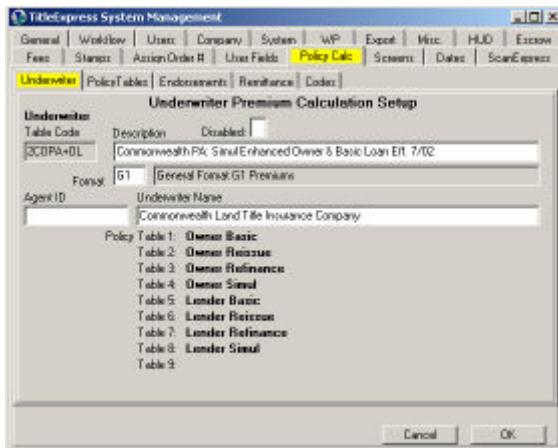
Update Rate Table Selection Criteria

This utility should be used if you copy rate tables directly into your system. It adds the selection criteria information to an index file that is accessed during the selection of a rate table while in an order.

Editing Rate Tables

Underwriter Tab

The Underwriter sub-tab contains basic information about the underwriter.



Description

Description of this table.

Disabled

Option	Description
Y	Yes, disable this table. Will not appear for selection in the Order, Summary tab. This is useful if the table is out-of-date, however should not be deleted because it is used in older orders.
Blank	No, table is active.

Format

Format to be used for field entry.

Format	Description
G1	General Purpose use which provides the following entry tables: Owner Basic Owner Reissue Owner Refinance Owner Simultaneous Lender Basic Lender Reissue Lender Refinance Lender Simultaneous
F1	This format accommodates rate structures that require payment to the underwriter to be based on an amount that is different than what is charged to the customer. Following are the available entry tables: Owner Basic (amount charged to customer) Owner Reissue (amount charged to customer) Owner Promulgated (amount on which remittance to underwriter is based) Owner Reissue Promulgated (amount on which remittance to underwriter is based) Lender Basic (amount charged to customer) Lender Reissue (amount charged to customer) Lender Promulgated (amount on which remittance to underwriter is based) Lender Reissue Promulgated (amount on which remittance to underwriter is based)

Agent ID

Identification number assigned to agent.

Underwriter Name

Full name of underwriter.

Policy Tables Tab

This tab contains the fields that determine the premium calculations. You can scroll through the individual policy tables using the < and > buttons in the upper section of this window, and then scroll through the steps in the chosen policy table using the < and > buttons in the lower section.

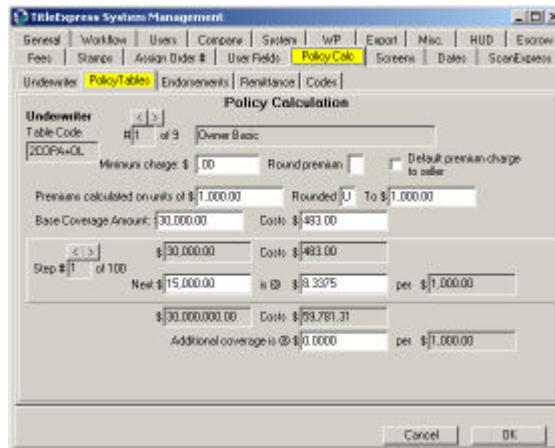


Table #1: Owner Basic

Minimum Charge

Minimum charge for this table.

Round Premium

Option	Description
U	Round premium up to nearest \$1.00.
D	Round premium down to nearest \$1.00.
R	Use 4/5ths rounding (.49 or less rounds down to nearest \$1.00,.50 or greater rounds up to nearest \$1.00).

Default premium charge to seller

Selection will default the Owner's premium to the Seller. For use in "Seller-paid" states.

Premium calculated on units of \$

Unit amount, most commonly 1,000.00.

Rounded

Coverage rounding.

Option	Description
U	Round coverage up before calculating.
D	Round coverage down before calculating.

to

Amount to be rounded up or down to. Most commonly 1,000.00.

Base Coverage Amount

This entry line is for use if rate table starts with a base coverage amount. If this does not apply to the rate table, leave blank. For example, if the first 30,000.00 is \$420.00, enter 30,000 here.

Costs

Cost for base amount. Using the above example, enter 420.00.

Step #1 of 100

Steps used in the calculation of the rates. There are 100 steps available.

Next

Amount of step. For example, if the table is \$3.50 for the first 100,000.00, enter 100,000.00.

is

Amount per step. Using the above example, the entry would be \$3.50.

Additional coverage is @

Amount for additional coverage above the steps.

Table #2: Owner Reissue

Entry is as described Table #1, however the entry the **Next** field (amount of step) should be for the credit amount. For example, if Reissue rates are 60% of the basic rates, the amount entered here should be the 40% portion, i.e. if the basic rate is \$3.50, the entry would be 1.40.

Table 3: Owner Refinance Policy Calculation Setup (for G1 formats) or Owner Promulgated Policy Calculation Setup (for F1 formats)

Entry is as described for Table #1.

Table 4: Owner Reissue Policy Calculation Setup (for G1 formats) or Owner Promulgated Reissue Calculation Setup (for F1 formats)

Entry is as described for Table #1.

Table 5: Lender Basic Policy Calculation Setup

Entry is as described for Table #1.

Table 6: Lender Reissue Policy Calculation Setup

Entry is as described for Table #1.

Table 7: Lender Refinance Policy Calculation Setup (for G1 formats) or Lender Promulgated Policy Calculation Setup (for F1 formats)

Entry is as described for Table #1.

Table 8: Lender Simultaneous Policy Calculation Setup (for G1 formats) or Lender Promulgated Reissue Calculation Setup (for F1 formats)

Entry is as described for Table #1.

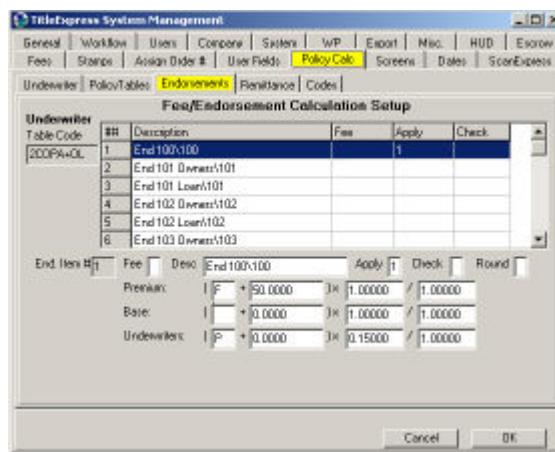
Table 9: Policy Calculation Setup

Entry is as described for Table #1.

Endorsements

This tab contains fields for entry of fees and endorsements. A combination of up to 45 endorsements and/or fees can be setup for each rate table. Fees and endorsements can be applied to the premium, or applied to a designated HUD-1 Settlement Statement, section 1100 line item. Fees are typically not included in the underwriter remittance reports.

To edit a fee or endorsement, select it.



End. Item

Fee

Option	Description
Y	Yes, this entry is a fee.
Blank	No, this entry is an endorsement.

Desc

Description of endorsement or fee. Any characters placed after backslash (\) will appear on the underwriter report. This shorter description, or code, may be necessary if the standard description is too long for the column in the underwriter's report or the underwriter requires their unique code to be displayed on the report.

Apply

Designated HUD-1 Settlement Statement line for fee or endorsement.

Option	Description
0	Include in line 1108 amount.
1	Place on line 1111.
2	Place on line 1112.
3	Place on line 1113.
Blank	Do not default, choose line designation in each order.

Check

Combine code for underwriter check.

Option	Description
1	Issue separate disbursement for this item.
Blank	Include in underwriter disbursement item.

Round

Option	Description
U	Round amount up to nearest \$1.00.
D	Round amount down to nearest \$1.00.
R	Use 4/5ths rounding (.49 or less rounds down to nearest \$1.00, .50 or greater rounds up to nearest \$1.00).

Premium

Source

Source for calculation of fee or endorsement amount.

Option	Description
LP	Lenders Premium
OP	Owners premium
LC	Lenders coverage
OC	Owners coverage
BL	Base lenders premium
BO	Base owners premium
F	Fixed amount
M	Manually entered amount
UL	Unreduced lenders premium
UO	Unreduced owners premium

Add Amount

Amount to be added to Source amount.

Multiplication Factor

Multiply by this value.

Division Factor

Divide by this value.

Base

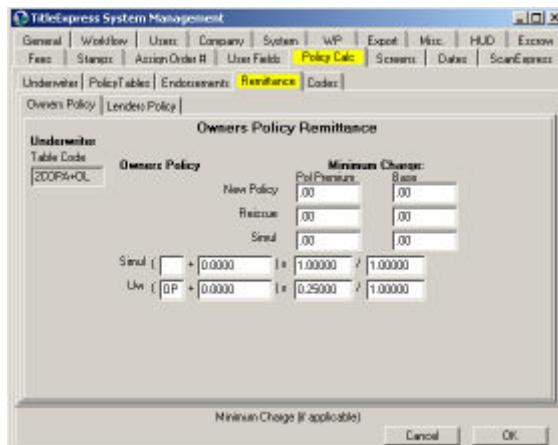
Calculation of base amount (if required).

Underwriters

Calculation of amount paid to the underwriter for the fee or endorsement.

Remittance Tab

The Remittance tab contains calculations for minimum charges, simultaneous issue fees, and the amount remitted to the underwriter for the lenders and owners policies.



Policy Minimum Charge

Sets minimum premiums.

Policy Premium

Set minimum premiums for a new policy premium, reissue premium and simultaneous premium.

Base Premium

Set minimum base premiums for a new policy premium, reissue premium and simultaneous premium.

Policy Simultaneous Issue Fee

Simultaneous issue calculations.

Source

Source of simultaneous fee calculation.

Option	Description
UL	Unreduced lenders premium.
UO	Unreduced owners premium.

Add Amount

Amount to be added to source amount.

Multiplication Factor

Multiply by this value.

Division Factor

Divide by this value.

Policy Underwriter Remittance Calculation

Calculates portion of premium remitted to the underwriter.

Source

Source of underwriter remittance calculation.

Option	Description
OP	Owners premium.
LP	Lenders premium.
BO	Owners base premium.
BL	Lenders base premium.

Add Amount

Amount to be added to source amount.

Multiplication Factor

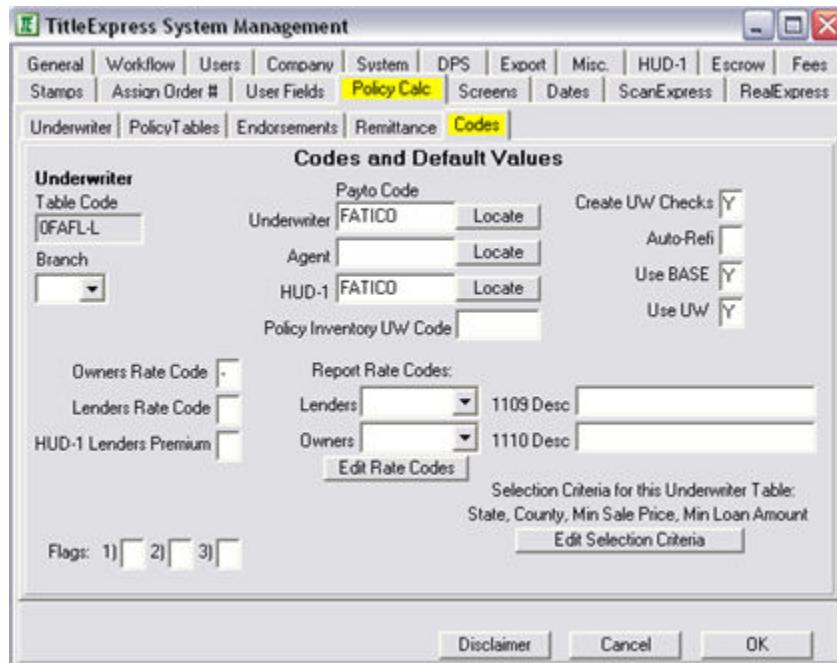
Multiply by this value.

Division Factor

Divide by this value.

Codes Tab

The Codes tab contains default values for various codes and policy issuance options.



Branch

Branch selection for the rate table. If a branch is selected, only users assigned to that branch will have the rate table available for selection on the Policy tab.

Payto Code

Default payto code selection for the underwriter, agent and HUD-1.

Code	Description
Underwriter	Code for underwriter portion of disbursement item.
Agent	Code for agent portion of disbursement item.
HUD-1	Code for display on HUD-1 line 1108.

Create UW Checks

Option	Description
Y	Yes, create a remittance disbursement item to the underwriter. Underwriter and Agent payto codes are used.
Blank	No, do not create a remittance disbursement item to the underwriter. Only the HUD-1 payto code is used.
A	Detail underwriter portion on Agent check. Do not create a separate disbursement item. Only the Agent payto code is used.

Auto-Refi

Determines if refinance rates should be default selection.

Option	Description
Y	Yes, use refinance rate as default.
Blank	No.

Use BASE

Determines if base rates should be default selection.

Option	Description
Y	Yes, use base rate as default.
Blank	No.

Use UW

Determines if underwriter rates should be calculated.

Option	Description
Y	Yes, calculate underwriter rates.
Blank	No.

Policy Inventory UW Code

Payto code for policy inventory system.

Owners Rate Code

Default owners policy rate code.

Option	Description
S	Simultaneous
Blank	Basic
- (hyphen)	None

Lenders Rate Code

Default lenders policy rate code.

Option	Description
S	Simultaneous
Blank	Basic
- (hyphen)	None

HUD Lenders Premium

Option	Description
C	Calculated premium (for use with simultaneous issue). Displays result of owners premium plus simultaneous issue less lenders premium.
Blank	Actual premium.
O	Manual override.

3-Level Lenders

For use with NJ rates. Allows for basic, reissue and refinance rate calculations.

Option	Description
Y	Yes.
Blank	No.

Flags

No longer in use.

Rate Codes

Many underwriters use policy rate codes to determine and display a policy type. If rate codes are setup, they may transfer to underwriter remittance reports (where applicable) and/or change the default policy descriptions on HUD lines 1109 and 1110. The Codes tab allows for selection and setup of rate codes.



Lenders Rate Codes

Select lender rate code.

1109 Desc

Default rate code description for line 1109.

Owners Rate Codes

Select owner rate code.

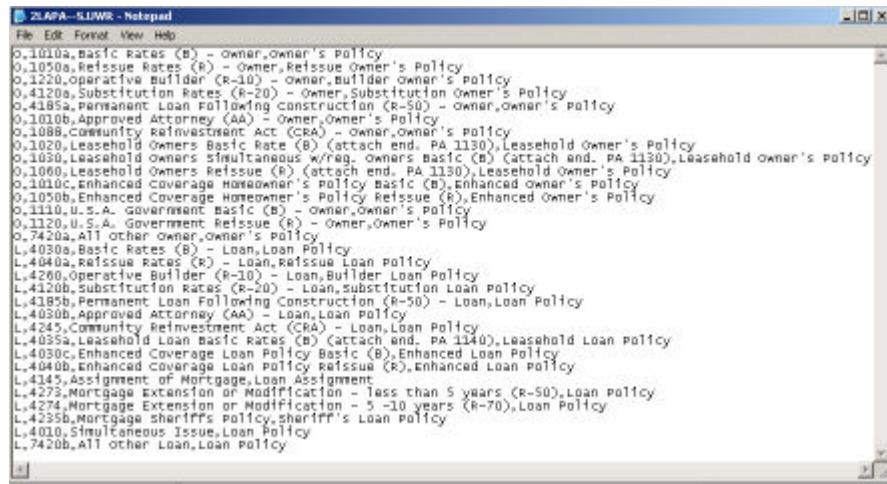
1110 Desc

Default rate code description for line 1110..

Edit Rate Codes

Rate codes are maintained in a .uwr file. This file name will correspond to the rate table file name. For example, if rate table is named ORPA-S, the rate code file name is ORPA-S.uwr.

Each line item in the rate code file should contain the following fields, separated by a comma. If a field does not apply, leave it blank.



1st Field - Policy Assignment

The character in the first field determines when the rate code should appear for selection.

Code	Description
L	Applies to lenders policy only
O	Applies to owners policy only
B	Applies to both policies
Blank	Does not apply to either policy.

2nd Field - Report Code

The rate code is placed in the second field. For example, 020.

3rd Field - Report Code Description

The report code description for the drop-down menu selections.

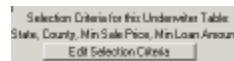
4th Field - HUD Line Description

The HUD line description.

Selection Criteria

Each rate table may have selection criteria assigned to it. This is useful if rates need to be matched to a jurisdiction, such as a county or zone. If setup, the rate table will only be available for selection if the property is located in the corresponding jurisdiction.

Selection criteria is maintained in a .uws file. This file name will correspond to the rate table file name. For example, if rate table is named ORPA-S, the selection criteria file name is ORPA-S.uws.



Each line item in the selection criteria file should contain the following fields, separated by a comma. If a field does not apply, leave it blank.

1st Field - State Abbreviation

Use the standard state abbreviation. Leave blank for all states.

2nd Field - County Name

County name. Leave blank for all counties.

3rd Field - Minimum Sales Amount

Minimum sales amount or leave blank for any amount.

4th Field - Minimum Loan Amount

Minimum loan amount or leave blank for any amount.

5th Field - Priority

Priority determines order of tables in the drop-down menu. 0 is the highest, 999 is the lowest. If left blank, selections are sorted by the policy code description.

Following is an example of a selection criteria file that uses the State and County for selection criteria. Since rate tables apply to zones (which consist of counties) in Michigan, this is a useful feature for this jurisdiction.

```

FAMIL2-Jones - Notepad
File Edit Format View Help
MI,Allegan,,,0
MI,Berrien,,,0
MI,Clinton,,,0
MI,Eaton,,,0
MI,Grand Traverse,,,0
MI,Ingham,,,0
MI,Ionia,,,0
MI,Kent,,,0
MI,Leelanau,,,0
MI,Montcalm,,,0
MI,Muskegon,,,0
MI,Niagara,,,0
MI,Ottawa,,,0

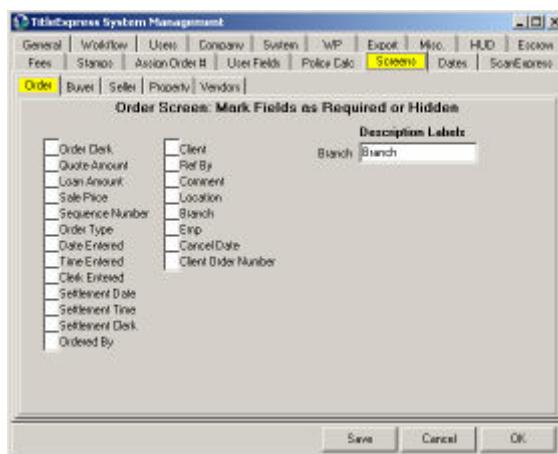
```

Screens Tab

The Screens tab has functions that allow you to set certain fields to be hidden or required, or change field description labels.

Order Tab

Order tab fields that are available for designation are presented on the Screens, Order tab.



Mark Fields as Required or Hidden

All fields can be marked as required, however not all can be hidden.

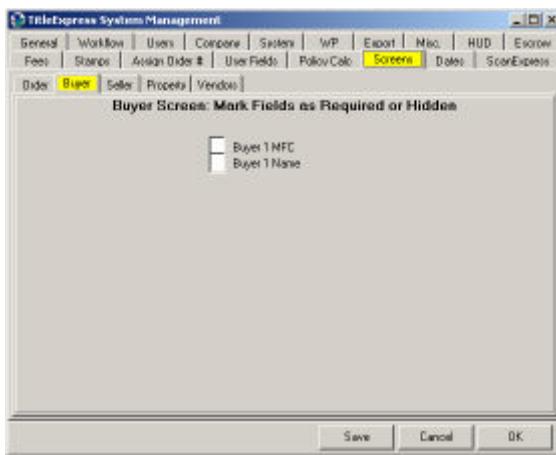
Option	Description
R	Required, field is highlighted in yellow
H	Hidden, field does not display

Description Labels

The Branch field label may be changed.

Buyer Tab

Buyer tab fields that are available for designation are presented on the Screens, Buyer tab.



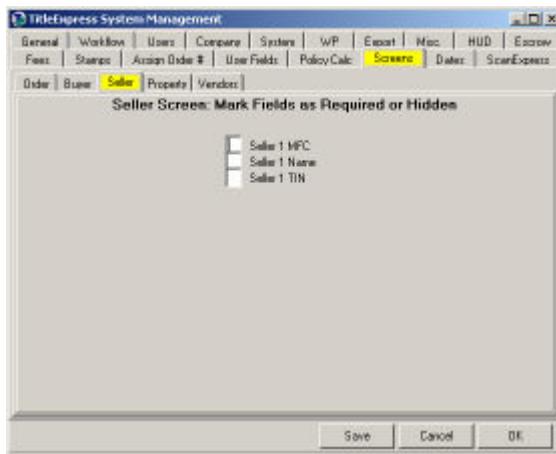
Mark Fields as Required or Hidden

Fields can be marked as required or hidden.

Option	Description
R	Required, field is highlighted in yellow
H	Hidden, field does not display

Seller Tab

Seller tab fields that are available for designation are presented on the Screens, Seller tab.



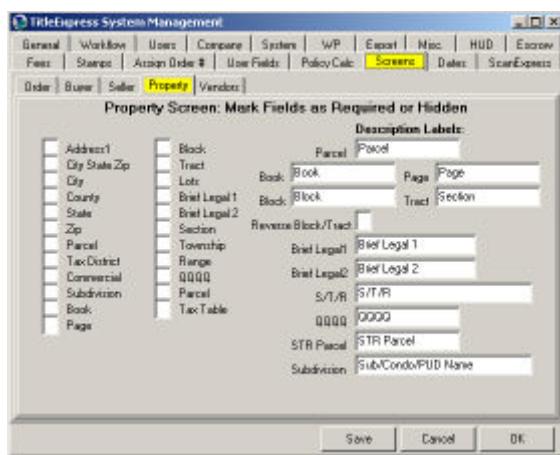
Mark Fields as Required or Hidden

Fields can be marked as required or hidden.

Option	Description
R	Required, field is highlighted in yellow
H	Hidden, field does not display

Property Tab

Property tab fields that are available for designation are presented on the Screens, Property tab.



Mark Fields as Required or Hidden

Fields can be marked as required or hidden.

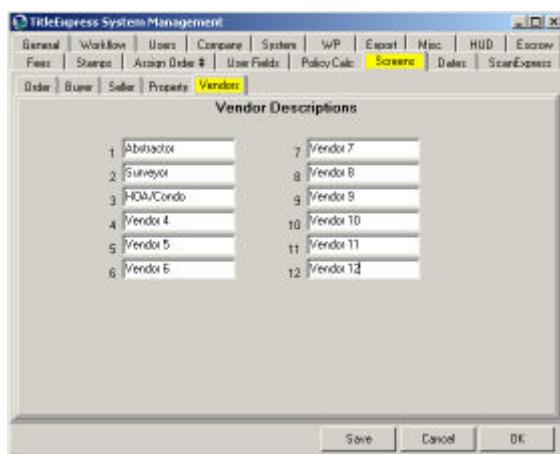
Option	Description
R	Required, field is highlighted in yellow
H	Hidden, field does not display

Description Labels

Certain fields labels on the Property tab can be changed. This allows you to customize the Property tab to your jurisdiction. Also, if appropriate, the block and tract (often used for section) fields can be reversed on the Property, Subdivision tab. This is useful for subdivision type property descriptions so that data entry can be ordered as Section, Block and then Lot.

Vendors Tab

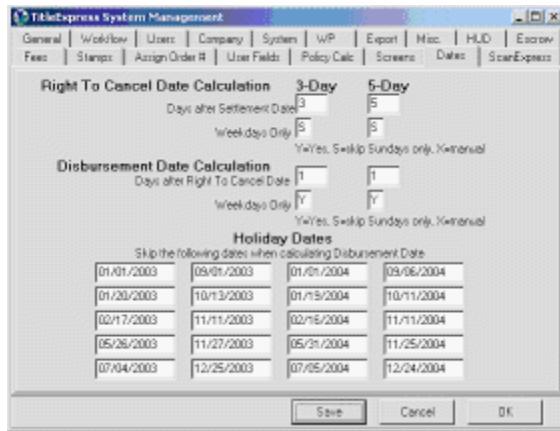
You can customize the descriptions for the Vendor fields to match your jurisdictional needs.



Dates Tab

The Dates tab has entry fields that affect the calculation of the right to cancel and disbursement dates.

If the Right To Cancel and Disbursement date option are set as follows, disbursement dates will NOT fall on Saturdays.



Right To Cancel Date Calculation

Two options are available, either a 3-day rescission period or a 5-day rescission period.

Days after Settlement Date

Number of days after settlement for default Right To Cancel date. This is typically 3 or 5.

Weekdays Only

Option	Description
Y	Yes
S	Skip Sundays only
X	Manual entry of date

Disbursement Date Calculation

Days after Right to Cancel Date

Number of days after Right to Cancel date. This is typically 1.

Weekdays Only

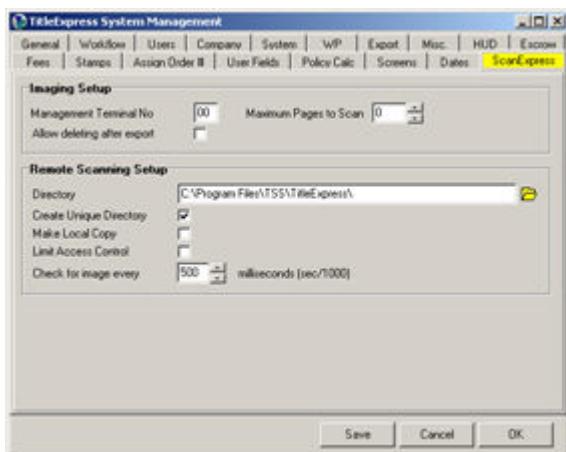
Option	Description
Y	Yes
S	Skip Sundays only
X	Manual entry of date

Holiday Dates

Any dates listed here will be skipped when disbursement and right to cancel dates are calculated.

ScanExpress Tab

Default settings for ScanExpress are entered on the ScanExpress tab.



Imaging Setup

Management Terminal No.

Enter workstation terminal number for the ScanExpress manager. This workstation will have access to the ScanExpress management functions.

Maximum Pages to Scan

Sets the page queue. Recommended to fix problem with Canon network scanners. Generally should be set to 0.

Allow deleting after export

If selected, option to delete images after exporting will appear.

Remote Scanning Setup

Directory

Directory for remote scanning.

Create Unique Directory

If selected, a unique directory will be used for every remote scan client.

Make Local Copy

During remote scanning, a file from the local users machine is copied to a folder shared by both the local machine and the Terminal Server or Citrix session. However, this shared folder may be slow to access, so a 'local copy' can be made. This means a user scans a page, that page is then copied to a shared folder, and then the file is again copied from the shared folder to the users 'local' C: drive.

Limit Access Control

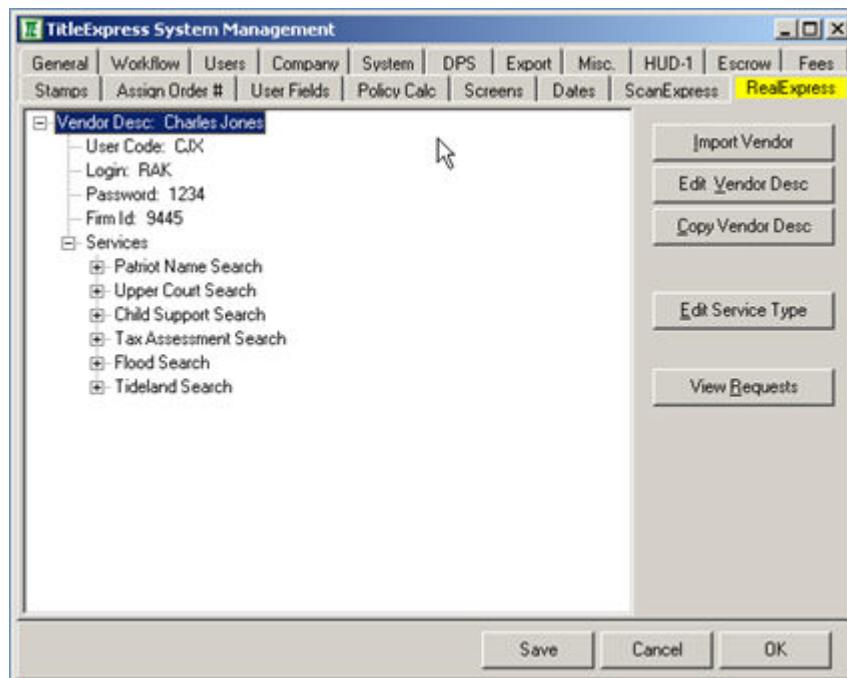
Determines whether file locking occurs when scanning a file across the network. This works with Terminal Server but not for Citrix (turn off for Citrix, on for terminal services).

Check for image every

Select timing for remote scan image uploading. Default is 500 milliseconds.

RealExpress Tab

Default settings for RealExpress vendors are set on the RealExpress tab.

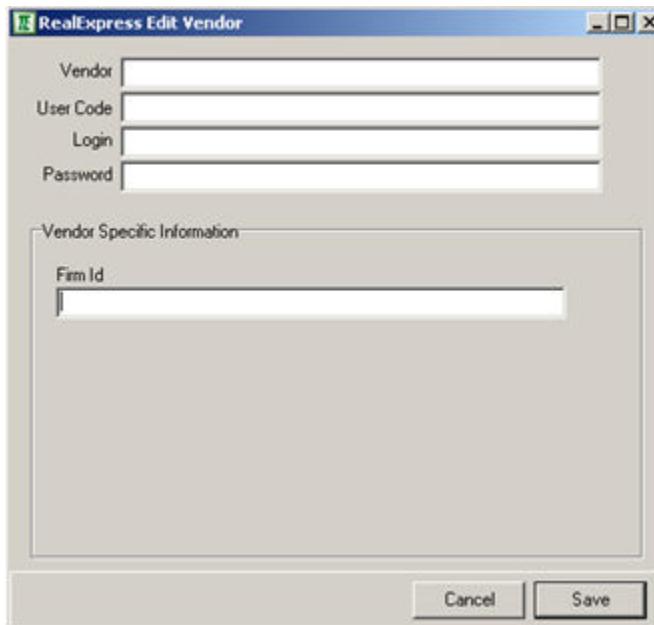


Import Vendor

Vendor information must be imported. The import file is located in the default installation directory on the server, typically C:\Program Files\TSS\RealExpress.

Edit Vendor Desc

Information about the vendor is entered in the RealExpress Edit Vendor window.



Vendor

Vendor name

User Code

Vendor user code

Login

Login name (supplied by vendor)

Password

Password (supplied by vendor)

Firm Id

Firm ID (supplied by vendor)

Copy Vendor Desc

Copies vendor information so that it can be defined for a new user.



Description

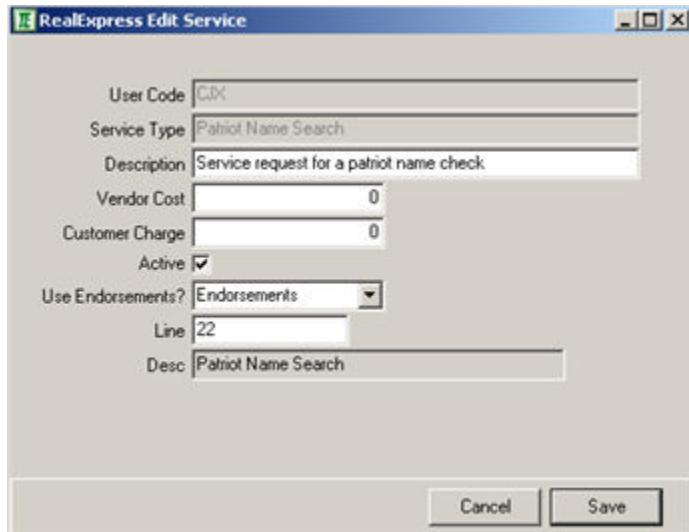
Vendor name

User Code

Vendor user code

Edit Service Type

Various service type options are available.



User Code

Not editable

Service Type

Not editable

Description

Description of service

Vendor Cost

Vendor charge (for reporting purposes)

Customer Charge

Customer charge

Active

If checked, service is available for selection

Use Endorsements?

If selected, customer charge will be shown on the designated endorsement line once the request is Completed.

Line

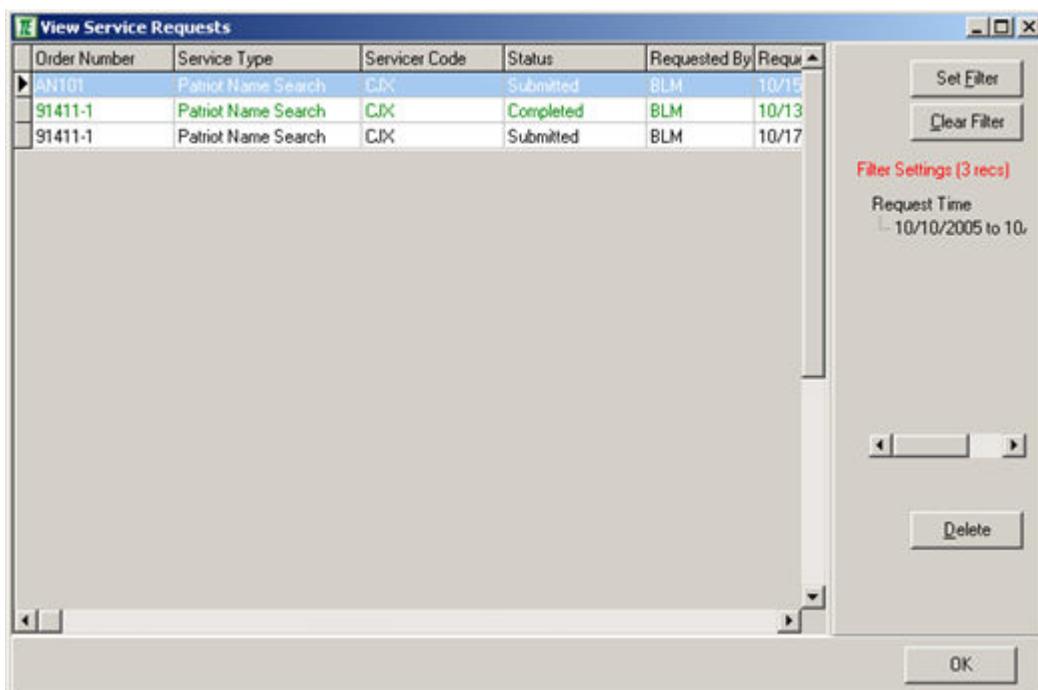
Endorsement line

Desc

Not editable

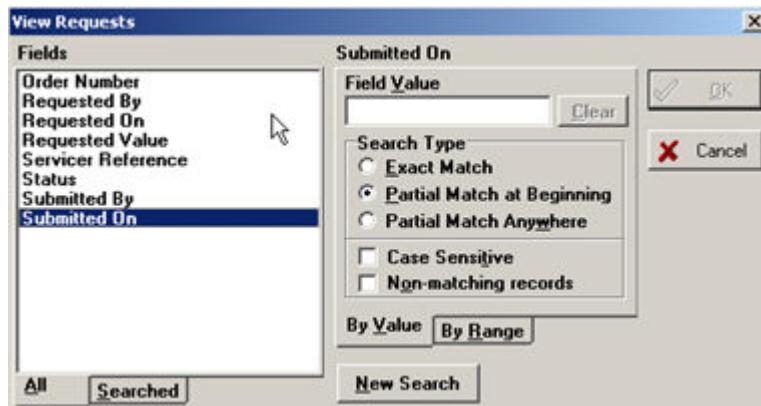
View Requests

The View Service Request window displays the status of requests.



Set Filter

Displays options that filter the results in the View Service Requests window.



[Clear Filter](#)

Clears previously set filter.

[Delete](#)

Deleting the request will not prevent the request from being processed by the vendor or stop the accruing of charges. If the request is deleted, the response to the request will not be available through TitleExpress.

Document Preparation System

Once the TSS Document Preparation System is started, the DPS functions are accessed in Microsoft Word. The most commonly used DPS functions are accessed using the DPS toolbar; less common functions are on the TSS DPS menu.

The DPS Toolbar

Shortcut Commands

The first three buttons on the DPS toolbar are shortcuts to the three most commonly used functions: Title Documents, Master Documents and Merge Sets. They are explained as follows.

 **Shortcut to Title Documents (ALT+D)**

This command is used to edit or create title documents. If a title document already exists, its last modified date is shown.

 **Shortcut to Merge Documents (ALT+M)**

This command opens the master forms folder so that a document can be selected for merging.

 **Shortcut to Merge Sets (ALT+S)**

This command opens the merge set folder.

DPS Toolbar Commands

After the DPS is started, the DPS Toolbar is displayed. This typically appears on the far right side of the active Microsoft Word window; however it can be moved to any location. The majority of work done in the DPS is accomplished using this toolbar.

The DPS toolbar functions are not the same as the Microsoft Word functions. For example, the DPS File, Save function will save any DPS document to the appropriate DPS folder. The standard Microsoft Word File, Save will not save the document to the correct location. While using the DPS, it is recommended that the DPS toolbar always be used.

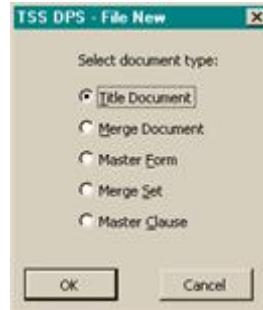
Note: In Microsoft Word 2007 and later, DPS commands are located on a task pane.

	Shortcut to Title Documents
	Shortcut to Merge Documents
	Shortcut to Merge Sets
	File, New
	File, Open
	File, Save
	File, Close
	Clauses
	Insert
	Return to order
	Help
	E-mail
	PDF

File Commands

File, New (CTRL+N)

This command is used to create new title documents, merge documents, master forms, merge sets and master clauses.



File, Open (CTRL+O)

This command is used to open existing title documents, merge documents, master forms, merge sets and master clauses.

File, Save (CTRL+S)

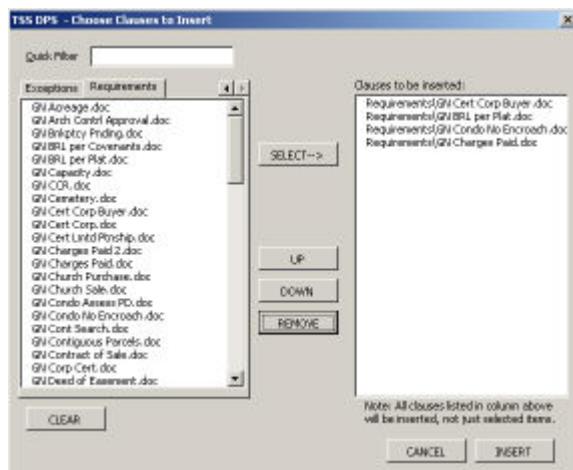
You should always use this command to save DPS documents. It controls the default file names and folders.

File, Close (CTRL+W)

You should always use this command to close DPS documents. This ensures that any changes made to documents while open are saved in the appropriate DPS folder.

Clauses (ALT+C)

Clauses are presented in a list format that allows for the selection of multiple clauses to be inserted into a document.



SELECT

Select clause(s). Use CTRL-CLICK to select multiple clauses, or SHIFT-CLICK to select a range of clauses.

UP

Move selected clause up list.

DOWN

Move selected clause down list.

REMOVE

Remove selected clause from list.

CLEAR

Undo any current selections.

CANCEL

Cancel selected operation. Window will close.

INSERT

Insert selected clause(s) and close window.

Insert Commands

Insert (ALT+I)

This command provides for selection of various items that can be inserted into the current document.



These options include:

- Field
- Clause
- Title Document
- Sequence Number
- Sequence Number Replacement
- Sequence Letter

Insert Field

This command is most often used while creating or editing master forms.



Each field represents either a specific piece of order data (e.g., Buyer1Name) or a combination of data (e.g., AllBuyers).

Insert Clause

This command uses the standard Microsoft Word File, Open window for clause selection.



Only one clause may be selected. For multiple selections, use the Clauses (ALT+C) command.

Insert Title Document

Title documents can be inserted into other documents. For example, you may be preparing a quick affidavit, and want to insert the legal description in the body of the document.

The title document will be inserted into the document as an Includetext field.

Only title documents that exist can be inserted. These are indicated with a date and time stamp next to the selection.

Insert Sequence Number (ALT+N)

This command does not use Microsoft Word's automatic outlining feature, but SEQ fields. If you use Microsoft Word's automatic outlining feature, documents will not merge correctly.

Sequence numbers are most commonly used for beginning paragraph numbers for exceptions and requirements.

Insert Sequence Number Replacement

If for some reason hard-coded paragraph numbers are present, highlight the paragraphs that require sequential numbering and select this option.

The hard-coded numbers will be converted to SEQ fields.

Insert Sequence Letter (ALT+L)

This command does not use Microsoft Word's automatic outlining feature, but SEQ fields. If you use Microsoft Word's automatic outlining feature, documents will not merge correctly.

Sequence letters are most commonly used for indented paragraphs in the exceptions and requirements title documents.

Other Commands

Return to Order (ALT+R)

This command is used to return to order data entry.

Help (ALT+Q)

View DPS help information.

E-mail

This command e-mails a merged document using Microsoft Outlook or Outlook Express. It will unlink all fields, attach the normal document template, and start Microsoft Outlook or Outlook Express with the active document as the attachment.

PDF

This command is used to generate PDF files from the DPS. The default PDF driver is PDF995. This driver installation occurs during the installation and/or updating of TitleExpress. If this driver is not installed, this command button will not be available.

The PDF file is saved to the C:\OMTMP folder. It can then be attached to an e-mail message.

For example, after composing the e-mail message, using your e-mail program's functions, navigate to this folder and select the PDF file for attachment.

Optional Commands

Depending on the installation settings, the following command may appear:

E-Mail Title Documents

This command is used to e-mail title documents, along with a title report or commitment and certain data fields, to another TitleExpress system. That user can then import the documents and data into their order.

The Merge Set Toolbar

The DPS Merge Set toolbar becomes available when a merge set is opened. The features on this toolbar provide functions relevant only to merge sets.



Print

This command is used to merge and print all forms listed in the merge set. The default printer is used.

Print Multiple Copies

This command is used to print multiple copies of the documents in the completed merge set.

Print and Save

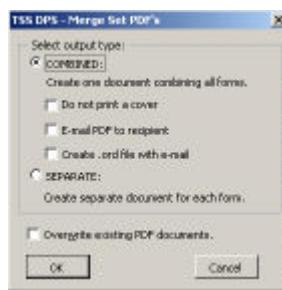
This command is used to merge, print and save all forms listed in the merge set. The default printer is used. Merged documents are saved using the master form name.

Open

This command is used to merge all forms in the merge set. The forms will be opened in separate Microsoft Word document windows.

PDF

This command is used to merge and create one or more PDF files for the forms listed in the merge set. The default PDF driver for the DPS is PDF995. This PDF driver installation occurs during the installation of TitleExpress. If this PDF driver is not installed, this command will not be available.



COMBINED

This option combines the listed forms into one PDF file. The name of the PDF file is the same as the merge set. The PDF file is automatically saved in the OMTMP folder.

Do not print a cover page.

If this option is selected, no cover page will print.

E-mail PDF to recipient.

If this option is selected, the default e-mail editor will start with the PDF attached.

Create .ord file with e-mail.

If this option is selected, a file that can import data fields into another TitleExpress system will also be attached to the e-mail.

SEPARATE

This option creates separate PDF files for each form listed in the merge set. The PDF files are automatically saved in the OMTMP folder.

Overwrite existing PDF documents

If this option is not selected, a list of all PDF files that exist will appear. You can rename any existing PDF file or overwrite it. To rename, double-click the PDF file. Enter a new name in the text box provided. Once a new name has been assigned, the PDF file is removed from the box, signifying that it will no longer be overwritten. If this option is selected, matching PDF files will be overwritten.

Add Forms

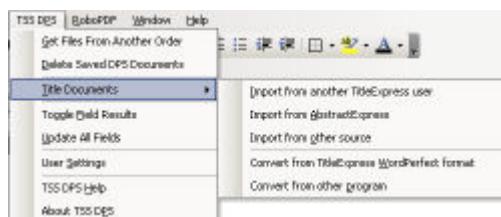
This command is used to add existing DPS forms to the merge set. Select a form to insert into the merge set and then click OK.

Remove Forms

This command will remove a form from the merge set. To remove the form, select an entry in the merge set and then click this command.

The TSS DPS Menu

Less frequently used commands are located on the TSS DPS menu. As with the DPS toolbar, this menu is only present when the DPS has been started.



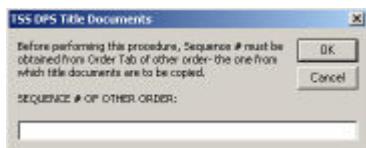
The DPS Menu in Microsoft Word 2007

Microsoft Word 2007 users can access the DPS menu by selecting the Add-Ins tab, then selecting TSS DPS:



Get Files From Another Order

This command is used to copy files, title documents or saved merged documents from a different order to the current order. The sequence order number is needed from the source order to perform this operation.



Delete Saved DPS Documents

This command is used to delete saved merged and title documents.



Mobile Forms Update from Network

Updating files from the network to a mobile system is only available if running a mobile DPS installation. It is designed for use by a laptop that is licensed as a TitleExpress import/export system.

This feature copies the master forms and clauses from the network to the laptop. This is useful if new forms have been added to the network and are needed for out-of-office closings.



Select each type to be updated. The files will be copied from the network to the laptop. This procedure may take several minutes, depending on the number of files being copied.

Title Documents

Import from another TitleExpress User

This command updates title documents that have been received via e-mail from another TitleExpress system. It is designed to run automatically when e-mailed title documents are detected. However, there may be a need to run this manually.

The received title documents may be appended to existing title documents or used to replace them. This command also displays whether a Commitment or Title Report is included.



Append

To append the e-mailed title documents to the existing title documents, select this option.

Replace

To replace existing title documents with the e-mailed title documents, select this option.

Current File Date

Displays last modification date of any existing document.

E-mailed File Date

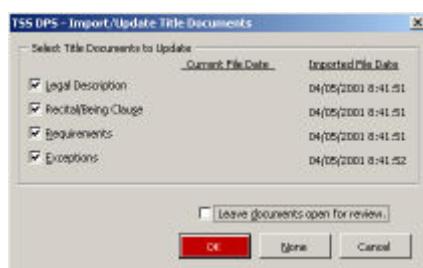
Displays the date the document is received.

Leave documents open for review

If checked, all converted documents will remain open as a convenient way to review them and make any revisions that might be needed (as opposed to having to open each one individually later). After the documents are examined, they will each need to be closed.

Import from Other Source

The Import from other source command identifies any title documents imported from a foreign source (such as the LandAmerica TitleWave website). These documents are reformatted and updated to be compliant with DPS conventions.



Select Title Document to Update

Check all options to import all title document types.

Current File Date

Lists last modification date.

Imported File Date

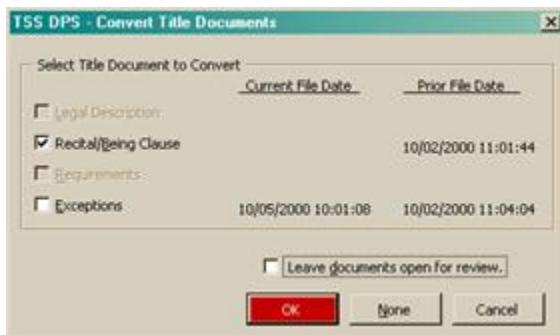
Lists the last imported date.

Leave documents open for review

If selected, all converted documents will remain open for editing. The documents must be closed individually.

Convert from TitleExpress WordPerfect format

This command converts title documents from WordPerfect to Microsoft Word format. It runs automatically when WordPerfect title documents are detected. However, there may be a need to run this option manually.



Select Title Document to Convert

Select title documents for conversion. The **Prior File Date** column lists the last modified date.

Leave documents open for review

If checked, all converted documents will remain open as a convenient way to review them and make any needed revisions (as opposed to opening each one individually). After the documents are examined, they must be closed.

Convert from Other Program

This command converts title documents from other programs, such as a legacy title and closing program.

Settings for this command must be customized in the OM\Clients\TSS_DPSCS.ini file. Please contact TSS Technical Support for additional information.

Toggle Field Results

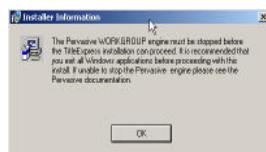
This command toggles between field descriptions and field data. This is useful for testing field results in a DPS master form or clause.

Update All Fields

Updates all fields within a DPS document.

User Settings

Settings chosen in **User Settings** are specific to a user.



Troubleshooting

DPS

Following are several common error messages.

Type Mismatch Error

For errors referencing **file not found** or **type mismatch**, make sure your DPS document directories are valid (for instance, verify that C:\om\forms is a valid directory for DPS forms). To check the directories, reinstall the DPS.

The DPS error handler did not catch the error. Instead, the native Microsoft Word Visual Basic error message occurs and the DPS exits unexpectedly.

If a Visual Basic run time error occurs, it is recommended that you restart the workstation and try again. If the error persists, contact TSS Technical Support and provide as much information as possible regarding what happened.

When first launching Doc Prep mode a message appears stating the DPS cannot find a folder (such as the forms folder). A dialog window then appears displaying all active directories.

During installation, a set of paths were determined for DPS folders (forms, clauses, and merge sets). If these directories no longer exist, the DPS provides a directory window so that valid directories can be chosen.

Following are common issues that may occur during use of the DPS.

An inserted field displays field results instead of the actual field.

If you are working in a master form, be certain the attached document template is C:\tw_word\Form.dot (for verification see the Microsoft Word **Tools** menu, **Templates and Add Ins**) and try again.

If you are working in a master clause, be certain the attached document template is C:\tw_word\Clause.dot (for verification see the Microsoft Word **Tools** menu, **Templates and Add Ins**) and try again.

On the TSS DPS menu, select **Toggle Field Results**. The inserted field or clause should toggle between code fields and the actual field. To verify results, from the TSS DPS menu, select **Update All Fields**.

Inserting a field or clause brings in the field's description instead of real values from the order.

If you are working in a master form or master clause, this is by design. Select **Toggle Field Results** from the TSS DPS menu to show field results.

If you are working in a title document or a merged document, select **Toggle Field Results** from the TSS DPS menu – one time – and try again.. If the error persists, contact TSS technical support.

My name does not appear as the signatory in letters.

Master forms prepared by TSS often use Microsoft Word's {Username} field. This field is not linked to any data in the TitleExpress order; it pulls the name entered under the Microsoft Word **Tools** menu, **Options, User Information, Name** field.

Microsoft Word 2007 and later: Select Office Button --> Word Options rather than Tools --> Options to access options in Microsoft Word.

The DPS loaded successfully, but the DPS toolbar is not present or some command buttons are missing

If the DPS starts successfully (without error) but the toolbar or TSS DPS menu is not present, de-activate the DPS, and exit Microsoft Word (close all open Microsoft Word sessions). The next time the DPS is started, the issue should be resolved. If this error persists, contact TSS Technical Support.

Saving Subdivision Exceptions and Legal Descriptions

To save subdivision exceptions and legal descriptions, create a subfolder named SUBDIV in the Clauses folder.

Then create a new master clause for each subdivision title document (legal description and/or exceptions) and save it in that subfolder. If a title document already exists, it can be copied.

When another order exists in the same subdivision, insert the subdivision clause into the appropriate title document.

Changing the Logo

Your documents may print a standard logo, which consists of Microsoft Word Autotext fields that fill information from the Order, General, Settlement fields, or it may print a scanned logo.

In either case, this information is contained in the OM\Clients\Logo.doc file. If you want to change the logo, change it here.

Note that this document can be complex if you are using conditional statements to determine different logos for different office locations. Please be careful when editing.

iOrderExpress

Getting Started

iOrderExpress is an online transaction management system that is designed specifically to integrate in real-time with TitleExpress.

It is an internet interface, allowing authorized parties in a real estate transaction access to important order information.

- Your iOrderExpress site is branded with your logo and messaging. Numerous color schemes are available for selection.
- Authorized users can check the status of orders, download and upload documents and enter new orders.
- Send important notifications with automatic e-mail messaging.
- Your customers gain access to your iOrderExpress site either through a link on your website, or directly from your own custom URL.



What's New in iOrderExpress, Version 6000G

In version 5900F a brand-new version of iOrderExpress was implemented. Version 6000G includes the following defect corrections to this brand-new version.

Defects

The following defects were corrected in iOrderExpress:

001-00-001926 iOrderExpress, Order Prefixes

Corrected defect where order prefixes were limited to only three characters.

001-00-001932 iOrderExpress, New Order, Entered Date

Corrected defect where entered date for new orders was no automatically populated.

Upgrading to Version 6000G

If you are upgrading from a previous version of TitleExpress, please contact **TSS Technical Support** for upgrade instructions. There are several additional, optional steps that may be necessary to perform the upgrade. Also, please note the following:

- Integration with VLoan is not available in this version.
- Existing iOrderExpress users are assigned to the Unassigned Group. They must be reassigned to an iOrderExpress Group before they can access orders.

How it Works

iOrderExpress is installed as a service on your TitleExpress workgroup host or server computer. Once the service is installed and started, you must configure iOrderExpress with TitleExpress and customize your iOrderExpress website. Then your customers will be ready to start using your new online transaction management system.

iOrderExpress works best with Internet Explorer 6.0 and higher.

Getting Started

Are you ready to implement iOrderExpress? It is easy, just follow these steps:

1. Contact TSS Sales to obtain appropriate licensing for your TitleExpress database. If you have multiple databases, each database will require a separate iOrderExpress license and software service subscription. If you have one database, but need more than one URL (for example, to support multiple ABA's within one database), a setup fee for each additional URL will be incurred.
2. You must provide TSS with:
 - a. A company name for your iOrderExpress home page.
 - b. A company name for your URL, for example if your company name is USA Title & Escrow, Inc., your URL name may be USATITLE (the URL name cannot contain any characters disallowed under URL naming conventions).
 - c. A static public IP address or dynamic DNS name for your ISP generated IP address. Also the port number used during installation for iOrderExpress (port is 56100 by default).

The TSS iOrderExpress Server service must be installed on same computer as your TitleExpress database.

3. Once you have obtained updated license codes, install the latest TitleExpress version (including the Document Manager and iOrderExpress installations).
4. Set up your website with a link to you iOrderExpress website.
5. Set up iOrderExpress e-mail message templates, groups, users, master orders, and auto-assign sequences.
6. Customize your iOrderExpress website.

Naming and Typographical Conventions

Please review the following information. It will help you better understand the set up and features of iOrderExpress.

- **Internet Users** are individuals who have been granted iOrderExpress rights. They are also referred to as **iOrderExpress users**. These individuals may be a loan processor, a real estate agent, a buyer or seller, or any other individuals that have an interest in the processing of an order.
- **Internet Groups** are a collection of iOrderExpress users that will be assigned to various orders.. They are also referred to as **iOrderExpress groups**. These groups may be a Lender's Office, a Real Estate Company, or any other group of individuals that have an interest in the processing of an order.
- **Website Administrative Users** are users who will administer the settings for your iOrderExpress branded website.
- The **iOrderExpress website** is a portal, branded for your company which links to your TitleExpress system.
- The **iOrderExpress Groups and Users List, aka Internet Users List**, is where you can access your iOrderExpress Groups and Users to change, update, or add them.
- **Customer** or **Client** refers to you, the TSS iOrderExpress customer.
- **Master Orders** are templates that other orders are created from.
- **Auto-Assign Sequences** are templates for numbering your orders.
- **Order** is a TitleExpress order.

Installation

iOrderExpress System Requirements

In order to install the latest version of iOrderExpress, you must meet the following System Requirements on workgroup host or server computer:

- Microsoft Data Access Components (MDAC) must be version 2.80 or higher
- Microsoft .Net Framework must be version 1.1 with service pack 1
- The latest version of Microsoft Windows Installer
- Port 80 (HTTP) needs to be open on the firewall to allow access to iOrderExpress
- Port forwarding capabilities on the firewall
- Public static IP address or dynamic DNS name
- Document Manager must be installed and working properly
- TitleExpress must be at least version 6000E

iOrderExpress Pre-Installation

If you are upgrading from a previous version of iOrderExpress, please review the What's New in iOrderExpress before performing this installation.

The iOrderExpress installation must be run at the workgroup host or server computer. During the installation, it will:

- Install the TSS iOrderExpress Server service as a Windows service.
- Display the iOrderExpress Configuration Manager Utility to be configured with TitleExpress database information, port number, and private IP address.

Before installing iOrderExpress, you must:

- Verify System Requirements for the iOrderExpress installation.
- Verify that all users are logged off the TitleExpress database.

iOrderExpress Installation

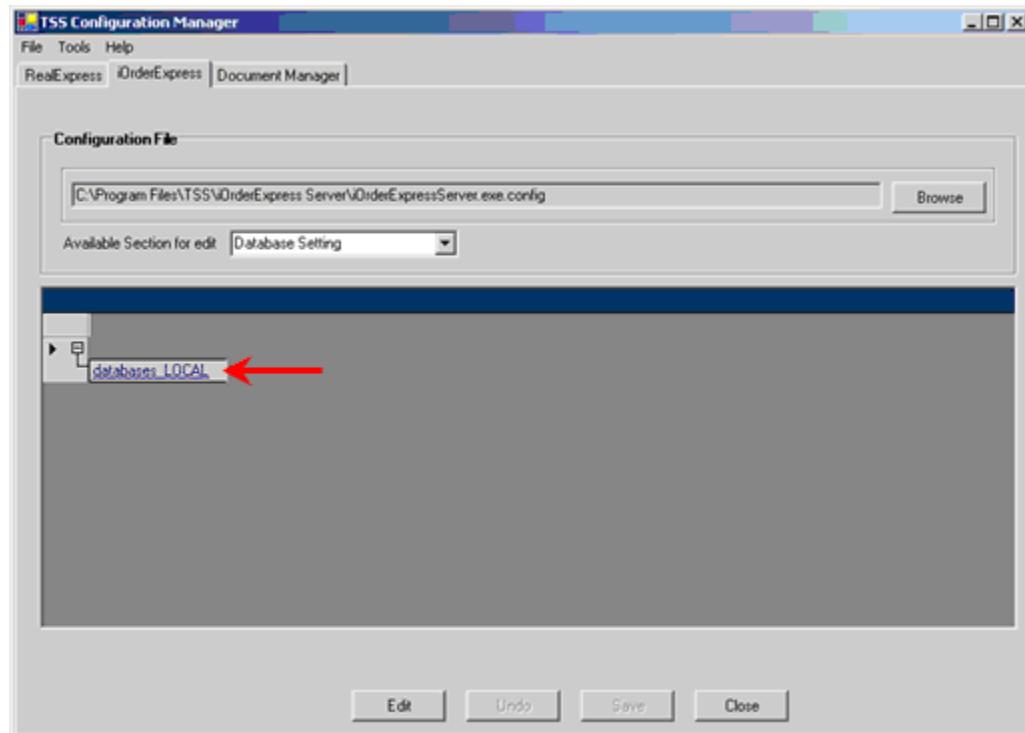
iOrderExpress must be installed on the TitleExpress workgroup host or server computer. To install iOrderExpress, follow these steps:

1. Browse to C:\Program Files\TSS\TitleExpress, double-click **SetupIOE.exe**.
2. At the Welcome window, click **Next**.
3. At the License Agreement window, accept the license agreement and click **Next**.
4. At the Destination folder window, leave the default settings and click **Next**.
5. At the Ready to Install window, click **Next**.
6. After the install has completed, click **Finish**.

TSS Configuration Manager

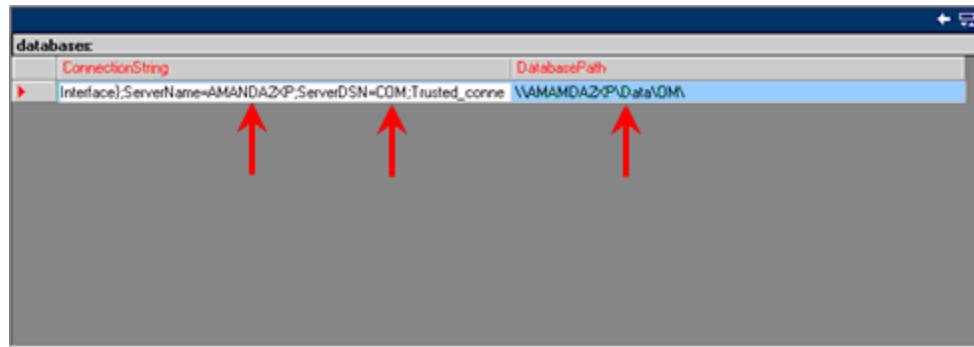
After the installation is complete, the TSS Configuration Manager is displayed. For an upgrade installation, proceed to Step 11. For new installations, follow these steps:

1. In the TSS Configuration Manager window, select the **iOrderExpress** tab.
2. On the iOrderExpress tab, in the **Available Section for edit** drop-down list, select **Database Settings** and click **databases LOCAL**.

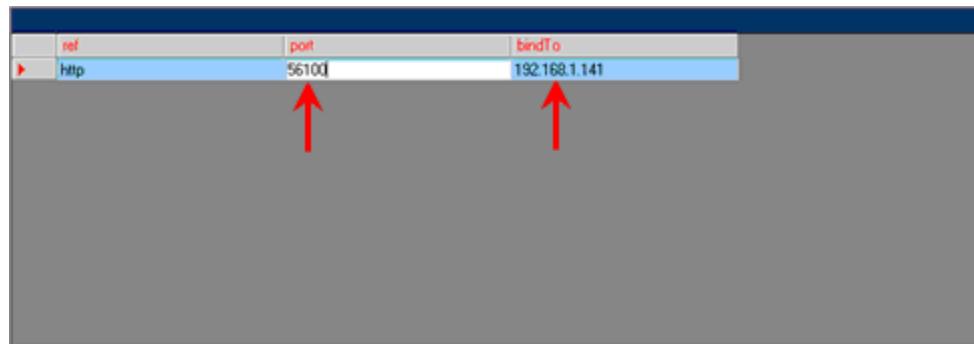


3. In the Database Settings section, click **Edit**.

- In the **ConnectionString** box, edit the **ServerName** and **ServerDSN**. In the **DatabasePath** box, enter the UNC path to your TitleExpress database.



- To save the changes, click **Save** and then click **OK** to the confirmation message.
- On the iOrderExpress tab, in the **Available Section for edit** drop-down list, select **Port Settings**.
- In the Port Settings section, click **Edit**.
- In the **port** box, enter your iOrderExpress port number, typically **56100**. In the **bindTo** box, enter the computer's **internal IP address**.



- To save the changes, click **Save** and then click **OK** to the confirmation message.
- In the TSS Configuration Manager window, on the **Tools** menu, select **Verify Database Connection**. If the test was successful, click **OK**. If the test failed verify the database settings in Step 4.
- In the TSS Configuration Manager window, on the **Tools** menu, select **Start/Stop Service**.
- To Start the service, click **Start**.
- After the service has been started, click **Close**.
- To close the Configuration Manager, click **Close**.
- Contact TSS Technical Support to provide the public IP address and port number of your workgroup host or server computer.

Tutorial

TitleExpress Setup

TitleExpress Integration Outline

Following is an outline of the steps required to set up iOrderExpress in TitleExpress. Once you have mastered the details, this outline is useful to guide you through the process.

Step One: Update E-mail Templates

Step Two: Create iOrderExpress Groups

Step Three: Create iOrderExpress Users

Step Four: Create iOrderExpress Master Orders

Step Five: Set up iOrderExpress Auto-Assign Sequences

Step One: Update Email Templates

E-mail templates are used when new iOrderExpress users are created and when documents are published online. You can customize the e-mail templates to meet your needs by adding your e-mail signature, changing the Subject line, changing the iOrderExpress URL, etc.

After a message template is changed, users must exit TitleExpress and then log back in to use the new message template.

The following templates are located in the OM\Templates folder and are sent to iOrderExpress users:

EventCompletedNotification.txt

If enabled in System Management, on the Workflow tab, this message may be sent to parties to an order upon event completion.

NewiOEUserNotification.txt

This message may be sent when an iOrderExpress user is created.

WebPublishedNotification.txt

This message may be sent when a document is first designated as iOrder Published in the Document Manager.

The following templates are located in the OM\Templates folder and are sent to TitleExpress users:

ModifiedOrderNotification.txt

This message is sent to internal TitleExpress users that are associated to the iOrderExpress Group, that modified the order.

NewOrderNotification.txt

This message is sent to internal TitleExpress users that are associated to the iOrderExpress Group, that created the order.

Template Variables

The following variables are available for use in the message templates:

Variable	Description
<Date>	Today's date
<Time>	Time
<OrderNumber>	Order number
<List>	List of documents selected for publishing during the current Document Manager session
<Event Code>	Event Code
<Event Comments>	Event Comments
<Event Description>	Event Description
<iOEName>	iOrderExpress user name
<iOELogin>	iOrderExpress login name
<iOEPassword>	iOrderExpress user password

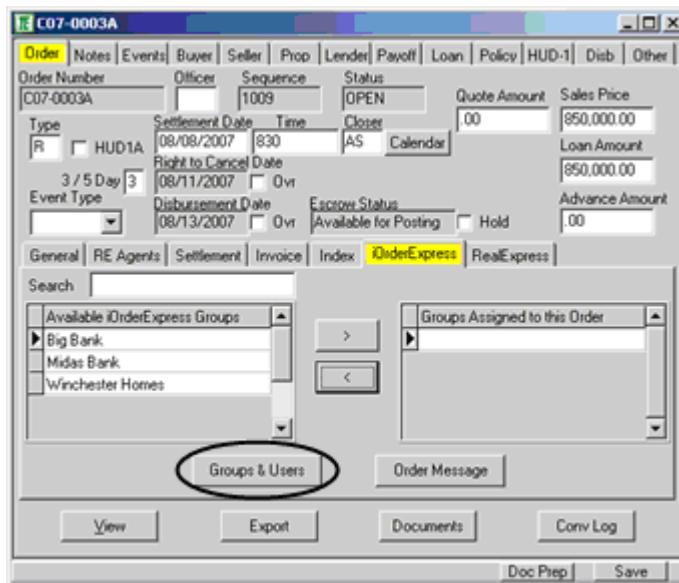
Step Two: Create iOrderExpress Groups

iOrderExpress Groups are a collection of iOrderExpress Users assigned to various orders. To grant access to an individual (an iOrderExpress User), you must first create a group for them. Security for orders is based on the iOrderExpress Groups.

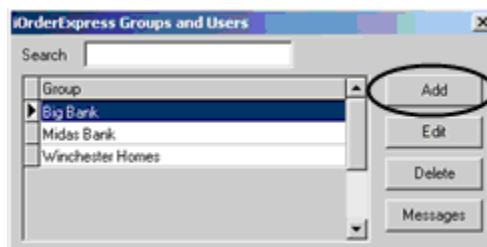
iOrderExpress Users who are in the same group can view each others orders.

To create iOrderExpress Groups, follow these steps:

1. Open any order in TitleExpress.
2. On the Order tab, select the **iOrderExpress** tab.
3. On the iOrderExpress tab, click **Groups & Users**.

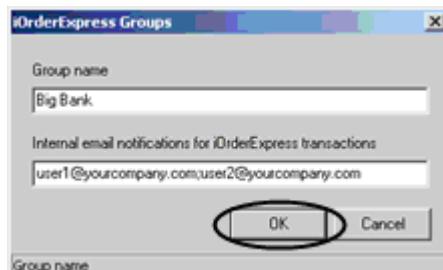


4. In the iOrderExpress Groups and Users window, in the Group section, click **Add**.



5. On the iOrderExpress Groups window, enter the **Group Name** and **Internal email addresses** and click **OK**. Internal e-mail addresses are the e-mail addresses, for individuals in your company, that are notified when iOrderExpress Users from this group place online orders.

Additional e-mail addresses are entered by separating each e-mail address by a semi-colon; no spaces.



- To create group messages, on the iOrderExpress Groups and Users List window, click **Messages**. The message is displayed to users after they login to your iOrderExpress website.



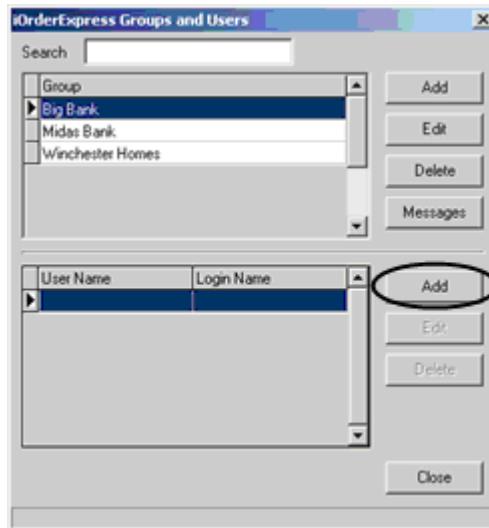
Step Three: Create iOrderExpress Users

iOrderExpress Users are individuals that have been granted iOrderExpress rights. Each user is only assigned to one iOrderExpress Group. Each group can have many users. iOrderExpress Users who are in the same group can view each others orders.

If you just want to grant access to an individual that individual user must be in its own group (a group of one).

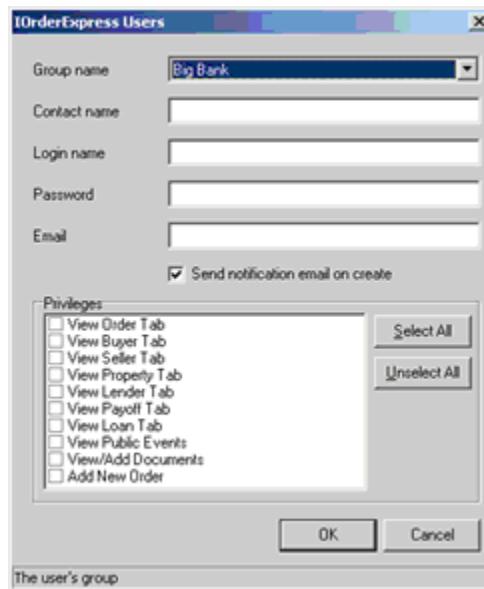
To create iOrderExpress Users, in the iOrderExpress Groups and Users List, follow these steps:

- At the iOrderExpress Groups and Users window, in User Name section, click **Add**.



- In the iOrderExpress Users window, enter in the user's information:
 - Group name**- select an iOrderExpress Group.

- b. **Contact name**- enter the user's full name.
- c. **Login name**- enter the user's login name. Defaults to first initial and last name.
- d. **Password**- enter the user's password. A blank password cannot be used.
- e. **Email**- enter the user's e-mail address.
- f. **Send notification email on create**- sends an e-mail notification to the new user with their login information.
- g. **Privileges**- select privileges for the user.



- 3. After all user settings are entered, click **OK**.

Step Four: Create iOrderExpress Master Orders

An iOrderExpress Master Order is the template for new orders placed in iOrderExpress. Each group must be assigned to at least one master order. All groups can be assigned to the same master order.

It is highly recommended that the master orders used for iOrderExpress are different from master orders used for your office.

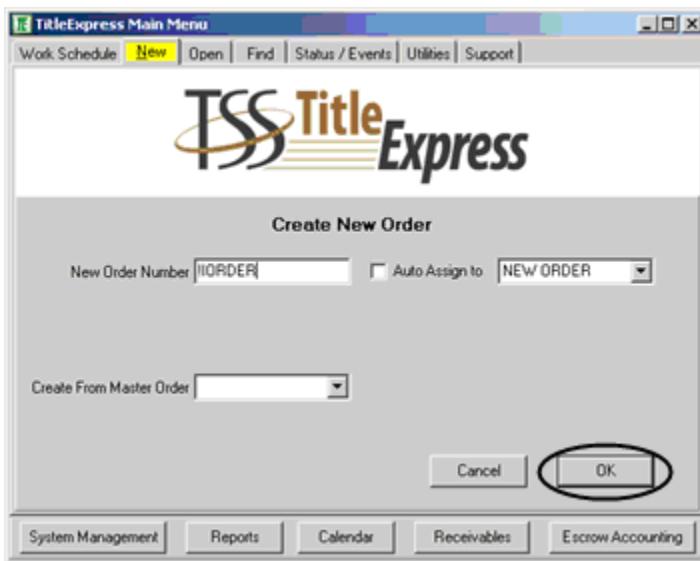
Create the Master Order

To create iOrderExpress Master Orders, follow these steps:

1. On the **Main Menu** of TitleExpress, select the **New** tab.
2. On the New tab, uncheck Auto Assign to.
3. To create the iOrderExpress Master Order based on an office master order, in the Create From Master Order drop-down list, select the office master order.

- In New Order Number box, enter the name of the iOrderExpress Master Order, and then click OK.

Master orders start with an exclamation mark, i.e., !IORDER.



Edit the Master Order

After the iOrderExpress Master Order is created, a master description must be entered and groups must be assigned to the master order.

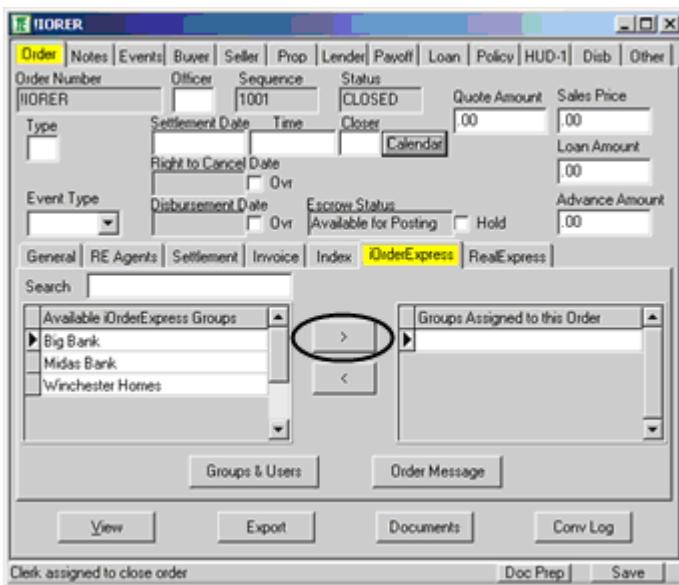
To edit the iOrderExpress Master Order, follow these steps:

- On your Main Menu of TitleExpress, on the **Open** tab, open the iOrderExpress Master Order.
- In the open master order, select the **Order** tab.
- On the Order tab, select the **General** sub-tab.
- In the **Mstr Desc** box, enter a meaningful description for the master order.

This is the text that is displayed to the iOrderExpress User when they create a new order.

Order Number	Officer	Sequence	Status	Quote Amount	Sales Price
!IORDER		1008	OPEN	.00	.00
Type	Settlement Date	Time	Closer	.00	.00
			Calendar		Loan Amount
Event Type	Disbursement Date		Escrow Status		Advance Amount
			Ovr	Available for Posting	.00
				Hold	
<input checked="" type="checkbox"/> General <input type="checkbox"/> RE Agents <input type="checkbox"/> Settlement <input type="checkbox"/> Invoice <input type="checkbox"/> Index <input type="checkbox"/> iOrderExpress <input type="checkbox"/> Links <input type="checkbox"/> RealExpress					
Date Entered	12/27/2007	Time	1054	Opener	AS
Last Change	12/27/2007		1054	Location	
Ord By		Contact		Branch	
Company		Phone		Emp	
Ref By		Locate			
Comment		Date			
Mstr Desc	New Order				
	<input type="button" value="View"/>	<input type="button" value="Export"/>	<input type="button" value="Scanning"/>	<input type="button" value="Conv Log"/>	
Master order description			<input type="button" value="Doc Prep"/>	<input type="button" value="Save"/>	

5. On the **Order** tab, select the **iOrderExpress** sub-tab.
6. To assign groups to this order, on the iOrderExpress sub-tab, move groups from Available iOrderExpress Groups column to **Groups Assigned to this Order** column.



7. After all groups have been assigned to the order, click **Save** and then close the iOrderExpress Master Order.

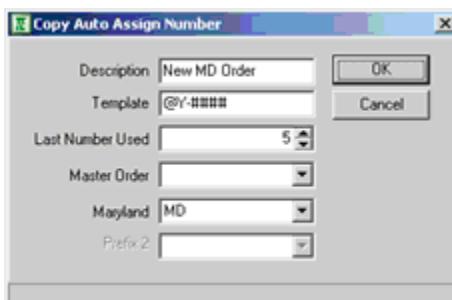
Step Five: Setup Auto-Assign Sequences

Each master order must be assigned to an auto-assign sequence so when new orders are created using iOrderExpress, they are automatically assigned an order number. Creating auto-assign sequences is done on the TitleExpress System Management workstation.

You must decide if iOrderExpress orders will fall into sequence with your office order numbers or if iOrderExpress order numbers will use a separate number sequence.

To setup auto-assign sequences for iOrderExpress Master Orders, follow these steps:

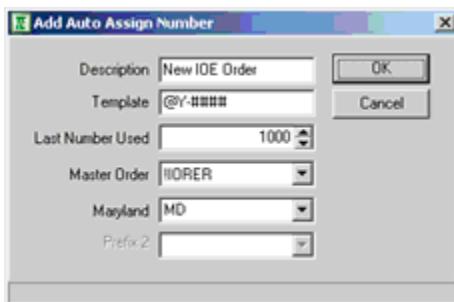
1. Log in to TitleExpress at the System Management workstation.
2. On the Main Menu, select **System Management**.
3. In System Management, select the **Assign Order #** tab.
4. If you want orders placed in iOrderExpress to fall into sequence with your office, follow these steps:
 - a. On the Assign Order # tab, select the existing Auto-Assign sequence for your office and then select **Copy the Selected Order Template**. 
 - b. On the Copy Auto Assign Number window, in the master order drop-down list, select your iOrderExpress Master Order. If applicable, select the order prefix and then leave all other settings as the default entries.



- c. Repeat a and b for additional iOrderExpress Master Orders.

Description	Master Order	Template	Last # Used	Next Order #
New Order	IMASTER	@Y-####	5 07-0006	
New Order	IORDER	@Y-####	5 07-0006	
New Order	ISAMPLE	@Y-####	5 07-0006	
New Order	IPURCHASE	@Y-####	5 07-0006	
New Order	IMDOFFICE	@Y-####	5 07-0006	

5. If you want orders placed in iOrderExpress to have a different sequence than your office, follow these steps:
- On the Assign Order # tab, select **Add new order number template.** 
 - On the Add Auto Assign Number window, in the **Description** box, enter in a unique description.
 - On the Add Auto Assign Number window, in the **Template** box, enter in a unique template. It must contain pound (#) signs to represent each number in template.
 - On the Add Auto Assign Number window, in the **Last Number Used** box, enter in a number that you want the sequence to start from.
 - On the Add Auto Assign Number window, in the master order drop-down list, select your iOrderExpress Master Order.
 - On the Add Auto Assign Number window, in the prefix drop-down lists, select your order prefixes if they are enabled. Click **OK**.



- For additional iOrderExpress Master Orders, select auto-assign sequence that was just created and select **Copy Selected Order Template.**
- On the Copy Auto Assign Number window, in the master order drop-down list, select your **iOrderExpress Master Order.**
- For additional master orders, highlight the new template and then select **Copy the Selected Order Template.** 
- On the Copy Auto Assign Number window, in the master order drop-down list, select your **iOrderExpress Master Order.** Leave all other settings as default entries unless you would like to change the **order prefix.**
- Repeat h and i for additional master orders.

iOrderExpress Website

iOrderExpress Admin Login

After you order iOrderExpress, you will receive the following information from TSS Technical Support:

iOrderExpress Company Internet Domain

The internet name you and other authorized users use to access your branded iOrderExpress website, i.e. <http://CompanyName.iOrderExpress.net>.

Administrator User ID

The User ID to access the administrative account for your iOrderExpress website. This name may not be changed, but you can create additional users with administrator rights.

Administrator Password

The password associated with the administrative User ID. You should change this password the first time you access your iOrderExpress website.

First Time Login

To access your iOrderExpress website, enter the iOrderExpress Company Internet Domain in the address bar of your web browser. Log in to the iOrderExpress site using the administrative User ID and password from TSS Technical Support.



Website Customization

The following can be customized on your iOrderExpress website: the welcome title and text, company logo, color schema, and links.

To customize your iOrderExpress website, log in as the administrator to your iOrderExpress website and then select the **Admin** link.

Welcome Title and Text

The Welcome Title and Text is displayed on the login page of your iOrderExpress website. To customize the text and title, follow these steps:

1. To edit the Welcome Title and Text, select the **Welcome** tab.
2. On the Welcome tab, enter the welcome page **title** and **text**. Click **Save**.

A screenshot of a software application window titled "Welcome". The window has a toolbar with tabs: Audit, Welcome (which is selected), Logo, Options, Change Password, and Order Fields Customization. The main content area has two sections: "Title" and "Text". The "Title" section contains the text "Thank you for visiting TSS iOrderExpress.". The "Text" section contains a multi-line message:

iOrderExpress is an internet-based transaction management system that connects you to the parties involved in your real estate transactions. All information received or distributed through iOrderExpress is immediately accessible in your TitleExpress software system.

This is the home page that your customers will view. This message and the color theme are customizable, so you can greet your customers with your own welcome message.

From this page your customers can login and submit new orders, update orders, retrieve order status, upload or download documents and communicate with you.

The web pages you are viewing are for the beta release. Your suggestions and comments are welcome.

For sales information, contact TSS Sales at 888-268-0422 or e-mail sales@iwantTSS.com.

At the bottom of the window is a "Save" button.

- These customizations are displayed on the iOrderExpress login page and after the iOrderExpress users log in to the website:

The Company Name that displays on the top of the home page is set by TSS, please contact TSS Technical Support if a change is required.

The screenshot shows the homepage of TSS Software Corporation's website. At the top, there is a dark header bar with the company name "TSS SOFTWARE CORPORATION" in white. To the right of the header are links for "Home" and "Admin". Below the header, there is a navigation bar with links for "HOME PAGE", "LOGOUT", and "HELP". On the left side of the page, there is a logo featuring the letters "TSS" in green and yellow. The main content area contains several paragraphs of text. One paragraph says "Thank you for visiting TSS iOrderExpress." Another paragraph describes iOrderExpress as an internet-based transaction management system that connects users to real estate transactions. There are also sections about customer login, beta release information, sales contact details, and vendor redirection. At the bottom of the page, there is a footer bar with the text "Copyright © 1993-2007 Powered by TSS Software Corporation Terms of Use About Site Security".

Company Logo

Your company logo is displayed on the iOrderExpress login page and after the iOrderExpress users log in to the website. To upload a company logo, follow these steps:

- To upload your company logo, select the **Logo** tab.
- On the Logo tab, select **Browse**.
- In the Choose File window, browse to the location of your company logo and click **Open**.

Your logo must be in 8.3 format (eight-character name with a 3-digit file extension), i.e., MyLogo12.bmp

- On the Logo tab, click **Upload**.
- Your logo is displayed on the website. You may need to resize your logo.

Additional Website Options

Several other options can be customized on your iOrderExpress website, such as color scheme, logo link and contact us link.

To customize these options, follow these steps:

- To set the Color Scheme, select the **Options** tab.
- On the Options tab, in the Color Scheme drop-down box, select a color scheme that works best with your corporate branding.

A new color scheme can be created for a customization fee.

3. To set the Logo Link URL, on the Options tab, in the **Logo Link URL** box, enter a URL for a link. This is used when your logo is clicked.

URL link must be an absolute website link, e.g., <http://www.mycompany.com>

4. To set the **Contact Us Link**, on the Options tab, in the Contact Us Link box, enter a URL for a link. If no link is available, text may be entered that appears when the link is clicked.

Contact Us link must be an absolute website link.

5. To have iOrderExpress users cancel orders, on the Options tab, check the box for **Ability to cancel orders**.
6. To have the conversation log displayed for iOrderExpress users, on the Options tab, check the box for **Display conversion log**.

The conversation log is accessed, in TitleExpress, on the Order tab, in the Conv Log button.

7. If Calyx Integration is used, enter the welcome text for Calyx Point users in the **Calyx Point Welcome Text**.

Change Administrator's Password

To maintain security, it is recommended that you reset the administrator's password.

To change the password, follow these steps:

1. To change the administrator login password, select the **Change Password** tab.
2. On the Change Password tab, in the **Old Password** box, enter the old admin password.
3. On the Change Password tab, in the **New Password** box, enter the new admin password. Confirm the new password by entering it in the **Retype New Password** box.
4. After all password information has been changed, click **Change Password**.

Add iOrderExpress Link to your Company Website

It is not necessary to have a website to use iOrderExpress; however, if you do have a company website, you can easily provide a link on your website to your iOrderExpress website.

The link is <http://CompanyName.iOrderExpress.net>. Find the exact iOrderExpress website in your iOrderExpress welcome e-mail message from TSS Technical Support. You can place this link anywhere on your website.

Displaying iOrderExpress as a Popup

You may wish to portray the portal as an integral part of your website. This can be accomplished by displaying the iOrderExpress pages as a popup from your website. The following code is an example of a web page that does this.

```
<html>
<head>
<title>TSS</title>
</head>
<script language="javascript" type="text/javascript">
var win=null;
function NewWindow(mypage, myname, w, h)
{
    LeftPosition=(screen.width)?(screen.width-w)/2:100;
    TopPosition=(screen.height)?(screen.height-h)/2:100;
    settings='width=' + w + ', height=' + h + ', ' +
        'top=' + TopPosition + ', left=' + LeftPosition + ', ' +
        'scrollbars=yes, location=top, directories=no, ' +
        'status=no, menubar=no, toolbar=no, resizable=yes';
    win=window.open(mypage, myname, settings);
}
</script>
<body>
<p>To see how iOrderExpress works for yourself, click
<a href="http://demo.iorderexpress.com">here</a>.</p>
</body>
</html>
```

Displaying iOrderExpress in a Frame

iOrderExpress does not work within a frame.

Website Use

First Time User Login

To log in to your iOrderExpress website, follow these steps:

1. Open your web browser, in the address bar, enter your **iOrderExpress website**.
2. On the iOrderExpress home page, enter your **username** and **password**. Click **Login**.
3. The first time a user logs into the iOrderExpress website, they must accept a license agreement.



4. After a successful login, the main website page is displayed. On the Main page, they can view and create new orders.

Orders entered in the last 60 days are displayed.

Order Processing

While processing orders, following are integration points with iOrderExpress that should be kept in mind.

iOrderExpress Users and Groups

iOrderExpress Users must be set up and assigned to iOrderExpress Groups so they can access order information on the iOrderExpress website.

Data Entry

iOrderExpress Users can view data as it is updated in an order in TitleExpress.

Documents

Documents may be selected to publish for iOrderExpress in the Document Manager. Additionally, when an iOrderExpress User adds a document, an e-mail notification is sent to the internal e-mail address(es) assigned to groups associated with the order.

Status/Events

Events designated as public are published on the iOrderExpress Status tab.

Order Messages and Notes

Notes that iOrderExpress Users enter on the website are displayed in **iOrder Messages**. iOrder Messages can be accessed in one of two ways:

- On the Order tab, iOrderExpress tab, iOrder Messages button.
- On the Notes tab, iOrder Messages button.

Messages button is visible to iOrderExpress Users on the Order tab, in the Notes section. The iOrderExpress User may enter New Notes. An e-mail message will be sent to the e-mail address(es) assigned to groups associated with the order displaying the new note.

iOrderExpress users can also view Conversation Notes, if they have the right to view notes. The Conversation log is accessed in TitleExpress, on the Order tab. On the Order tab, select the iOrderExpress sub-tab and then select the Conv Log button.

Settlement Date

If the enhanced calendar is in use, and an order is submitted through iOrderExpress with a blank settlement date, the TitleExpress user who first opens the order is prompted to enter a settlement date.

Create New Orders

After a successful log in to iOrderExpress, iOrderExpress Users with the assigned privilege can open a new order.

To open a new order, follow these steps:

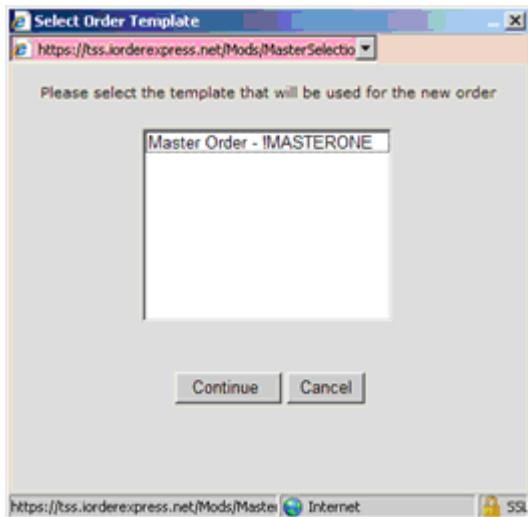
1. On the iOrderExpress Home page, click **Orders**.
2. On the Order List page, click **New Order**.

The screenshot shows the iOrderExpress Order List page. At the top, there is a navigation bar with 'TSS SOFTWARE CORPORATION' and links for 'Home' and 'Orders'. Below the navigation bar is a search bar with 'Find' dropdown set to 'Borrower' and a text input field 'Type search value here'. To the right of the search bar is a 'New Order' button, which is highlighted with a large red arrow. Below the search bar is a table with columns: Order #, Loan #, Buyer, Seller, Property, Last Modified, and Settlement. There are four rows of data in the table. At the bottom of the page, there is a copyright notice: 'Copyright © 1993-2007 Powered by TSS Software Corporation Terms of Use About Site Security'.

Order #	Loan #	Buyer	Seller	Property	Last Modified	Settlement
07-0023		Smith, John	Jones, John	120 Main Street	11/09/2007	07/10/2007 X
06-0069		John, Kennedy	George, Bush	100 Main Street	11/07/2007	10/26/2006 X
07-0032		Simpson, Brad	Bob, Billy	1234 Main St.	10/31/2007	11/15/2007 X
07-0031		Smith, John	Mouse, Mickey	102 Main Street	10/01/2007	X

3. In the Select Order Template window, select a **order template** and click **Continue**.

The order templates are iOrderExpress Master Orders.



4. On the Order Detail page, enter the order information on the appropriate tabs.
 5. After the information has been entered for the order, click **Save/Exit**.

If an error is received, check your iOrderExpress auto-assign sequences.

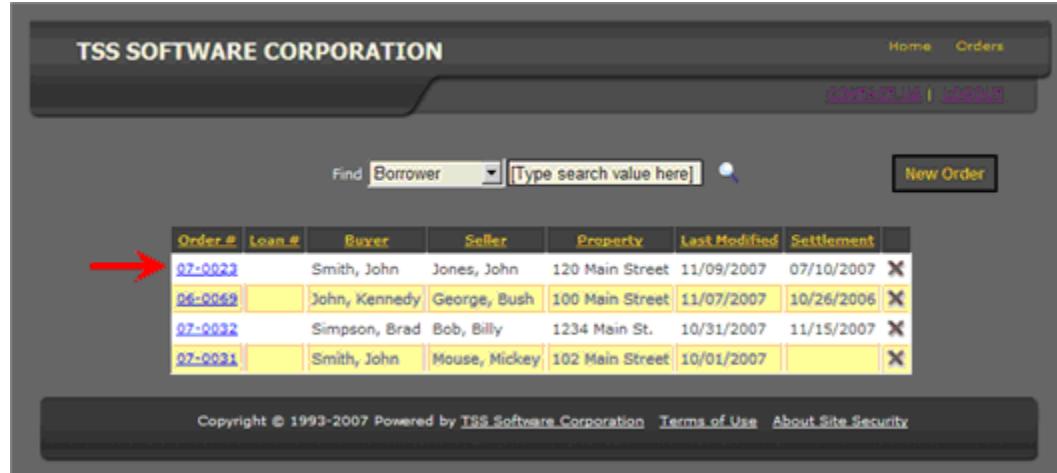
6. After the Save/Exit of a new order, an e-mail message is sent to the internal e-mail address(es) associated with the group that the user who entered the new order is assigned.

Existing Orders

Existing orders are opened by assigned users. Data can be viewed, documents uploaded or downloaded, file statuses checked and notes entered. Orders displayed on the order detail page, reflect orders modified within the past sixty days.

To open an existing order, follow these steps:

1. On the Order List page, click the order number (highlighted in blue).



2. To edit the order, on the Order Detail page, the user can edit order information on any tab and then click **Save/Exit**.
 3. To view the order summary, on the Order Detail page, click **View**. This information can be printed by clicking Print. To go back to the Order Detail page, click **Back**.

Cancel Orders

Cancelling an order does not delete the order from your TitleExpress database, it changes the order status to canceled.

iOrderExpress users can only cancel orders if they have the right to cancel orders.

To cancel an order, follow these steps:

1. On the Order List page, select the red X that corresponds to the order.

The screenshot shows the 'TSS SOFTWARE CORPORATION' Order List page. At the top, there's a navigation bar with 'Home' and 'Orders'. Below it is a search bar with 'Find' dropdown set to 'Borrower' and a text input field 'Type search value here'. To the right of the search bar is a 'New Order' button. The main area contains a table with columns: Order #, Loan #, Buyer, Seller, Property, Last Modified, Settlement, and a red 'X' button. There are four rows of data:

Order #	Loan #	Buyer	Seller	Property	Last Modified	Settlement	X
07-0023		Smith, John	Jones, John	120 Main Street	11/09/2007	07/10/2007	X
06-0069		John, Kennedy	George, Bush	100 Main Street	11/07/2007	10/26/2006	X
07-0032		Simpson, Brad	Bob, Billy	1234 Main St.	10/31/2007	11/15/2007	X
07-0031		Smith, John	Mouse, Mickey	102 Main Street	10/01/2007		X

2. In the Confirmation window, click OK to cancel the order.
3. The order is then removed from the iOrderExpress User's order list.

Upload Documents

iOrderExpress users can upload documents to new or existing orders.

To upload a document, follow these steps:

1. On the Order Details page, select the **Documents** tab.
2. On the Documents tab, click **Upload File**.

The screenshot shows the 'Order Details' page with the 'Documents' tab selected. At the top, there's a navigation bar with tabs: Order, Buyers, Sellers, Property, Lender, Loan, Payoff, Documents, and Status. Below the navigation bar is a table with columns: Description, Name, Comments, and Modified Date. There are two rows of data:

Description	Name	Comments	Modified Date
Estimated_HUD-1	HUD-1.PDF	Estimated HUD-1 for Lender	10/30/2007 9:49:35 AM
Commitment	500 VA LA Commitment.pdf	Commitment for Lender	10/30/2007 9:49:01 AM

3. On the Upload file page, click **Browse** to select the file.



The screenshot shows the 'Documents' tab selected in the header. Below it is a form for uploading a file. The 'Upload File (required)' field has a 'Browse...' button, which is highlighted with a red arrow. There are also fields for 'Description (required)' and 'Comments'. At the bottom are 'Add' and 'Cancel' buttons.

4. In the Choose File window, browse to the location of your document and click **Open**.
5. On the Upload file page, in the **Description** box, enter a document description. Any document related comments, enter in the **Comments** box.
6. On the Upload file page, to upload the document, click **Add**.
7. After the document has been successfully added, it is displayed in the document list.
8. To open a document, on the Documents tab, click the document description.

Security

TSS iOrderExpress is a secure, hosted, web-based transaction management system for use in conjunction with TitleExpress. Order-related data, documents, and messages are transmitted via a secure link from your customer's web browser, through a secure server using Advanced Encryption Standard (AES), to your company's TitleExpress database. All data flowing across these connections are encrypted using HTTPS.

The database resides on your network. Since a customer only has to establish one connection with the secure server, its internet exposure and vulnerability is greatly reduced. As added protection, each piece of data is scanned as it passes through the servers to reduce the possibility of transmitting malware, viruses, and spyware between your customer's desktop and your network.

Auditing

The auditing function is useful to determine new orders that have been submitted, users that have been active, etc.

To perform an audit, follow these steps:

1. Log in to your iOrderExpress website as the administrator.
2. On the **Audit** tab, select the needed criteria and then click **Search**.

3. On the Audit tab, a list of orders matching your criteria is displayed.

The screenshot shows a web-based application interface titled "Audit". At the top, there are tabs: Audit, Welcome, Logo, Options, Change Password, and Order Fields Customization. Below the tabs is a search bar with fields for "User", "Group", and "Action", and date range fields for "Begin Date" and "End Date". A "Search" button is located to the right of the search bar. The main area displays a table of audit log entries:

User	Group	Order #	Action	Date
demo	testing		Login	2/22/2008 10:08:27 AM
demo	testing	02-00005	View Order	2/22/2008 9:57:44 AM
demo	testing	02-00005	View Order	2/22/2008 9:56:39 AM
demo	testing		Login	2/22/2008 9:56:20 AM
demo	testing	02-00005	View Order	2/22/2008 9:29:37 AM
demo	testing		Login	2/22/2008 9:29:23 AM
Chris	Grp1	IMASTERQ	View Order	2/21/2008 3:02:45 PM
Chris	Grp1		Login	2/21/2008 3:02:35 PM

Order Fields Customization

Order field names can be customized, hidden, or marked as required on the iOrderExpress website.

To customize order field names, log in as the administrator to your iOrderExpress website, and then follow these steps:

1. Click the **Admin** link.
2. Select the **Order Fields Customization** tab.

The screenshot shows the "Order Fields Customization" tab selected. At the top, there are tabs: Order, Buyers, Sellers, Property, Lender, Loan, and Payoff. The "Order" tab is active. The main area contains several input fields and dropdown menus, each with a label above it. A red arrow points to the "Order Fields Customization" tab at the top of the page.

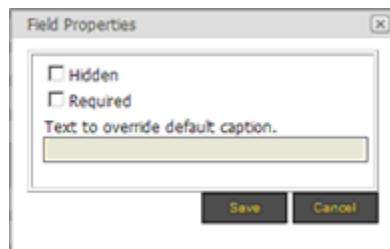
Labels and corresponding fields:

- Master Order:
 - Order Type:
 - Sales Price:
 - Street:
 - Excluded Settlement Date: (with a calendar icon)
 - and Time:
 - Notes (Read Only):
- Ordered by:
 - Company:
 - Date Entered:
 - Mr./Phone#:
 - My Fax #:
- Notes:

3. To change a field, click the field name.

The screenshot shows a software interface with a header containing four tabs: Order, Buyers, Sellers, and Property. Below the header is a grid with several rows and columns. One of the columns contains the text "Master Order" in yellow, and a red arrow points to this text. The interface includes dropdown menus and input fields for "Order Type", "Sales Price \$", and "Loan \$".

4. In the Field Properties window, to hide a field, check **Hidden**. To make a field required, check **Required**. To change the field name, enter the new name in the **Text to override default caption** box. After all changes are made, click **Save**. To cancel changes, click **Cancel**.



Calyx Point Integration

Orders are submitted from Calyx Point into TitleExpress through iOrderExpress. The iOrderExpress order is automatically populated with the loan information from Point. When exiting iOrderExpress, Point users have an option to import TitleExpress order data into Point.

There is a \$2.00 fee for each order submitted using this integration.

Calyx Point Requirements

To use iOrderExpress in Point, the Point user must have an iOrderExpress username and password. Calyx Point must be at least version 6.0B.

The iOrderExpress username and password is created in TitleExpress.

TitleExpress must be at least version 6000F and iOrderExpress must be set up.

Point Use

To use Calyx Point with iOrderExpress, follow these steps:

1. In Point, enter the loan information.
2. On the Interfaces menu, select **Title/Escrow**.
3. In the Title/Escrow window, select **TSS TitleExpress** and then click **OK**. Click **Launch TitleExpress**.

For more information on the TitleExpress Interface, in the **Help** Menu, consult the **Point User Guide** and then the chapter on **Interfaces**.

- On the iOrderExpress login page, enter the iOrderExpress company code followed by the username and then the password. Click **Login**.

TSS TitleExpress

Log In

Welcome to the TSS TitleExpress Calyx Point Interface

To log in, you will need a company identifier, username, and password. Enter the company identifier followed by a slash and your username.

If you do not have a login, you will need to follow the instructions on the [Setup Page](#).

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The iOrderExpress company code proceeds iorderexpress.net in the website address, i.e. <http://companycode.iorderexpress.net>.

- On the Load Data from Calyx Point page, select the appropriate order template and then click **Continue**.

If no order templates are available, click **Continue**.

TSS Software Corporation

Order Templates

Maryland - Sale
Virginia - Refi

Load Data From Calyx Point

This page can be branded by the TSS customer in the Administrative section of the iOrderExpress site and the text can be changed by the iOrderExpress administrative user.

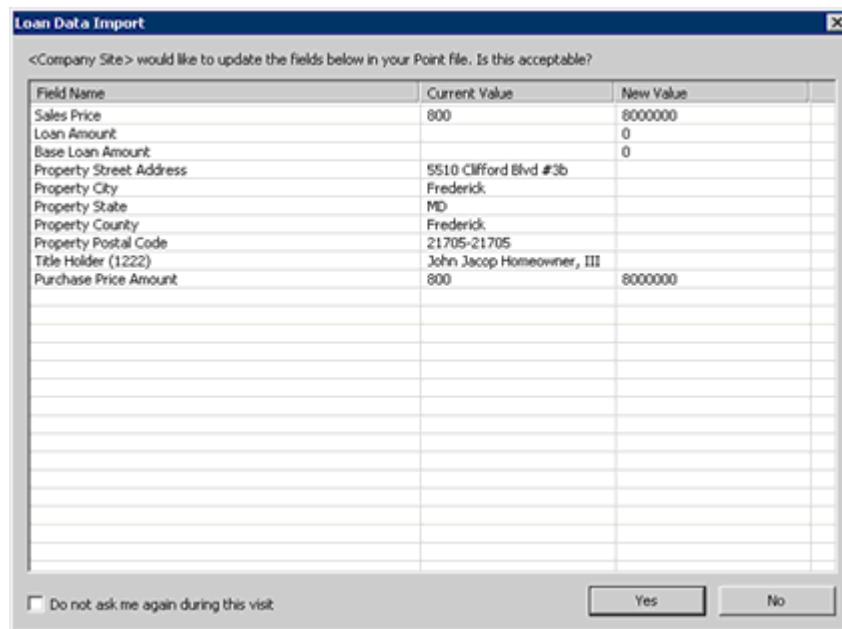
Click "Continue" to import the Calyx Point order into a new TitleExpress order. You will be delivered to the order submission form, where you can make changes before submitting the order to TitleExpress.

If there are multiple master orders available for the Calyx Point user, the list of master orders will appear to the left of the screen. If there is only one master order specified, the list will be hidden. If no master orders are in the list, an error message will be displayed here along with details on who to contact to reconcile the issue.

Continue **Cancel**

- Loan information from Point automatically populates in the order. Enter any additional information and then click **Save/Exit**.

7. On the Loan Data Import window, the updated fields are displayed. Click **Yes** to import the fields to Point or **No** to not import the fields.



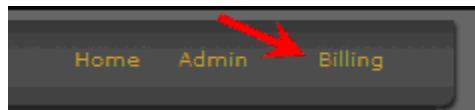
8. On the Order has been processed page, click either **LOGOUT** or **Exit TitleExpress** to return to Point.
9. In Point, the TitleExpress # is populated with the TitleExpress order number.

Billing

The TitleExpress customer is billed for each order placed using Calyx Point. A list of fees for the past 60 days can be viewed.

To access this list, log in to iOrderExpress as the administrator, and then follow these steps:

1. In the Company Name bar, click **Billing**.



2. On the Billing page, use the search criteria to find a specific charge or just search the list.

The list can be sorted by clicking the column name.

The screenshot shows a web-based application for managing orders. At the top, there's a header bar with the company name "TSS Software Corporation" and navigation links for "Home", "Admin", and "Billing". Below the header is a toolbar with search fields for "Begin Date" and "End Date", and buttons for "Refresh" and "Clear". There are also fields for "TE Order #" and "Vendor Ref #". The main area contains a table listing various orders. The columns are labeled: User, Order, Action, Created, Modified, Amount, Status, Vendor, Vendor Ref #, and Invoice. The data in the table is as follows:

User	Order	Action	Created	Modified	Amount	Status	Vendor	Vendor Ref #	Invoice
Chris	New Order	2/14/2008 11:29:29 AM	2/15/2008 6:44:15 PM	\$2.00	Pending	Calyx Point	BC749458-D3F9-4C13-A4B4-9C0AF0DBD041	S-11254	
Chris	02-00014	New Order	2/21/2008 2:51:22 PM	2/22/2008 5:30:20 PM	\$2.00	Pending	Calyx Point	89A88042-ADCC-4A01-B4B8-E935B600EEE8	S-11255
demo	02-00022	New Order	2/25/2008 9:31:58 AM	2/25/2008 11:06:00 AM	\$2.00	Pending	Calyx Point	5B56896C-B3FA-470D-8F21-34C023DF922C	S-11255
Chris	PREAMD-08-0173	New Order	1/1/2007 12:00:00 AM	2/15/2008 6:44:15 PM	\$2.00	Done	Calyx Point	5091545E-C405-4E82-8F1E-B771C2BBC886	S-11254
Chris	02-00066	New Order	2/13/2008 2:31:52 PM	2/26/2008 9:39:53 AM	\$2.00	Done	Calyx Point	A00479B9-1FD4-4E0C-84A4-9291E576B93B	S-11254
Chris	02-00021	New Order	2/14/2008 9:22:02 AM	2/25/2008 10:59:09 AM	\$2.00	Done	Calyx Point	3574D4E7-7714-4ECC-AD62-E4CD66F7CE97	S-11254
demo	02-00063	New Order	2/25/2008 4:39:59 PM	2/25/2008 8:29:38 PM	\$2.00	Done	Calyx Point	94802A36-04AC-40B6-85D2-C4AADFB6ED67	S-11255
demo	02-00064	New Order	2/25/2008 8:33:01 PM	2/26/2008 9:32:45 AM	\$2.00	Done	Calyx Point	7E9C3AB4-D975-4964-BFCC-60AF4F6B7058	

At the bottom of the page, there's a copyright notice: "Copyright © 1993-2008 Powered by TSS Software Corporation [Terms of Use](#)".

ScanExpress

Getting Started

ScanExpress image enables your TitleExpress system, providing the capability to seamlessly integrate scanned documents with your TitleExpress orders. It virtually eliminates the need to search for paper files when a customer calls. All-important order-related information is at your fingertips.

This Guide assumes that you are opening ScanExpress using the Document Manager. If you are not using Document Manager, please contact TSS Technical Support for additional instructions.

What's New in ScanExpress

Version 5900E

Version 5900E represents a brand-new version of ScanExpress. This version integrates ScanExpress into the Document Manager, allowing for easier viewing and editing of images and image descriptions.

Following is a list of features that were not in the prior versions, but are now available.

- Easy import of images
- Integration with the Document Manager
- Thumbnail viewing of images

Upgrading to Version 5900E

If you are upgrading from a previous version, please contact TSS Technical Support for upgrade assistance. There are several additional, optional steps that may be necessary to perform the upgrade. Also, please note the following:

- If you have a ScanExpress import license, the batch importing of images functionality has changed. Contact TSS Technical support for details on the required XML format.
- Exporting from the ScanExpress database is not supported in this version.
- The drop-down menu for Image descriptions is no longer in use.

Commonly Asked Questions

What type of scanner do I need?

Technically, the only essential issue is that the scanner has a TWAIN 32-bit driver. Beyond this basic requirement, the answer depends on the type of scanning you want to do.

For "archival" scanning (i.e., medium- or high-volume document scanning prior to physically placing the documents in storage), a high-speed scanner with duplexing (scans both sides of a document automatically) capabilities and an automatic document feeder at a dedicated scanning station is recommended.

For "ad-hoc" scanning (i.e., light-volume scanning of documents as they are received in association with an order), a portable scanner located at all TitleExpress workstations is a good choice.

What is TWAIN?

TWAIN is an acronym deriving from the amusing notion of "technology without an important name." But despite the insignificance of the name, TWAIN is a widely used, "standard" program that facilitates the scanning of an image directly into a software application such as ScanExpress. The TWAIN driver runs between ScanExpress and the scanning hardware. TWAIN usually comes as part of the basic software package you get when you buy a scanner. A scanner with a poor TWAIN interface may not function with ScanExpress. It is recommended that you test the scanner and the TWAIN interface with ScanExpress before purchasing a new scanner.

Can I OCR the documents that I have scanned?

Yes. Though ScanExpress does not include an OCR (optical character recognition) component, scanned documents can be easily copied to your clipboard and pasted into an OCR program. This will convert the scanned graphic image to text, which can then be edited or pasted into a Word Processor. A basic OCR program is also typically part of the software package that comes with your scanner. Depending on your OCR needs it may be advisable to upgrade the basic OCR programs.

How much disk space do I need?

ScanExpress documents are saved in an efficient "TIFF 4" format. Based upon the reasonable estimate that each image (page of a document) requires 75KB of hard drive space, and that you will likely scan an average of 50 pages per Order, you can anticipate that each order will occupy 3.75MB of hard drive space. If you do 500 closings per year, this activity will consume about 1.9GB of hard drive space per year. The ScanExpress images do not have to be stored on the same drive as your TitleExpress database. They may be stored on a different drive, even a different server, if it is "mapped" properly.

Can someone else do the scanning?

Yes, with the addition of a ScanExpress import and/or export license, the scanning can be done remotely, and then imported into your main ScanExpress system. If importing from a non-TSS imaging system, additional setup and/or customization consultation fees may be incurred.

What are the system requirements for the workstation?

The workstation must meet the current TitleExpress system requirements. Extra RAM is always welcome.

Can I use ScanExpress in a Terminal Server or Citrix environment?

Yes, with the setup of the ScanExpress Local Scan client. This utility scans an image, temporarily stores it locally, and then uploads the image to the server using the thin-client connection. The server must be able to connect to the local drive mapping. However, this solution may not be robust enough for high-volume thin client scanning. Contact TSS Technical Support for third-party product references that provide this functionality.

In order to scan images using ScanExpress, you must designate the workstation as a ScanExpress scanning workstation and have ScanExpress licensing codes.

To setup the workstation, open TitleExpress, but do not log in. On the Password Entry window, click **Setup**.



Click **Edit System**, and on the **User System Edit** window, select one of the following Scan Station options.

No

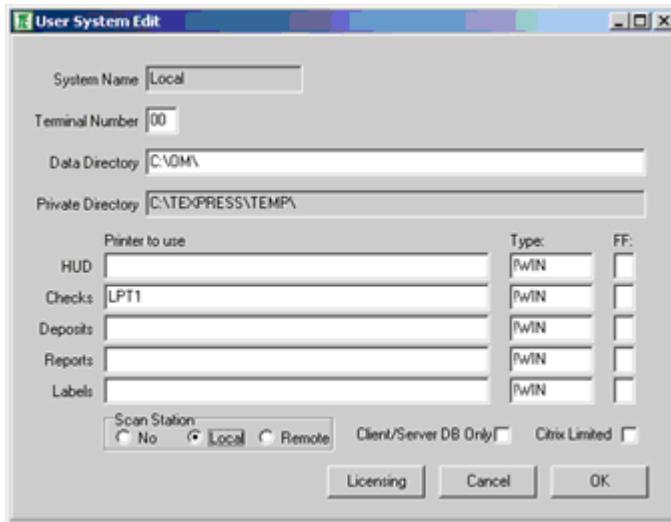
This workstation will not be used for scanning.

Local

This workstation will be used for scanning in a local area network environment.

Remote

This workstation will use the Local Scan utility for remote scanning. This utility is for use in a thin-client network environment (Terminal Server or Citrix).

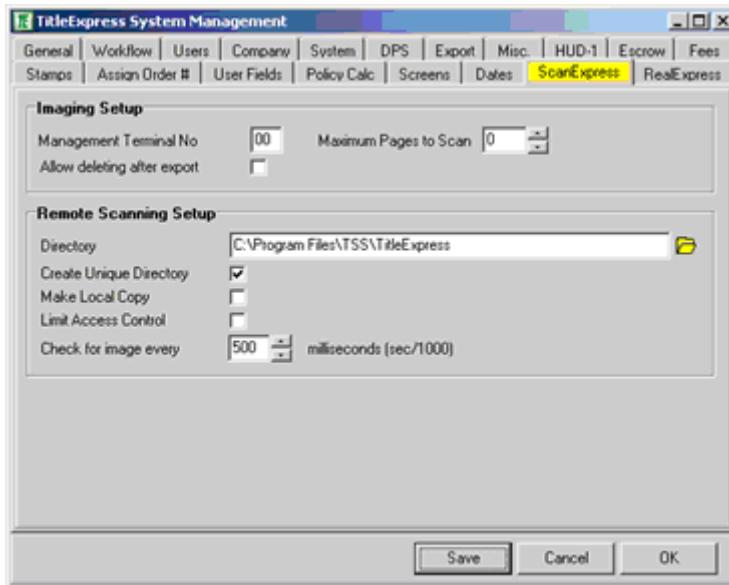


Installation

System Management, ScanExpress Settings

To access the System Management settings, from the TitleExpress Main Menu, click **System Management**.

Select the **ScanExpress** tab.



Imaging Setup

Management Terminal No.

Enter workstation terminal number for the ScanExpress manager. This workstation will have access to the ScanExpress management functions.

Maximum Pages to Scan

Sets the page queue. Recommended to fix problem with Canon network scanners. Generally should be set to 0.

Allow deleting after export

If selected, option to delete images after exporting will appear.

Remote Scanning Setup

Directory

Directory for remote scanning.

Create Unique Directory

If selected, a unique directory will be used for every remote scan client.

Make Local Copy

During remote scanning, a file from the local users machine is copied to a folder shared by both the local machine and the Terminal Server or Citrix session. However, this shared folder may be slow to access, so a 'local copy' can be made. This means a user scans a page, that page is then copied to a shared folder, and then the file is again copied from the shared folder to the users 'local' C: drive.

Limit Access Control

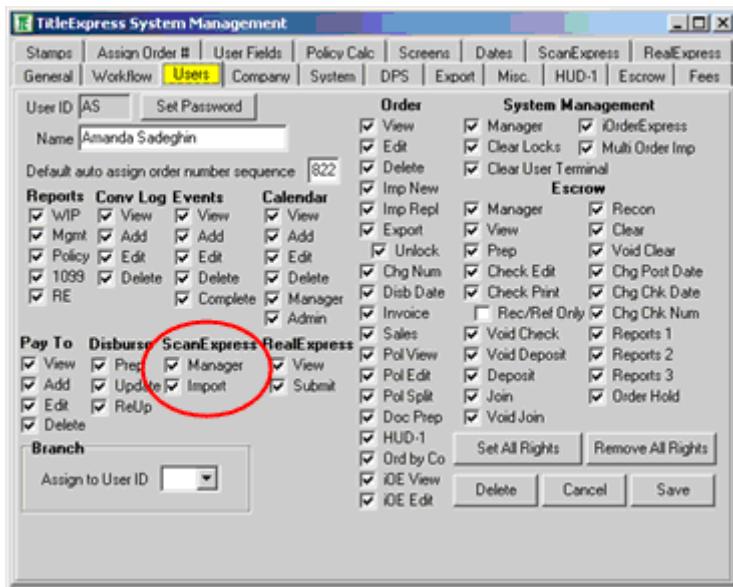
Determines whether file locking occurs when scanning a file across the network. This works with Terminal Server but not for Citrix (turn off for Citrix, on for terminal services).

Check for image every

Select timing for remote scan image uploading. Default is 500 milliseconds.

System Management, ScanExpress User Rights

There are two user right options available to ScanExpress users. Set appropriate rights for each user by clicking the box next to the description. To access user right, click System Management from the Main Menu of TitleExpress. Click the Users tab, highlight the user's name and click Edit User.



Manager

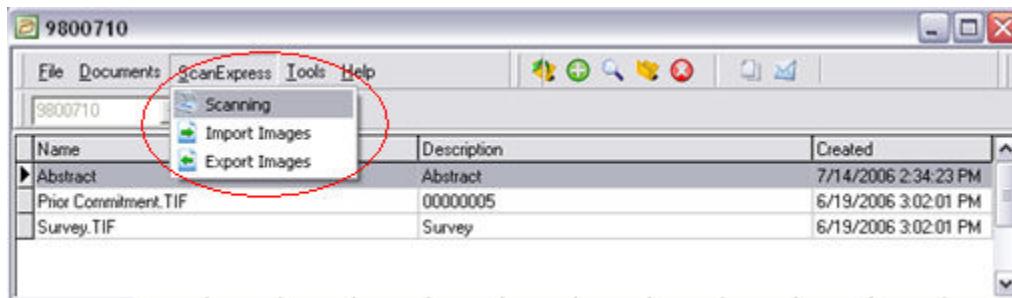
Allows access to the ScanExpress Utilities options. (Must be at the workstation designated as the ScanExpress Manager terminal to access these options.)

Import

Allows user access to the Import option on the Utilities tab. (Requires Manager rights also.)

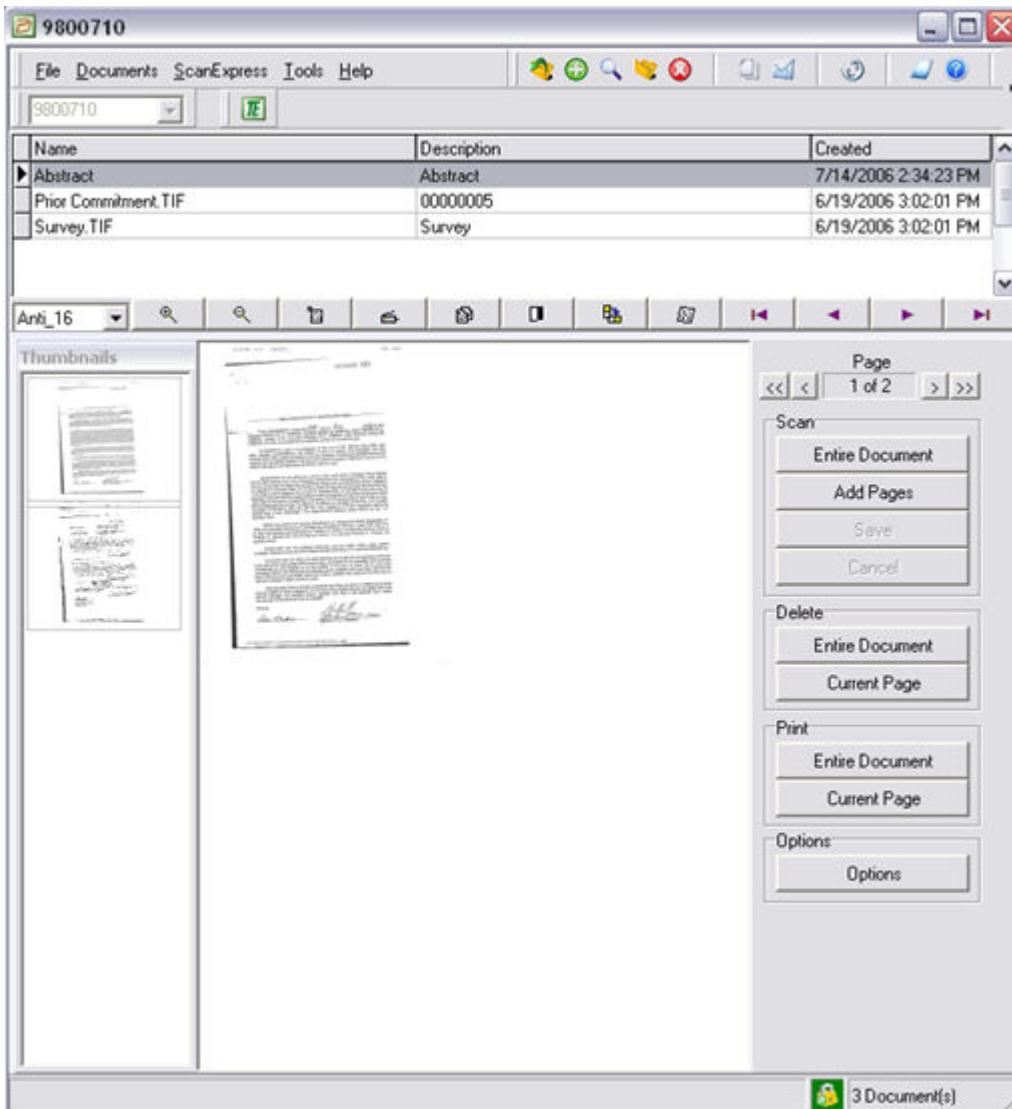
Tutorial

ScanExpress is opened in the Document Manager, using the ScanExpress menu.



If you open Document Manager from the desktop shortcut, (not from within a TitleExpress order) you can switch between orders.

Depending on the speed of your workstation, it may take a moment for the ScanExpress Document Imaging window to appear.



Working with Images

Viewing Images

Scanned images are listed in the top pane of the Document Manager.

Previewing Images

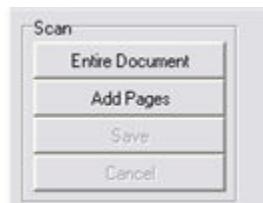
Images may be previewed by page or in a thumbnail format while in ScanExpress.

Opening Images

You may click an image to open it from the Document list. Images will open in your default image viewer.

Scanning an Image

To scan an image, click **Entire Document** or **Add Pages**.



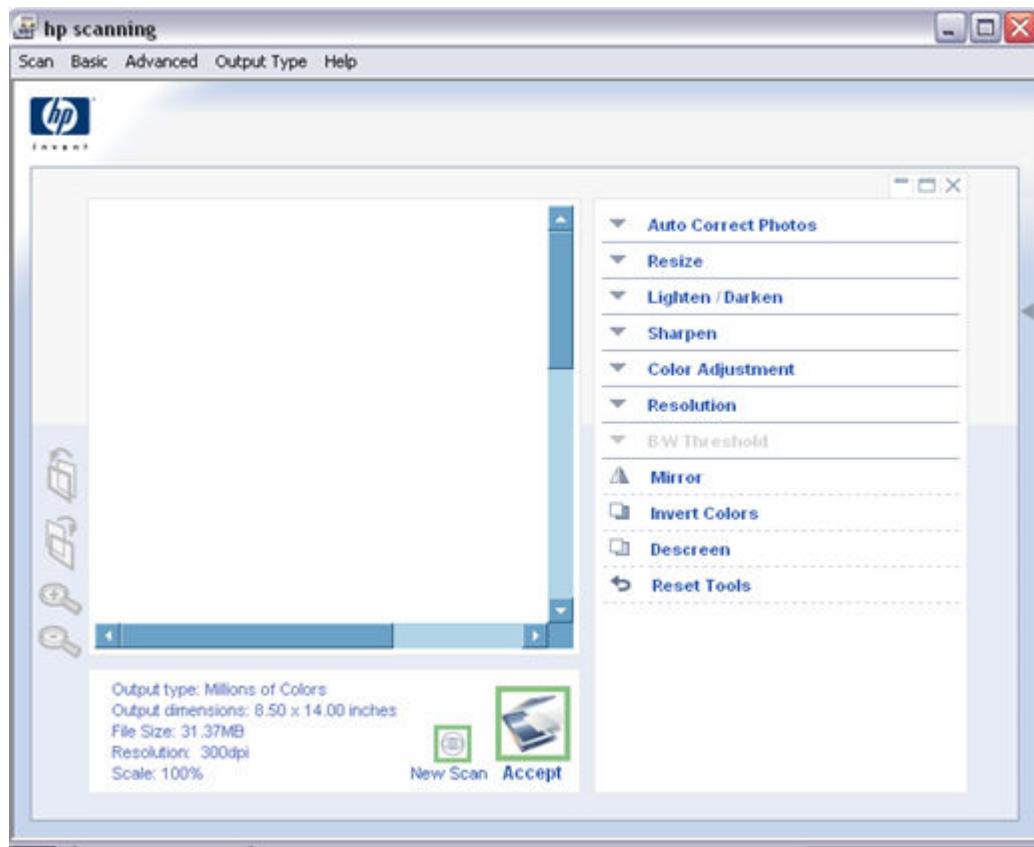
Document Info

At the Document Info tab, complete the Name and Description of the image. Click OK.



Scanning

The next dialogue window that displays depends on your scanner's TWAIN driver.



After the image is scanned, switch back to the ScanExpress imaging window. **DO NOT** use the Save button on your TWAIN dialogue window.

Either click **Scan Additional Pages** if you want to add pages to this document, or click **Save**.

Rename and Deleting Images

Images are renamed and deleted when viewed from the Document Manager document list. Press **Ctrl-L** to access the list.

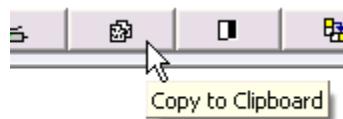
Printing an Image

To print all pages, click the **Entire Document** button from the Print Section of ScanExpress. To print an individual page, first navigate to that page, and then click the **Current Page** button.



Using OCR with Images

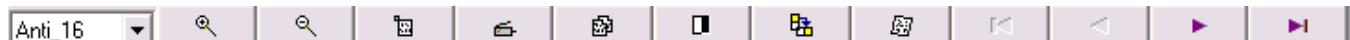
To OCR (recognize an image as text) an image, first copy it to the Clipboard by clicking the **Copy to Clipboard** button on the ScanExpress toolbar.



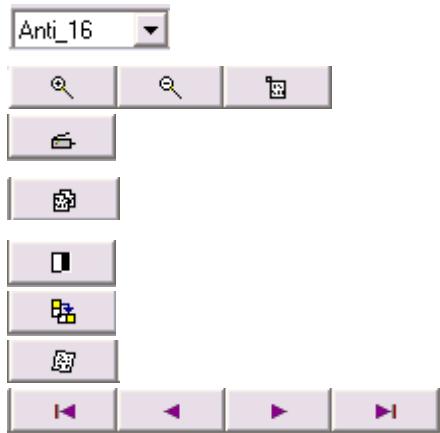
Then, open your OCR program and paste the image into an OCR program. The text can then be transferred to a word processor for further editing.

Toolbar

The toolbar located at the middle of the ScanExpress window offers various functions, as described below.



Option



Description

The drop-down menu allows you to select various resolutions to enhance the image.

The zoom buttons allow you to increase or decrease the viewing size of the image.

The select scanner button allows you to select a scanner from various TWAIN sources.

The copy to clipboard button allows you to copy the image to the Windows clipboard so that it can be pasted into another application.

The invert button inverts the color of the image.

The rotate button allows you to rotate the image by 90 degrees.

The deskew button deskews the image.

The radio-style navigation buttons allow you to navigate through the images.

Importing Images

Importing Images

Images may be added to orders individually or in a batch. Users must be assigned the ScanExpress import right in order to use these features.

Images imported through ScanExpress (versus dropping and dragging into the Document Manager) are saved in the ScanExpress image volume folder. For the purpose of archiving, this is the best place for storage.

Importing Individually

To import images individually select the **ScanExpress** menu, **Import Images**. Open the folder that contains the images, and either select a single file, or multiple files. Click **Open**.

Importing in a Batch

Use of this feature requires the ScanExpress import license.

The batch import function requires an index file and a collection of images. The batch file resides at the top level of the folder structure and contains indexing and location information for all images. The index file is in an XML format. (Please contact TSS Technical Support for sample.)

The index files are self-explanatory, however note that the location attribute is a relative path based on the index file location. So if a folder structure exists such as:

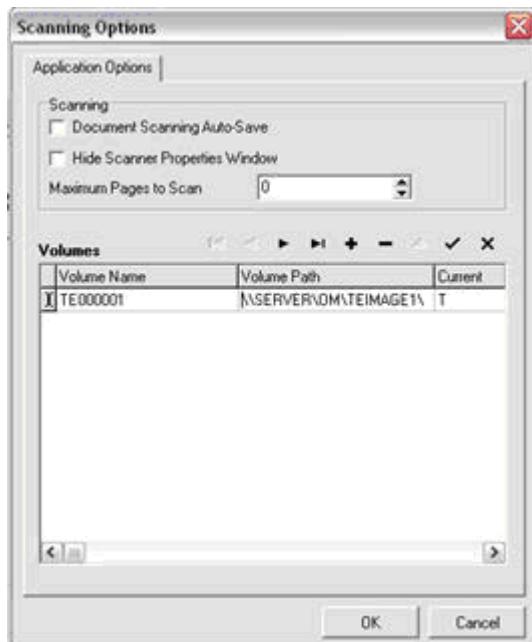
```
Image_Import
  Images_1
    Order_1
      a.tif
      b.tif
      c.tif
    Order_2
      a.tif
      b.tif
  Images_2
    Order_3
    Order_4
  Images_3
```

and the index.xml file resides in the Image_Import folder; then the location of a.tif in Images_1\Order_1 is set in the attribute 'LOCATION' as:

```
Location="Images_1\Order_1\"
```

Options

There are several applications options available.



Scanning

Document Scanning Auto-Save

Save document automatically after scanning.

Hide Scanner Properties Window

Hide scanner properties window.

Volumes

These settings determine where the images are to be saved. If you run out of storage space on one drive, you can designate a separate volume, on a separate drive, for storage. Always keep an eye on available disk space so that you insert the new volume information before running out of space on the existing volume and possibly corrupting the ScanExpress indexes.

Volume Name

Name of Volume.

Volume Path

Path of Volume.

Current

True or False. Indicates current volume.

Setting up a new volume

To setup a new volume you must establish the folder and drive mapping for the new volume. A set of ScanExpress volume folders must be added to this folder.

Remote Scanning

The Local Scan Utility enables scanning in a thin client environment, such as Citrix or Terminal Server. However, this solution may not be robust enough for high-volume thin client scanning. For information about third-party high volume alternatives, please contact TSS Technical Support.

Remote Scanning Installation

There are three steps to installation:

1. The Local Scan client is installed on the remote workstation.
2. Local Scan client options are set on the remote workstation.
3. Options are set in the TitleExpress System Management Utility.
4. Options are set in the TitleExpress client.

Remote Workstation Installation

To use the Local Scan utility, install the Local Scan client (SELocalScan.exe) on the remote workstation.

To do this, from the OM\Clients folder, copy SELocalScan.exe to the remote workstation's local drive, and then run it. This is a simple installation; just follow the instructions on screen.

Installation places the SECLIENT.EXE file in a C:\TEXPRESS\PROG directory and creates a shortcut under TSS on the Start menu.

Remote Workstation Options

The Local Scan options must be set. To do this, from the Programs menu, select **TSS**, **ScanExpress**, and then **Remote Scanning**. The SE Local Scan window appears. Select **Options**.

Following are the available options:

Remote Scanning Directory

Sets the local workstation directory where images are stored when scanned. This directory must match the directory specified in TitleExpress on the System Management tab. The directory can either be a mapped drive or UNC path.

Create Unique Directory Name

A unique directory is created under the Remote Scanning Directory path for storing image files (selected by default). If this is not checked and multiple people are using remote scanning, scanned images will be overwritten.

Use Compression

Compresses image as it is being saved. Not enabled.

Show Scanner Interface

Some scanners support showing preview option windows when scanning starts. Selecting this option displays those windows.

Display

Show In Tray

Run minimized in the system tray.

Always on Top

Displays as a window which remains on top of all other windows.

Hide Titlebar

Hides the blue portion of the window so that it appears as a floating palette.

TitleExpress System Management Options

Before using remote scanning, several options must be set in the TitleExpress System Management utility. See ScanExpress System Management Settings for details.

TitleExpress Client Setup Options

Options must be set in the User System Edit window. See Workstation Settings for details.

Using the ScanExpress Local Utility

Before using the remote scanning Local Scan utility, you must have ScanExpress open in the terminal server or Citrix session, and the appropriate order number in the Order Number field.

1. Open the Local Scan utility by either clicking the shortcut on the start menu or double-clicking the SECLIENT.EXE file in C:\TEXPRESS\PROG directory through windows explorer. By default, the Local Scan client starts minimized in the system tray.
2. Place documents to be scanned in the scanner. To start scanning, double click the TE icon, or right-click and select **Scan**.

Options

Displays the options window. See Remote Scanning Installation for details.

Show

Displays the Local Scan window.

Exit

Closes the Local Scan program.

Images will now appear in the Terminal Server or Citrix ScanExpress session. Follow normal ScanExpress procedures to save images.

The Local Scan Window

The Local Scan window can either run as a minimized application in the system tray or display as a window. When running in the tray, and the Show option is selected, the **SE Local Scan** window is shown.

Closing the window using the X minimizes the program back to the tray. Selecting **Exit** terminates the program.

The SE Local Scan window contains two options that are not available when running minimized:

Select Scanner

Selects the twain-compliant scanner to be used by the Local Scan program.

Image Enhancement Setting

Sets the gray scale used when scanning.

About TSS

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Contact TSS Sales for information about the latest products and services.

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E-mail Address	sales@iwantTSS.com
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Technical Support

If an error persists, contact TSS Technical Support and provide:

- Your full name, company name, and TSS License Number (located on the TitleExpress Main Menu).
- The error description provided and the name of the macro or module given.

Telephone	(443) 321-5600, option 1
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C. TSS may, in its sole discretion, terminate the Software Services Subscription at any time upon thirty (30) days' notice for convenience and subsequently offer support services on a prepaid, per-incident basis only. If TSS terminates the Software Services Subscription for convenience, TSS shall refund to Licensee a pro rata portion of the Software Services Subscription fee set forth on the Invoice or the applicable Subsequent Invoice and actually paid by Licensee, except that TSS may, in its sole discretion, reduce the refund by any amount due and payable to TSS under this Agreement as of the date of the refund.

10. **System Requirements.** Licensee agrees to use the Software only with such hardware, software and other equipment specified in the Agreement, as such requirements may be modified from time to time by TSS and posted on TSS's website at www.iwantTSS.com ("System Requirements"). Where the System Requirements specify the use of third party products ("Third Party Products"), Licensee agrees to obtain licenses from the

applicable licensors of such Third Party Products. No license to use any Third Party Products is provided by TSS under this Agreement or otherwise.

11. General.

This Agreement sets forth the entire agreement and understanding between the parties with respect to the subject matter hereof, and supersedes any other agreements or understandings, whether written, oral or otherwise, that may have existed between the parties with respect to the subject matter hereof. The failure of either party to exercise any right granted herein or the waiver by either party of any breach of any provision of this Agreement shall not prevent a subsequent exercise of such right or enforcement of such provision or be deemed a waiver of any subsequent breach of the same or any other provision of this Agreement. Any modification or amendment of this Agreement shall be in a writing executed by a duly authorized representative of each party. Licensee shall not assign this Agreement or any license granted hereunder, whether by operation of law, change of control or in any other manner, without the prior written consent of TSS, which consent shall not unreasonably be withheld.

This Agreement is made and will be governed by and construed in accordance with the laws of the State of Maryland, without giving effect to the choice-of-law provisions thereof, except in the case of matters falling under the federal patent, copyright and trademark laws, which shall be governed by and construed in accordance with such federal laws. Licensee consents to personal jurisdiction in the State of Maryland and to the exclusive jurisdiction and venue of the federal or state courts serving Annapolis, Maryland. The subsidiaries, affiliates, licensors, service providers, distributors, dealers and suppliers of TSS shall be third-party beneficiaries of Section 7 above. In the event a dispute arising under this Agreement results in litigation, the non-prevailing party shall pay the court costs and reasonable attorneys' fees of the prevailing party. If any provision of this Agreement is determined by a court of competent jurisdiction to be unenforceable or illegal, such provision shall be deemed deleted and the remainder of this Agreement shall remain in effect as modified by such deletion.