



Guide

TitleExpress Guide
January, 2007
Version 6000B

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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 F1 at any time to access the online help.

Context Sensitive Help

Be sure to check the bottom of each window. Context sensitive help appears there.

TSS Guides in PDF Format

TSS product guides are available for viewing or printing in PDF format on the **TitleExpress Main Menu, Help** 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 e-mail TSS Technical Support, on the TitleExpress Main Menu, Help tab, click **Contact Support via E-mail**. Please be sure you include your contact information in the e-mail message. To send manually, address your message 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 includes custom data definition files for use with Crystal Reports, providing a system designed to generate a full array of custom reports from the TitleExpress database.

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 6000B

Version 6000B includes the following enhancements and/or defect corrections.

Enhancements

1-1379 2006 1099 Reporting Enhancement

Added 1099 reporting functionality for 2006.

1-1268 Realtor Contact Information Tab Enhancement

Added RE Agents sub-tab to the Order tab.

1-711 & 1-249 Buyer and Seller Name Types List Enhancement

Added drop-down list to the Buyer and Seller tabs for Type. Replaces previous MFC field. List may be customized in the System Management, System, Names tab. Selection may affect formatting of TSS DPS documents.

1-716 HUD-1 Negative Amount Display Option Enhancement

Added option to System Management, HUD-1, Line Options tab to display negative amounts with a preceding minus sign.

1-340 RealExpress DataTrace Integration Enhancement

Added Data Trace services to the RealExpress platform.

1-1156 New Expanded Calendar

Added option to System Management, System, Options tab for selection of the new Expanded calendar. This calendar contains extensive enhancements such as Outlook export, branch support and expanded printing capabilities.

1-1335 Option to Move Final Tab to Policy Tab Enhancement

Added option to System Management, System, Options tab to display Final tab on the Policy tab (instead of Order tab).

1-1334 HUD-1 Print Letter or Legal Size Print Option Enhancement

Added option to HUD-1 print window for letter size paper output.

1-1380 Hide Locate List Entry

An entry on the Locate list can now be hidden. Once hidden, the entry is only visible on the System Manager (00) terminal.

1-1381 Added Contact Association List to Company Names

Added option to the System, Options tab to enable the use of the contact list on the Ord By and Realtors tab. If enabled, a Contacts button appears next to these fields, allowing selection of a contact related to the company.

1-1366 iOrderExpress Conversation Log

Added the conversation log to the iOrderExpress View Order report.

1-1382 Added F1 Help button

A button has been added to the Main Menu to access the online help file.

1-1383 Changed Help tab label to Support

For clarity, changed the label of the Help tab to Support.

1-1388 Old Republic E-policy Filing Enhancement

Enhanced Old Republic remittance report to support e-policy submissions.

1-1007 Ticor Title Insurance Company Remittance Report Enhancement

Added Ticor Title Insurance Company remittance report.

Defect Corrections

1-992 HUD-1 Commissions POC Language

Corrected HUD-1 Line 703 Broker POC language defect so that works the same if the commission is held by Broker 1 or Broker 2. Also removed extraneous display of holding amount from the seller column when this option is selected.

1-1299 HUD-1 Printing Underwriter Text

Corrected defect on HUD-1 that caused the Underwriter text to not print on Page 2 in certain circumstances.

1-1339 iOrderExpress Version 1

Version 1 of iOrderExpress was not fully functional in 5900F.

1-1337 Amortization Schedule

Corrected balloon payment count defect.

1-1261 & 1-1322 Buyer/Seller Statements

Corrected garbled text on the Buyers/Sellers statement printouts.

1-1351 Document Manager

Corrected defect that caused merge documents to not always appear after performing a refresh.

1-1344 Document Manager

Added File Last Modified date column.

1-1346 ScanExpress in Document Manager

ScanExpress will now allow non-scanning users to view TIFF files attached to an order.

1-1352 Document Manager E-mail

Corrected defect that caused an exception if a user attempted to send an e-mail message from an order that contained payto references, but no email addresses.

1-1353 Launching DPS from Document Manager

Corrected defect that prevented non-ScanExpress stations from launching the DPS from the Document Manager.

1-1348 DPS Documents

Corrected defect that caused the Document Manager to not always recognize a DPS document as a DPS document.

1-1350 ScanExpress Image Display

Corrected defect that caused the ScanExpress scan window to show the last scanned image in the display rather than the default "No Image" content.

1-1354 ScanExpress Image Save

Corrected defect that caused a scanned image to be saved to the wrong order if a user attempted to navigate away from the current order before saving the image.

1-1347 RealExpress Charles Jones County Search

Corrected defect that caused County searches to not be saved to the proper order.

1-1340 RealExpress Charles Jones Flood Search

Charles Jones flood search orders now pull in the property owner name on refinance orders.

1-1349 RealExpress Charles Jones PA Tax Order

Parcel now pulls from the Subdivision tab, Parcel field for PA tax orders.

1-1356 RealExpress Charles Jones County Search Require Date

County searches now properly send the required date.

1-1357 RealExpress Charles Jones County Search County Value

Corrected defects on the county search request form that would cause the County value to be set improperly for some orders.

1-1342 RealExpress Charles Jones Grant Search

Added selection options for Grant search on the Tideland request form.

1-1343 RealExpress Report

Fixed the report so that it properly displays requests for the current order.

1-1355 RealExpress Charles Jones Tax Search

Lot and unit now pull into the tax search form.

1-1359 HUD-1 Expiration Date Updated

HUD-1 Document expiration date updated.

1-1360 SpySweeper Conflicts

Fixed issue that caused Document Manager and TitleExpress to not communicate properly when SpySweeper and various other applications were running on the client PC.

12058 Document Manager Performance Increase

Greatly increased Document Manager performance.

1-1362 iOrderExpress New Order Assignment

New orders are now assigned only to the group that created the order. This simplifies new user setup in system management, so that a new master order does not need to be created for each new group.

1-1363 iOrderExpress Dates

New iOrderExpress orders now contain values for the Right to Cancel and Disbursement dates when using the Standard Calendar.

1-1364 iOrderExpress Master Orders

Corrected an issue where orders created from certain master orders would not pull the order information into the Policy tab.

1-1365 iOrderExpress Website Logins

Corrected a performance issue that caused slow logins to the website on some systems.

Version 5900F

Version 5900F includes the following enhancements and/or defect corrections. Please note that this is a major release.

1-1311 & 1-1313 Help Tab Enhancement

The Main Menu, Help tab now includes a field for a remote access PIN code.

1-1309 Amortization Program Enhancement

The amortization schedule located on the Main Menu, Utilities tab has been rewritten.

1-979 HUD-1 Watermark Enhancements

An option has been added to the System Management, HUD-1 tab for designation of bitmap images for use as watermarks on the HUD-1 Settlement Statement if the Estimated or Final option is chosen.

1-833 iOrderExpress Enhancements

iOrderExpress has been re-engineered. New entry fields for assigning Groups, Users and messages to an order have been added to the order, iOrderExpress tab. Additionally, documents accessed through the Document Manager can be tagged for publishing on iOrderExpress.

1-1321 Document Manager Enhancement

A Documents button has been added to the Order tab. This new button opens the Document Manager, a centralized storage area for all documents related to an order.

1-197 & 1-605 Stewart Title E-Remittance Report Enhancement

A Stewart Title remittance report that can be sent in electronic format has been added.

1-1315 Charles Jones Inc. County Search added to RealExpress Enhancement

The Charles Jones County Search has been added the list of services available under RealExpress. This search applies to NJ property.

1-1320 Enhanced Payto Code Entry and Buyer/Seller Locate Buttons in Check Writing

The Escrow Accounting, Check Writing feature has been enhanced with the additions of a field for Payto Code entry and a button for quick selection of the Buyer or Seller name and address.

1-992 HUD-1 Section 700 Commission Option Enhancement

An option has been added to System Management that changes the way commissions are displayed on Line 704. If enabled, the full commission is shown (deposit amount is not deducted and displayed on separate line.)

1-1077 E-mail Notification upon Event Completion

E-mail notification may be sent to selected e-mail recipients upon the completion of an event.

1-1318 Master Order Description Field Added

A field has been added to a master order for the entry of text that describes the master order.

Version 5900E

Version 5900E is not available for general release. This is an interim version for iOrderExpress testing.

Version 5900D

Version 5900D includes the following enhancements and/or defect corrections:

11428 Calendar dates stored in UTC Defect Correction

Corrected enhanced calendar application to store dates in local time instead of Universal Coordinated Time.

Version 5900C

Version 5900C includes the following enhancements and/or defect corrections:

11459 Auto-Assign Sequences Enhancement

Added enhancement to allow unlimited number of order number sequences. Multiple master orders may also be assigned to an order number sequence.

10906 LandAmerica Electronic Policy Remittance Enhancement

Added enhancement to electronically submit LandAmerica policies with the remittance report.

11470 Print Preview Window Defect Correction

Corrected defect that caused the print preview window on some displays to appear off-center.

11469, 11479, 11481 & 11480 1099 Reporting Defect Corrections

Corrected defect which caused some orders to not populate the report; gross amounts over \$21,000,000.00 reported incorrectly; print preview printing defect, and report locking under Netware.

11482 Locate List Defect Correction

Corrected defect which caused focus to return to beginning of Locate list, instead of on the previously selected payee.

11475 Locate List Context Sensitive Enhancement

Added option to the System Management utility to enable the context sensitive searching on the Locate list.

11468 Event Completed Date Format Defect Correction

Corrected defect which caused the event completed date to be formatted incorrectly.

11483 Login Connection Error Defect Correction

Added message displaying connection error values if login attempt fails to connect to the database.

11477 Buyers Statement Defect Correction

Corrected defect that caused the Brief Legal Line 1 to truncate when printed on the Buyers Statement.

11510 LandAmerica Remittance Report Defect Correction

Corrected defect that caused an incomplete list of orders when the Policy Numbers not Required option is set.

11511 Added RealExpress Service Requests Button

Added button to the Main Menu, Utility tab to view RealExpress Service Requests.

11520 Added Commercial Closing Statement DLL to Client Installation

Added the required DLL for the DPS Commercial Closing Statement master form. HUD1Disbursements.dll is installed into the C:\Texpress\prog folder.

Version 5900B

Version 5900B includes the following enhancements and/or defect corrections:

10059 HUD-1 Trailers Social Security Number Display

By default, social security numbers are no longer displayed on HUD-1 trailers. An option has been added to the HUD-1 Settlement Statement print window to enable the display.

11454 HUD-1 Trailers Defect Correction

Corrected defect that caused the HUD-1 Settlement Statement, Page 2 Buyer/Seller Signature trailer to exceed the page size.

11415 2005 1099 Reporting

The 2005 1099 Reporting module has been added and contains a new interface. Additional features include:

- Reporting for multiple payee companies
- The gross amount can be allocated to multiple sellers using a percentage calculation

11362/11366 Calendar Enhancements

When printing the enhanced calendar, a printer can now be selected (instead of defaulting to one printer). End date and times are now set to default values based on start date and start time (end date is same as start date, end time is 30 minutes after start time).

10236 Generation of HUD-1 Settlement Statement in PDF Format

An option has been added to the HUD-1 Settlement Statement, Print options window to create a PDF file. This file is automatically saved to the C:\OMTMP folder and is available for viewing on the Links tab.

10382 Context Sensitive Locate List

The following Locate list fields are now context sensitive. (List items that do not have a Type designation will also display.)

- Order Tab, General Tab, Company field displays Client types
- Lender tab fields display Lender types
- Payoff tab fields display Lender types
- Other, Vendor tab fields display types that match the field labels

11463 Main Menu Interface Enhancement

Added icons to several Main Menu options.

11464/11465 RealExpress Defect Corrections

Corrected defect that prevented the editing of the Firm ID in System Management and the defect that prevented the use of differing firm logons within the same organization.

What's New in the TSS Document Preparation System

Version 4.6.0

Version 4.6.0 includes the following enhancements and/or defect corrections:

Enhancements

1-249 Added fields for expanded Buyer and Seller Types

Fields have been added for the expanded Buyer and Seller types fields added to TitleExpress version 6000B.

Defect Corrections

1-1386 Merge Set Print and Save Defect Correction

Corrected defect that caused an error and failure while using the Merge Set Print-and-Save feature.

1-1387 Default Title Document Text Formatting Defect Correction

Corrected default title document text formatting defect.

Version 4.5.0

Version 4.5.0 includes the following enhancements and/or defect corrections:

Enhancements

11491 Multiple PDF Creation from one Merge Set Enhancements

Added functionality that enables the creation of multiple PDF's from one merge set.

11492 LandAmerica E-Policy Filing Enhancement

Added functionality for filing of LandAmerica policies in PDF format.

Version 4.4.2

Version 4.4.2 includes the following enhancements and/or defect corrections:

Enhancements

11225 Custom User Settings

An option has been added to the TSS DPS Menu for custom **User Settings**. Enabled options are specific to a user.

10829 Enhanced Clause Processing

An option has been added to the TSS DPS User Settings menu item to enable enhanced clause processing. If enabled, clauses in the exceptions title document can be designated to appear only in the Commitment, Lenders policy or Owners policy. In addition, affirmative language can be conditionally referenced.

11026 & 11024 Import AbstractExpress Legal Description and Requirements

The legal description and requirements are now imported from AbstractExpress, along with the exceptions.

11166 Convert Title Documents from other program

An option has been added to the TSS DPS menu in Word that facilitates the conversion of title documents from a prior title program. The paths to the prior title documents are stored in the TSSDPSCS.ini file.

11068, 11040 Revised TSS DPS Menu

The TSS DPS menu in Word has modified and contains additional selections.

11039 Update Available Notice

When starting the DPS, if a different version is installed on this workstation than exists in the OM\Clients\TSS_DPS.exe file, you will receive a notice that a new version is available.

10942 Dialog Box Accelerator Key Modification

In various menus (e.g., Title Documents, Open, New), a certain character for each option is underlined, indicating the selection can be made from the keyboard.

Before, the selection required ALT + that character. Now, to be consistent with standard Windows functionality, ALT is not required (but won't fail if it is used). It is also sufficient just to type the underlined character.

Title documents are now numbered for easier selection.

11203 Merge Set Print Multiple Copies

An icon has been added to the merge set toolbar that enables printing of multiple copies of documents in the merge set.

11278 New Autotext Field for Vendor Property Code

Added Autotext field Vendor field Property Code or Property Class (for use in NY).

11258 Convert Survey and Vesting Title Documents

Added function to convert the survey and vesting title documents from WordPerfect to Word format.

11215 Custom Global Settings in TSS DPSCS.ini file

If needed, custom global settings can be placed in the OM\Clients\TSS_DPSCS.ini file. These settings will affect all users. Settings may include 1) paths to title documents from other source to be converted; 2) changes to the default settings for enhanced clause processing and 3) settings to conform user defined fields to standard fields.

Version 4.4.1

Version 4.4.1 includes the following enhancements and/or defect corrections:

Resolved Known Issues

11175 Windows Installer Terminal Server Installation Defect Correction

The installation correctly upgrades on Terminal Server.

11175 Windows Installer Global Settings Defect Correction

Settings are now read from the local registry if global settings do not exist. The need to edit or update path information when doing a typical install is removed.

Version 4.4.0

Version 4.4.0 includes the following enhancements and/or defect corrections:

Resolved Known Issues

11051 Convert Title Documents Defect Enhancement

When running Convert Title Documents (converting from WordPerfect) all valid *.wpd files are recognized.

11028 Nested IF Statement Defect Correction

Nested field codes within IF statement defect corrected. Now update properly.

11022 Master Form Field Toggle Defect Correction

Corrected defect that caused fields inserted into a Master Form to display the results instead of the description. Master forms and clauses now display field descriptions by default.

11117 New Master Clause Style

When creating a new master clause, the default style is now set to OM Clauses.

10935 Clause List Defect Correction

Corrected defect that caused the last clause in a list of 60 or more clauses to not appear.

10478 Clause List Folder List Limitation Removed

The clause list can now contain unlimited folders.

Enhancements

11089 Removed Field Length Restriction

To accommodate the 256 character buyer and seller fields in TitleExpress version 5700K, the previous field length restriction has been removed.

11041 Autotext Fields Added

The following Autotext fields have been added.

AgentOrSettlementAgentName
AgentSignature
LabelBookAssignment
LabelBookDeed
LabelBookJudgment
LabelBookMortgage
LendersEffectiveDate
LendersEffectiveDateInstant
LendersEffectiveDateTime
LendersEffectiveDateTimeInstant
LendersEffectiveTime
LendersEffectiveTimeInstant
LendersIsInstant
OwnersEffectiveDate
OwnersEffectiveDateInstant
OwnersEffectiveDateTime
OwnersEffectiveDateTimeInstant
OwnersEffectiveTime
OwnersEffectiveTimeInstant
OwnersIsInstant
SettlementAgentTIN
TILendCoverageOrTBD
TIOwnCoverageOrTBD
VestedInNames
VestedInNamesWithStatuses

10944 AbstractExpress Exceptions Import

The Exceptions title document is now built from the AbstractExpress XML file. See **Importing from AbstractExpress**.

10940 & 11127 Merge Set Enhancements

Added option to include *.ore file with PDF files attached to an e-mail so that data fields can be imported along with the PDF files into another TitleExpress system. Enhanced message box text.

10939 Added Legal Hang and Legal Indent Style Enhancements

Two styles have been added to the Legal.doc title document to accommodate multi-paragraph legal descriptions.

10934 Clause List Selection Change Enhancement

To conform with Windows standards, multiple clauses are now selected using CTRL-CLICK.

10933 Clause List Filter Enhancement

Added Quick Filter option to clause window. Clauses can be filtered by keywords in the clause name.

10553 Delete Saved Merged Documents Function Enhancement

Added Delete Saved DPS Documents command to TSS DPS menu.

10478 Clause List Default to Active Title Document

The default tab for the Clause List will now match the active title document.

10258 Merge Set Print and Save Function Enhancement

Added command to merge, print and save individual forms.

Installation

11031 Installation Settings Options Enhancement

For clarity, the installation settings options window has been enhanced.

10980 Digital Signature Added

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

10979 Progress Bar Enhancement

When loading the DPS, a progress bar will now appear.

11019 Logo.doc

Logo.doc is no longer overwritten during installation.

Version 4.03

Version 4.03 includes the following enhancements and/or defect corrections:

10969 Convert Title Documents Defect Correction

Corrected defect that prevented the correct template from attaching to imported title documents.

Version 4.02

Version 4.02 includes the following enhancements and/or defect corrections:

10959 Merge Set E-mail Attachment Defect

Corrected defect that prevented attaching a PDF file automatically to an e-mail.

Version 4.01

Version 4.01 includes the following enhancements and/or defect corrections:

10921 Clause window missing scroll bars

Defect corrected that caused scroll bars to missing on the Clause list box.

Version 4.00

Version 4.00 includes the following enhancements and/or defect corrections.

1. Word automatically starts when the DocPrep button is clicked.
2. The TitleExpress (TE) DPS button has been removed from the Word menu bar.
3. Generation of PDF files is now available for single documents and merge sets.

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

The following considerations should be noted:

Property Tab

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

QQQQ

Not applicable.

Parcel

Not applicable.

Tax Table #

The following codes are used on table names:

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 is 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.

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.

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 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. Select **Technical Support**, then **Subscriber Login**.
4. Enter your TitleExpress license number and click **Log in for Updates**.
5. Select **License Codes** (left side of page).
6. Enter your Title Express license number and machine number and then click **Get License Codes**.
7. Save the TE_Codes.PDF document to a location of your choice. Print this document. You will need it during the update process.
8. 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 www.iwantTSS.com 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

To download the most recent TitleExpress version from the TSS website:

1. Point your browser to www.iwantTSS.com.
2. To login, enter your TitleExpress license number (this number can be found on the TitleExpress Main Menu) in the **Customer Login** box.
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.

Netware and 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.

Single-User Systems

- Microsoft Windows 2000 or XP Professional Operating System

Windows ME, Home or Media versions of these operating systems are not supported.

- At least 256 MB of RAM (512MB or higher strongly recommended)
- At least 400MHz Pentium-class processor
- At least 200MB free hard disk space
- Pervasive.SQL 8 Workgroup Edition
- CD-ROM drive
- Reliable backup software
- Reliable virus protection software
- Microsoft Word 2003, Microsoft Word XP, or Microsoft Word 2000 is required, with the latest service packs installed.

- If document management programs such as WORLDOX or HotDocs are used, their configuration must allow for integration of other macros and templates.

The following also are recommended, but not required:

- Uninterruptible power supply (UPS)
- Internet e-mail
- A Windows-based fax program (to fax completed documents)

Networks

Workstations used in a networked environment (peer-to-peer or client/server) must meet the above requirements. The CD-ROM may be accessed through the network, and the backup system should be networked based.

Workgroup System (2 or 3 users)

- Peer-to-peer implementation of the workstation operating system
- Pervasive.SQL 8 Workgroup Edition

Client/Server System

- Microsoft Windows 2000 or 2003 Server, or higher with the latest service packs installed.
- Sufficient processors, RAM, and hard disk space for the network operating system
- CD-ROM drive
- Reliable backup software
- Pervasive.SQL 8 Server Edition

Printers

- Any Windows-compatible laser or inkjet printer will work with TSS software.
- For newer HP printers, the PCL5e, PCL6 or PS drivers are the required printer drivers.
- Because of the volume of documents and the legal size paper needed for HUD-1 forms and other legal forms, we recommend a high-speed, dual-tray laser printer.
- Older and/or less robust printers may require additional memory and will perform very slowly when printing complex documents such as the HUD-1 Settlement Statement.

About Pervasive.SQL Software

Pervasive.SQL 8 is required for TitleExpress installations. The cost of the Pervasive software is typically included in the TSS software quote. TSS provides Pervasive support only when you purchase the Pervasive software from TSS. The Pervasive software must be installed and configured on your network by a competent systems integrator prior to the installation of the TSS software. If a laptop is used to access the Server database and a Local database for out-of-the-office operations, the Pervasive.SQL 8 Workgroup Edition must be installed on the laptop.

Requirements subject to change without notice. (04-2006)

Pervasive.SQL

Pervasive.SQL Installation Overview

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 server and client workstations.

- For standalone or workgroup peer-to-peer network environments, see **Pervasive.SQL Workgroup Environments**.
- For client/server based operating environments, see **Pervasive.SQL Client Server Network Environments**.
How do I read the online documentation?

Pervasive.SQL documentation 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 contact **TSS Technical Support**.

Pervasive.SQL Standalone 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.

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 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 workstation.

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

1. Launch the installation program from your Windows workstation. Insert the Pervasive.SQL Workgroup CD in the CD-ROM drive of your workstation. If the installation does not start automatically, click Start, select Run, and type **drive:TSS_Pervasive.exe** where "drive" is the drive letter of your CD-ROM device.
2. Read and accept the License Agreement. Click **Next**.
3. Enter the license key. This number is found on the envelope that contained the Pervasive.SQL CD-ROM. Click **Next** to continue.

If no license key is found on the envelope, contact TSS Technical Support for assistance. If you are unable to do this, you can still continue with the installation by using an evaluation license. Click **Next** to evaluate the product for a trial period. The trial version license is valid for 30 days, and then expires. You may run the License Administrator utility at a later time to view or install a user count license key. The License Administrator utility is documented in Pervasive.SQL User's Guide in the section License Administrator.

4. Select **Complete** Setup Type and then click **Next**.
5. A window appears if applications are running that may interfere with the Pervasive.SQL installation. Close any listed applications. Click **Next** to continue.
6. A window appears that gives you a status of the installation process. Click **Finish** when completed.
7. If prompted, please reboot the workstation.

Post-Installation Procedures

After installation, the following configuration changes must be made. To access the configuration settings, from the Windows **Start** menu, select Programs, Pervasive.SQL, Control Center.

In the left window pane, expand the **Pervasive.SQL, Engines**, expand the **name of the Workstation**, expand **Databases**, and in the right window pane select **Configure Local Engine**.

Following are the configuration changes. Double-click the appropriate folders, then registry symbols to open:

Communication Protocols

Change Selected Supported Protocols to Microsoft TCP/IP ONLY.

Performance Tuning

Change Index Balancing to On.

When finished, click the red exclamation point to apply the changes. The workstation must be restarted in order for the changes to take effect.

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.

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.

- To install Pervasive.SQL, you must have full administrator-level rights on the machine where you will install the product. You need administrative rights to make the client installation directories available to your workstations.
- 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.

- Review the complete Pervasive.SQL User's Guide (usrguide.pdf available on the Pervasive.SQL installation CD in the DOCS folder) before performing this installation.

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

Installing Pervasive.SQL Server

You must install the Pervasive.SQL Server for Windows at the server itself; you cannot install it remotely from a client workstation.

1. Launch the installation program from your Windows workstation. Insert the Pervasive.SQL Server for windows CD in the CD-ROM drive of your Windows server. If the installation does not start automatically, click Start, select Run, and type **drive:TSS_Pervasive.exe** where "drive" is the drive letter of your CD-ROM device.
2. The installation program begins the initial preparation. After the preparation completes, the Welcome window appears. Click **Next** to proceed with the installation.
3. Read and accept the License Agreement. Click **Next**.
4. Enter the license key. This number is found on the envelope that contained the Pervasive.SQL CD-ROM. Click **Next** to continue.

If no license key is found on the envelope, contact TSS Technical Support for assistance. If you are unable to do this, you can still continue with the installation by using an evaluation license. Click **Next** to evaluate the product for a trial period. The trial version license is valid for 30 days, and then expires. You may run the License Administrator utility at a later time to view or install a user count license key. The License Administrator utility is documented in Pervasive.SQL User's Guide in the section License Administrator.

5. Select **Complete** Setup Type and then click **Next**.
6. A window appears if applications are running that may interfere with the Pervasive.SQL installation. Close any listed applications. Click **Next** to continue.
7. A window appears that gives you a status of the installation process.
8. Click **Finish** when completed.
9. If prompted, please reboot the server.

Configuring Pervasive.SQL Server

After installation, the following configuration changes must be made. To access the configuration settings, from the Windows Start menu, select **Programs, Pervasive.SQL, Control Center**.

In the left window pane, expand the **Pervasive.SQL, Engines**, expand the **name of the Workstation**, expand **Databases**, and in the right window pane select **Configure Local Engine**. (You need the Administrator's login and password to perform these functions.)

Following are the configuration changes. Double-click the appropriate folders, then registry symbols to open:

Communication Protocols

Change Selected Supported Protocols to Microsoft TCP/IP ONLY.

Performance Tuning

Change Index Balancing to On.

Compatibility

Choose 8.x

When finished, click the red exclamation point to apply the changes. Either restart the server, or stop and restart the Pervasive services in order for the changes to take effect.

Installing Pervasive.SQL Client Components

1. Map the server you will be installing from to a drive letter on the workstation.
2. Click **Start, Run**, then type **drive:\pvsw\clients\win32\setup** where drive is the drive letter to which the server is mapped.
3. The installation program begins the initial preparation. After the preparation completes, the Welcome window appears. Click **Next** to proceed with the installation.
4. Select **Complete** Setup Type and then click **Next**.
5. A window appears if applications are running that may interfere with the Pervasive.SQL installation. Close any listed applications. Click **Next** to continue.
6. A window appears that gives you a status of the installation process.

7. Click **Finish** when completed.
8. Test the network communications from the client workstation to the server running Pervasive.SQL Server. For **Target Machine**, type the name or IP address of the server running Pervasive.SQL Server. Click **Next** to continue.
9. The communication test transmits a series of test messages between the workstation and the server. After all test messages are transmitted and received correctly, a dialog confirms that 75 messages were successfully transmitted. Click **Next** to continue.
10. Test the Transactional Engine. Select **I want to run the transactional tests**, select the samples subdirectory of the server installation location and select all tasks. Click **Next** to run the tests and see the results.
11. Once the transactional engine tests are complete, click **Next**.
12. Test the Relational Engine. Select **I want to run the relational tests**, enter the Server Name and Server DSN for the engine data you want to test, and select all tasks. Click **Next** to run the tests and see the results.
13. Once the relational engine tests complete, click **Finish**.
14. If prompted, please reboot the workstation.

TitleExpress

TitleExpress Installation Overview

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-5800C.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.

Netware Server

SetupNW-5800C.exe updates the TitleExpress database on a Netware server. (Please contact **TSS Technical Support** to obtain this file.) 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

Windows Standalone, Workgroup or Server Database Installation

Windows Standalone, 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 Server Daystart utility (if used) must be closed.

For workgroups, 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. (For Novell Netware servers, please see Netware Server **Update**.)

Installing from CD-ROM

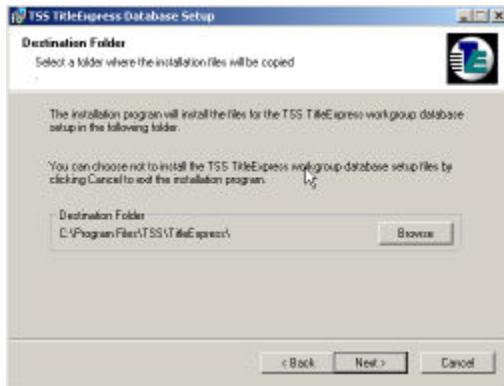
Insert the TitleExpress update CD-ROM. From the Windows menu, click **Start**, select **Run** and type **drive:\SetupDB-[insert version].exe** where **drive** is the drive letter of your CD-ROM device.

Updating from Downloaded File

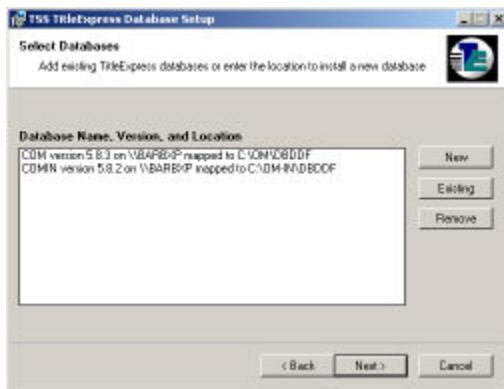
Using Windows Explorer, navigate to the downloaded file and double-click to open it.

Installation Procedures

1. At the Welcome window click **Next** to continue.
2. To continue, accept the licensing agreement and then click **Next**.
3. Review the Read Me window for update information and then click **Next**.
4. It is recommended that you accept the default destination folder for the server setup files. Click **Next** to continue.

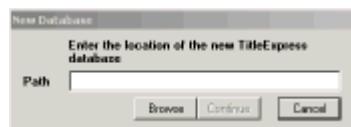


5. The location of the TitleExpress database to be installed or updated must be selected.



New Installations

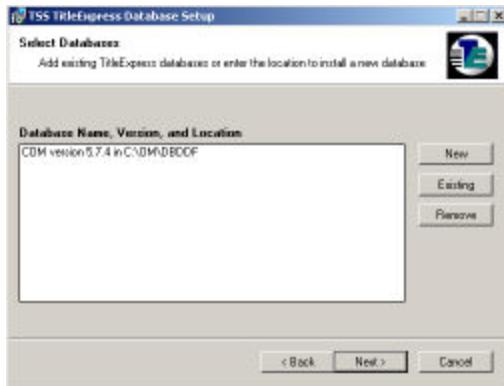
New installations must select **New**.



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

Updates

If the database is not listed, click **Existing** and see next step. If database is listed, select it and click **Next**, and skip the step 6.



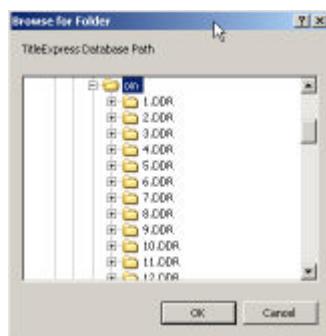
- Skip this step if the database was selected in the Select Databases window.) Browse and select the TitleExpress database folder. Double-click the folder.

Netware Server

After clicking OK, enter either 1) the UNC or mapped drive of the database (e.g. N:\OM) 2) or the server name (e.g. \\\NetwareServer) or 3) the database name (e.g. NOM). Then click **Continue** to confirm the information.

Windows Server

Click **OK** and then **Continue** to confirm the path. Click **Next** to continue.



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

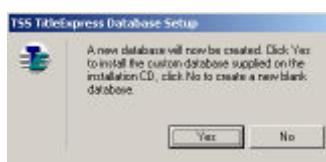


- When the installation is complete, the **Database Setup** window appears.

New Installations

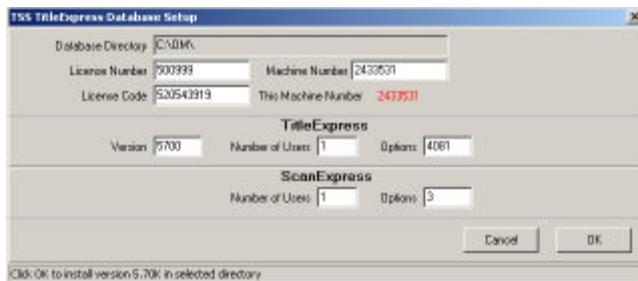
Temporary licensing is included with the new database. It is recommended that you contact TSS Technical Support during this step, or immediately after installation for new system license information. Click **OK** to continue.

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

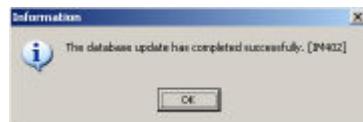


Updates

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



- At the Database Setup Finished window, click **OK**.



- At the Successful Installation window, click **Finish**.

Next, the TitleExpress **Client** Installation must be run.

Server Daystart

If you are running the TitleExpress automatic Daystart program on the server, you must update the TitleExpress client first on the server, before updating the clients on the workstations. See **Client Update** for instructions.

Netware Server Database Installation

Netware Server Installation Procedures

A custom installation must be performed if the TitleExpress database resides on a Novell Netware server or if the database resides on a Windows server that cannot be accessed directly.

This installation requires **SetupNW-[insert version].exe**. To obtain this file, please contact **TSS Technical Support**.

Following are the steps to perform a custom installation of the TitleExpress database update.

- The TitleExpress databases must be defined in the Pervasive Control Center prior to the installation of the update. See **Defining a TitleExpress Database**. (May not be necessary if updating from version 5700D or later.)
- After defining the TitleExpress database, SetupNW-5800C.exe must be run at a workstation that has access to the server.



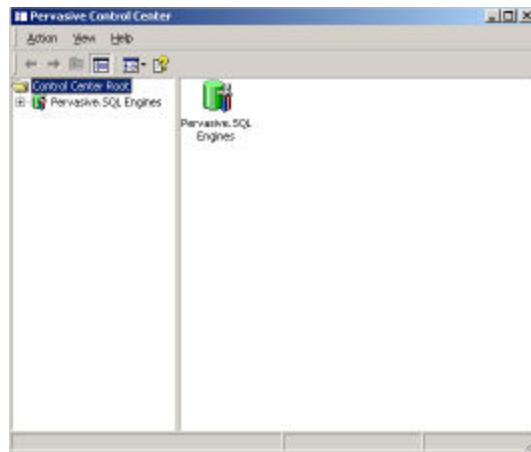
- Beginning at #3, follow steps outlined in the **Typical Server Database Update** procedures.

Defining a TitleExpress Database

The following steps must be performed on a workstation that has access to the Novell Netware server. If you are performing these steps on a Windows server, skip steps 2 and 3.

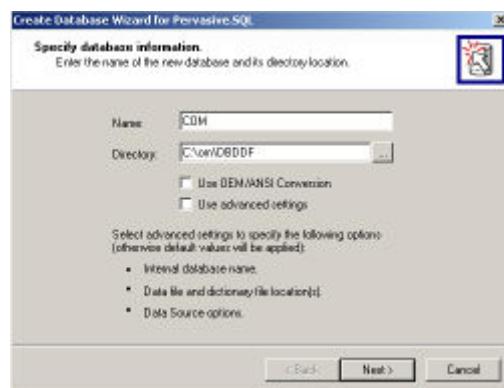
Before beginning this procedure, you must know 1) the server name and 2) the path name for the location of the TitleExpress database on that server.

- To start the Pervasive Control Center application, click **Start**, select **Programs**, select **Pervasive.SQL**, and then select **Control Center**.



2. Expand **Pervasive.SQL Engines**. If the name of the Netware server containing the TitleExpress database is not listed, right-click Pervasive.SQL Engines. Select **Register New Engine** and enter the name of the Netware server or select the Netware server from the browse list shown after clicking the button to the right of the **Computer Name** field.
3. After selecting the Netware server, the list of available engines will be refreshed.
4. If you haven't already done it, expand **Pervasive.SQL Engines**.
5. Expand the name of the computer on which the user is currently logged in. By default only one name is listed. If creating a database on a Novell Netware server expand the Netware server name.
6. Expand **Databases (Engine)**.
7. Right-click **Databases (Engine)**.
8. Click **New Database**.
9. Enter the name of the database you are creating. In a typical installation, the database is automatically named the same as the path to the data files minus any special characters. For example, a TitleExpress database located in C:\public\OM-SC would be named CPublicOMSC. A database located in C:\OM would be named COM. The database name is limited to twenty characters. All names will be truncated to that limit. It is highly recommended that you name the database using this naming convention.
10. Enter the Directory where the database definition files are located. The database definition files for TitleExpress are always located in a directory named DBDDF. For example, if the database is located in C:\public\OM-SC you would enter C:\public\OM-SC\DBDDF, or for the location C:\OM, C:\OM\DBDDF. Instead of typing in the path to the database you may select the directory from a browse dialog by clicking the ellipse [...]. If a TitleExpress database has yet to be installed, the Control Center will prompt you to create the directory specified. Make sure to make the name of the final directory in the path DBDDF.

Do not select **Use OEM/ANSI Conversion** or **Use advanced settings**. Netware systems should use the UNC path. For example: path:\\server\vol1:\path.



11. Click **Next**.
12. Click **Finish**.
13. Click **Close**.
14. Press **F5**. The name of the database you just created should be displayed in the list shown.

15. Exit the Pervasive Control Center.

TitleExpress Client Installation

New Installation

To install the TitleExpress client, select SetupTX.exe, located in the OM\Clients folder. After installation, the client must be setup. 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

1. At the Welcome window, click **Next** to continue.
2. To continue, accept the licensing agreement and then click **Next**.
3. Review the Read me information for update information and then click **Next**.
4. At the User Information, enter the Full Name of the User, and the Organization name. Choose the user to install the application for and then click **Next** to continue.
5. At the Select Features window, click **Next** to continue.
6. Click **Next** to install the update.
7. The update installs.
8. The following message may appear advising you that the Pervasive engine will be shut down. Click **OK** to continue.



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

New Client Setup

After installing a TitleExpress client, the three basic 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, click the **Setup** button located on the **Password Entry** window.



System

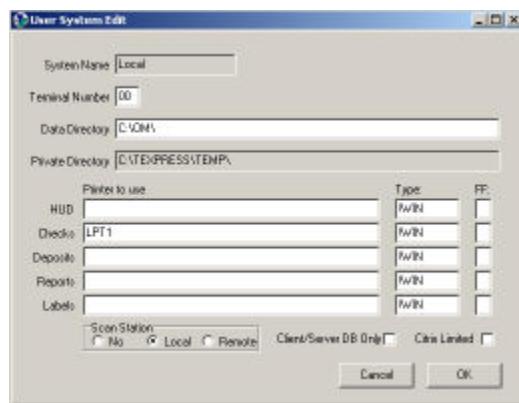
Typically you will have one system, by default named Local, the Local (area network) database. However, if the workstation is a laptop and is used to connect to a database on the laptop, and also to the network database, two systems will be available for selection.

Creating a 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.

Editing a System

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



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 2000/2003 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 a data server be mapped to C for each user.

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://tssguest:greetings@titlesupportservices.com/Terminal_Server_Files`

2. Open the correct version subfolder. Download files as needed.

Step One: Update the Data Server

If you have LAN Clients:

At the data server (not the Terminal 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).

1. Start a console session (with administrative rights) in Terminal Server (console session means you are on the physical machine running Terminal Server).
2. Select Start, Run and enter:
`changeuser/install`
3. From the OM\Clients folder, run TEsystem.exe.
4. After completion, issue the command:
`changeuser/execute`

Step Three: Install the Terminal Server Client Files

Client Updates

If updating from TitleExpress Version 5700C through 5700J, the previous client installations must be removed. From the Control Panel, select **Add/Remove Programs**. From the installed program list, select **TSS TitleExpress** and click **Remove**. 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 number 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

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

1. Go to Start > Settings > Control Panel > Add/Remove Programs.
2. Select **Add New Programs** and then select CD or Floppy.
3. Click Next, click Browse and browse to the location where the file was extracted.
4. Select autosetup.exe. Click **Open**. Click **Finish**. The installation will run in the background.
5. There is no direct indication of when the install is finished. To determine this, go to Task Manager, Process Tab, and 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

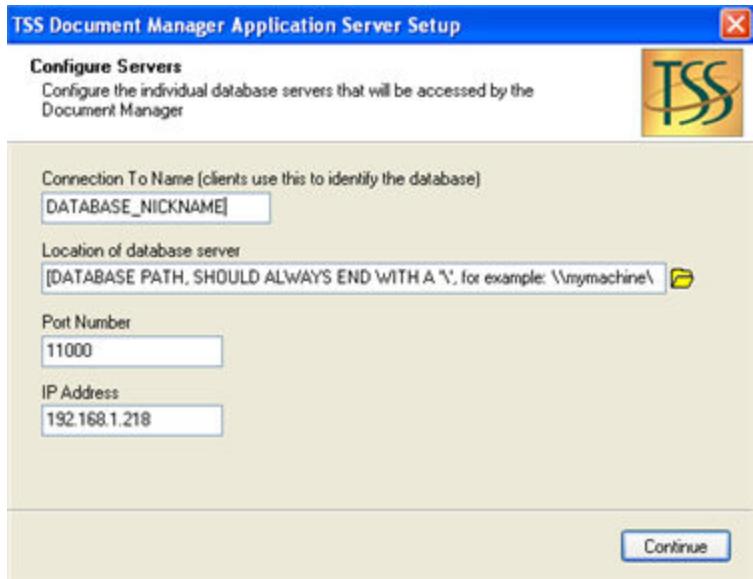
1. Browse to the PATH set in Install.INI.
2. Highlight the PDF995 folder. Right-click and select **Properties**.
3. Select the **Security** tab and assign Full Control permissions to the Everyone Group and System Account.

Document Manager

Document Manager Installation

The Document Manager is an installation separate from the TitleExpress installation. To install the Document Manager:

1. From the Program Files\TSS>TitleExpress folder, run SetupDM.exe on either the database server or a dedicated application server.
2. Click **Next** and follow instructions for installation.
3. The following window requires input.



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). Requires UNC path.

Port Number

Defaults to 11000.

IP Address

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

4. Click **Finish** when completed.

Starting the Document Manager Services

Before using Document Manager for the first time, the Document Manager Services must be started. To do this either:

1. Restart the computer; or
2. Select Start, Settings, Control Panel, Administrative Tools, Services. Start the TSS Document Manager service manually.
3. Open C:\Program Files\TSS\Document Manager\TSSxmlconfig.exe, select the Document Manager tab, then Tools, Start/Stop Service. Click **Start**.

TSS Document Preparation System

DPS Installation Overview

The DPS installation must be run at each TitleExpress client workstation. It will:

- 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 (TSS_DPS.exe) is located in the OM\Clients folder. The installation must be run from that folder.

System Requirements

Before installing the DPS, be sure your workstation meets the following requirements:

- Microsoft Office 2000 or higher
- Microsoft Windows 2000, or XP Professional
- Reliable virus protection software
- At least 128MB of RAM (256MB or higher strongly recommended)

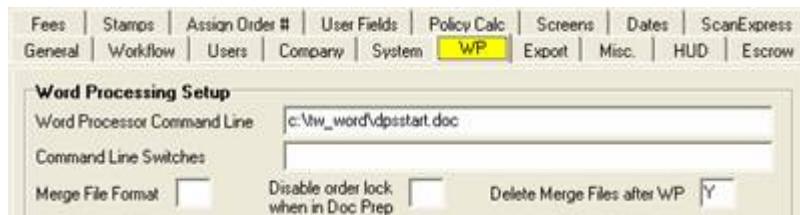
- At least 200MHz Pentium-class processor
 - Although not required, internet e-mail, such as Microsoft Outlook, is recommended.
- Since the DPS integrates with TitleExpress, please review the system requirements for TitleExpress. If TitleExpress is not installed correctly, the DPS will not run.
- The DPS uses the Windows installer. The Windows installer is provided with Windows 2000 and XP. Windows 98 users may not have this program, and should download the Windows installer from the Microsoft website.

Certain law office document management programs that integrate with 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. At the TitleExpress System Management workstation, open System Management. On the DPS tab, set the Word Processor Command Line path to C:\tw_word\dpsstart.doc.



2. At each workstation, Word's security settings must be checked. See **About DPS Security**.

About DPS Security

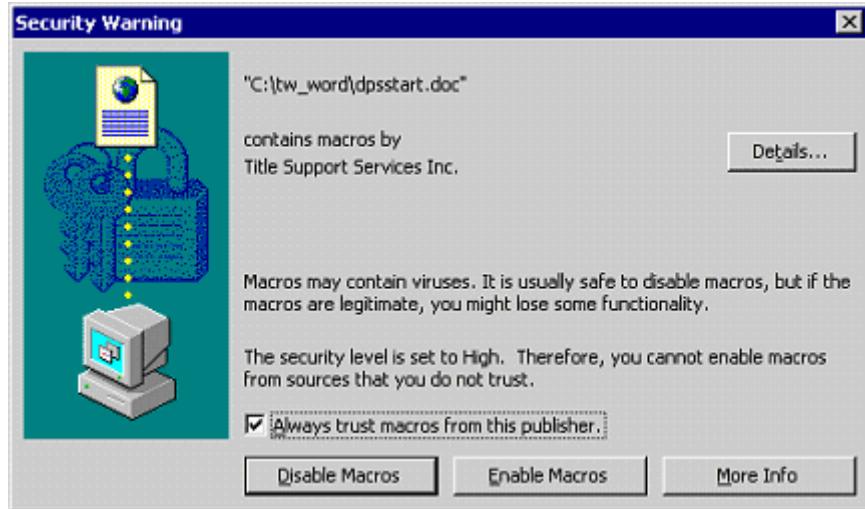
It is the responsibility of the system administrator to set security rules. This Guide is intended only to explain how various security settings may affect the DPS and to mention some other things to consider when determining security rules.

To change or view your current security level, select Macro, Security from the Tools menu in Word.

How the DPS is affected

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

Security Setting	How the DPS is affected
Very High	The DPS will not run at this level. This level is available in Word 2003 but not in prior versions. When Doc Prep is clicked, Word will be launched and a document named DPSStart.doc will be opened. Word will disable macros without warning; no prompts will appear for resetting the security level or allowing trusted sources.
High Medium	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.
Low	The DPS will run without having to make the selections described for High or Medium.



Other Things to Consider

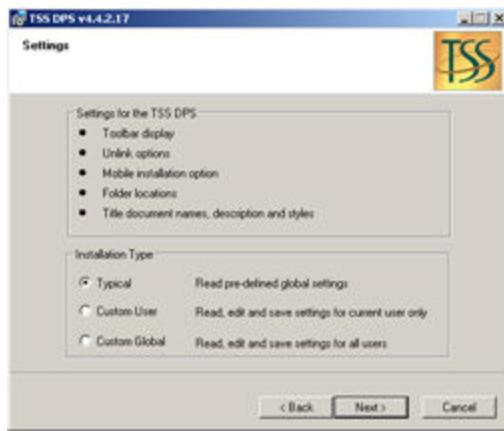
- The macro security level set in Word will affect the entire Microsoft Office suite of products.
- Microsoft Office security is set to High by default. Any other level must be explicitly selected.
- If earlier versions of the DPS are in use, the security level may already have been set to Low.
- To 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.
- Word 2000: If an authentication error occurs, a hot fix may be downloaded. See known issue recorded at MSDN.
To download an intermediate Root certificate:
<http://support.microsoft.com/default.aspx?scid=kb;en-us;816895&Product=ofw2k>

DPS Installation Procedures

1. Shut down all running programs, including Microsoft Word and virus protection programs.
2. From the OM\Clients folder select TSS_DPS.exe.
3. At the Welcome to the TSS DPS Installation window, click **Next** to continue.



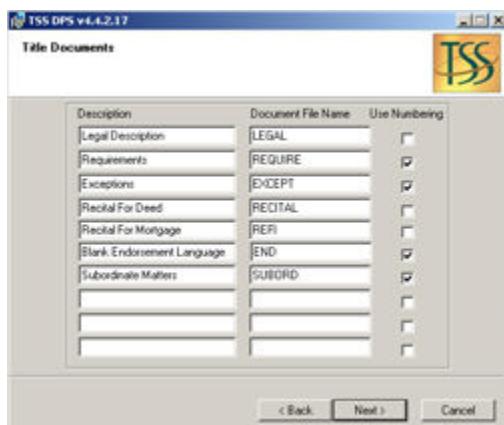
4. To proceed at the License Agreement window, you must accept the agreement and click **Next** to continue.
5. In the Settings window, select either to use typical, custom user or custom global settings. Global settings are saved in the OM\Clients\TSS_DPS.ini file so they can be accessed by all users.



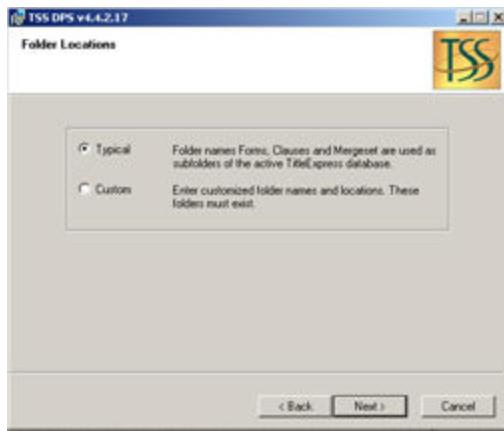
6. If custom settings has been selected, the Components window appears. Make selections and click **Next** to continue.



7. If custom settings has been selected, the Title Documents window appears. If necessary, change the Description and Document File Name. Select **Use Numbering** for the Title Documents that require it. Click **Next** to continue.



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

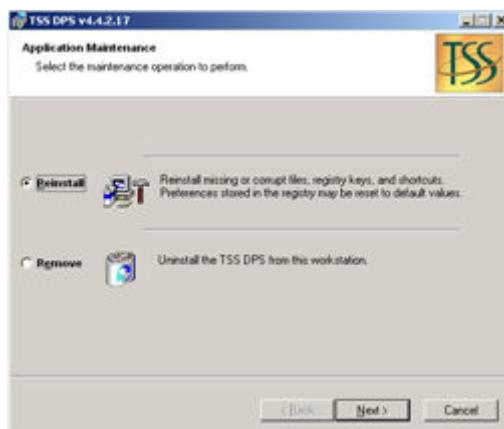


9. At the Ready for Installation window, click **Next** to begin the installation.
10. The Updating System window will appear.
11. At the Installation Successful window, click **Finish** to complete the installation.

Reinstalling the DPS

The DPS can be reinstalled to change your settings or to replace missing or corrupt files.

1. Shut down all running programs, including Microsoft Word and virus protection programs.
2. From the OM\Clients folder, select TSS_DPS.exe.
3. At the Maintenance window, choose **Reinstall** and click **Next** to continue.

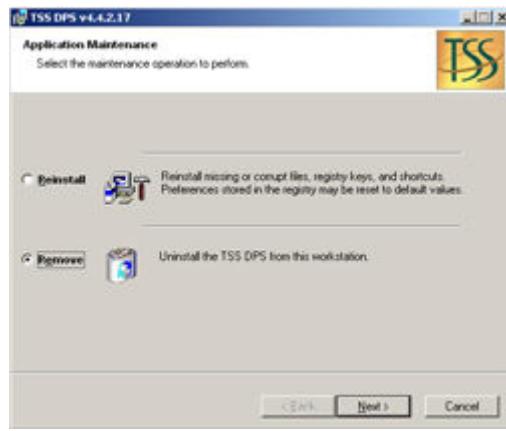


4. Change settings as necessary and click **Next** to continue. (See installation procedures for details on changing settings and components.)
5. At the Reinstall window, click **Next** to continue.
6. The Updating System window will appear.
7. When finished, click **Finish** to complete the installation.

Uninstalling the DPS

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

1. Shut down all running programs, including Microsoft Word and virus protection programs.
2. From the OM\Clients folder, select TSS_DPS.exe.
3. At the Maintenance window, select **Remove** and then click **Next** to continue.



4. At the uninstall window, click **Next** to continue.
5. The Updating System window appears as the DPS is being uninstalled.
6. Upon successful removal, click **Finish** to complete the removal.

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 Program Files\TSS\RealExpress folder.

Following is an outline of the installation procedure:

1. Install RealExpress.
2. In the Configuration Manager, edit the Client Service and Service Provider settings.
3. In the Configuration Manager, test database and web service connections.
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 workstation or server that contains the TitleExpress database. (Cannot be performed remotely).

1. Shut down all running programs, including virus protection programs.
2. From the OM\Clients folder select SetupRX.exe.
3. At the TSS RealExpress Server Setup window, click **Next** to continue.



4. To proceed at the License Agreement window, you must accept the agreement and click **Next** to continue.
5. In the Destination Folder window, you must 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 set the RealExpress service settings. It also contains utilities for testing connections.

After installation, the RealExpress Configuration Manager window appears. The Configuration Manager (TSSxmlConfig.exe) can also be launched manually from the RealExpress folder (installed by default in the C:\Program Files\TSS\RealExpress folder on the server).

Before beginning this process, you must know:

- Your TitleExpress license number
- The TitleExpress database name (referred to in these instructions as the **Data Source**)
- The server name (referred to in these instructions as the **Location**)

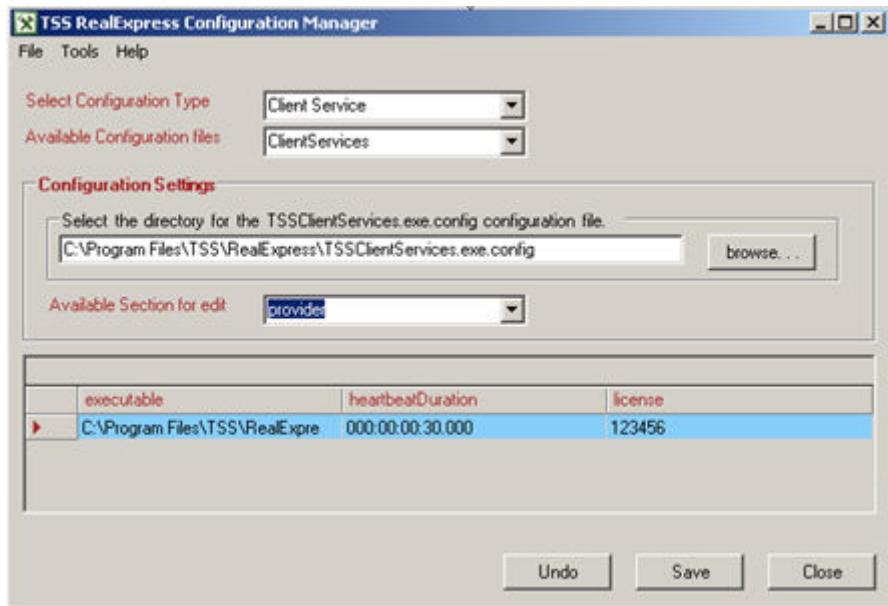
To determine your TitleExpress Data Source and Location, open the OM\tesvr.ini file. Note the Server Name= (this is the Location) and the Server DSN= (this is the Data Source) information.

Following are the settings that must be configured for first-time use.

Configure Client Service

Your TitleExpress license number must be entered for the Client Service. To do this:

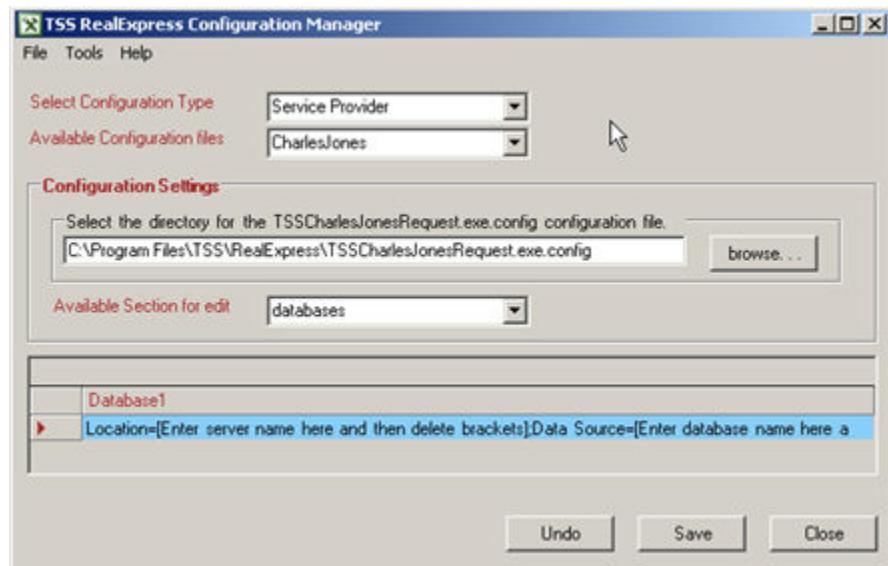
1. Select the Client Service **Configuration Type**.
2. Select the ClientServices **Configuration File**.
3. Browse and select the directory for the TSSClientServices.exe.config configuration file. By default, this file is located in the C:\Program Files\TSS\RealExpress folder.
4. Select **provider** in the Available Section for edit list.
5. Highlight the first line, and click **Edit**. Enter your TitleExpress license number. **Save** when complete.



Configure Service Provider

The Service Provider must next be configured. To do this:

1. Select the Service Provider **Configuration Type**.
2. Select the appropriate **Configuration File**. (These instructions use Charles Jones, Inc.)
3. Browse and select the directory for the TSSClientServices.exe.config configuration file. By default, this file is located in the C:\Program Files\TSS\RealExpress folder.
4. Select **databases** in the **Available Section for edit** list.
5. Highlight the first line, and click **Edit**. After **Location=**, enter the server name (be sure to delete the brackets). After **Data Source=**, enter the TitleExpress database name (be sure to delete the brackets).
6. Click **Save**.

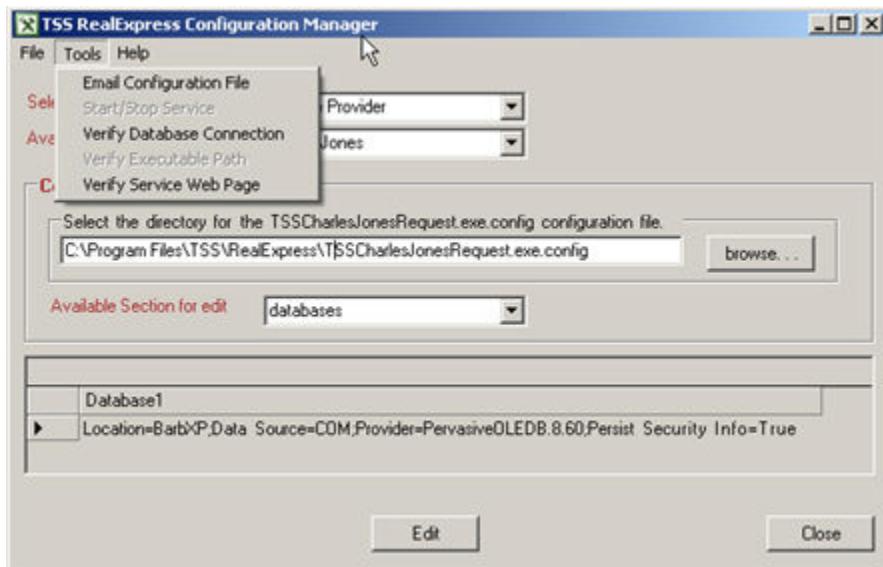


Verifying Connections

You must next verify that the database and web service connections are established correctly. To do this:

1. Select **Tools, Verify Database Connection**. The **Connection test was successful** message appears. Click **OK** to exit.
2. Select **Tools, Verify Service Web Page**. The **TSS Configuration Manager - Service URL** window appears. Click **Close** to exit.

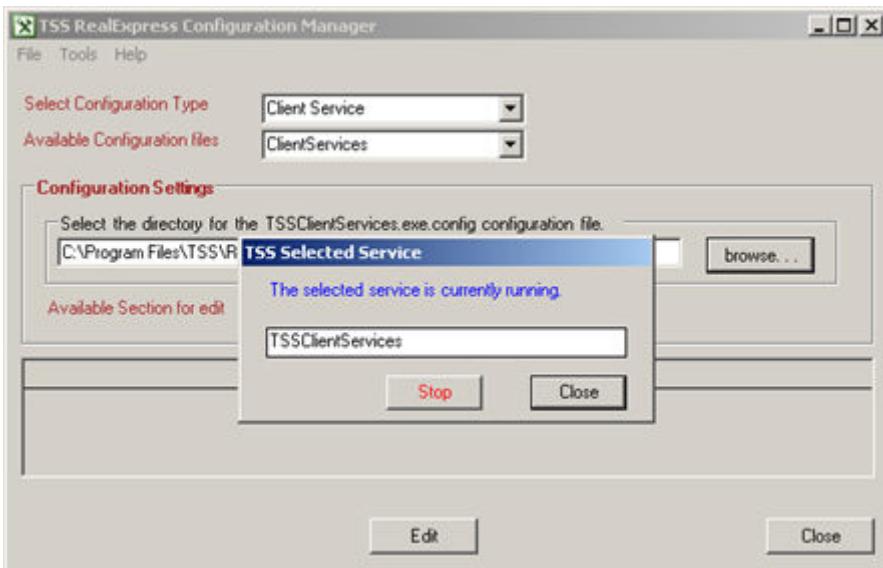
If either test does not complete successfully, please review the error message for possible causes, or contact TSS Technical Support.



Starting the Service

The TSSClientServices must be started. To do this:

1. Select the Client Service Configuration Type.
2. Select the ClientServices Configuration File.
3. Browse and select the directory for the TSSClientServices.exe.config configuration file. By default, this file is located in the C:\Program Files\TSS\RealExpress folder.
4. Select Tools, Start/Stop Service. Click Start, and then Close.



Closing 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

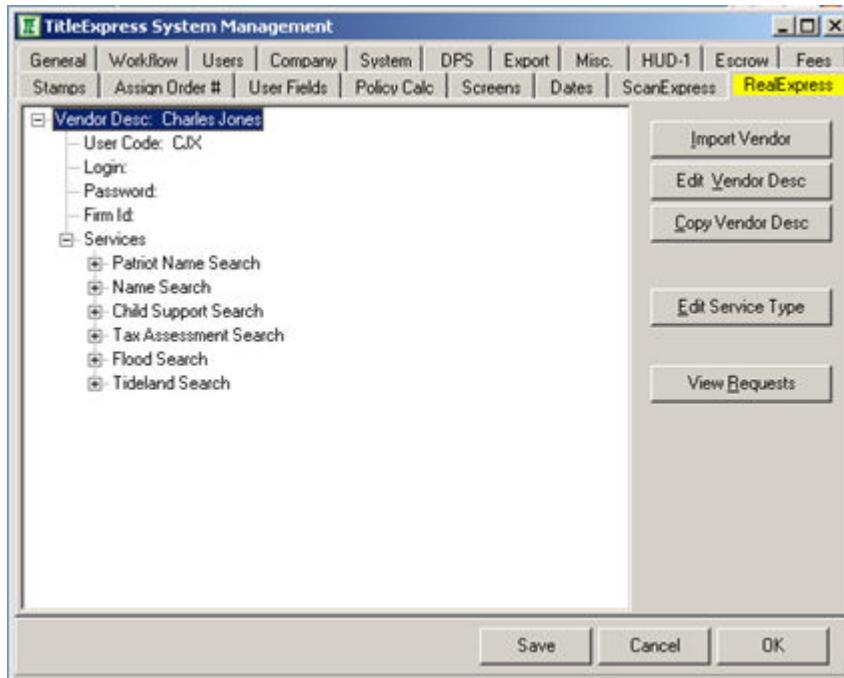
Vendor configurations must be imported, then edited.

Importing Vendor Configurations

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

3. Browse to the RealExpress folder (installed by default in the C:\Program Files\TSS\RealExpress folder on the server).
4. Following are the available files. Select a file and click **Open**.

Charles Jones All.xml	Contains all available services for Charles Jones, Inc.
Charles Jones Patriot Name Only.lxml	Contains service for the Charles Jones, Inc. Patriot Name Search only.
Data Trace All.xml	Contains all available services for Data Trace

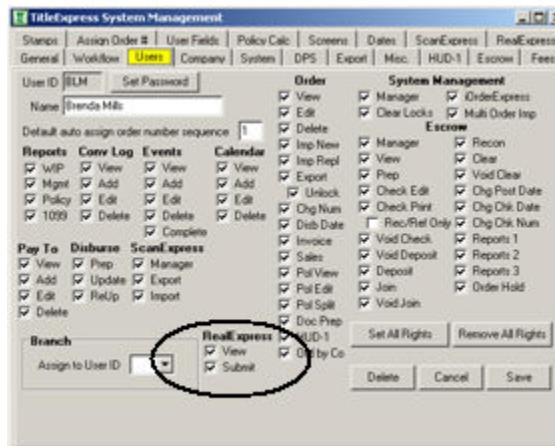


The vendor file is now imported.

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

Welcome to the 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.

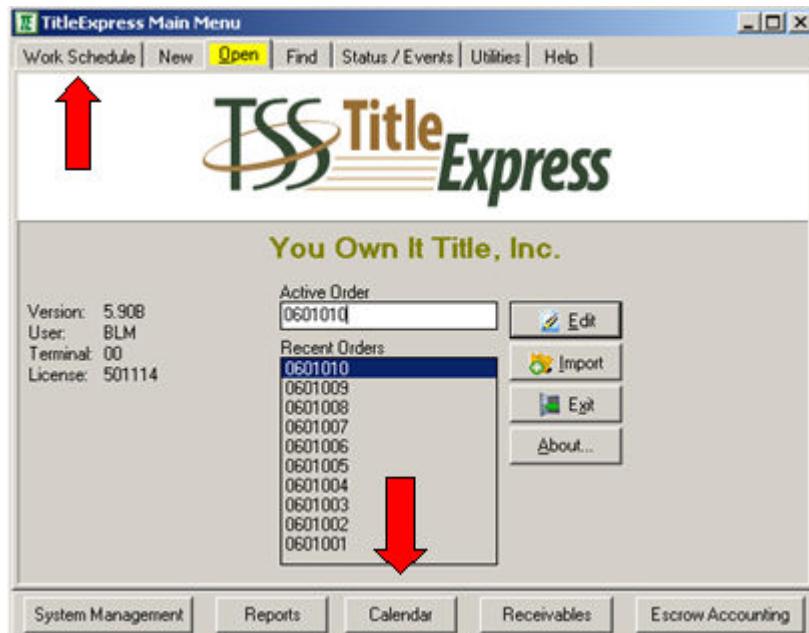
In most cases, **Connect To** (as shown below) will default to Local, but some offices may have multiple choices. For everyone else, simply type your initials in User Id, Password (if you have one), press **ENTER**, or click **OK**.



Main Menu

Where to Start

Work Schedule is the first place you should go 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.



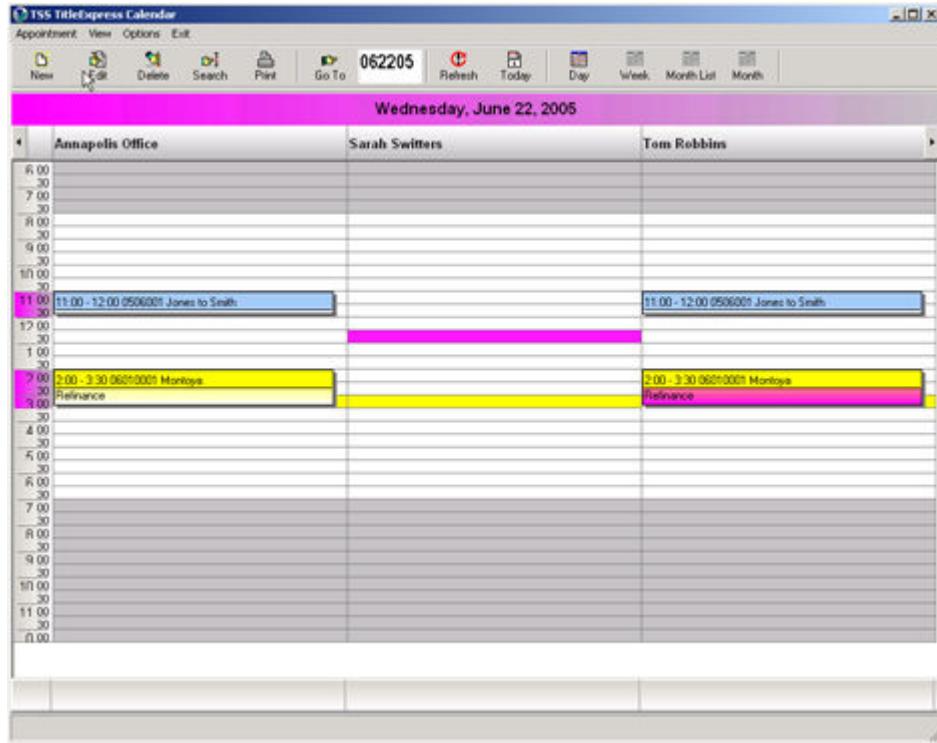
Work Schedule

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!

Work Schedule						
Work Schedule for		BLM	Through	04/10/2005	Show only orders beginning with:	<input type="text"/>
Fri	Due Date	Time	Event	Description	Comment	Order #
10/24/1996	0		RSE	Receive Search		96-1227
10/24/1996	0		SOH	ScheduleHolder		96-1227
10/24/1996	0		COM	Commitment Out		96-1227
10/25/1996	0		RPO	Receive Payoffs		96-1227
10/26/1996	0		*POA	Power of Attorney		96-1231
10/31/1996	0		*POA	Power of Attorney		96-1229
11/12/1996	0		*POA	Power of Attorney		96-1232
11/14/1996	0		RTL	ReleaseToLender		96-1227
11/20/1996	0		POL	Police Out		96-1227
11/20/1996	0		RPL	ReleaseToHolder		96-1227
12/05/1996	0		*POA	Power of Attorney		96-1236
12/06/1996	0		RTR	ReleaseToRecord		96-1227
01/10/1997	0		*POA	Power of Attorney		96-1244
01/28/1997	0		*POA	Power of Attorney		97-1248

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.)

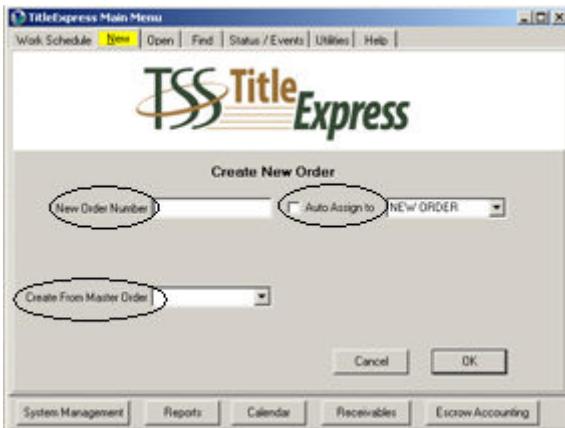


Opening New Orders

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.



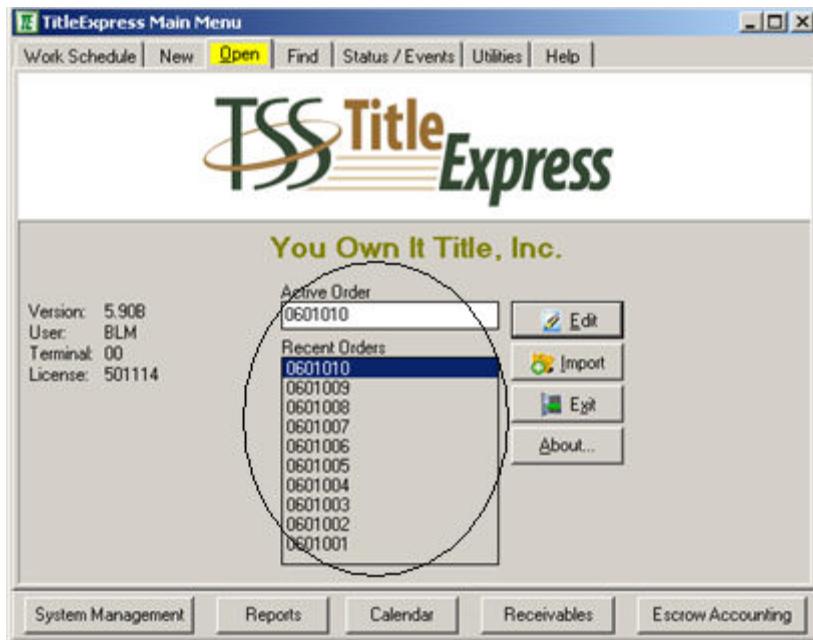
Using Master Orders

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.

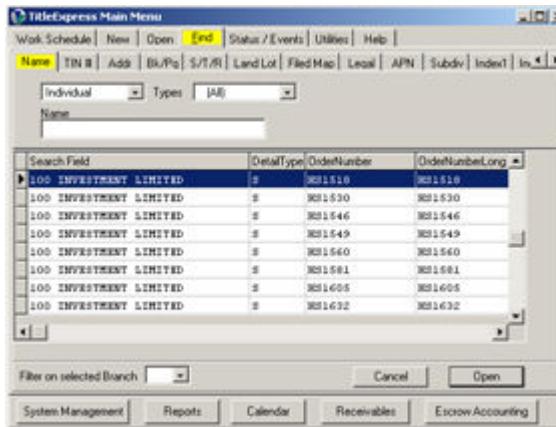
Finding Orders

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.

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. For notes about telephone conversations, click **Conv Log**.

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.

9802029

Order	Notes	Events	Buyer	Seller	Prop	Lender	Payoff	Loan	Policy	HUD-1	Disb	Other
			Buyer 1	Buyer 2	Additional Buyers							
Buyer 1 Locate Type Male TIN <input type="text"/>												
Name <input type="text" value="Drake\Charles L"/>												
Status <input type="text"/>												
AKA <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>												
Agent 1 <input type="text"/> Agent 2 <input type="text"/>												
Status <input type="text"/>												
Comments <input type="text"/>												
Address Line 1 <input type="text"/> Copy Property Address <input type="button"/>												
Address Line 2 <input type="text"/>												
City, State ZIP <input type="text"/> Phone <input type="text"/> Fax <input type="text"/>												
<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Second Home <input type="checkbox"/> Investment <input type="checkbox"/> First Time HB												
Doc Prep Save Print												

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.

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Order	Notes	Events	Buver	Seller	Prop	Lender	Payoff	Loan	Policy	HUD-1	Disb	Other
<input checked="" type="button"/> Lender <input type="button"/> Investor <input type="button"/> Servicer <input type="button"/> Assignment <input type="button"/> 2nd Mta												
Code <input type="text"/>		<input type="button"/> Locate				Loan Number <input type="text"/>						
Name <input type="text"/>						Status <input type="text"/>						
Agent 1 <input type="text"/>												
Agent 2 <input type="text"/>												
Comments <input type="text"/>												
Address Line 1 <input type="text"/>						Phone <input type="text"/>		Fax <input type="text"/>				
Address Line 2 <input type="text"/>												
City, State ZIP <input type="text"/>												
Domicile <input type="text"/>												
Funding <input type="checkbox"/> L=Lender, I=Investor, S=Servicer, A=Assignment												
On HUD <input type="checkbox"/> L=Lender, I=Investor, S=Servicer, A=Assignment												
Send Policy to <input type="checkbox"/> L=Lender, I=Investor, S=Servicer, A=Assignment												
<input type="button"/> Doc Prep <input type="button"/> Save												

Payoff Tab

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

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Order	Notes	Events	Buver	Seller	Prop	Lender	Payoff	Loan	Policy	HUD-1	Disb	Other
<input checked="" type="button"/> Payoff 1 <input type="button"/> Payoff 2 <input type="button"/> Payoff 3 <input type="button"/> Payoff 4 <input type="button"/> Payoff 5												
Code <input type="text"/>		<input type="button"/> Locate		Payoff 1		Phone <input type="text"/>						
Name <input type="text"/>						Fax <input type="text"/>						
Address Line 1 <input type="text"/>						UCODE 1 <input type="text"/>		UCODE 2 <input type="text"/>				
Address Line 2 <input type="text"/>						Loan Number <input type="text"/>		Suffix <input type="text"/>				
City, State ZIP <input type="text"/>												
<input type="button"/> Calc		<input type="button"/> Data		<input type="button"/> Other Charges								
Payoff Balance as of <input type="text"/>		\$ <input type="text"/> .00		Total Payoff Amount <input type="text"/> .00								
Daily Interest <input type="text"/> 0		Days after disbursement <input type="text"/>										
Through <input type="text"/> = <input type="text"/> 0		Days @ \$ <input type="text"/> 0.0000		per day, = <input type="text"/> .00								
Monthly Interest \$ <input type="text"/> .00		accrues after the <input type="text"/> 1		day of following month(s) = <input type="text"/> .00								
Late Fee \$ <input type="text"/> .00		accrues after the <input type="text"/> 15		day of following month(s) = <input type="text"/> .00								
<input type="button"/> Doc Prep <input type="button"/> Save												

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.

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Order	Notes	Events	Buyer	Seller	Prop	Lender	Payoff	Loan	Policy	HUD-1	Disb	Other
<input checked="" type="radio"/> General <input type="radio"/> Sec Inst <input type="radio"/> Servicing <input type="radio"/> Invst <input type="radio"/> TIL												
Loan Number				Mtg Ins Case No				Loan Type F=FHA, M=FmHA, U=Unins V=VA, I=Ins				
Loan Amount	Interest Rate	P&I Amount	Final Pmt Amt	First Payment Date	Maturity Date							
.00	0.000	.00	.00									
<input type="checkbox"/> Payments each <input type="text" value="1"/> months, total loan months <input type="checkbox"/>				<input type="button" value="Calculate Payment"/>								
Loan Status <input type="checkbox"/> C=Closed, O=Open, A=Approved, W=Withdrawn												
<input type="button" value="Doc Prep"/> <input type="button" value="Save"/>												

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.

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Order	Notes	Events	Buyer	Seller	Prop	Lender	Payoff	Loan	Policy	HUD-1	Disb	Other	
<input checked="" type="radio"/> Summary <input type="radio"/> Data <input type="radio"/> Policy Calculate <input type="radio"/> Endorsements <input type="radio"/> Final													
Enter Underwriter Code - or use manual HUD entry													
Rate Table		<input type="button" value="Reported"/> Lenders: <input type="text" value=".00"/> Coverage: <input type="text" value=".00"/> Premium: <input type="text" value=".00"/> HUD Premium: <input type="checkbox"/> Owners: <input type="text" value=".00"/> <input type="text" value=".00"/> <input type="text" value=".00"/>											
Agent ID		Underwriter Name		Other 1108 Charges		<input type="text" value=".00"/> 1108: <input type="text" value=".00"/>							
HUD Line Descriptions		Totals 1111: <input type="text" value=".00"/> 1112: <input type="text" value=".00"/> 1113: <input type="text" value=".00"/>											
Pay To		Amount		Total Policy Charges		<input type="text" value=".00"/>							
UW Code		<input type="text" value="Locate"/>		<input type="text" value=".00"/>									
Agent Code		<input type="text" value="Locate"/>		<input type="text" value=".00"/>									
HUD Code		<input type="text" value="Locate"/>				<input type="button" value="Disclaimer"/>							
<input type="button" value="Doc Prep"/> <input type="button" value="Save"/>													

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 tabs like Order, Notes, Events, Buyer, Seller, Prop, Lender, Payoff, Loan, Policy, HUD-1, Disb, Other, Vendor, Custom Information, and Utility. The Vendor tab is currently active. Below the tabs, there are four rows of buttons labeled Vendor 1-3, 4-6, 7-9, and 10-12. The main area contains three groups of input fields: Abstractor, Surveyor, and HOA/Condo. Each group has four fields: Code, Locate, Name, Contact, and Reference. At the bottom right of the main window are two buttons: Doc Prep and Save.

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.

06-0005

Order Notes Events Buyer Seller Prop Lender Payoff Loan Policy HUD-1 Disb Other	
Buyer Deposits	.00
100. Gross Amount Due From Borrower	400. Gross Amount Due To Seller
101. Contract sales price	401. Contract sales price
102. Personal Property	402. Personal Property
103. Settlement Charges to Borrower	403.
700. TOTAL SALES/BROKER'S COMMISSION	
703. Commission paid at settlement	Borrower Seller
704.	
800. ITEMS PAYABLE IN CONNECTION WITH LOAN	
801. Loan Origination Fee	Borrower Seller
802. Loan Discount	
803. Appraisal Fee	
804. Credit Report	
805. Lender's Inspection Fee	
806. Mortgage Application Fee	
807. Assumption Fee	
808.	
809.	
810.	
811.	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE	
Borrower Seller	
<input type="button" value="Print"/> <input type="button" value="HUD-1 Setup"/> <input type="button" value="Doc Prep"/> <input type="button" value="Save"/>	

Double-click a line and an edit window appears.

HUD Page 2 Line Edit

Line Number 801	Desc	Loan Origination Fee
Pay To	Locate	Chk
Total	0	
To	B	
Percent of	L	
Source Amt	0	
Percent	0	
Buyer		Seller
Due	0	0
PDC	0	0
L=Funding Lender, LR=Funding Lender Retained, 2=2nd Mtg Lender, 2R=2nd Mtg Lender Retained		
<input type="button" value="Cancel"/> <input type="button" value="OK"/>		

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.

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.

HUD Page 2 Line Edit

Line Number 801 Desc: Loan Origination Fee

Pay To Locate

Total 0
To B

Percent of L
Source Amt 0
Percent 0

Buyer 0
Seller 0
Due 0
POC 0

L=Funding Lender, LR=Funding Lender Retained, 2=2nd Mtg Lender, 2R=2nd Mtg Lender Retained

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.

HUD Page 2 Line Edit

Line Number 803 Desc: Appraisal Fee

Pay To WOODMONT M Locate Joe's Appraisal Company Lender Retained

Total 75
To B

Buyer 0
Seller 0
Due 75
POC 0

Amount POC by Seller

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:

Buyer Deposits

Date	Amount	Receipt Number	Held By:
	.00		
	.00		
	.00		
	.00		

Date of Deposit OK

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.

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.

HUD Page 2 Line Edit

Line Number 804	Desc	Credit Report
Pay To WOODMONT M	Locate	Woodmont Mortgage
Total 35	To 8	
Due 0	Buyer	Seller
POC 35	0	0
Save changes to this HUD Line		
<input type="button" value="Cancel"/>		<input type="button" value="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.

HUD Page 2 Line Edit

Line Number 804	Desc Credit Report
Pay To WOODMONT M	Locate Woodmont Mortgage
Total 1564	To D

Check Combine Code, Z=Different Names

Cancel OK

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

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Deposit Edit

Deposit #	Date 12/15/2006	Status N	Amt 501,564.00
From Woodmont Mortgage			
Locate			
Address 5585 Shadybrook Drive			
City, ST ZIP Dale City, VA 22193			

Amount	Description
1 500,000.00	Mortgage Proceeds
2 .00	
3 1,564.00	Lender POC Charges
4 .00	
5 .00	
6 .00	
7 .00	
8 .00	
9 .00	
10 .00	
11 .00	

Total Amount

Cancel OK

A disbursement item is automatically created for the same amount.

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Edit Disbursement

Check #	Date 12/15/2006	Status T	Amt 1,564.00
Pay To Woodmont Mortgage			
Locate			
Address 5585 Shadybrook Drive			
City, ST ZIP Dale City, VA 22193			

Amount	Description	Fee
1 1,564.00	Yield Spread Premium	
2 .00		
3 .00		
4 .00		
5 .00		
6 .00		
7 .00		
8 .00		
9 .00		
10 .00		
11 .00		

Description

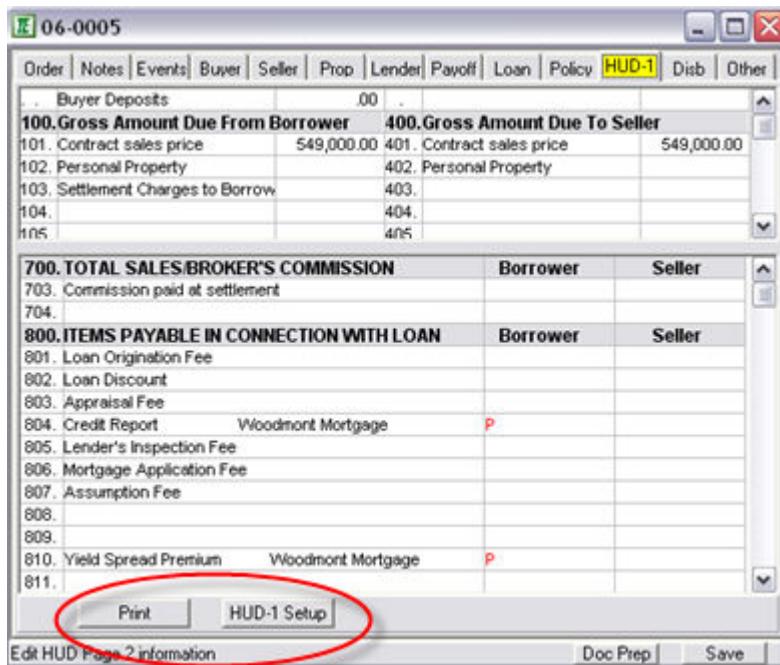
Cancel OK

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

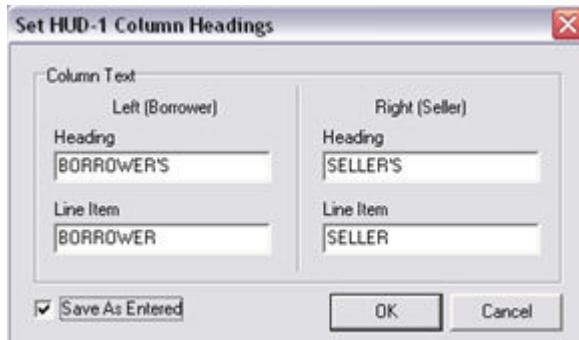
\$09.			
\$10. Yield Spread Premium	to Woodmont Mortgage	\$1,564.00 POC by Lender	
\$11.			

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).

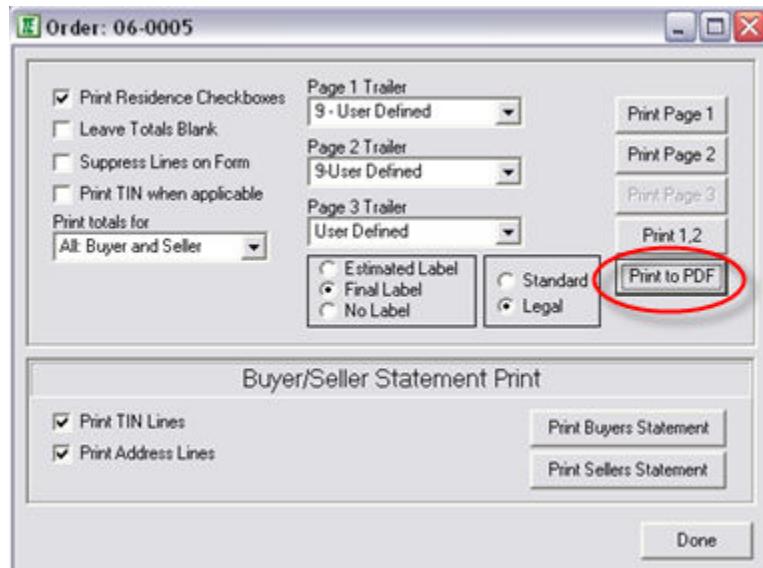


Pages and Output Options

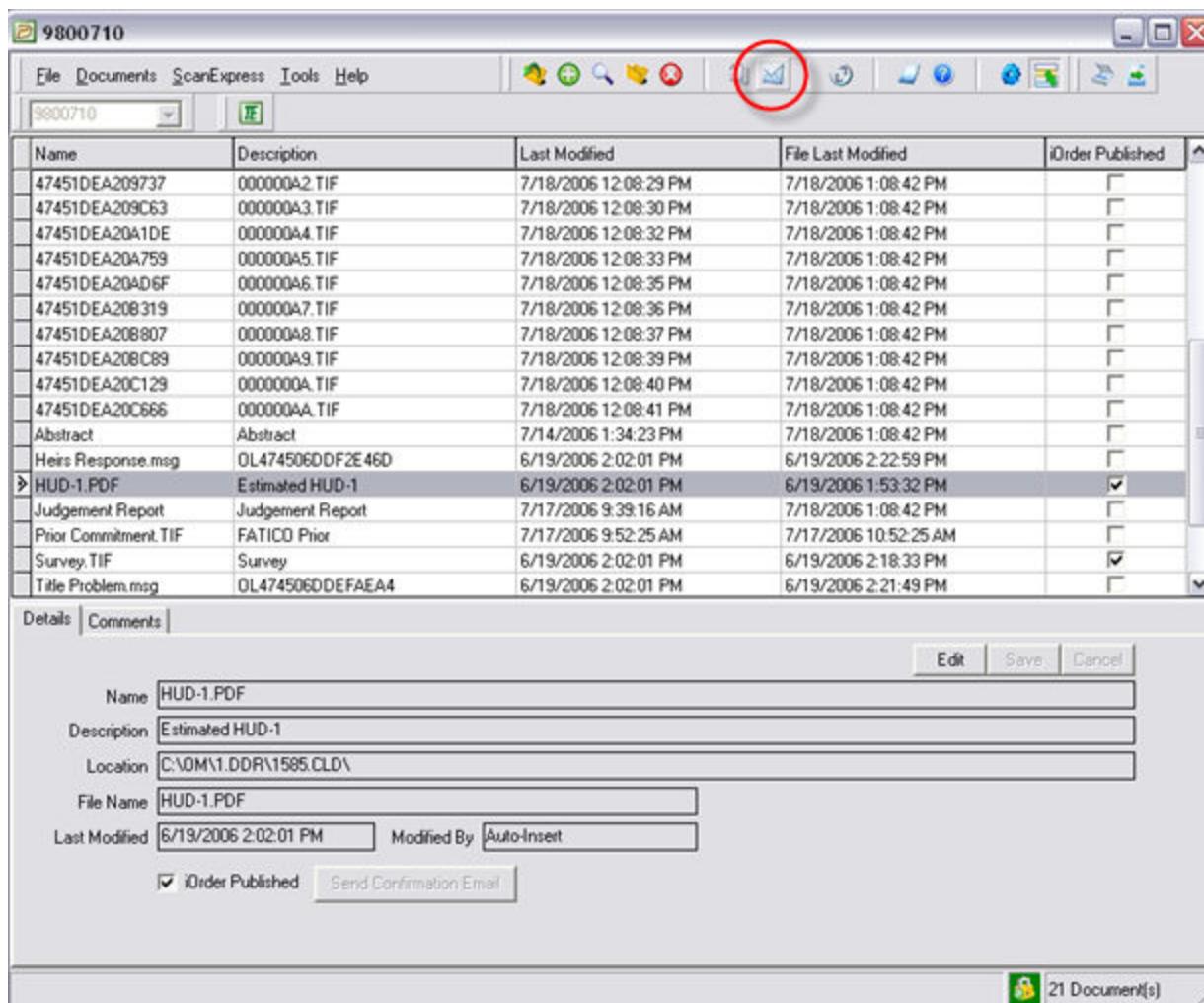
You can select Page 1, Page 2, or Page 3 (if the section 1500 Line items used). Or, you can print all pages at one time. A print preview window appears so that you can view the HUD-1 Settlement Statement prior to printing. To print, click **Print**, and select the appropriate printer.

E-Mailing the HUD-1

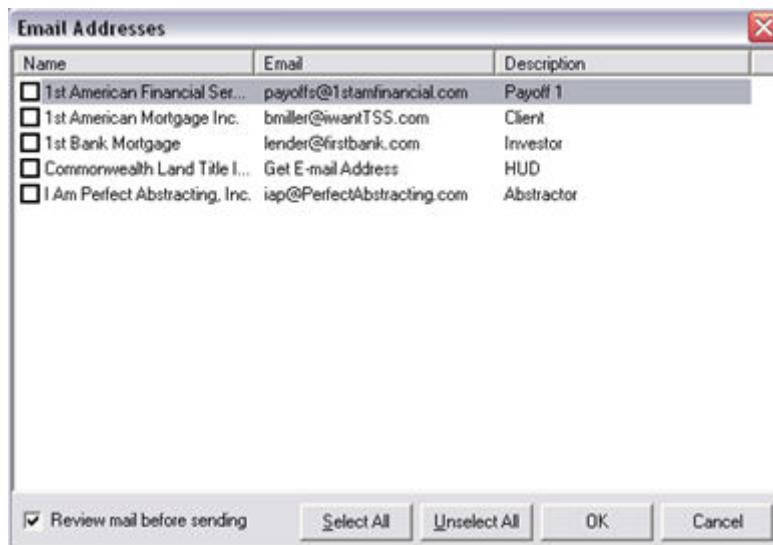
To attach the HUD-1 Settlement Statement to an e-mail message, you must first print the document and save it as a PDF file. To do this, click **Print to PDF**.



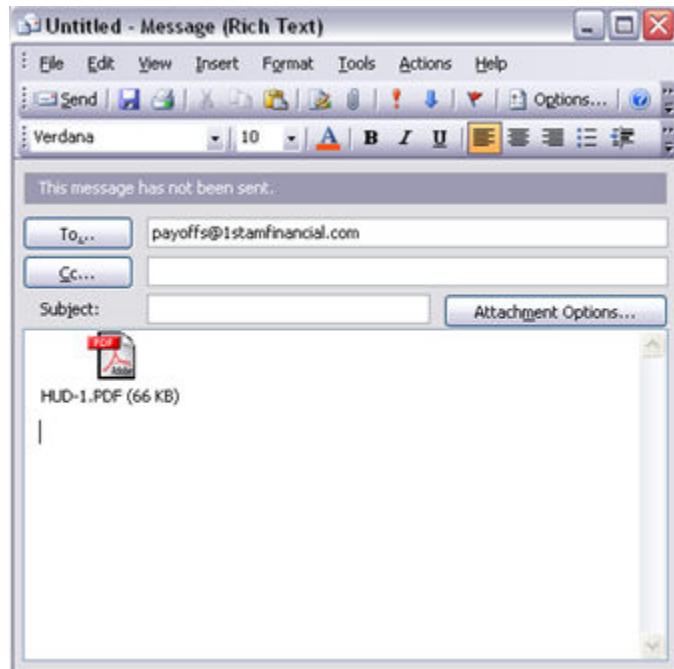
Next, open the Document Manager (click the **Documents** button).



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

About Disbursements

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

Receipt #	Date	S	Amount	Received From
	12/15/2006	N	49,000.00	The Galt 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	Print
Disbursements	552,128.00	Add	
Balance	.00	Transfer from HUD-1	Update Escrow File
			Acct# 0

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 software window titled "Deposit Edit" with the identifier "06-0005" in the top left corner. The window has standard Windows-style controls (minimize, maximize, close) in the top right. The main area is divided into sections for basic information and a detailed list of deposits.

Basic Information:

- Deposit #: []
- Date: 12/15/2006
- Status: N
- Amt: 49,000.00

Location Details:

- From: The Galt Corporation
- Locale: []
- Address: []
- City, ST ZIP: []

Deposit List:

Amount	Description
1 49,000.00	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	

Bottom Navigation:

- [N=Not Received] [R=Received] [D=Deposited] [C=Cleared] [V=Void] [M=Memo] [E=In Escrow] [X=Delete]
- Overpaid at Closing
- Cancel
- 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.

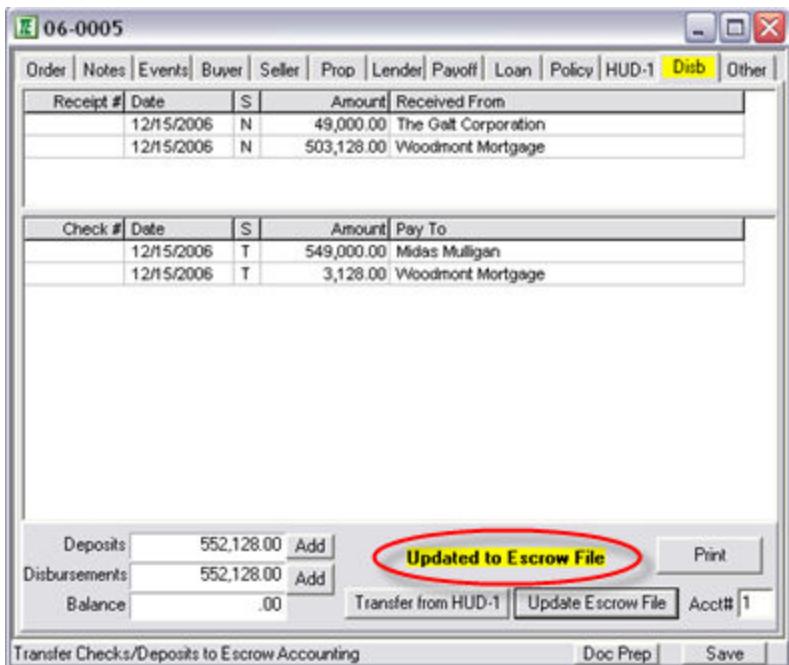
Updating the Escrow File

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).

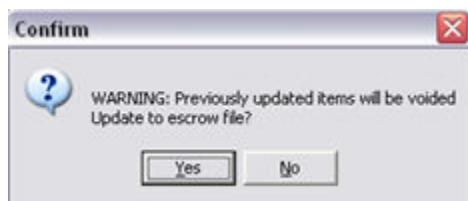
Before updating the escrow file, be certain that the order is in balance. To view the balance, check the balance field in the lower left hand corner of the window.

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.

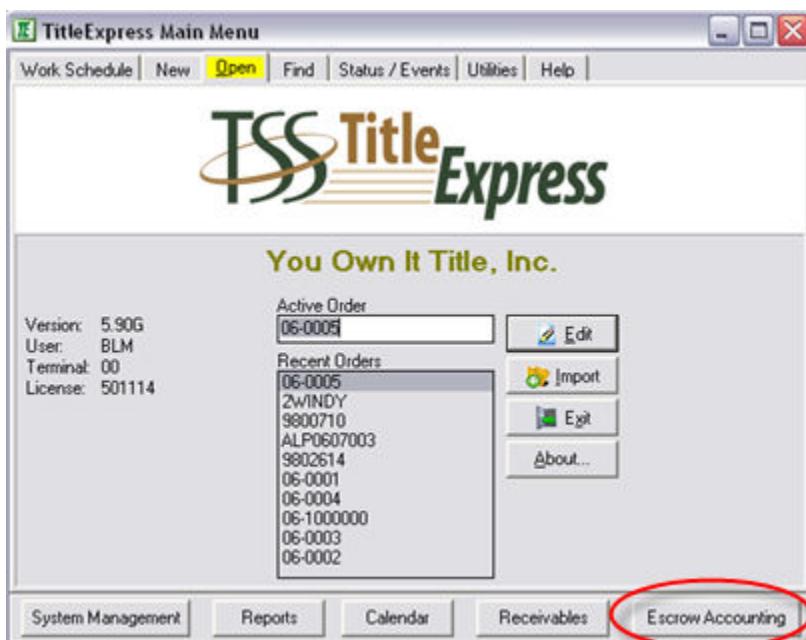


Following is an important notice. If you update again, you will void all previously updated items.



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.

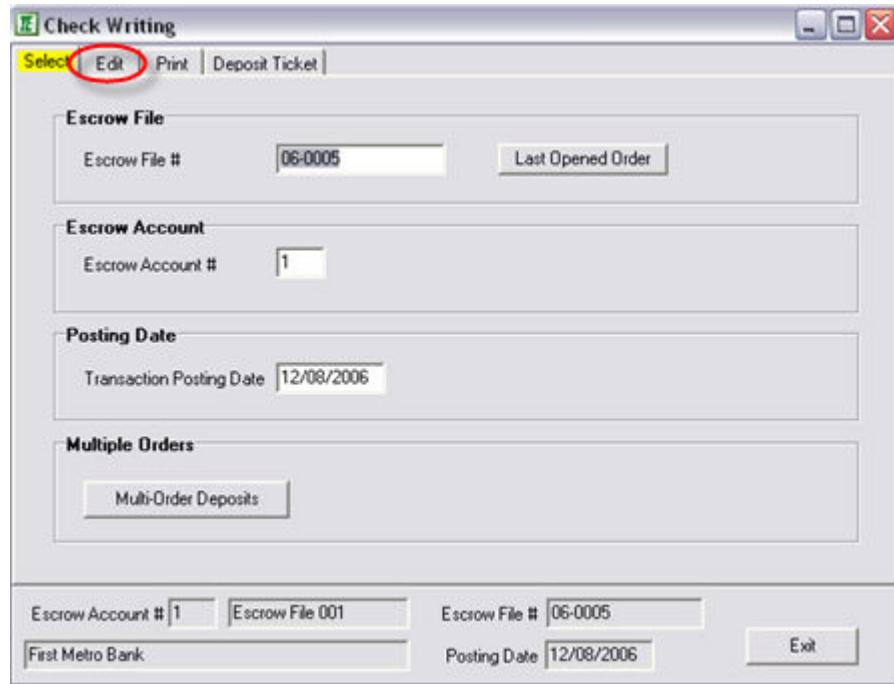
Escrow Accounting

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.

Check Writing

Select	Edit	Print	Deposit Ticket																								
<table border="1"> <thead> <tr> <th>Receipt#</th> <th>Date</th> <th>S</th> <th>Amount Received From</th> </tr> </thead> <tbody> <tr> <td>12/15/2006</td> <td>N</td> <td></td> <td>49,000.00 The Galt Corporation</td> </tr> <tr> <td>12/15/2006</td> <td>N</td> <td></td> <td>503,128.00 Woodmont Mortgage</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Check#</th> <th>Date</th> <th>S</th> <th>Amount Pay to</th> </tr> </thead> <tbody> <tr> <td>12/15/2006</td> <td>T</td> <td></td> <td>549,000.00 Midas Mulligan</td> </tr> <tr> <td>12/15/2006</td> <td>T</td> <td></td> <td>3,128.00 Woodmont Mortgage</td> </tr> </tbody> </table>				Receipt#	Date	S	Amount Received From	12/15/2006	N		49,000.00 The Galt 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
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<input type="text"/> Escrow Account # 1 <input type="text"/> Escrow File 001 <input type="text"/> Escrow File # 06-0005 <input type="text"/> First Metro Bank <input type="text"/> Posting Date 12/08/2006 <input type="button" value="Exit"/>																											

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.

Check Writing

Select	Edit	Print	Deposit Ticket																								
<table border="1"> <thead> <tr> <th>Receipt#</th> <th>Date</th> <th>S</th> <th>Amount Received From</th> </tr> </thead> <tbody> <tr> <td>12/15/2006</td> <td>N</td> <td></td> <td>49,000.00 The Galt Corporation</td> </tr> <tr> <td>12/15/2006</td> <td>N</td> <td></td> <td>503,128.00 Woodmont Mortgage</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Check#</th> <th>Date</th> <th>S</th> <th>Amount Pay to</th> </tr> </thead> <tbody> <tr> <td>12/15/2006</td> <td>T</td> <td></td> <td>549,000.00 Midas Mulligan</td> </tr> <tr> <td>12/15/2006</td> <td>T</td> <td></td> <td>3,128.00 Woodmont Mortgage</td> </tr> </tbody> </table>				Receipt#	Date	S	Amount Received From	12/15/2006	N		49,000.00 The Galt 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
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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**.

The screenshot shows the 'Edit Deposit' window with the following details:

- Receipt #:** 06-0005
- Date:** 12/15/2006
- Status:** N Not Received
- Amount:** 49,000.00
- Rcvd From:** The Galt Corporation
- B/S Locate:** [empty]
- Address:** [empty]
- Label:** [empty]
- City, ST ZIP:** [empty]
- Ticket:** [empty]
- Item #:** 14315
- Paid By:** [empty]
- Benefit of:** [empty]
- After Hours:** [empty]
- ABA:** [empty]
- Description:** From Buyer(s) at Closing
- Amount:** 1 49,000.00, 2 00, 3 00, 4 00, 5 00, 6 00, 7 00, 8 00, 9 00, 10 00, 11 00, 12 nn

[N=Not Received] [R=Received] [D=Deposited] [C=Cleared] [V=Void] [M=Memo]

Buttons: Cancel, OK

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**.

The screenshot shows the 'Edit Disbursement' window with the following details:

- Check #:** 06-0005
- Date:** 12/15/2006
- Status:** T To Be Printed
- Amount:** 549,000.00
- Pay To:** Midas Mulligan
- B/S Locate:** [empty]
- Address:** [empty]
- Label:** [empty]
- City, ST ZIP:** [empty]
- Item #:** 14317
- Fee:** [empty]
- ABA:** [empty]
- Description:** Cash from Closing
- Amount:** 1 549,000.00, 2 00, 3 00, 4 00, 5 00, 6 00, 7 00, 8 00, 9 00, 10 00, 11 00, 12 nn
- Fee:** [empty]

OK: Save changes to this item

Buttons: Void, Hold, Edit, OK

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.

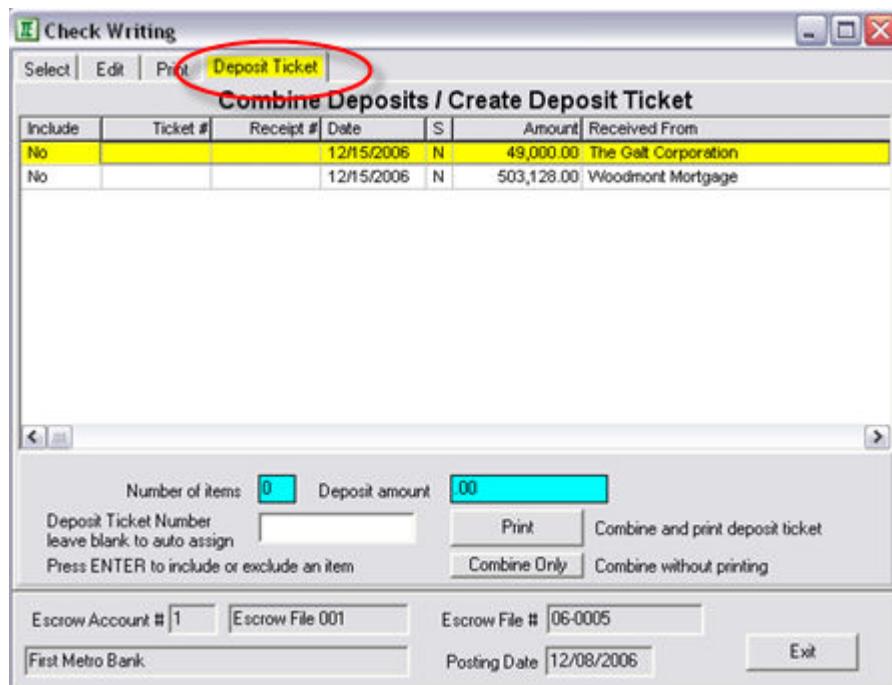
Voiding an item eliminates the amount of the item from the actual and projected balance.

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**.

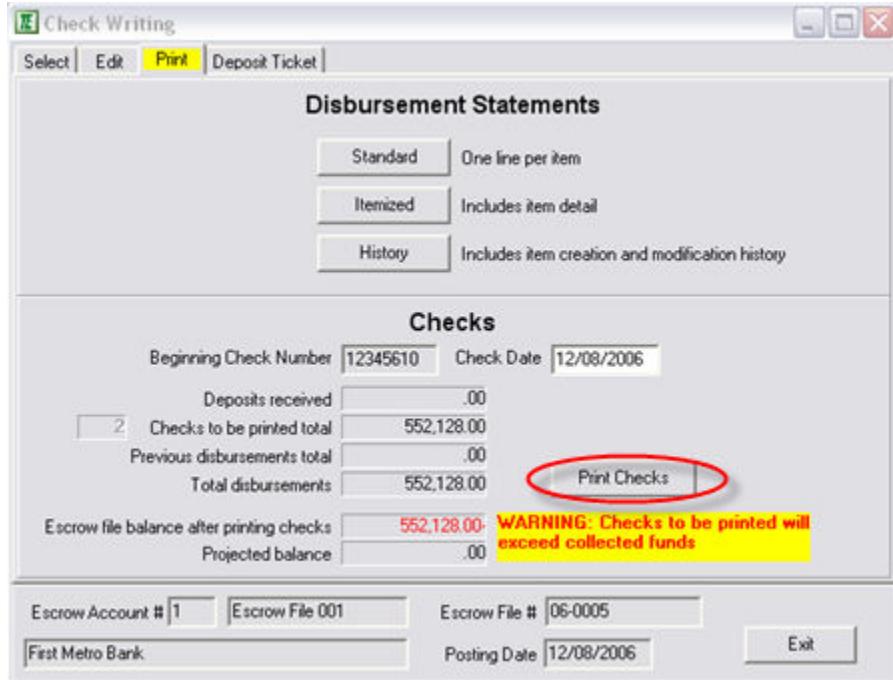


Click the item to be included in a deposit and press **Enter**. Repeat this for each item to be included. Place a deposit ticket in your printer, and then click **Print**.

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.

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

About 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.

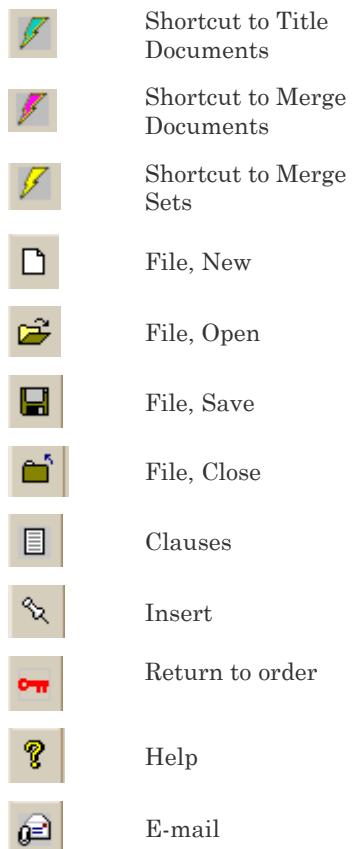
06-0005

Order	Notes	Events	Buyer	Seller	Prop	Lender	Payoff	Loan	Policy	HUD-1	Disb	Other
Order Number 06-0005	Officer	Sequence 27005	Status OPEN	Quote Amount .00	Sales Price 549,000.00							
Type 	Settlement Date 12/15/2006	Time 	Closer 	Calendar 								
	Right to Cancel Date 12/15/2006		By: 									
Event Type 	Disbursement Date 12/15/2006		Escrow Status Ovr	Available for Posting 	Advance Amount .00							
<input checked="" type="radio"/> General <input type="radio"/> RE Agents <input type="radio"/> Settlement <input type="radio"/> Invoice <input type="radio"/> Index <input type="radio"/> iOrderExpress <input type="radio"/> RealExpress												
Entered: 12/07/2006 Time: 1538 Opener: BLM Location: Branch: Emp:												
Last Change: 12/08/2006 1446 BLM												
Ord By: <input type="button" value="Locate"/> Phone:												
Company: <input type="button" value="Locate"/> Fax:												
Ref By: Client Ord #: <input type="button" value="Date"/>												
Comment:												
<input type="button" value="View"/> <input type="button" value="Export"/> <input type="button" value="Documents"/> <input type="button" value="Conv Log"/>												
Comment Line 1 <input type="button" value="Doc Prep"/> <input type="button" value="Save"/>												

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.





PDF



AbstractExpress for
Word



AbstractExpress for
Word



AbstractExpress for
Word

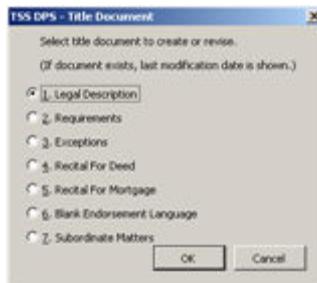


E-mail Title
Documents

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.

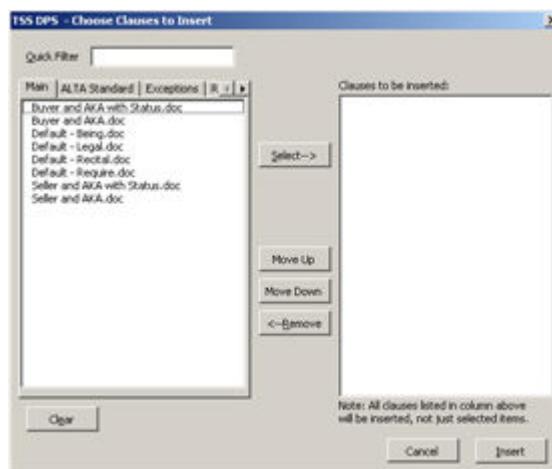
Type the information for the title document, or click the **Clause button** for a list of **standard clauses** that can be inserted.

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:

1. 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.

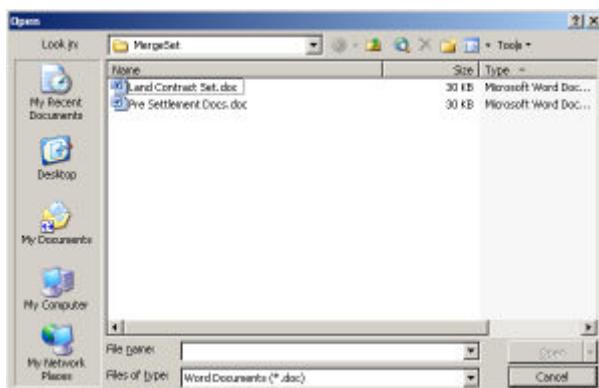
You should only save documents when a great deal of editing is required. The document will be saved automatically under the order number. To save the document, on the **DPS toolbar**, click **Save**.

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

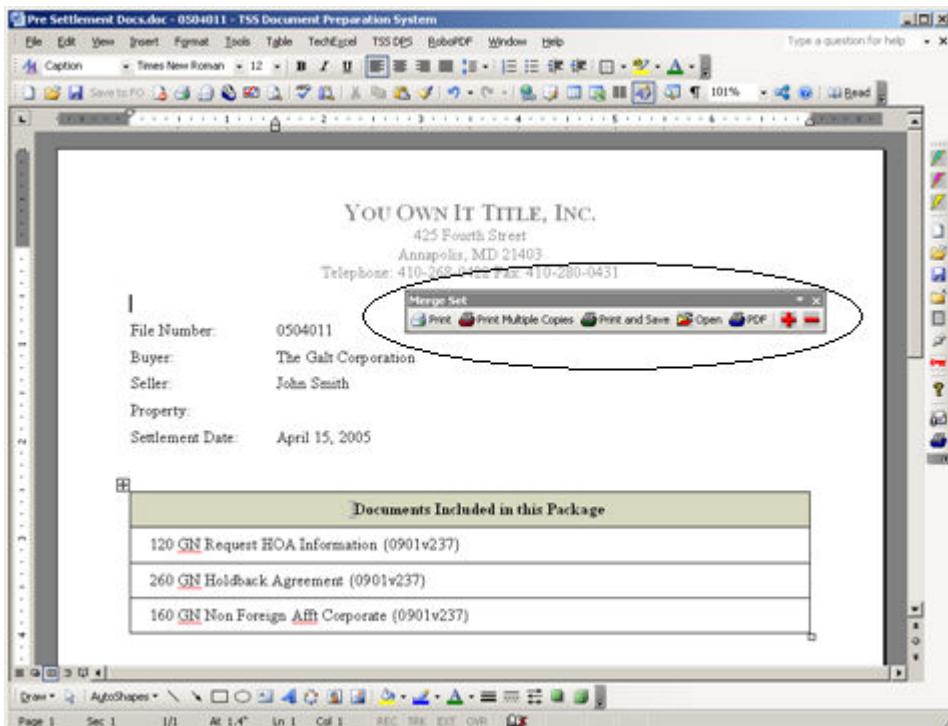
Merge Sets

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.



2. Select a merge set, and click **Open**.
3. 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:

1. Order, Final tab. Complete the Mortgage and/or Deed recording information.
2. 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

About the 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.

06-0005

Order	Notes	Events	Buyer	Seller	Prop	Lender	Payout	Loan	Policy	HUD-1	Disb	Other																								
Order Number 06-0005	Officer 27005	Sequence 27005	Status OPEN	Quote Amount .00	Sales Price 549,000.00																															
Type <input type="checkbox"/>	Settlement Date 12/15/2006	Time <input type="button" value="Calendar"/>	Closer <input type="button" value="Calendar"/>																																	
					Loan Amount 500,000.00																															
Event Type <input type="button" value="▼"/>	Right to Cancel Date 12/15/2006	By: <input type="checkbox"/> Ovr	At: <input type="button" value="Calendar"/>																																	
					Advance Amount .00																															
	Disbursement Date 12/15/2006		Escrow Status <input type="checkbox"/> Available for Posting																																	
					Hold .00																															
<input type="button" value="General"/> <input type="button" value="RE Agents"/> <input type="button" value="Settlement"/> <input type="button" value="Invoice"/> <input type="button" value="Index"/> <input type="button" value="iOrderExpress"/> <input type="button" value="RealExpress"/>																																				
<table border="1"> <tr> <td>Date Entered 12/07/2006</td> <td>Time 1538</td> <td>Opener BLM</td> <td>Location <input type="button" value=""/></td> </tr> <tr> <td>Last Change 12/08/2006</td> <td></td> <td>Branch <input type="button" value=""/></td> <td>Emp <input type="button" value=""/></td> </tr> <tr> <td>Ord By <input type="button" value=""/></td> <td></td> <td>Locate <input type="button" value=""/></td> <td>Phone <input type="button" value=""/></td> </tr> <tr> <td>Company <input type="button" value=""/></td> <td></td> <td>Locate <input type="button" value=""/></td> <td>Fax <input type="button" value=""/></td> </tr> <tr> <td>Ref By <input type="button" value=""/></td> <td>Client Ord # <input type="button" value=""/></td> <td></td> <td>Date <input type="button" value=""/></td> </tr> <tr> <td colspan="4">Comment <input type="text"/></td> </tr> </table>													Date Entered 12/07/2006	Time 1538	Opener BLM	Location <input type="button" value=""/>	Last Change 12/08/2006		Branch <input type="button" value=""/>	Emp <input type="button" value=""/>	Ord By <input type="button" value=""/>		Locate <input type="button" value=""/>	Phone <input type="button" value=""/>	Company <input type="button" value=""/>		Locate <input type="button" value=""/>	Fax <input type="button" value=""/>	Ref By <input type="button" value=""/>	Client Ord # <input type="button" value=""/>		Date <input type="button" value=""/>	Comment <input type="text"/>			
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Ref By <input type="button" value=""/>	Client Ord # <input type="button" value=""/>		Date <input type="button" value=""/>																																	
Comment <input type="text"/>																																				
<input type="button" value="View"/> <input type="button" value="Export"/> <input type="button" value="Documents"/> <input type="button" value="Conv Log"/>																																				
<input type="button" value="Comment Line 1"/> <input type="button" value="Doc Prep"/> <input type="button" value="Save"/>																																				

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.

9800710

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Master Orders

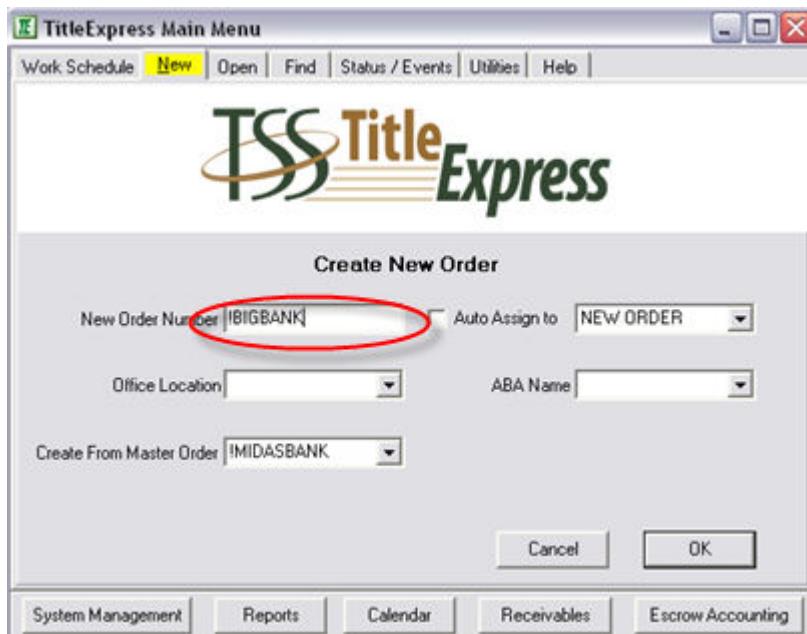
It is often useful to create a master order for the types of files that you work with most often. For example:

- 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.

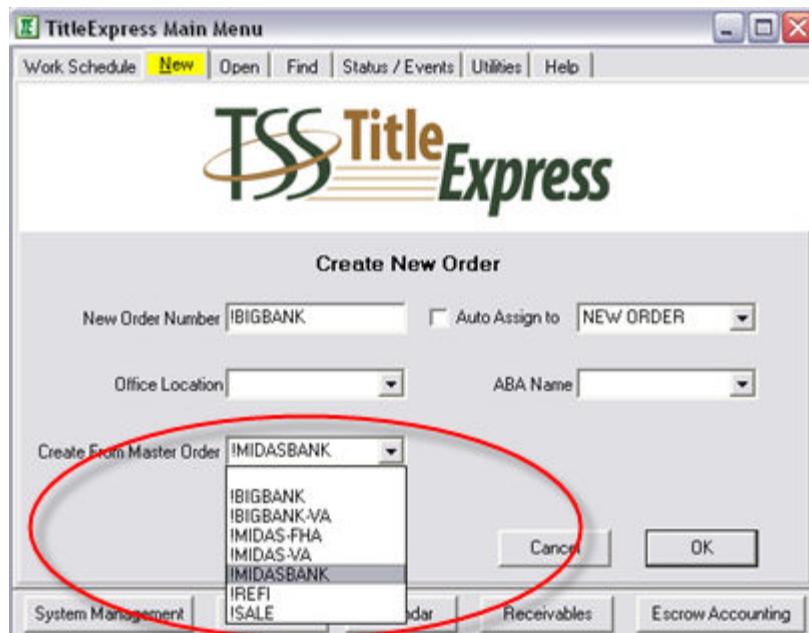
From the New tab, type the name of master order you want to create. Begin the name of the order with an exclamation point, for example !SALE. Click **OK**.



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** dropdown list, select a master order and then click **OK**.

The new order will contain the master order information.

Adding Information to 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.

Order	Notes	Events	Buyer	Seller	Prop	Lender	Payoff	Loan	Policy	HUD-1	Disb	Other
Order Number IMIDASBANK	Officer	Sequence 26992	Status OPEN	Quote Amount .00	Sales Price .00							
Type	Settlement Date	Time	Closer									
				Right to Cancel Date Ovr	By: At:							
Event Type	Disbursement Date				Escrow Status Available for Posting							
				Ovr	Hold							
<input checked="" type="radio"/> General <input type="radio"/> Settlement <input type="radio"/> Final <input type="radio"/> Invoice <input type="radio"/> Index <input type="radio"/> iOrderExpress <input type="radio"/> RealExpress												
Date Entered 07/11/2006	Time 1547	Opener BLM	Location									
Last Change 07/11/2006		BLM	Branch		Emp							
Ord By			Phone									
Company			Locate		Fax							
Ref By		Client Orch	Date									
Comment												
Mstr Desc Midas Conventional Loan												
<input type="button" value="View"/> <input type="button" value="Export"/> <input type="button" value="Documents"/> <input type="button" value="Conv Log"/>												
<input type="button" value="Master order description"/> <input type="button" value="Doc Prep"/> <input type="button" value="Save"/>												

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

Document Manager Workspace

The Document Manager workspace is divided in two panes, the top and bottom. The top pane lists the documents, and the bottom pane contains details about the selected document.

Additionally, menus and toolbars assist navigation.

The use of the word "Document" is generic. Documents may in fact be image files, PDF files, and executable files. If the file has an association, it can be opened.

The screenshot shows the Document Manager application window titled '9800710'. The top pane displays a list of documents with columns for Name, Description, Last Modified, Status, Category, and iOrder ... (checkbox). The bottom pane shows detailed information for the selected document 'Survey.TIF' (Survey). The bottom pane includes tabs for Details and Comments, and contains fields for Name, Description, Category, Status, Location, File Name, Last Modified, Modified By, and checkboxes for iOrder Published and Send Confirmation Email.

Name	Description	Last Modified	Status	Category	iOrder ...
Contract of Sale.doc	Contract of Sale	6/19/2006 12:58:09 PM			<input type="checkbox"/>
X Survey.TIF	Survey	6/19/2006 1:28:19 PM			<input checked="" type="checkbox"/>
Prior Commitment	LTIC Prior	6/19/2006 1:28:47 PM			<input type="checkbox"/>

Top Pane

Bottom Pane

Adding Documents

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

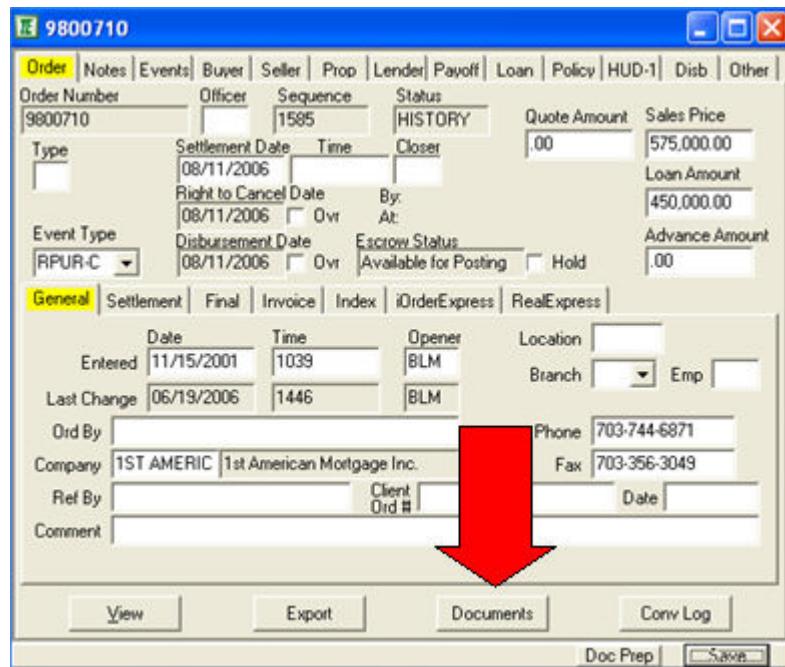
- Right-click in the top pane and select **Attach a Document**
- Press **CTRL-A**
- Select the **Documents** menu, **Attach** menu item
- Drop and drag a document into the top pane
- Using the Document Preparation System
- Print HUD-1 to PDF format

If a document does not appear, press F5 to Refresh the view.

Opening and Exiting the Document Manager

Opening Document Manager from an Order

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



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 will display the order-related documents for the open order.

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

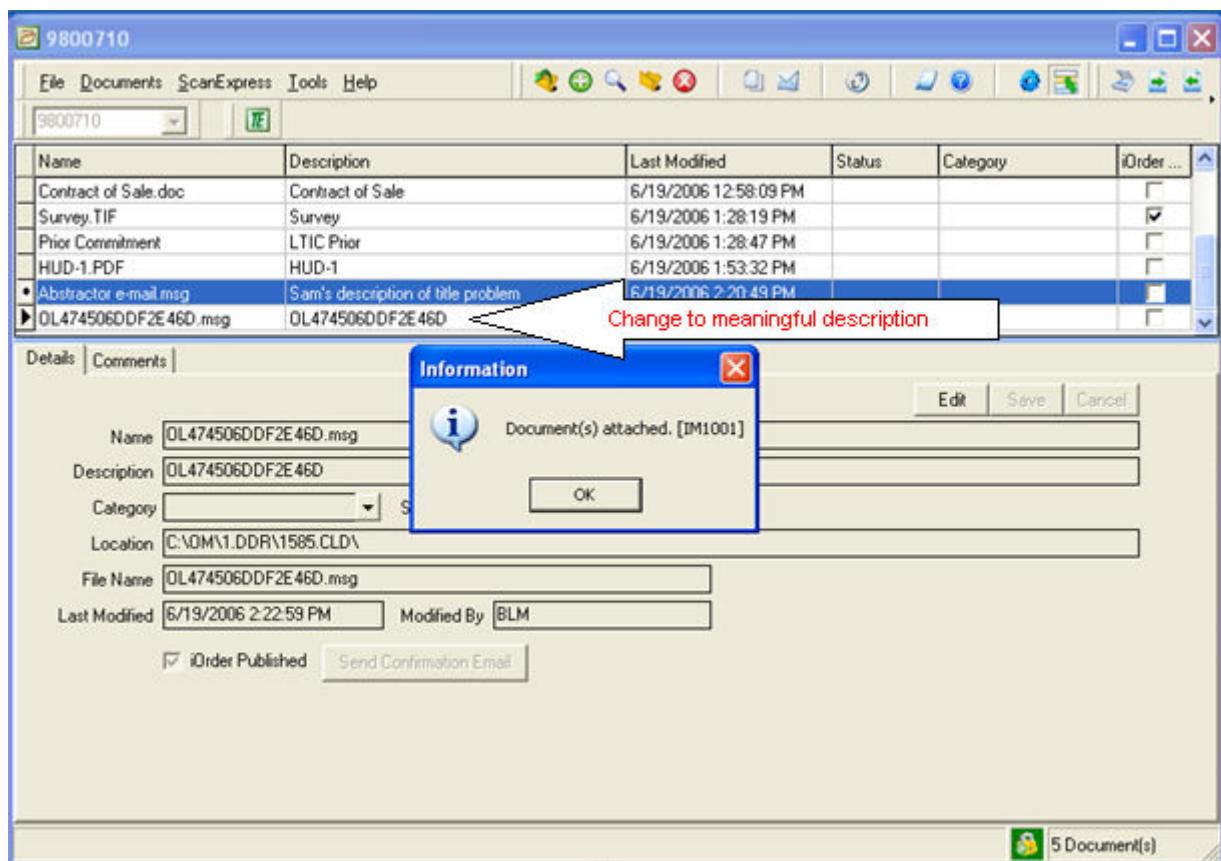
To return to an order, click the TE button on the Document Manager toolbar, or simply change focus of your work to the order.

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, you should edit the message and change the description of the message to meaningful text (defaults to a numeric string).



Refreshing the List

Documents may not appear on the list until the view is refreshed. To do this, press **F5**.

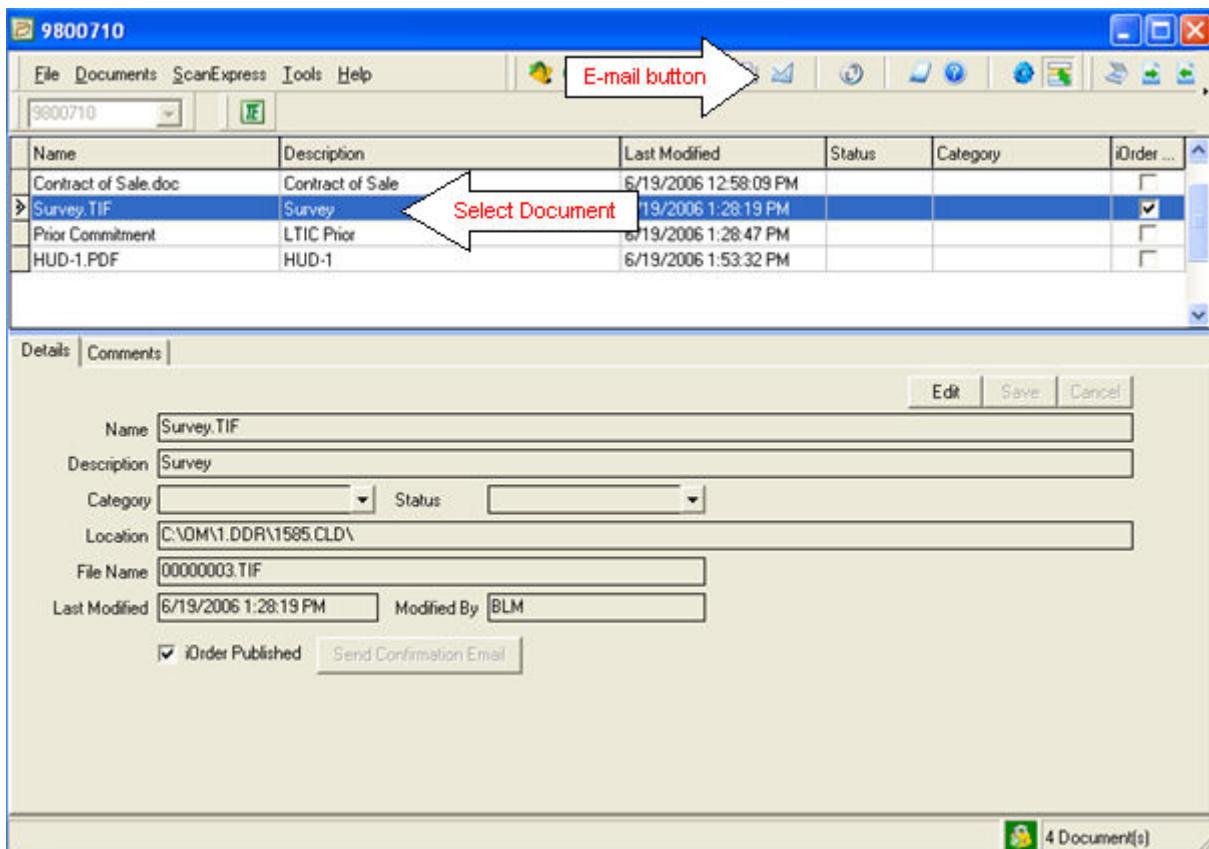
This is particularly true if the HUD-1 has been printed and saved in PDF format. You must press **F5** to have this document appear on the list view.

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

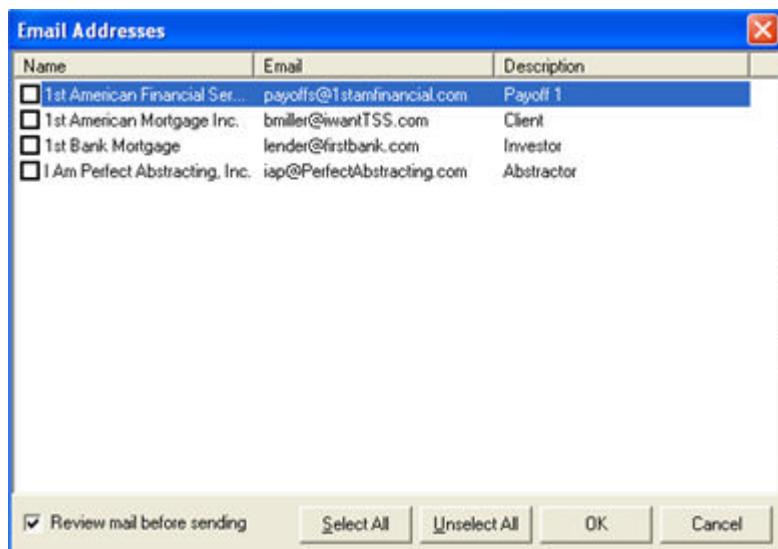


E-Mailing Documents

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



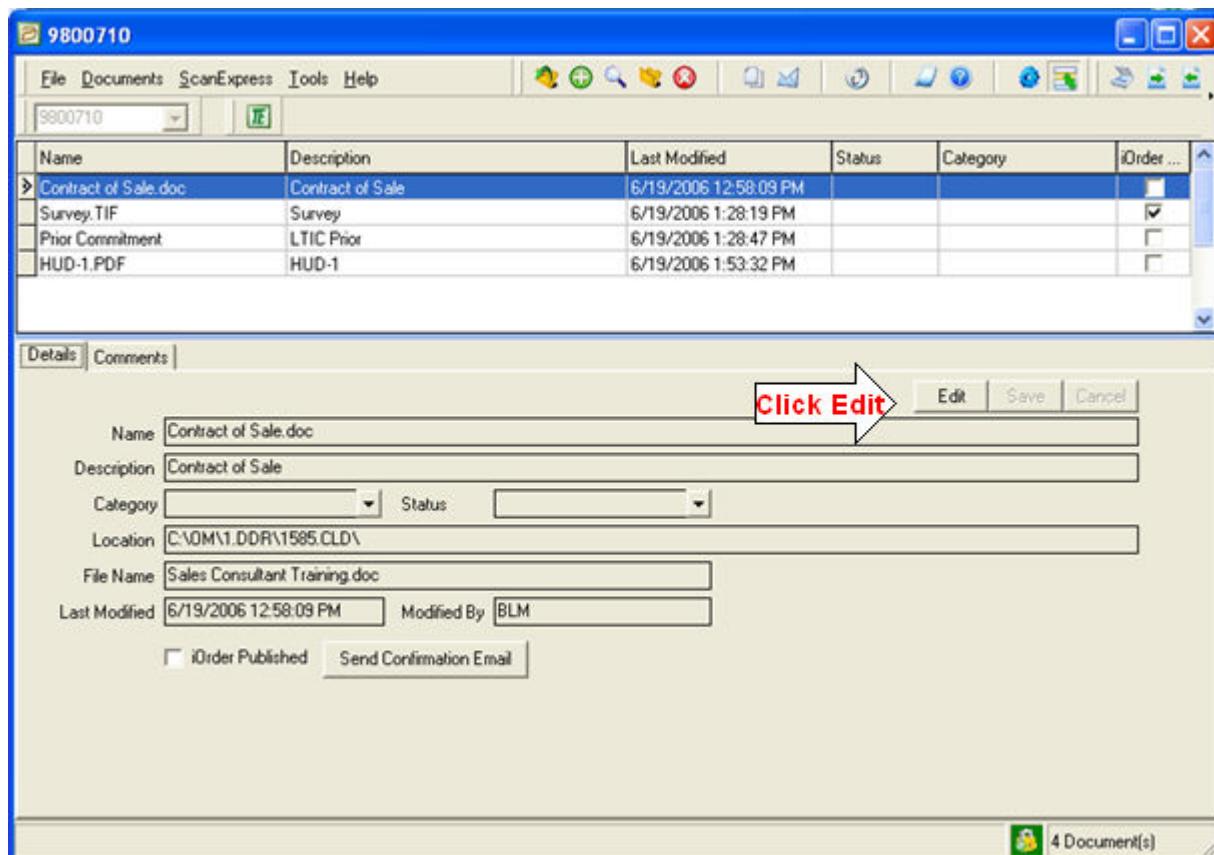
Available e-mail addresses are displayed. (If no addresses are displayed, and you want to continue, just click **OK**.



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

Document Details

Document details are listed in the bottom 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 and email 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.



ScanExpress Integration

ScanExpress is accessed from the Document Manager toolbar or ScanExpress menu item.

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

iOrderExpress Integration

The Document Manager provides the following integration with iOrderExpress:

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

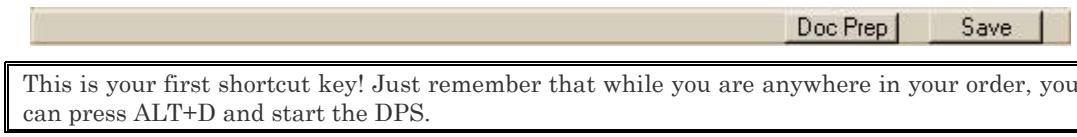
TSS Document Preparation System

Welcome to the TSS Document Preparation System. The TSS 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.



You will now be in 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:

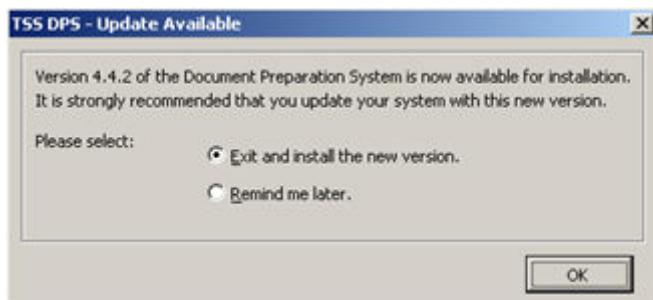


- If your laptop is connected to the network, select Network.
- If your laptop is not connected to the network, select Mobile. This selection will use the local laptop (Mobile) database as the active TitleExpress database.

Update Available Notice

If your workstation is running a different version of the DPS than exists in the OM\Clients\TSS_DPS.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\TSS_DPS.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 as described in Lesson 1. The DPS toolbar should be visible on the right side of the 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 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 driver 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, 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 **Lesson 5: 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. Start the DPS as described in Lesson 1. The DPS toolbar should be visible on the right side of the 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 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 **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.

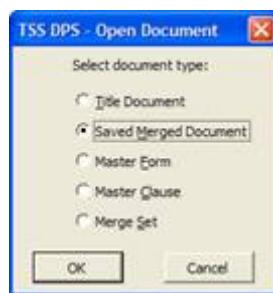
When a merged document is saved, the Read-Only attribute is removed.

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 followed Lessons 1, 2 and 3, and have saved a merged document that is now available for editing.

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

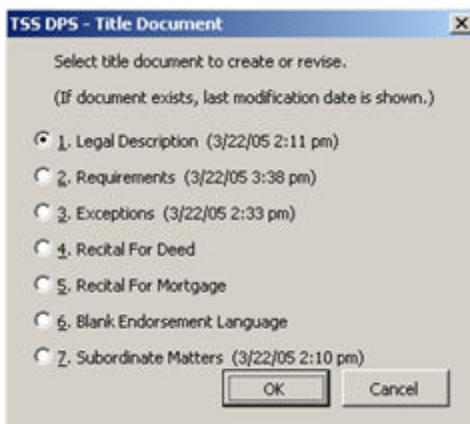
A title document is saved with its order. Each order can contain only one of each title document type. For example, an order can contain only one legal description, one recital, etc.

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

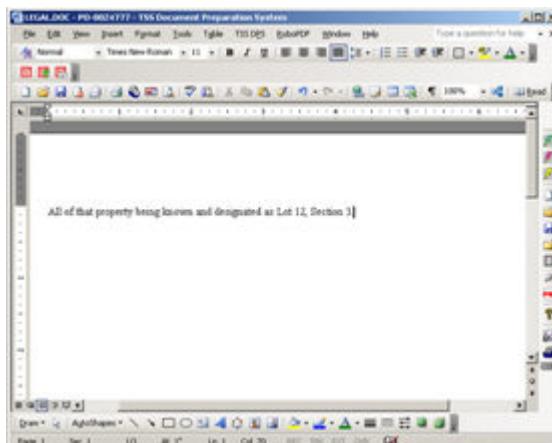
New Legal Description

The following instructions describe how to create this title document.

1. Click the shortcut to title documents (ALT+ D)  on the DPS toolbar. The following window appears.



2. Click **Legal Description** and then **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 setup 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.

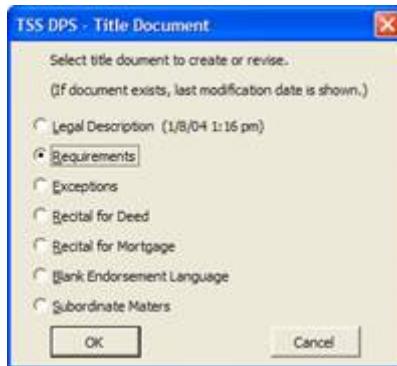
5. When you are finished, click **Close** (CTRL+W)  on the DPS toolbar. When prompted whether to save the document, click **Yes**.

In order to save a Title Document correctly, you must use the DPS toolbar commands. If the standard 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.

1. Click the shortcut to title documents (ALT+D)  on the DPS toolbar. The following window appears.

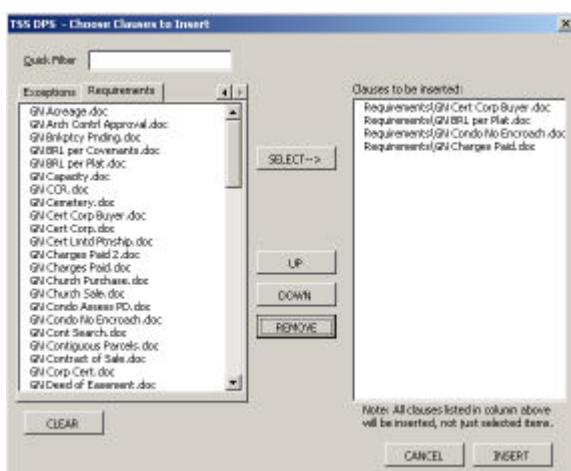


2. Click **Requirements**, and then **OK**.
3. A document window opens. Observe that the document name is REQUIRE.DOC and the associated order number appears to the right of the name. If you are setup with default master clauses (see **About Default Clauses** for more information), text may appear.

Inserting Master Clauses

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

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



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

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

3. Click **INSERT**. The clause or clauses will now be inserted into the title document.
4. For a detailed description of the insert clauses window, see **Clauses**.
5. 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.
6. To add a clause manually, begin with ALT+N to insert a number field.

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

4. When you are finished, click **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 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 **Creating New Requirements**, except you should select the **Exceptions** title document.

Merging and Printing the Commitment Form

Merging the Commitment

1. Once the title documents are completed and closed, click the shortcut to merge documents (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 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

1. Click the shortcut to title documents (ALT+D)  on the DPS toolbar.
2. Select the title document that requires editing.
3. Edit the title document as needed.
4. When you are finished, click **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 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 the title documents are complete, click the shortcut to merge documents (ALT+M)  on the DPS toolbar. From 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 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. Because 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 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.

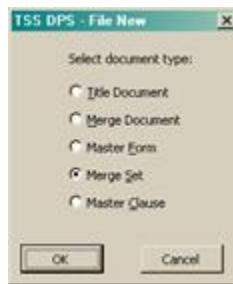
Merge sets are great timesavers. You should create a merge set for commonly used groups of forms, such as:

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

Creating a New Merge Set

The following instructions create a new merge Set:

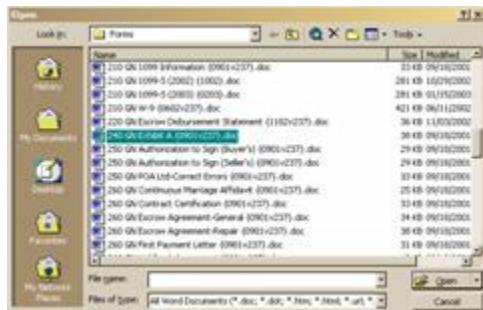
1. Click **New** (CTRL+N)  on the DPS toolbar.
2. Select **Merge Set**.



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 **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 PDF.

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 shortcut to merge sets (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.

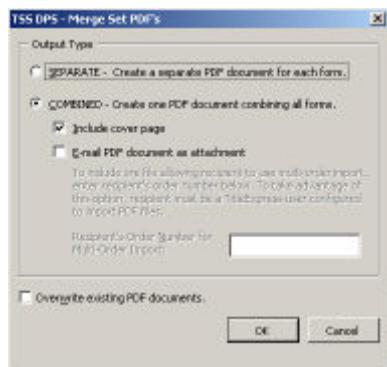
1. Click the shortcut to merge sets (ALT+S)  on the DPS toolbar.
2. Select a merge set and click **Open**.
3. On the merge set toolbar, click **Open** .
4. Each form in the list will be merged (just as if merged separately). Answer any questions that appear as each form is merged.
5. Examine each form in turn and handle as you deem appropriate. As you close each form, another will be ready for you to review. Use Word's Window menu to see a list of all open documents.

Creating a PDF File Using a Merge Set

The default PDF driver for the DPS is PDF995. This driver 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 shortcut to merge sets (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 files are 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.

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

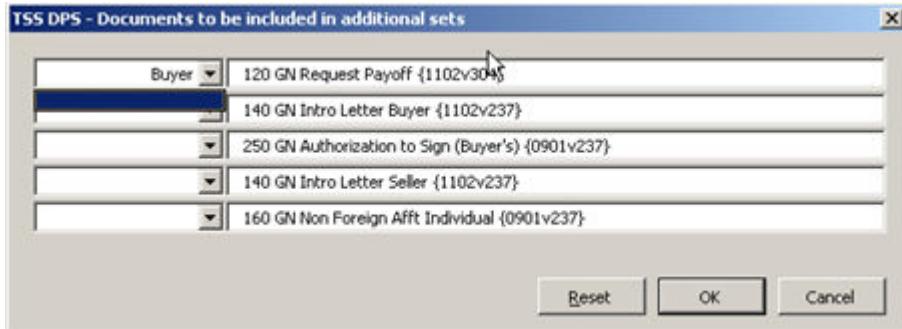
Multiple PDF files can be created from one merge set. For example, you may have a merge set that contains both Buyer and Seller documents, and you want to create separate PDF files for each.

The following steps create additional PDF files.

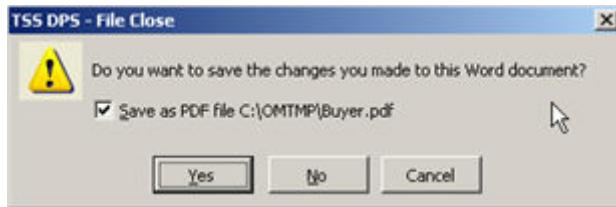
1. Open an existing or new merge set following normal procedures.
2. Insert documents following normal procedures.
3. To setup the additional PDF's, click the **Set Up Additional PDF** button on the DPS toolbar.



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.
6. 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

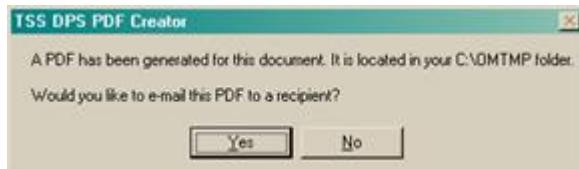
Merged documents can be printed to a PDF file and, if desired, attached to an e-mail.

The default PDF driver 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.

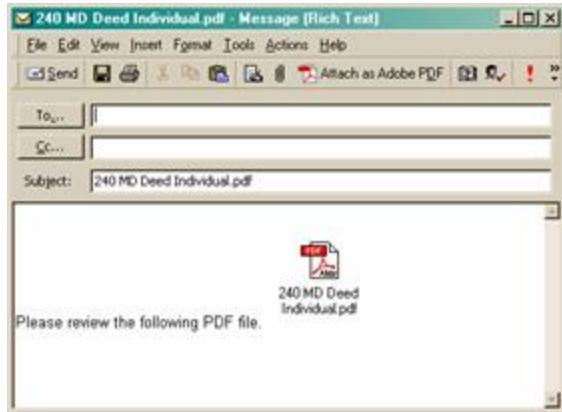
Microsoft Outlook must be installed and configured prior to using this feature.

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 e-mail to a Buyer.

1. The first step is to merge the Deed form.
2. When the merged Deed is on the screen, click **DPS PDF**  on the DPS toolbar.
3. Once the PDF file has been created, the following message appears. Click **Yes** to e-mail the PDF file.



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

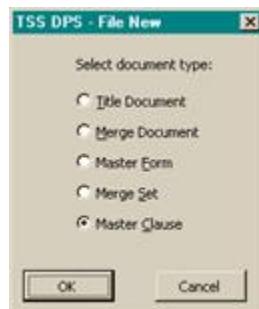
DPS master clauses are passages of standard text that are used repeatedly in DPS forms. All master clauses are stored as separate Word documents. Clauses are most commonly used for standard requirements and exceptions. However, they can be used for standard legal descriptions, recitals, deed insertions 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

1. Click **New** (CTRL+N)  on the DPS toolbar.
2. Select Master Clause and click **OK**.



3. Type the text for the master clause. If you are creating a clause for use as a requirement or exception:
4. Use ALT+N to insert a number field. Do not manually type a number, or use the Word auto-numbering feature.
5. If you want information to be inserted, place an @ symbol for the variable information. For example: "recorded in Deed Book @, page @".
6. 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 **Save** (CTRL+S)  on the DPS toolbar.
5. By default, the clauses folder will appear. Type the name of the new clause and click Save.
6. To close the master clause, click **Close** (CTRL+W)  on the DPS toolbar.

Edit a Master Clause

You may find it necessary to edit an existing master clause. To do this:

1. Select **Open** (CTRL+O)  on the DPS toolbar.



2. Select Master Clause and click **OK**.
3. Select the clause you want to edit and click Open.
4. Modify the clause as needed.
5. To save the modified master clause, click **Save** (CTRL+S)  on the DPS toolbar.

About Default 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

Creating and Editing Master Forms

DPS master forms are complete 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

- 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 Open (CTRL+O)  on the DPS toolbar.
2. Select **Master Form** and click **OK**.
3. Immediately use File, SaveAs (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 New (CTRL+N)  on the DPS toolbar.
2. Select **Master Form** and click **OK**.
3. A blank document is displayed for editing.
4. Edit the form as needed.

Following are special commands you may want to use.

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 review the following steps.

1. Select **Insert**  on the DPS toolbar.
2. Select **Field** and 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 Help 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.



Lesson 16: Advanced Word Features 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 **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

1. Select **Open**  (CTRL+O) on the DPS toolbar.
2. Select **Master Form** and click **OK**.
3. Select the form you want to edit and click **Open**.
4. Modify the form as needed.
5. To save the modified master form, click **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}

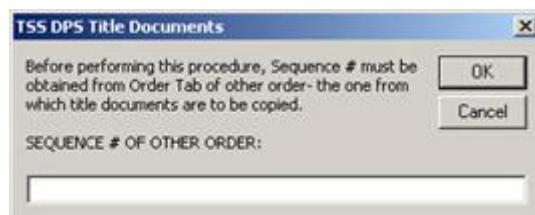
Numeric Prefix				Alpha Prefix			Suffix	
First Digit		Second Digit		Third Digit				
1	Pre-Closing	2	Requests/Remittances	Available for more specific listings	GN	General	First four digit s	
2	At Closing	4	Letters		CS	Form	v###	Month/year
3	After Closing	6	Affidavits		FNMA	Custom	CS	DPS
4	Loan Forms	9	Endorsements		ST	Form		minimum version
5	Underwriter Documents				UW	Fannie Mae State Abbreviations		Custom Form
						Underwriter Initials		

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 do this:

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 start the DPS.
3. In 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

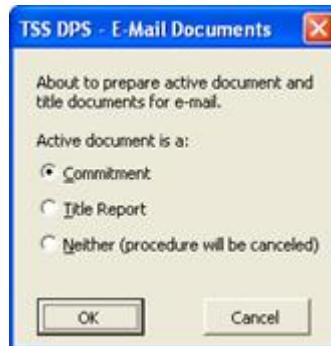
This feature is an installation option usually selected by TitleExpress users who are doing title commitment production for another TitleExpress user.

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**.

1. In TitleExpress, on the Order, Index sub-tab, complete the **Index 1** field with the recipient's order number.
2. Start the DPS.
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.



6. Select the correct document type and then click **OK**.



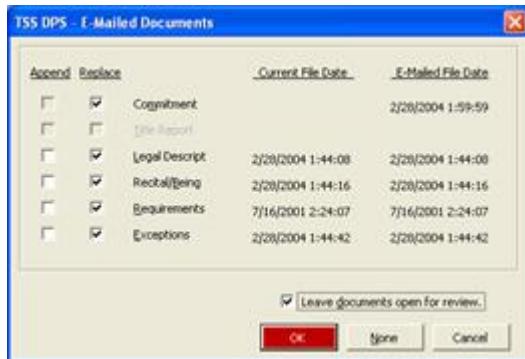
7. The following message appears as your e-mail program is launched. Click **OK** to continue.



- 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.

Receiving and Importing Title Documents

- Open the e-mail 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.
- Start the DPS. 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.

- Click **OK** to continue.

The documents are now imported and included with the order.

Word Features

Basic Word Features

Understanding the basic features of Word will help you create and edit DPS master forms and clauses.

Word Keyboard Shortcuts

The most effective way to increase speed and productivity in 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 Word settings are useful when navigating the DPS, others can cause problems with the DPS. They are described as follows:

Rulers

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 Word View menu.

Paragraph Marks

The paragraph mark (¶) holds the key to most 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 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.

Formatting Features

Automatic Formatting

Several of 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 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.

Updating Fields

- 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 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 three extra features:

- AutoText entries
- Customized modifications to 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 Word. A new 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 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 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 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 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 Word Insert menu select Field.
Form Fields	Forms	{ FORMTEXT } { FORMCHECKBOX }	From the Word View menu, select Toolbars, Forms
Fields (other)	Forms and Clauses	{ Date } { Page } { SEQ Number }	From the 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 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 Word **Tools** menu, **Templates and AddIns**), 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 Word **Tools** menu, **Templates and AddIns**), 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

What they do; Where to find them

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 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: Word may put the * mergeformat switch back in automatically!

Fields with Prompts

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 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 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, 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 Word **Insert** menu, select **Bookmarks**. To view the positions of the bookmarks, select the Word **Tools** menu, **Options**, then **View**. To find a particular bookmark, select it on the Word **Insert** menu, **Bookmarks** and then **GoTo**.

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 Word **Tools** menu.

Importing from AbstractExpress

Abstract data can be imported from an **AbstractExpress** system. The legal description, requirements and exceptions are imported into the corresponding title documents, and the Abstract Report is saved in the order in PDF format.

Importing Title Document Data

Following are the steps to import AbstractExpress data into TitleExpress title documents.

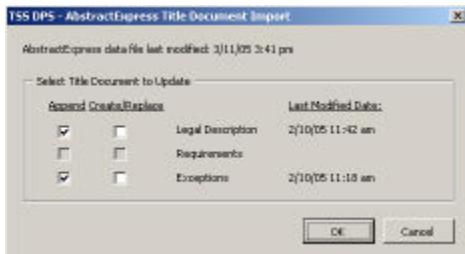
AbstractExpress User

Following the instructions in the AbstractExpress Guide, the AbstractExpress user will export and then e-mail two files to the TitleExpress user. Both filenames will reflect the TitleExpress order number. One file have an XML extension, the other a PDF extension. For example, 04-1000.xml and 04-1000.pdf.

TitleExpress User

After receiving the e-mail, the TitleExpress users should take the following steps.

1. Save the attached files in the OM\Import folder.
2. Open the related TitleExpress order (using this example, 04-1000).
3. Start the DPS. (Click Doc Prep).
4. Upon the selection of the first DPS command, the following dialog box appears.



5. If a title document exists, by default the append option is selected. If the title document does not exist, the Create/Replace option is selected. Review these options, and then click **OK**.
6. Review the title documents for accuracy.

The requirements will only exist if the AbstractExpress user has completed the AbstractExpress **Through Date** field.

Importing the Abstract Report

The Abstract Report has also been imported in a PDF format. To view, exit the DPS and select the Order, Links tab.



Filing Policies Electronically

About Filing Policies Electronically

LandAmerica and Old Republic agents can file their policies electronically through TitleExpress. (Requires TitleExpress version 5900C or higher and DPS version 4.5 or higher.)

What is Electronic Policy (e-policy) Filing?

E-policy filing converts policies that are generated in the DPS into a PDF format and then saves them in a location that is accessed when the related remittance report is run. When related policies are found, they are sent using FTP, or saved to CD-ROM and mailed, to the underwriter.

This eliminates the time-consuming procedure of printing, compiling and mailing these documents.

To use the FTP feature, contact your agency representative for a user name and password.

How does it work?

Electronic filing is easy! The steps that you currently take to generate policies and the remittance report do not change, except for a few simple setup steps.

After the initial setup, electronic filing does require that:

1. The selected underwriter table had been included in a remittance report designated for e-policy filing.
2. Policy numbers are entered in the TitleExpress order.
3. Policies are generated using a merge set that designates which policy and related documents are to be filed electronically. (See Setting up e-Policy Merge Sets.)
4. A remittance report is generated.

Setup for e-Policy in TitleExpress

The following steps must be taken in TitleExpress to setup e-policy filing.

1. In the System Management, DPS tab, place a Y in the **Electronic Policy Filing** box.
2. In all underwriter report definitions, select **Submit Policies Electronically**.

Create Report Definition

Underwriter Information

Name 1	Lawyers Title Insurance Corporation	Inventory Code
Name 2		UWF Search Terms
Address 1		Search Date
Address 2		PRODUCTION
Address 3		Reporting State
City/State/Zip		PA
Phone 1	Ext	Agent Number
E-Mail		12345
E-Remit		
Report Title	Lawyers Title MD Report	
Agent Name	T You Own It Title, Inc.	Locate
<input type="checkbox"/> Policy Numbers not Required		<input checked="" type="checkbox"/> Submit Policies Electronically

Policy Information

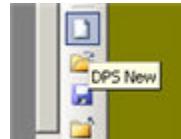
Assign	Code	Description	Assigned To	Report Only
<input type="checkbox"/>	2LAPA^^S	Lawyers PA: Simul. Appr. Atty. Owner & Loan Eff. 1/02		
<input type="checkbox"/>	2LAPA^L	Lawyers PA: Appr. Atty. Loan Policy Only Eff. 1/02		
<input type="checkbox"/>	2LAPA^O	Lawyers PA: Appr. Atty. Owner Policy Only Eff. 1/02		
<input type="checkbox"/>	2LAPA++S	Lawyers PA: Simul Enhanced Owner & Loan Eff. 7/02		
<input type="checkbox"/>	2LAPA+L	Lawyers PA: Enhanced Loan Policy Only Eff. 7/02		
<input type="checkbox"/>	2LAPA+LO	Lawyers PA: Simul Basic Owner & Enhanced Loan Eff		
<input type="checkbox"/>	2LAPA+O	Lawyers PA: Enhanced Owner Policy Only Eff. 7/02		
<input type="checkbox"/>	2LAPA+OL	Lawyers PA: Simul Enhanced Owner & Basic Loan Eff		
<input type="checkbox"/>	2LAPA-L	Lawyers PA: Basic Loan Policy Only Eff. 7/02		
<input type="checkbox"/>	2LAPA-O	Lawyers PA: Basic Owner Policy Only Eff. 7/02		

- Set up DPS merge sets (see following).

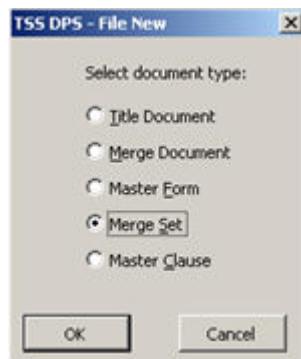
Set up for e-Policy Merge Sets

To use e-policy filing, the policies must be generated using a merge set. The following steps must be taken to set up the merge set.

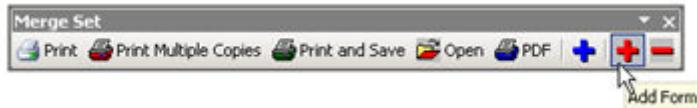
- On the DPS toolbar, click the **DPS New** button.



- Select **Merge Set**.



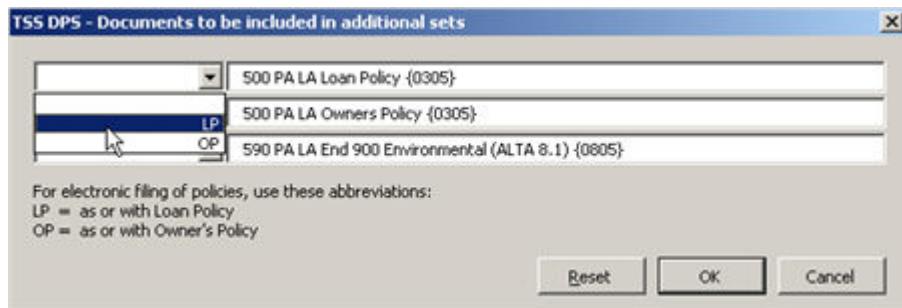
- Using the Merge Set toolbar, add master forms (for example, add the owners policy, loan policy and standard endorsements).



- After forms are added, select the **Setup Additional PDF toolbar** button.



- Assign appropriate abbreviations to the forms. For example, the Loan Policy is assigned LP, the Owners Policy is assigned OP. Click **OK** when finished.



- Close and save. Assign a File name to the merge set, for example **Old Republic e-policy (both).doc**.
- Repeat these steps to create other merge sets that may be needed for e-policy filing.

Creating e-Policies

For each appropriately-designated merged form, the e-policy filing functionality generates an additional copy in a PDF format named to match the policy number. Only documents processed from the merge set *at the same time* will be recognized for e-policy filing.

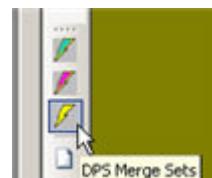
Once an e-policy file is created, it cannot be amended so as to add, delete, edit or replace a document. Any such modifications must be accomplished by reprocessing the entire merge set.

E-policies are created if:

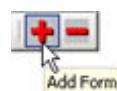
- The underwriter rate table is included in a remittance report designated for e-policy filing; and
- Properly formatted policy numbers are entered in the **Policy, Data** tab; and
- The Last Filing Date fields in the **Policy, Filing** tab are blank (this tab only appears after the remittance report has been generated).

To create e-policies in the DPS:

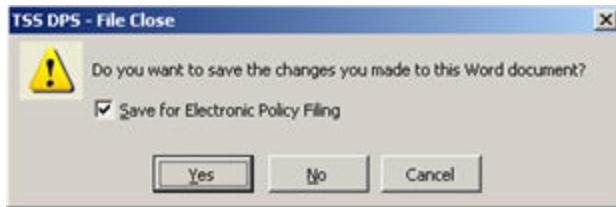
- Click the DPS Merge Sets button and select an e-policy merge set.



- Before generating the policies, you can add additional forms, or remove forms for this particular order using **Add Form** or **Remove Form** buttons on the Merge Set toolbar.



- If the merge set is processed by selecting **Print, Print Multiple Copies, Print or Save to PDF**, the PDF files for e-policy filing are created automatically at that time.
- If the merge set is processed by selecting **Open**, the following message will appear as each document is closed.



IMPORTANT: The Yes/No options refer to the Word document and do not affect whether a PDF file will be generated for e-policy filing. The checkbox controls whether the document will be included for e-policy filing, regardless of whether the Yes or the No button is then clicked. **IF THE CHECKBOX IS SELECTED, THE DOCUMENT WILL BE SAVED FOR E-POLICY FILING, EVEN IF THE NO BUTTON IS THEN CLICKED.**

You have completed the necessary steps for filing electronic policies for this order. Next, you must file the policies using the remittance report.

You can view the saved e-policies on the Order, Links tab.

Working with the Remittance Report

After creating e-policies in the DPS, the next step is to create a new remittance report or open an existing remittance report and file the associated e-policies.

The remittance report and e-policies are submitted separately to the underwriter. These instructions detail the filing of the e-policies. See the Remittance Reports section of this Tutorial for information about how to setup and complete the remittance report.

After opening a remittance report, the Periodic Reports tab lists generated reports and the Selected Orders tab displays included policies. Following are the color-coding designations:

	Periodic Reports	Selected Orders
Green	Report contains policies that have neither been filed nor remitted	Policy has neither been filed nor remitted
Black	Report contains policies that have been remitted, but not filed	Policy has been remitted, but not filed
Blue	Report contains policies that have been filed, but not remitted	Policy has been filed, but not remitted
Purple	All policies in report have been filed and remitted	Policy has been filed and remitted

Lawyers Title Insurance Corp.			
Periodic Reports: Selected Orders			
Order Number	Policy Number	Policy Type	Policy Date
0601009	LLL-112233	S	02/28/2006
0601009	000-445566	O	02/28/2006
0601009	000-445566	E	02/28/2006
0601009	000-445566	E	02/28/2006
0601009	000-445566	E	02/28/2006
0601009	000-445566	E	02/28/2006
MIL-4003	LLL-222222	S	03/01/2006
MIL-4003	000-333333	O	03/01/2006
MIL-4003	000-333333	E	03/01/2006
MIL-4003	000-333333	E	03/01/2006
MIL-4003	000-333333	E	03/01/2006
MIL-4003	000-333333	E	03/01/2006

Edit**Delete****Exit**

03/09/2006

To file policies associated with the remittance report, on the Periodic Reports tab, select one of the following options:

File Policies

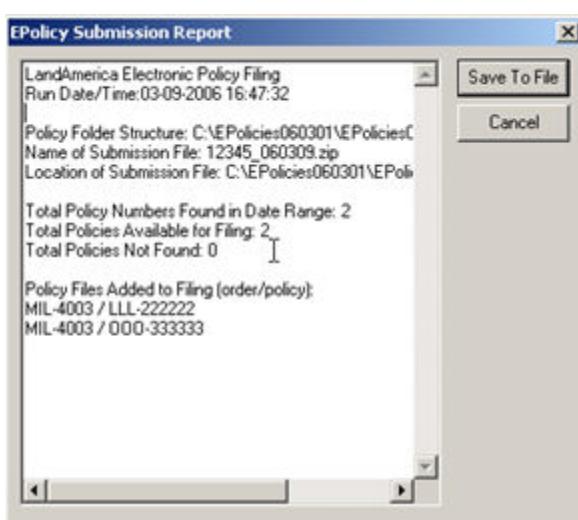
You must select a destination folder in which to save the policies. That folder can then be copied to a CD-ROM or diskette and sent to the underwriter.

FTP Policies

This option transmits a file electronically, via the Internet, to the underwriter. To use this feature, you must contact your underwriter for connection information.

Submission Report

Using either method, a submission report is generated. This report should be saved to a location of your choice for future reference.



TitleWave

About 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 (saved in XML format) 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 the DPS master form 120 GN Export for TitleWave and an account set up with TitleWave.

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.

1. Start the DPS.
2. Using the DPS toolbar, select **File, Open, Master Form**.
3. Select the 120 GN Export for TitleWave.
4. On the TSS DPS - Master toolbar, click **Set defaults for this form**.



If this toolbar does not appear automatically, on the Word menu bar, select **View, Toolbars, TSS DPS - Master**.

5. Complete the TitleWave settings information and then click OK. (Consult your TitleWave documentation for this information. Be sure to enter your Company ID using all caps.)



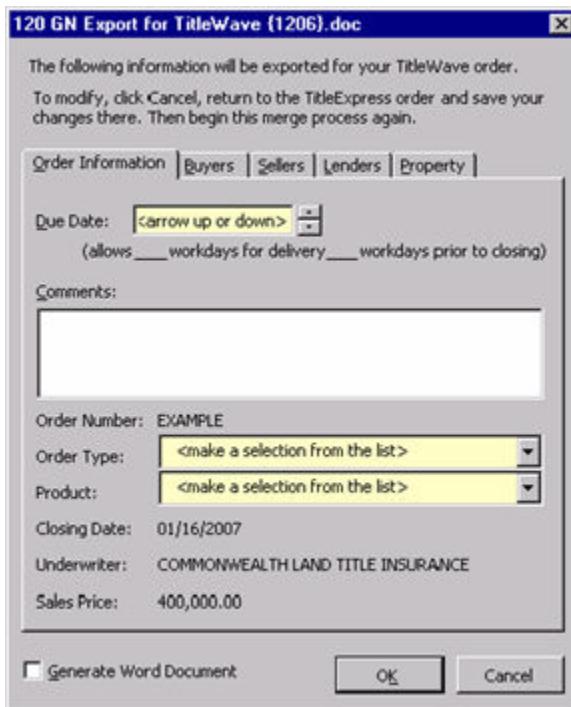
6. Save and close this form.

Exporting an Order to TitleWave

Following are the steps to create the TitleWave export file.

1. Start the DPS.
2. Using the DPS toolbar, select the **Shortcut to DPS Merge Documents** icon.
3. Select the **120 GN Export for TitleWave** form.
4. The following window appears. Complete the **Due Date, Order Type and Product** on the **Order Information** tab. If you would like to save a copy of the submitted order, click **Generate Word Document**.





- As a confirmation, the following message appears noting the name and location of the saved XML file.



- If you chose to generate a 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 DPS toolbar, click **Save**. Close the document.
- Next you must upload the XML file to TitleWave. The TitleExpress order that you want to upload from MUST BE OPEN.
- Login to the TitleWave website. Click **Import Orders** (in the upper right-hand corner).
- Click **Browse** and navigate to the C:\OMTMP folder. Open the XML file noted in step 5.
- 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 TitleWave's import functions.

Importing an Order from TitleWave

Follow these steps before importing order information from Titlewave.

One Time Setup

- The IMP2.IDF file must be present in the OM folder. If you do not have this file, please contact TSS Technical Support.
- Customized commitment and policy forms are required for merging the TitleWave documents. These forms are designated by the initials "TW" following the file name's number prefix.
- In the System Management, System tab, set **User Index 2 Desc** to "TitleWave Order #".
- The following folders must be setup in the OM folder:

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.

Agent's Order Number

TitleWave 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

Parcel ID Number

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

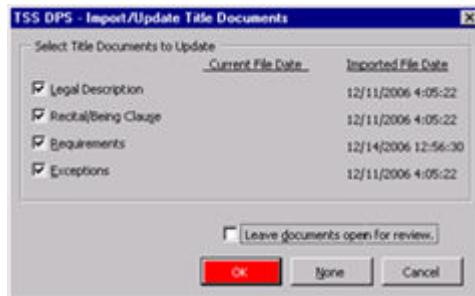
Requirements

Exceptions

Importing TitleWave Orders

Following are the steps to import an order from the TitleWave website.

1. On the TitleWave website, select the **Completed** tab. Double click on the order (or orders) you want to download. Choose the **TitleExpress Export** option. Browse to X:\OM\IMPORT , where X is the network drive with your OM folder. (TitleWave will remember this path and default to it in the future.) The following files will be downloaded into X:\OM\IMPORT folder:
 - *.ORD (order data to be imported)
 - *.LEG (legal description)
 - *.REC (recital)
 - *.SB1 (requirements)
 - *.SB2 (exceptions)
2. On the Main Menu, select the **Utilities** tab. Then click **Multi-Order Import**. After processing, a message will display the number of orders imported or rejected. (See OM\IMPLOG.TXT for rejection details.)
3. Open the order. Check the Buyer, Seller, Policy and Property tabs for changed and/or added information.
4. Click **Doc Prep**. The first time TitleWave documents are detected, the following window appears. Be sure the title documents you want to import from the TitleWave files are checked. Click **OK**. (The OK button is dark red whenever an update appears to be necessary.)



5. Perform a standard DPS merge using the designated TitleWave 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.

Eagle Search Product (ESP)

About 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 steps before importing order information from ESP.

One Time Setup

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:

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

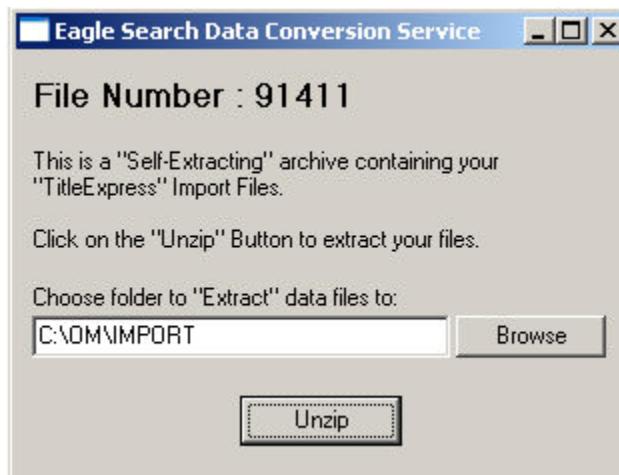
Before importing ESP files, please be certain that the order has been opened in TitleExpress. The ESP file is imported into the order that matches the ESP Agent File number. If a matching order is not found, a rejection message will appear during the import process.

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.)

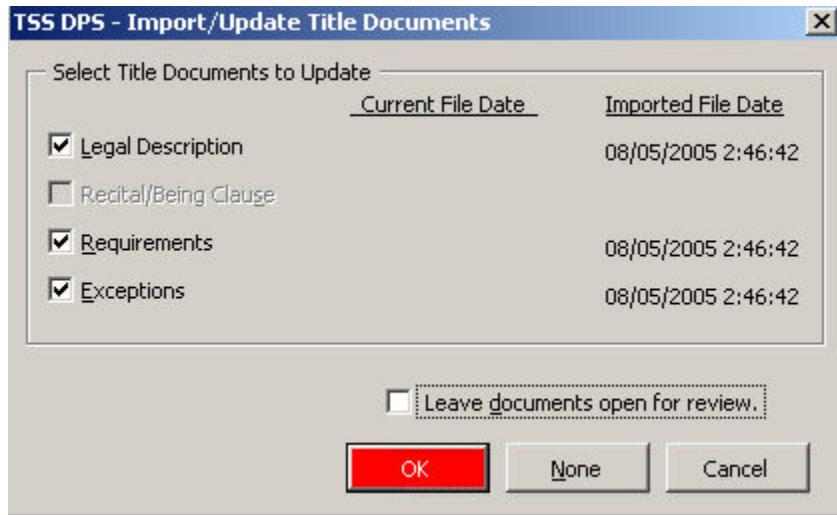
1. On the ESP e-mail, select the ... download your "Data Conversion File" link.
2. Select **TitleExpress** as the **Delivery Option**.
3. Following instructions in the ESP Manual, select the wording that you want to convert.
4. When completed, select **Generate Import File**.
5. At the bottom of the next page, select **Download Now**. If you receive the following security warning, you can select either **Run** or **Save**.



- If you select **Run**, proceed to the next step.
- 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.

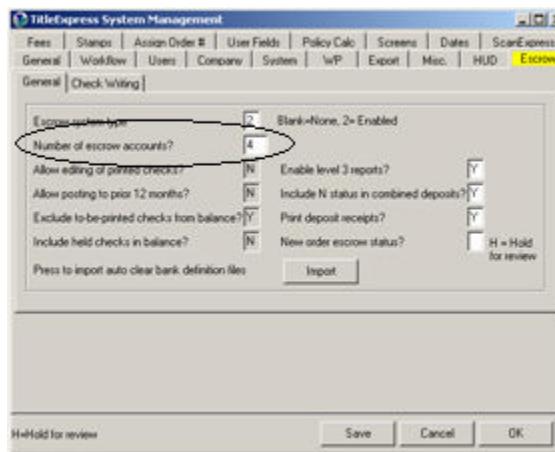
Escrow Accounting System

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**.

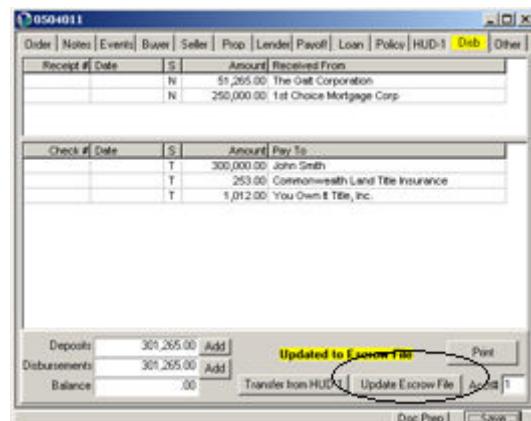
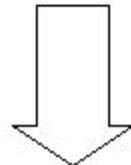
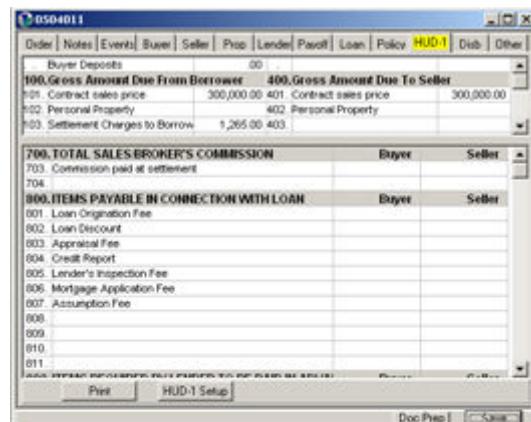
At the bottom of this window, select the new escrow account number. Click **Change**. Enter appropriate information. (See **Escrow Accounting, Utility** for detailed description.)

When finished, click **Save**. This account will now be ready for selection in orders.

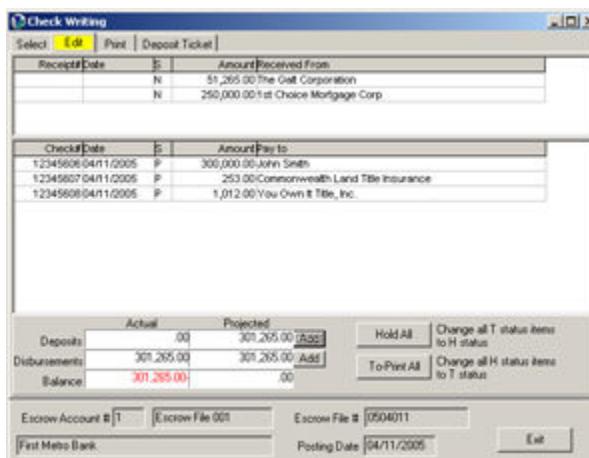
Order Disbursement

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

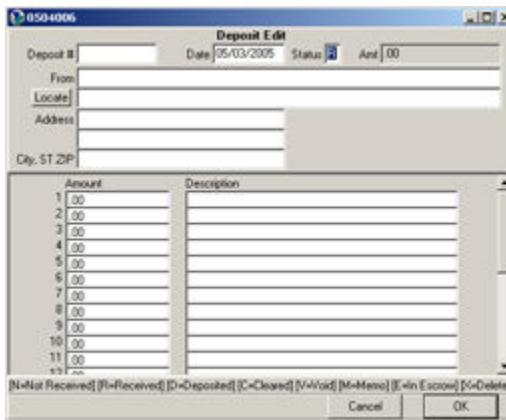
Before editing any items, you must become familiar with the status codes for receipts and disbursements.

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.

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.

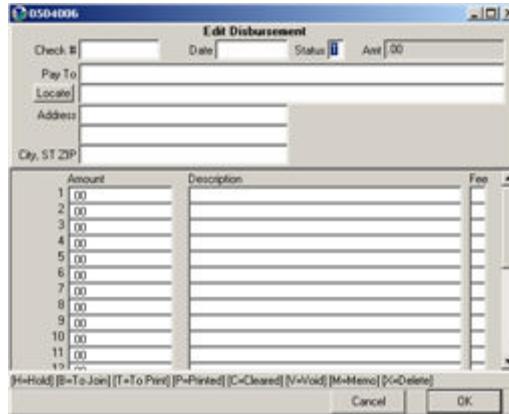
Amount

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.

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.

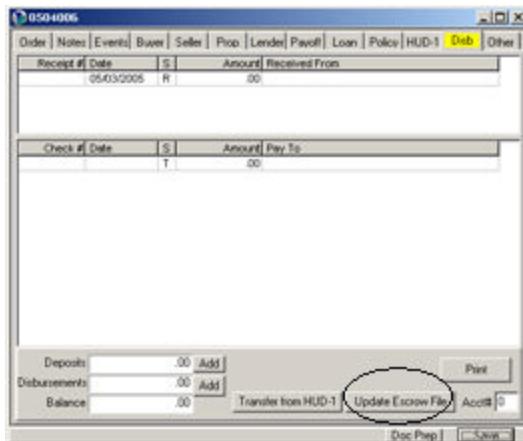
City, ST ZIP

City, State and Zip code of Payee.

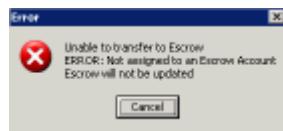
Step Three: Update Items to Escrow Accounting

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.

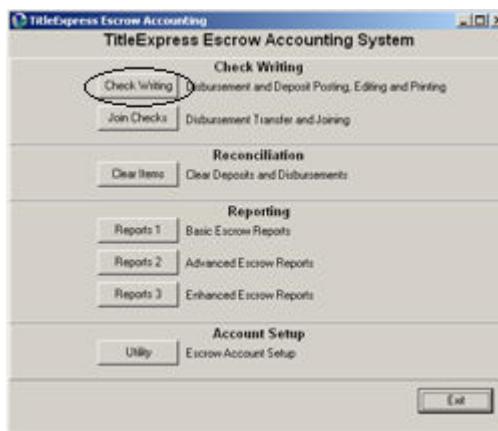
If Escrow Accounting is already open (look above the Start button for the minimized icon) simply click the restore button (the button on the far left).



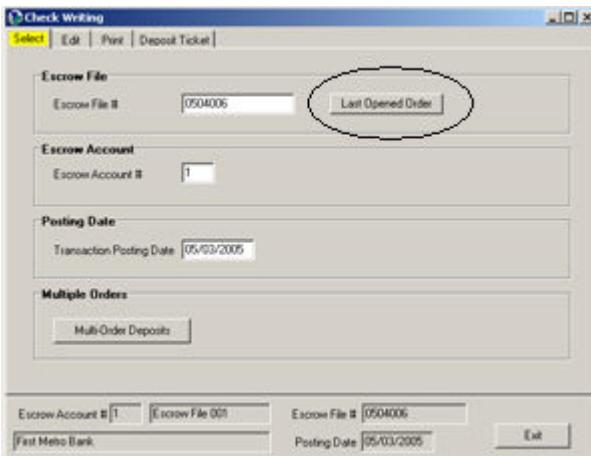
If you have not yet opened Escrow Accounting, exit the order (click the X in the upper right hand corner) and on the Main Menu window, click **Escrow Accounting**.

Step Five: Edit Items in Escrow Accounting

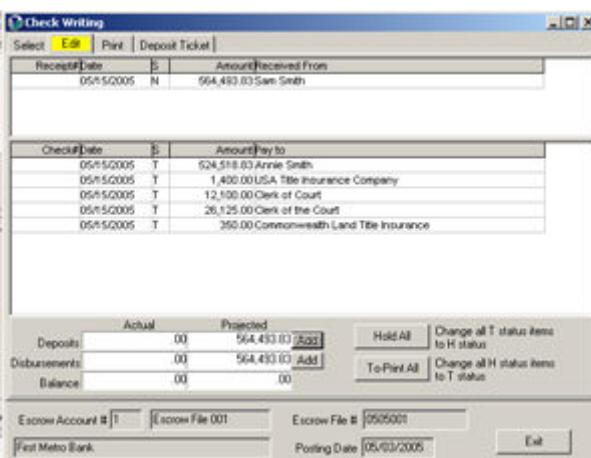
Before printing checks or a deposit ticket, the items must be edited in Escrow Accounting. To do this, click **Check Writing**.



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

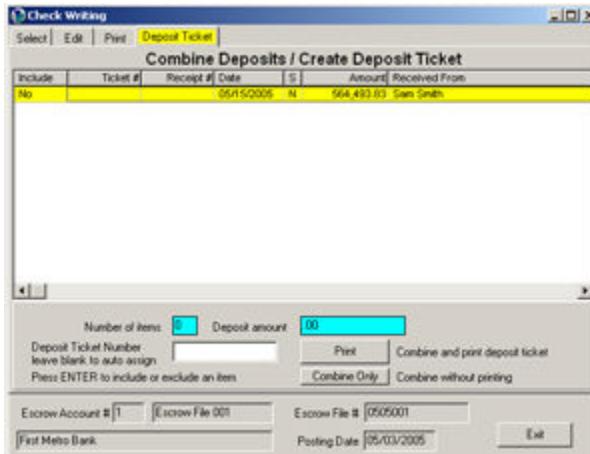
The projected balance represents total receipts and disbursement, regardless of their status. The Actual Balance is the cash balance, it represents funds received and disbursed.

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**.

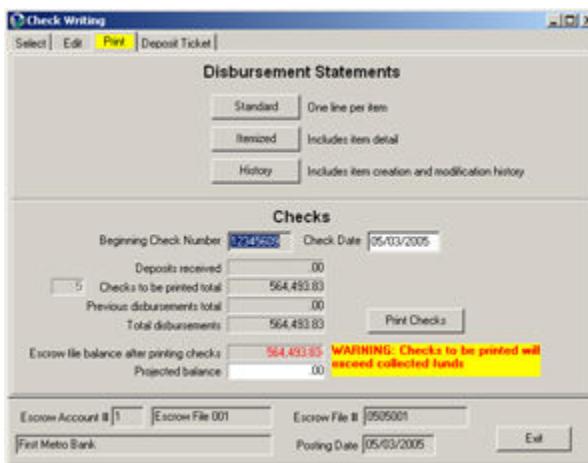
To print the items on a laser formatted pre-printed deposit ticket, click **Print**. This not only prints the deposit ticket, but also combine the items for reconciliation purposes. (The total deposit amount can be selected for clearing.)

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.

The image shows a software dialog box titled "Buyer Deposits". It contains a table with four columns: "Date", "Amount", "Receipt Number", and "Held By". The "Date" column has a value of "01/25/2005". The "Amount" column has a value of "1,000.00". The "Receipt Number" column is empty. The "Held By" column has a value of "E" and a dropdown menu showing "Escrow Agent". At the bottom of the dialog box are buttons for "Date of Deposit" and "OK".

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 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 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?

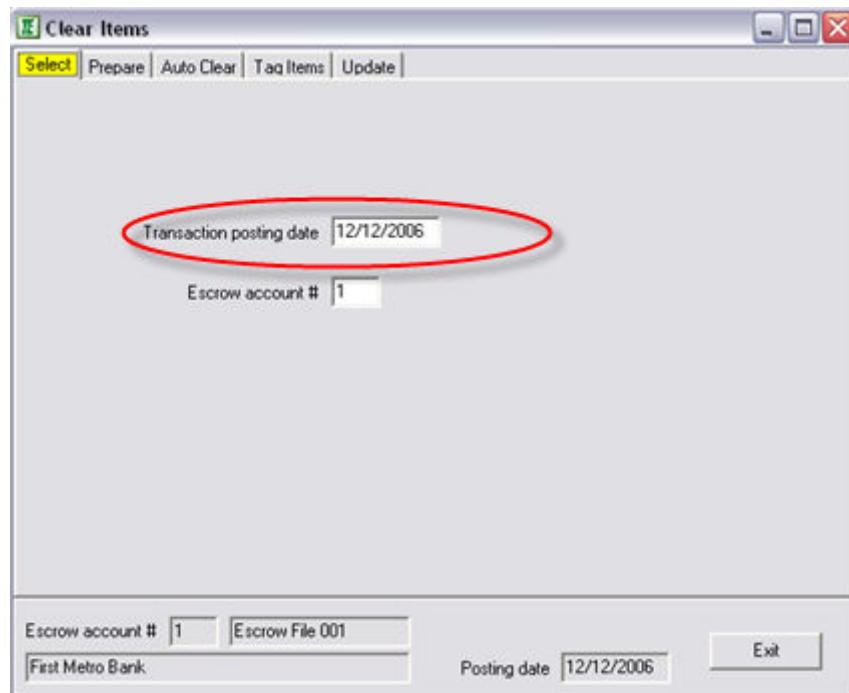
This report displays all actual and projected balances. Note any files that have balances. If you are unsure as to why these escrow files have balances, you should review and correct them prior to reconciliation. Perhaps a deposit was not changed to a D status, or a manually written check was not changed 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. See **Items_on_the_bank_statement_are_missing_in_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 S2F type C amt	26,767.00	
	voided 11/29/04 by S2F 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

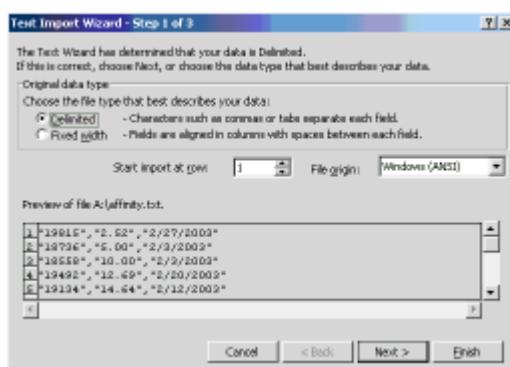
You will be receiving your data either from an exported download or on a diskette from your bank. If you are downloading from your bank's website, please consult your bank for export instructions.

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 (unchecked 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	2.62	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	02/13/03
7	19913	15.00	02/26/03
8	18680	20.00	02/27/03
9	19175	25.91	02/14/03
10	19185	36.18	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:

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

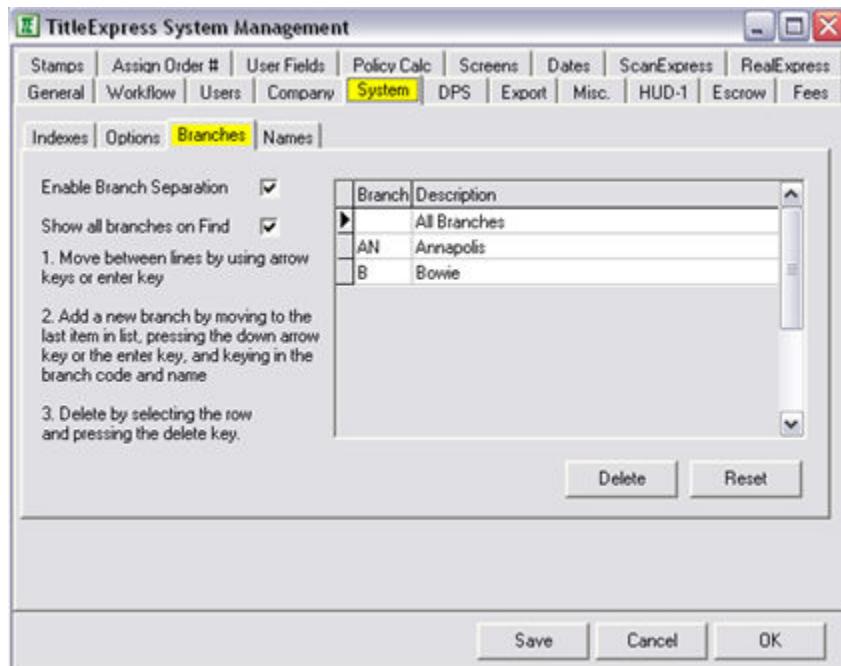
You can assign users to a branch, which will allow them to only:

- 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

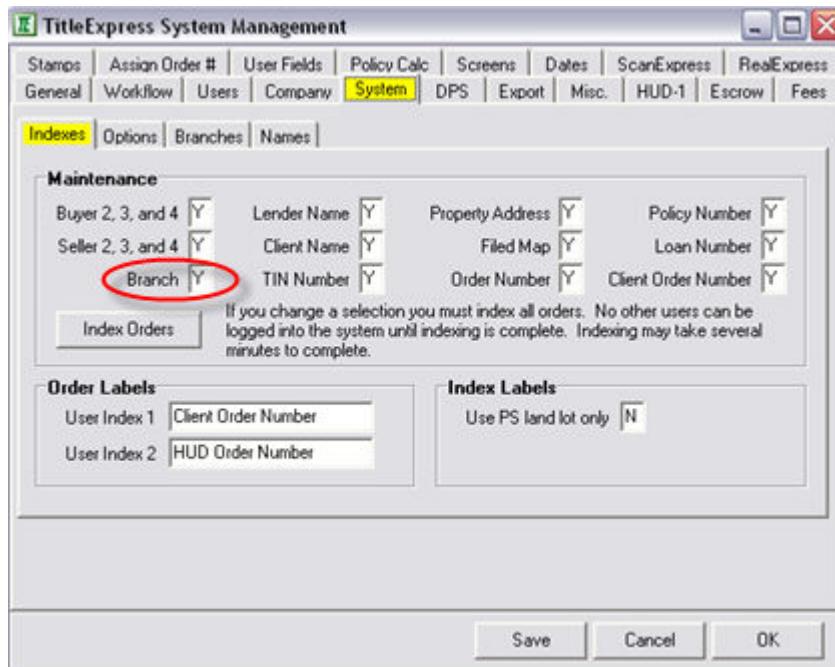
To enable branch separation, in the System Management, System, Branches sub-tab, select **Enable Branch Separation**.



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.

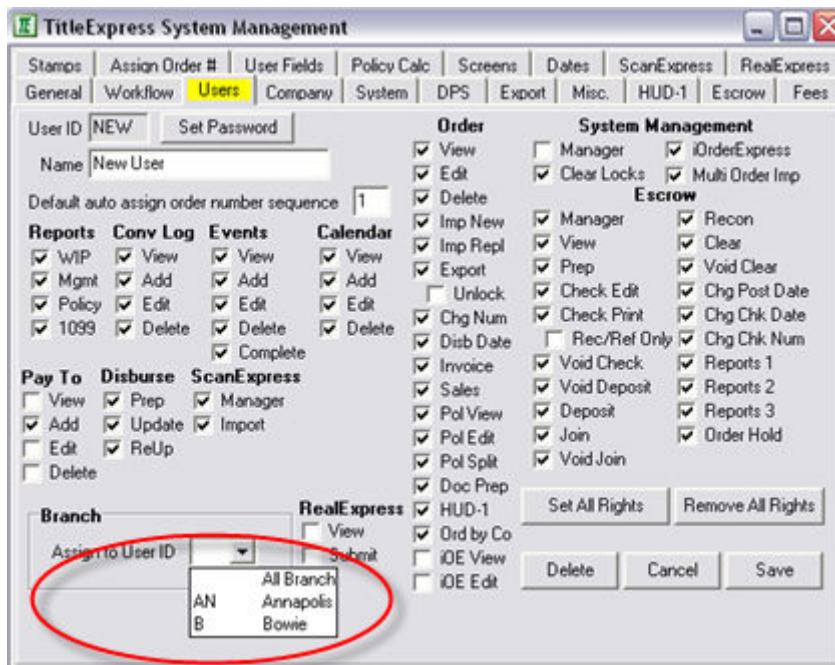


Then, you must index all orders. No other users can be in TitleExpress while indexing is taking place. This may take a long time if you have a large database. Do not disturb the program while it is running or you run the risk of corrupting your indexes. To index the orders, click **Index Orders**.

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.

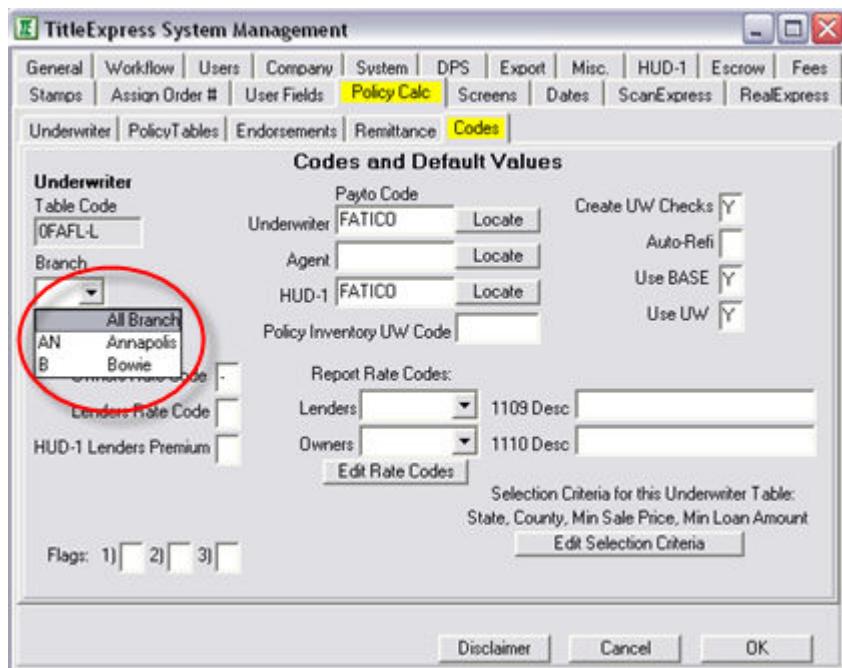
Assigning a User to All Branches

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

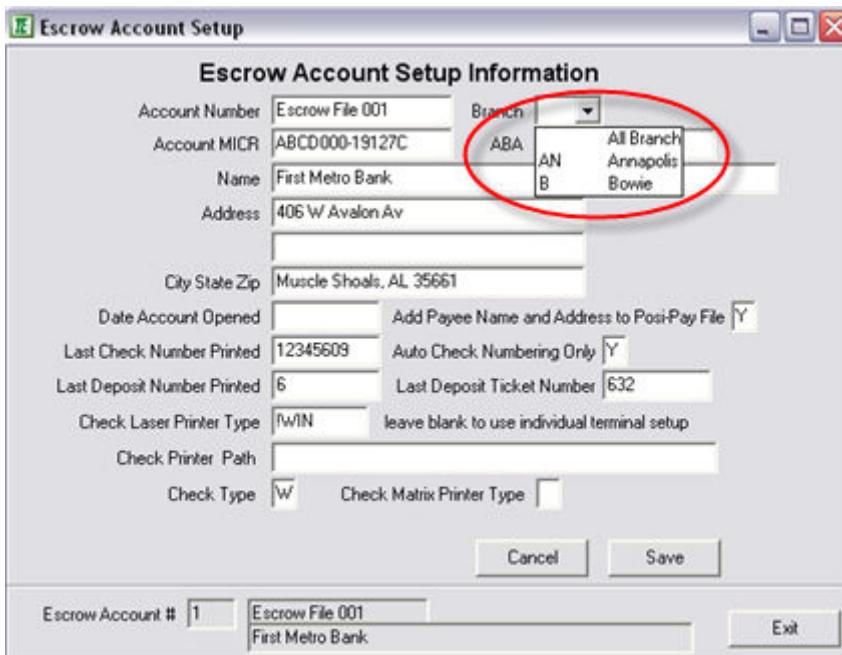
If users should only be able to access certain policy calculation tables while editing an order, a branch designation must be assigned to the table.

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.



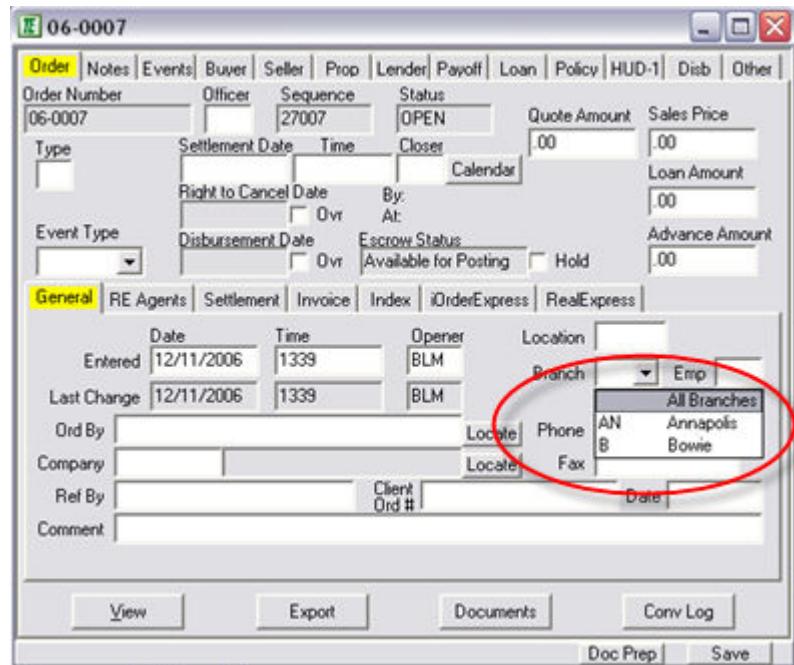
Assigning a Branch to an Escrow Account

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.



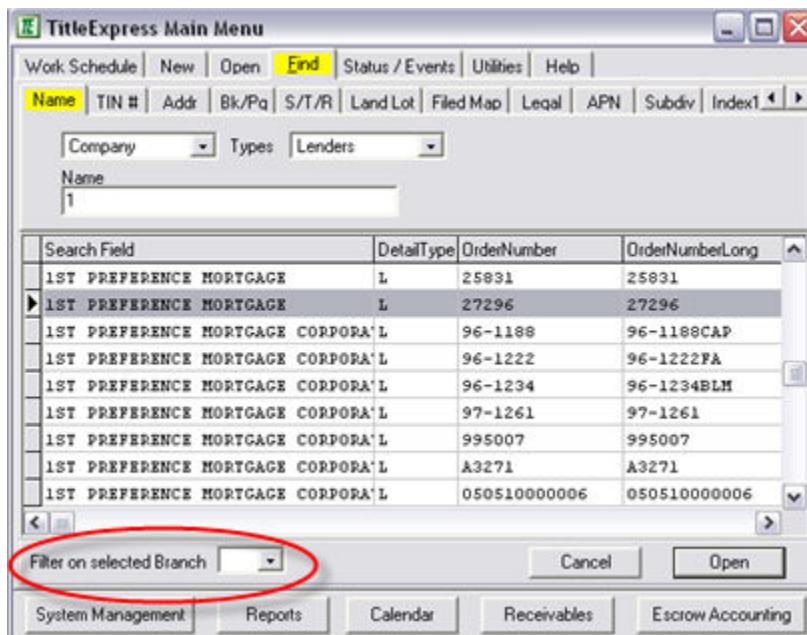
Branches and Master Orders

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 use by users assigned to that branch, or all branches.

Filtering Branches in Find

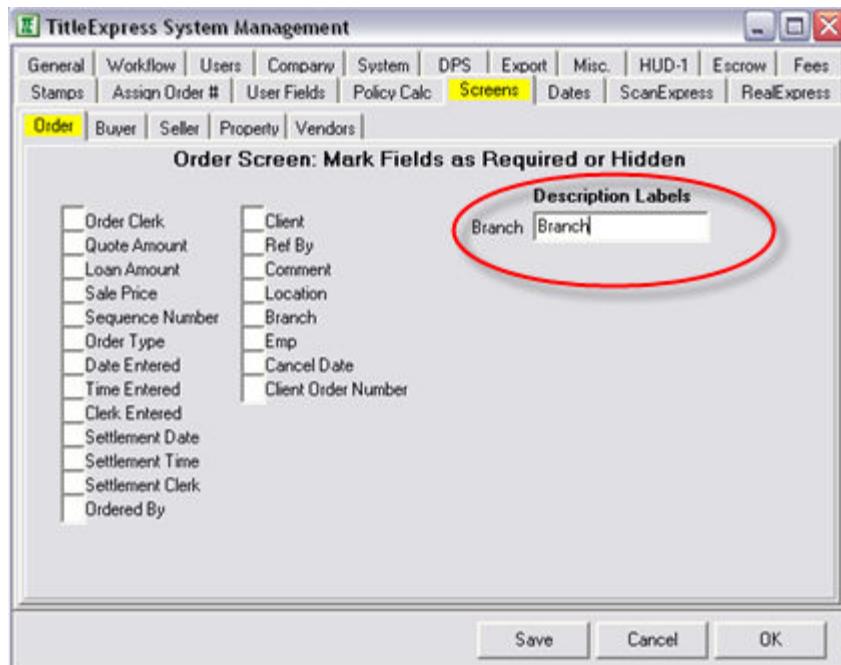
When searching for an order using the Find feature, you can filter the selection by selecting a branch from the **Filter on selected Branch** pull-down menu.



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

About TitleExpress Calendars

One of three calendar types may be chosen - Default, Enhanced and Expanded. Following is a chart displaying the functionality differences.

	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:

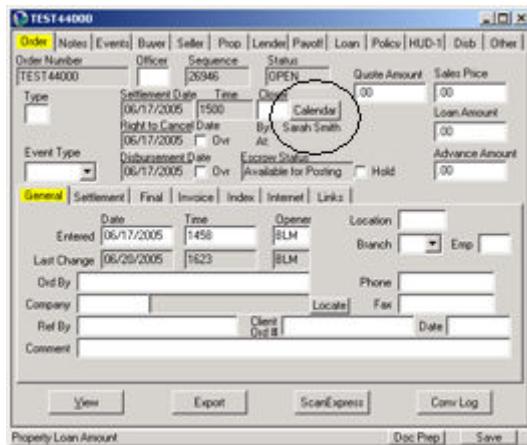
1. Open the System Management Utility.
2. Select the System, Options tab.
3. Select the Enhanced option in the Calendar section.

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

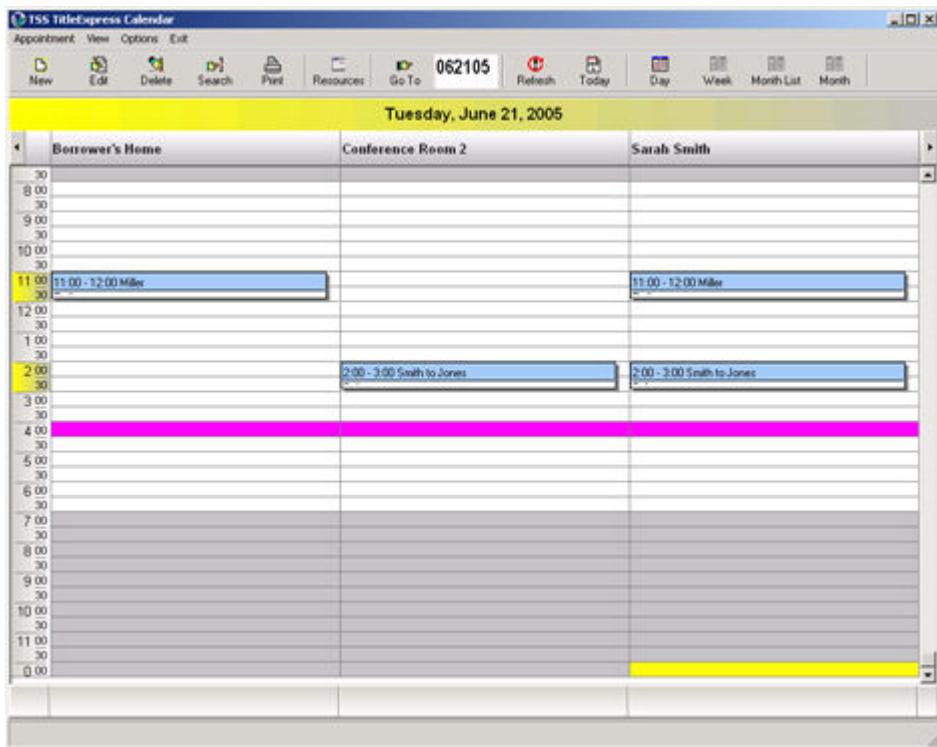
Successful Use Tips

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

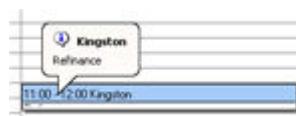
The toolbar contains icons for commonly used functions.

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

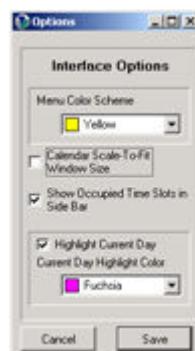
The calendar workspace displays the appointments. The display varies, depending on the selected view.



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.

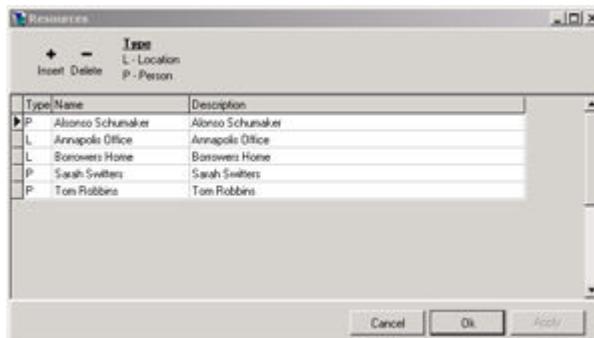
Setting Up and Selecting Resources

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.

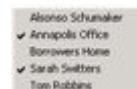
Setting Up Resources

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.

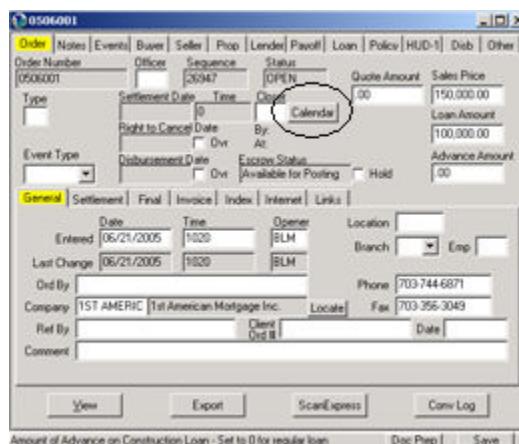
Scheduling a New Appointment

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

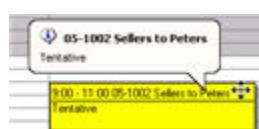
To edit an appointment while in an order, on the **Order** tab, click **Calendar**. You will be taken to the day view, and the related appointment will highlighted in the selected menu color scheme.

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.



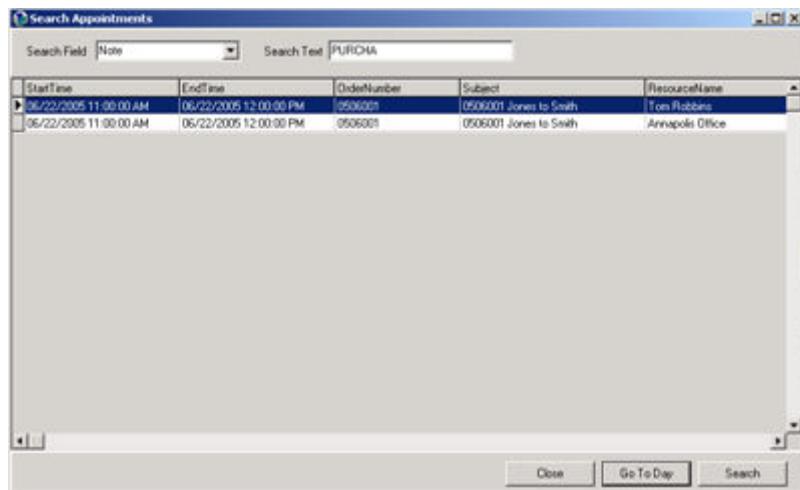
Searching Appointments

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.



1. Select a **Search Field**. Available options are Subject, Note and Order Number.
2. Enter text to be search in **Search Field** and then press **Enter**. The results will be displayed.
3. 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.

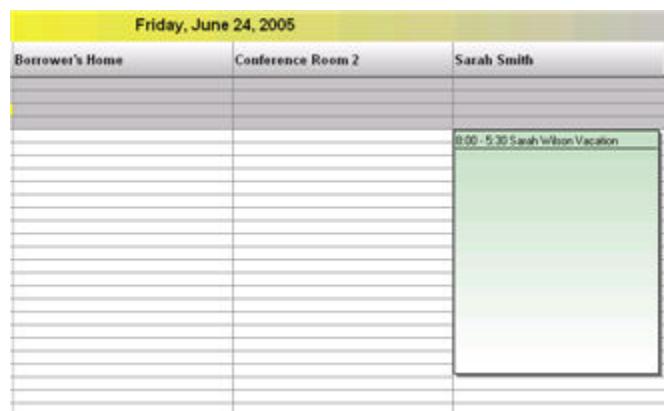
Scheduling Vacations

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

Expanded Calendar Overview

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

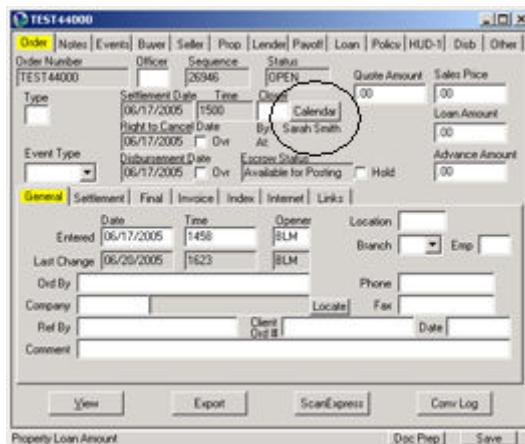
To use the expanded calendar, it must be enabled in System Management. To do this:

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**.

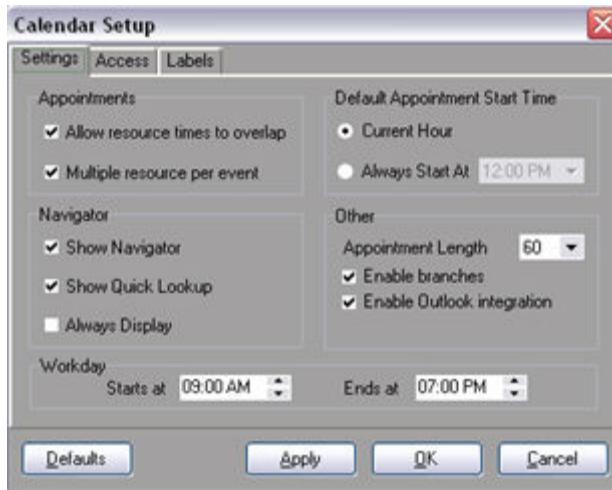
The icon is available on the Program menu, under TSS, TitleExpress, or the shortcut can be created manually. The shortcut target should be C:\TEXPRESS\PROG\Calendar.exe.

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

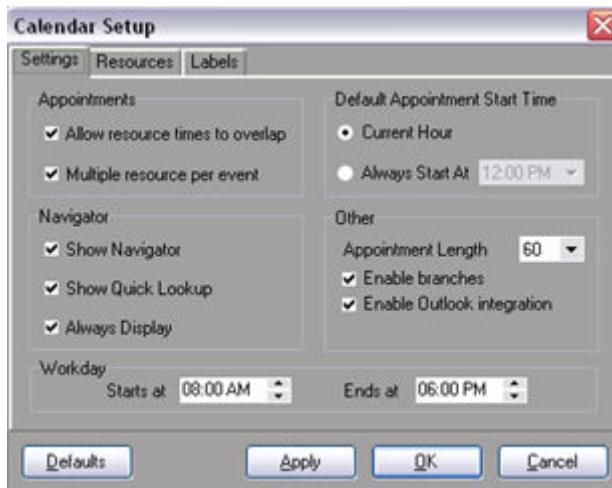
About Calendar Setup

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.

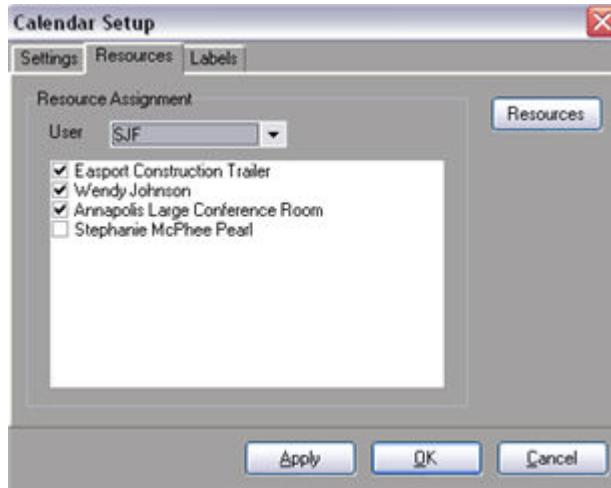
Setting Up Resources

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.

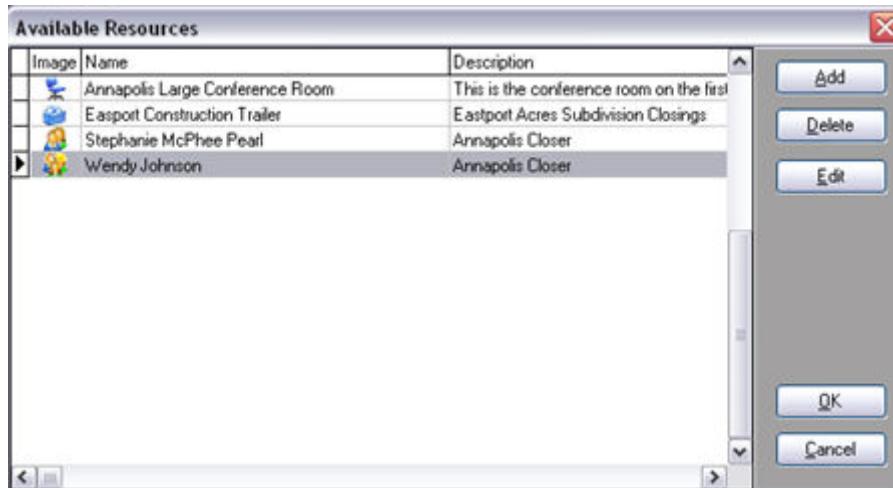
Resource Assignment

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.

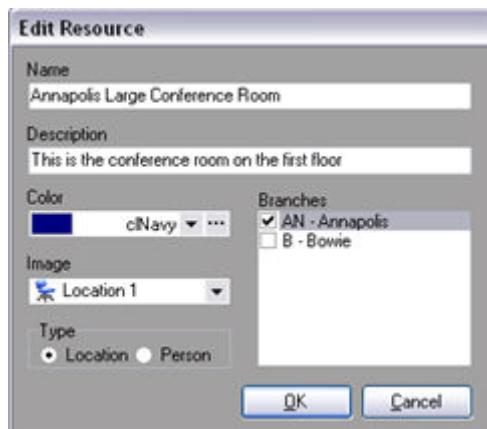


Resource Setup

To add, edit or delete a Resource, click **Resources**.



Colors and images may be assigned.



Branches

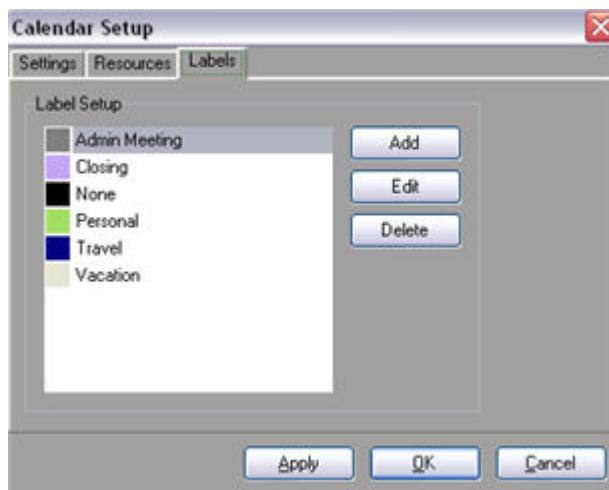
If you have enabled Branches on the Settings tab, you will have the opportunity to assign a branch to a resource.

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

Successful Use Tips

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.

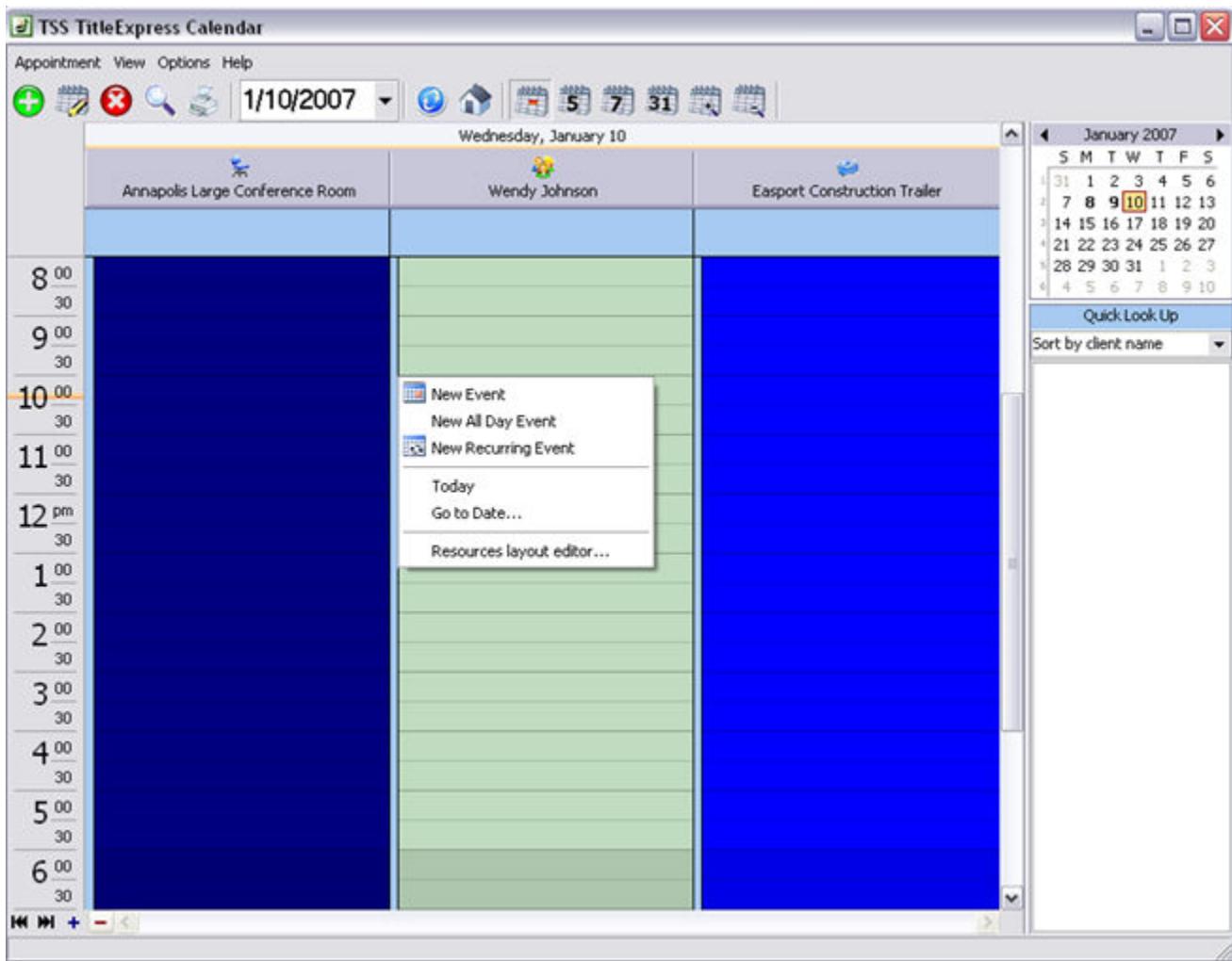
Branches

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**.

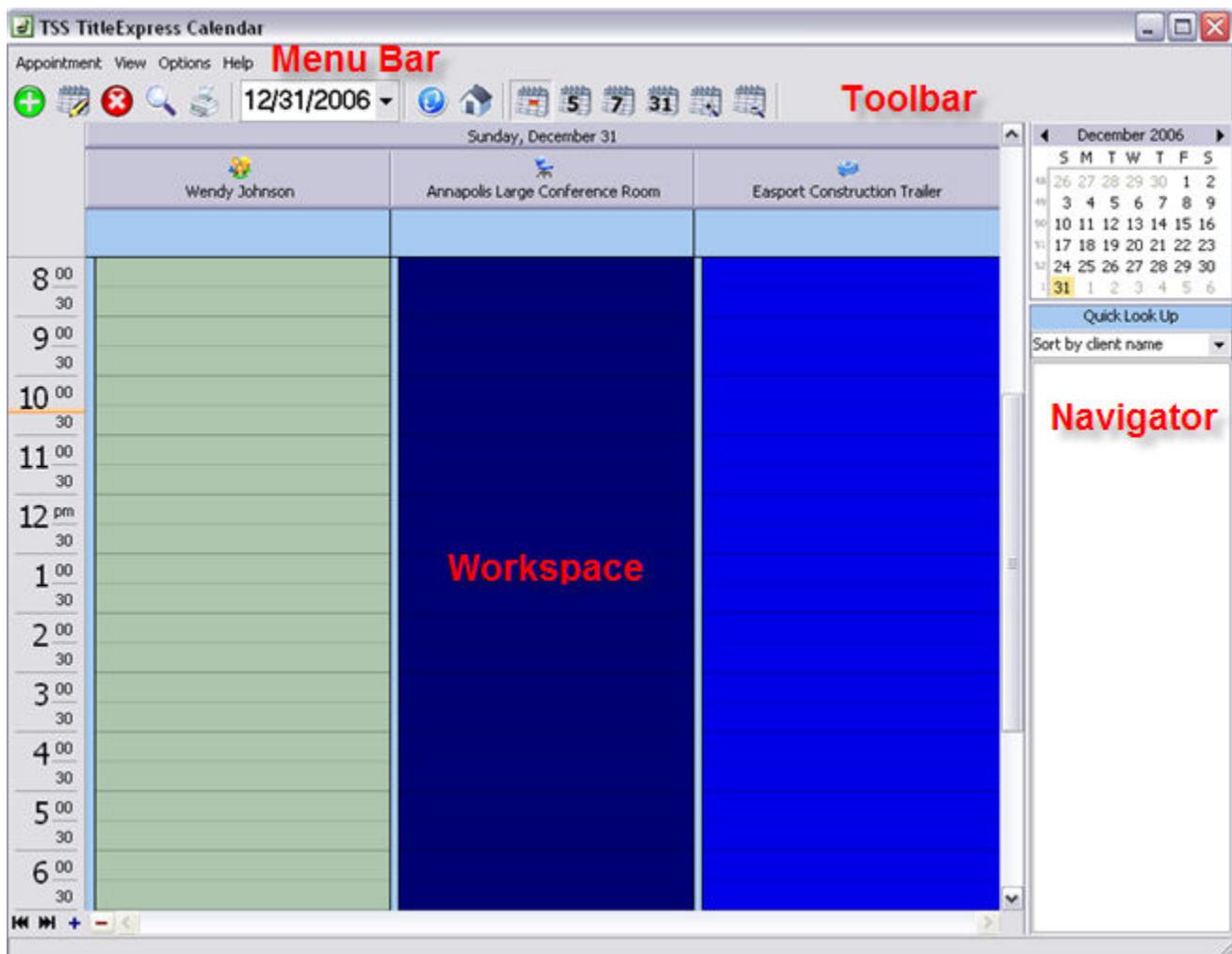


To move the columns, select the Up or Down button. (**Up** moves column left, **Down** moves column right.)

Interface Overview

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

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

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

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.

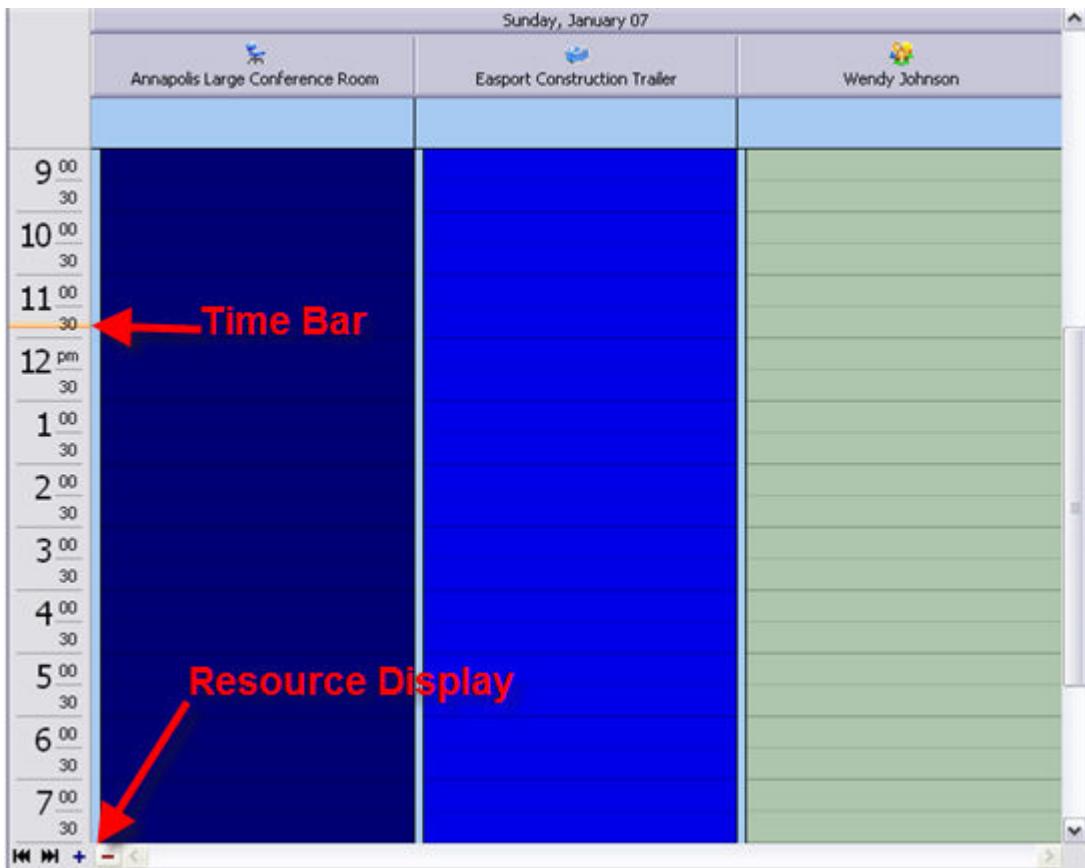
Toolbar

The toolbar contains shortcuts to several functions.

	Add a new appointment
	Edit an appointment
	Delete an appointment
	Search for an appointment. See Searching Appointments .
	Print current calendar view
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

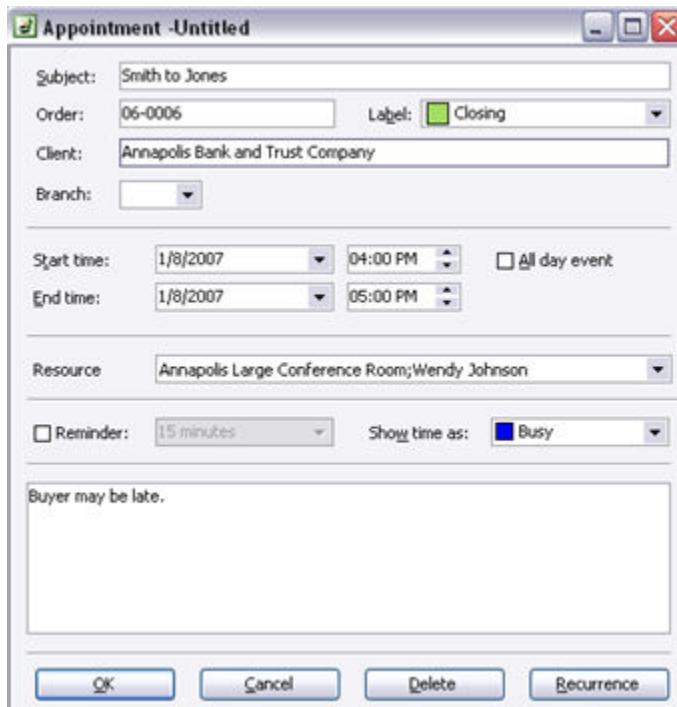
For quick lookup, you can select a date or date range and the related appointments appear for the selected resources.

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.

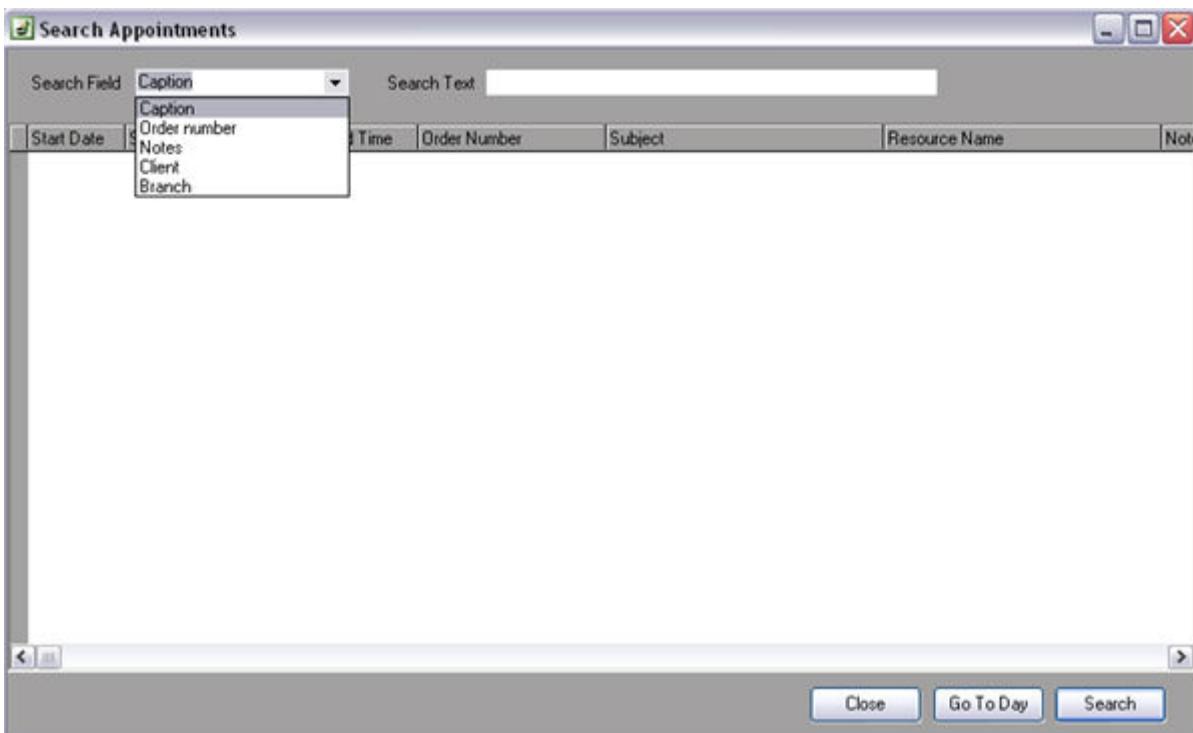
Recurrences may be set.

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.

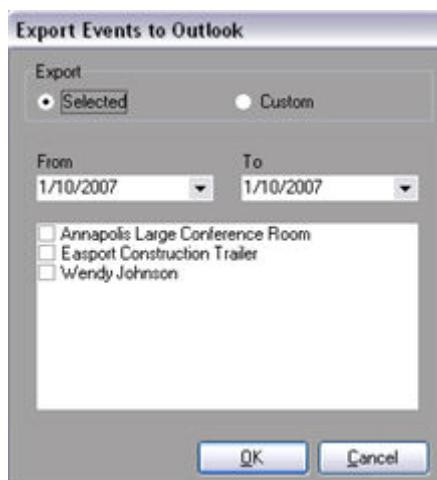
Searching Appointments

Appointment may be search 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 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 it will assign the next available order number to the new order. If this is not your intention, you can rename the order, but this will leave a gap in your order numbers (if that is important to you).

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:

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 assigns the next available order number from the first auto-assign sequence. It is a faster method than the master order method, but you must be certain that the **import and export parameters** in System Management are setup properly.

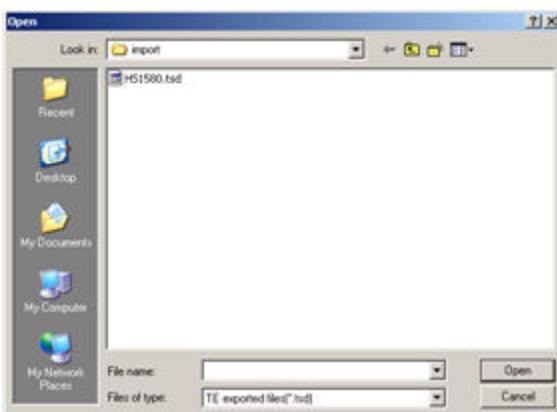
The option to always lock on order on export should not be selected.

Following are the steps to use this method.

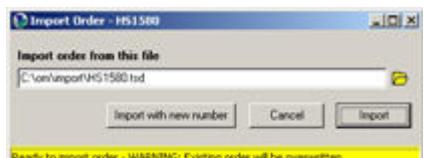
1. Open the existing order. On the Order, General tab, click **Export**. Note the location of the exported file and then click **Export**.



2. Exit the existing order.
3. On the Main Menu, click **Import**.



4. **Open** (or navigate to) the exported order.
5. On the Import Window message, select **Import with new number**.



6. The order is imported and assigned a new number which is displayed in the **Information** message.



7. The order will now be available for editing on the **Open** tab.

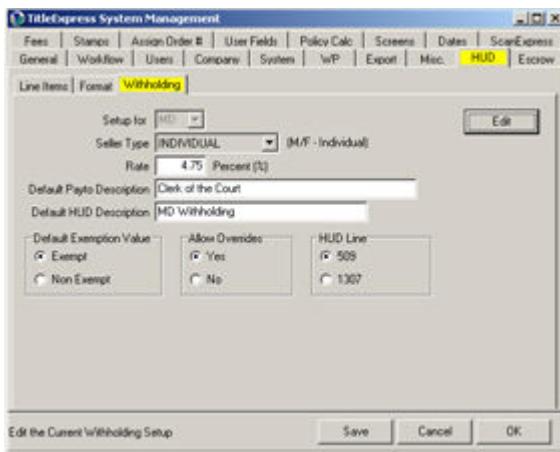
Calculating Maryland Withholding Tax

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.

Setup System Management Defaults

To setup 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 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 (currently only available for MD).

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 MD Withholding.

Default Exemption Value

Default exemption setting for type.

Allow Overrides

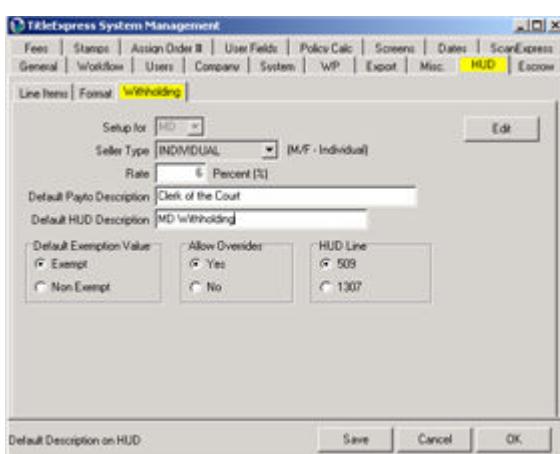
Allow overriding of calculated withholding amount in an order.

HUD Line

Print withholding amount on this HUD line.

Order Information

If a Seller is subject to MD 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 Line 603 (Proceeds Before W/H), and the combined amount will be used to determine the Withholding payment, not the amount from HUD Line 603.

Information released for the Comptroller of Maryland's office defines excluded amounts as follows: (1) debts of the transferor secured by a mortgage or other lien on the property being transferred that are being paid upon the sale or exchange of the property; and (2) other expenses of the transferor arising out of the sale or exchange of the property and disclosed on a settlement statement prepared in connection with the sale or exchange. The total payment also includes the fair market value of any property transferred to the transferor.

The withholding payment will then be carried to the HUD line designated in the System Management, HUD, 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 1-Exporting from 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**.

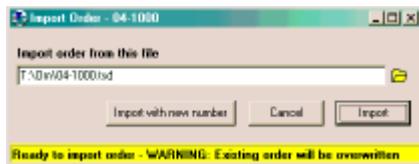


If you use order numbers that exceed 8 characters, you should change the order number so that it can be uniquely identified during the import process. Do not change the file extension.

Perform this step for each order you want to export.

Step 2-Importing into the 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.

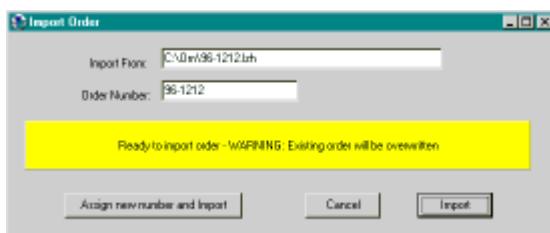
Step 3-Exporting from Out-Of-Office system

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 4-Importing into 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**.

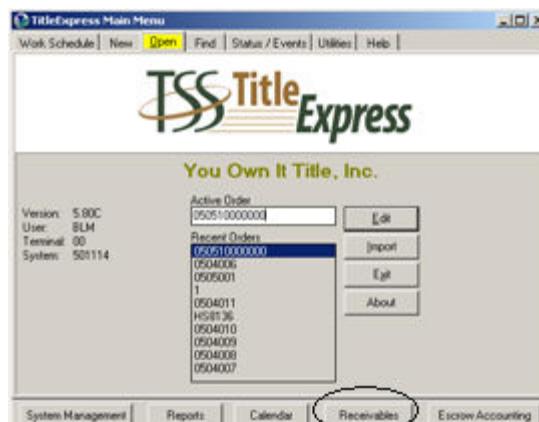
Click **OK** to complete the process. The imported order will now be available on the Local system for editing.

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.

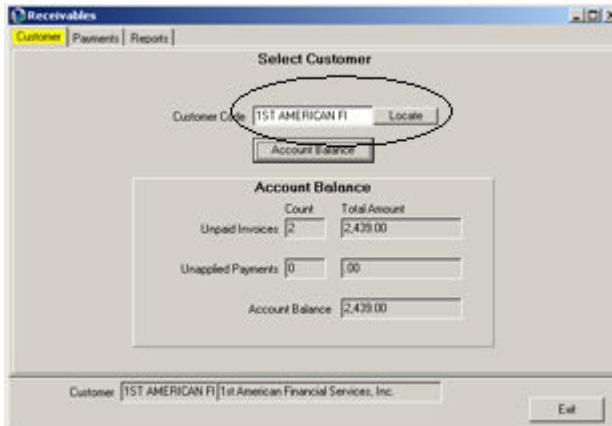


To understand Receivables, you must keep in mind the following: Customers send payments, most likely in the form of a check. The payment can be for a single invoice, or cover multiple invoices. Payments are split into items, which can be applied to an individual invoice, or multiple invoices.

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.

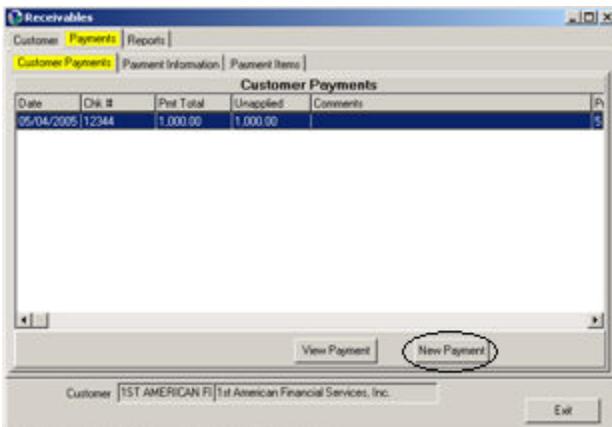


After you have selected the customer, click the **Payments** tab.

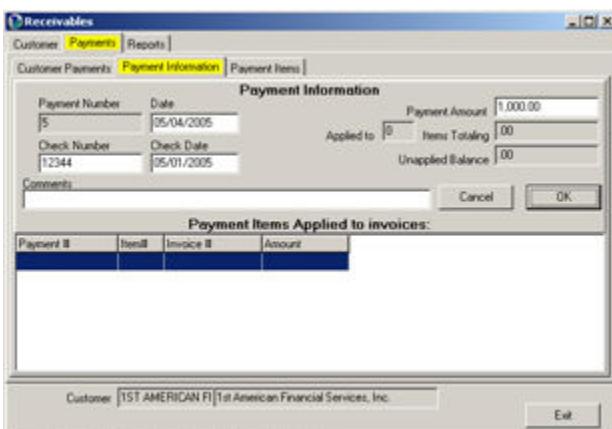
Entering New Payments

Add a New Payment

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.

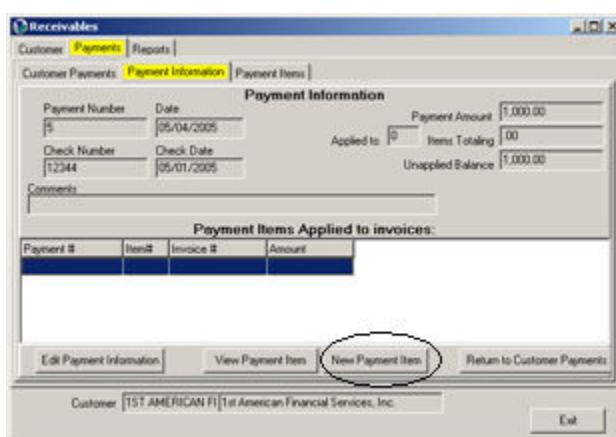
Payment Amount

The total payment amount.

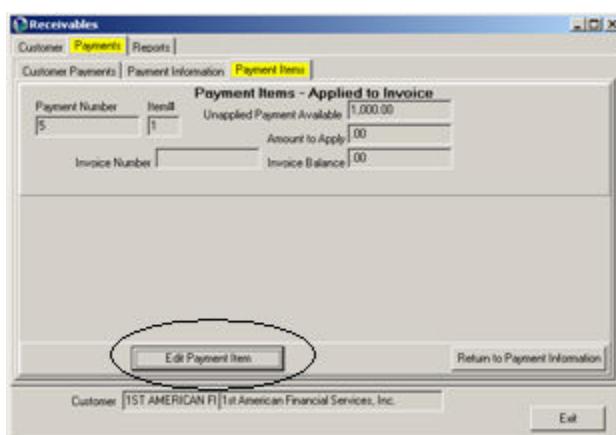
Click **OK** when completed. The next step is to apply the payment to payment items.

Add New Payment Item

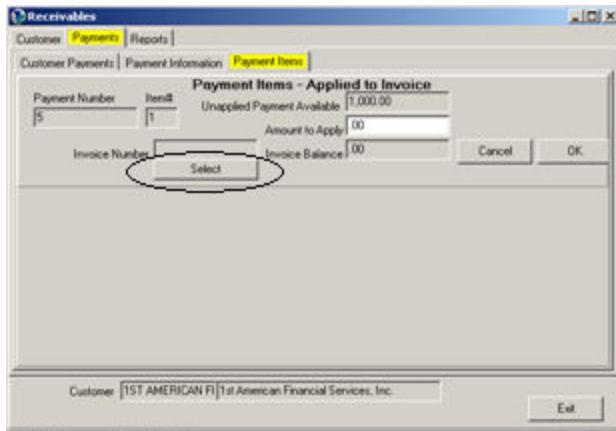
To create a new payment item, click **New Payment Item**.



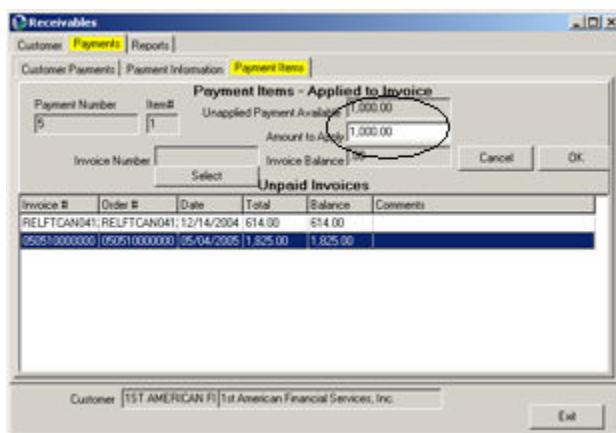
You are moved to the **Payment Items** tab. Click **Edit Payment Item**.



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.

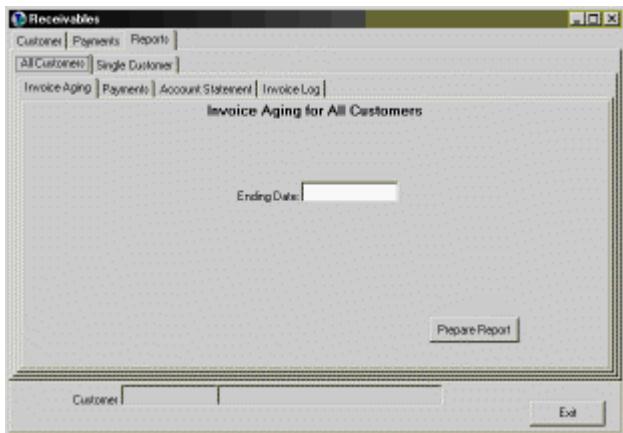
Following are the steps to correct a payment.

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.

1099 Reporting

TitleExpress provides the functionality to file 1099 returns electronically (using the FIRE System).

For information about Form 1099-S (which should have been distributed during the closing process using the TSS DPS master form or the appropriate HUD-1 trailer language), see 1099 Forms and Return Filing.

Transmitter Control Code

In order to file 1099 returns, you must have a Transmitter Control Code (TCC) assigned by the IRS. If you do not have a TCC, file Form 4419 immediately.

Publication 1220

When you receive your TCC, you will also receive Publication 1220. This is an important publication and will be referred to frequently in this Tutorial.

Due Date

Electronic returns filed using the FIRE System are due by **April 2, 2007**.

Extensions

To file an extension, use Form 8809 (see Publication 1220).

Procedural Overview

Following is an overview of the steps necessary to create a 1099 report.

1. Open the 1099 reporting function.
2. Complete the company information. This information is transmitted to the IRS along with the 1099 records.
3. Process and review orders that were **not** designated for 1099 reporting. If it is determined that an order should be on the 1099 report, that designation can be made.
4. Transfer designated orders into the 1099 report.
5. Edit the 1099 report and complete missing information. Missing information will be highlighted, making it easy to spot and edit. Additions and deletions can also be made.
6. Create the 1099 report file. This file can be filed electronically using the FIRE System.

For a description of every window and field used in 1099 reporting, please see the **1099 Reporting information in the Reference section of this Guide**.

Order Entry

To ensure smooth 1099 report processing while closing orders, you should have been:

- Entering the Seller's address and Tax ID number.
- Designating the order to be transferred to the 1099 report.

- Designating the Seller to be transferred to the 1099 report.

If you have not made these designations, do not panic. You will have the opportunity to change these designations in the 1099 reporting program (without having to go back into every order).



Reporting Procedures

Step One: Opening the 1099 Report

The 1099 Reporting functions can only be accessed:

- On the workstation designated as the 1099 reporting terminal in the **System Management, System, Options tab**.
- By a user with the **1099 report user rights** (assigned on the System Management, User tab).

To open the report, from the Main Menu, click **Reports** and then the **1099** tab. Select **2006**. Enter user ID and password (if any) and click **OK**.

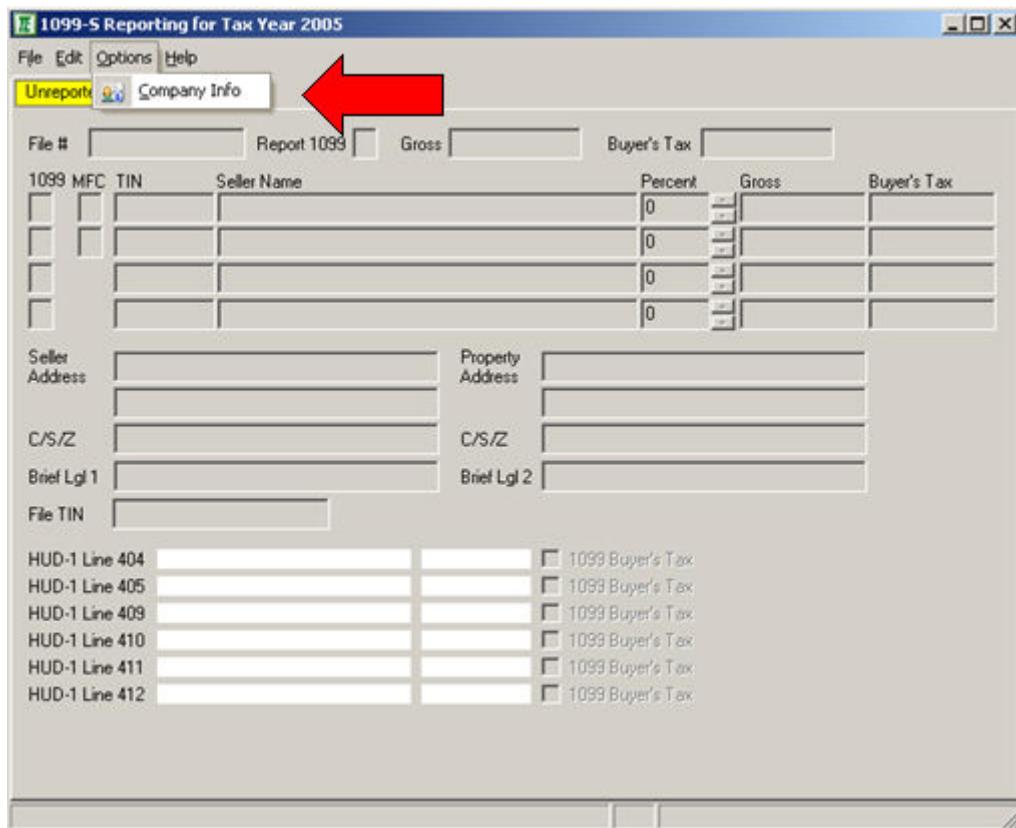
1099 MFC	TIN	Seller Name	Percent	Gross	Buyer's Tax
<input type="checkbox"/>	<input type="checkbox"/>		100.00	<input type="checkbox"/> 0.00	<input type="checkbox"/> 0.00
<input type="checkbox"/>	<input type="checkbox"/>		100.00	<input type="checkbox"/> 0.00	<input type="checkbox"/> 0.00
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Seller Address: _____
 Property Address: _____
 C/S/Z: _____
 Brief Lgl 1: _____
 Brief Lgl 2: _____
 File TIN: 157855878

HUD-1 Line 404	.00	<input type="checkbox"/> 1099 Buyer's Tax
HUD-1 Line 405	.00	<input type="checkbox"/> 1099 Buyer's Tax
HUD-1 Line 409	.00	<input type="checkbox"/> 1099 Buyer's Tax
HUD-1 Line 410	.00	<input type="checkbox"/> 1099 Buyer's Tax
HUD-1 Line 411	.00	<input type="checkbox"/> 1099 Buyer's Tax
HUD-1 Line 412	.00	<input type="checkbox"/> 1099 Buyer's Tax

Step Two: Edit the Company Information

1099 reporting functionality is only enabled once the company information is completed. To open the Company Information, from the menu, select **Options**, then **Company Info**.

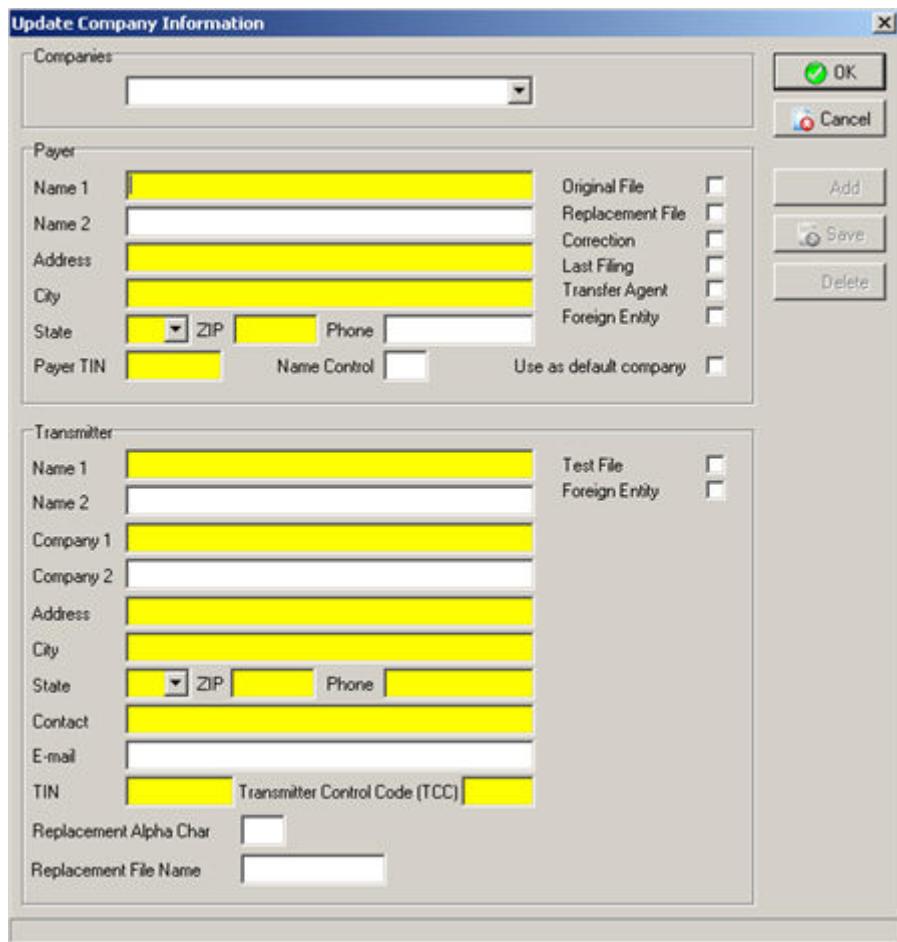


The screenshot shows the '1099-S Reporting for Tax Year 2005' software window. The 'Company Info' tab is selected, indicated by a yellow highlight and a red arrow pointing to it. The interface includes a menu bar with File, Edit, Options, Help, and tabs for Unreport, Company Info, and Company Info (highlighted). Below the tabs are fields for File #, Report 1099, Gross, and Buyer's Tax. A main table section contains rows for 1099 MFC TIN, Seller Name, Percent, Gross, and Buyer's Tax. To the left of the table are fields for Seller Address, C/S/Z, Brief Lgl 1, and File TIN. To the right are fields for Property Address, C/S/Z, Brief Lgl 2, and a series of checkboxes for HUD-1 Line 404 through 412, each associated with '1099 Buyer's Tax'. The bottom of the window features a toolbar with icons for Save, Print, and Exit.

Required information is highlighted yellow on the **Company Information** tab.

There are two informational sections - the Payer and the Transmitter. Most likely, the Payer and the Transmitter information will be the same, unless you are filing for **multiple companies** (separate EIN's).

When entering the TIN and phone numbers, enter numbers only. Do not enter dashes.

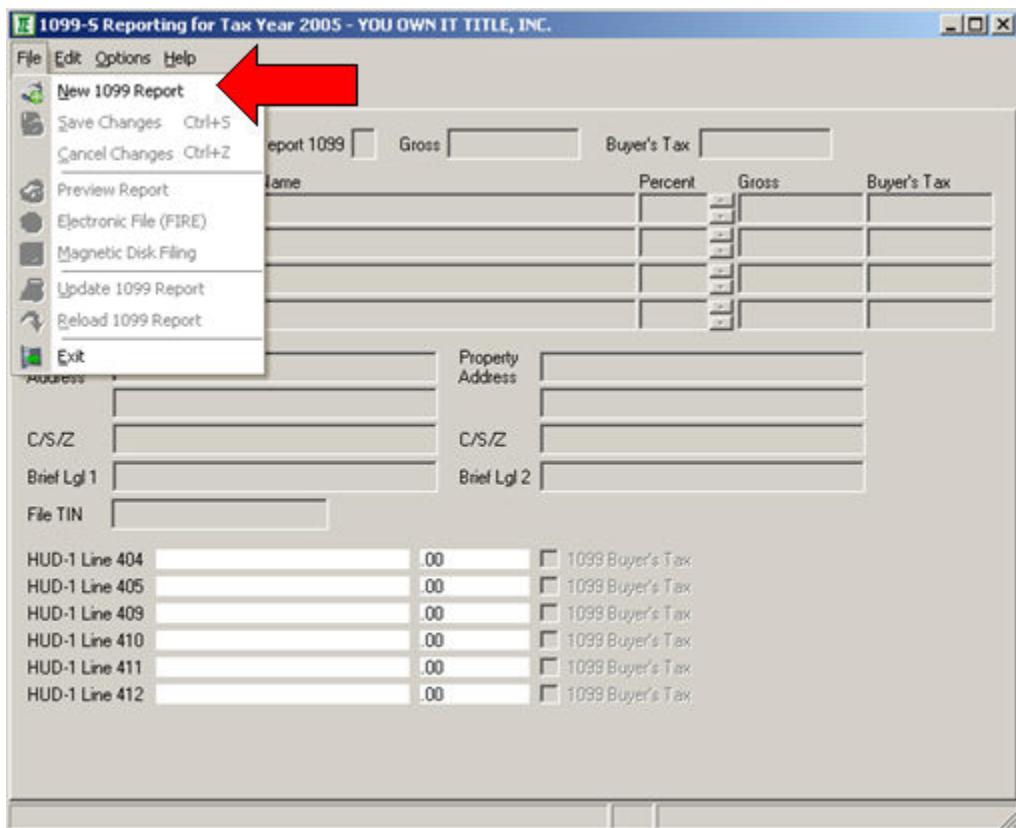


Step Three: Create New 1099 Report

To begin the processing of a new report, select **File, New 1099 Report**. This will load all orders designated with a **T** 1099 status into the **Reporting** tab, and all orders that **do not** have a 1099 status into the **Unreported** tab.

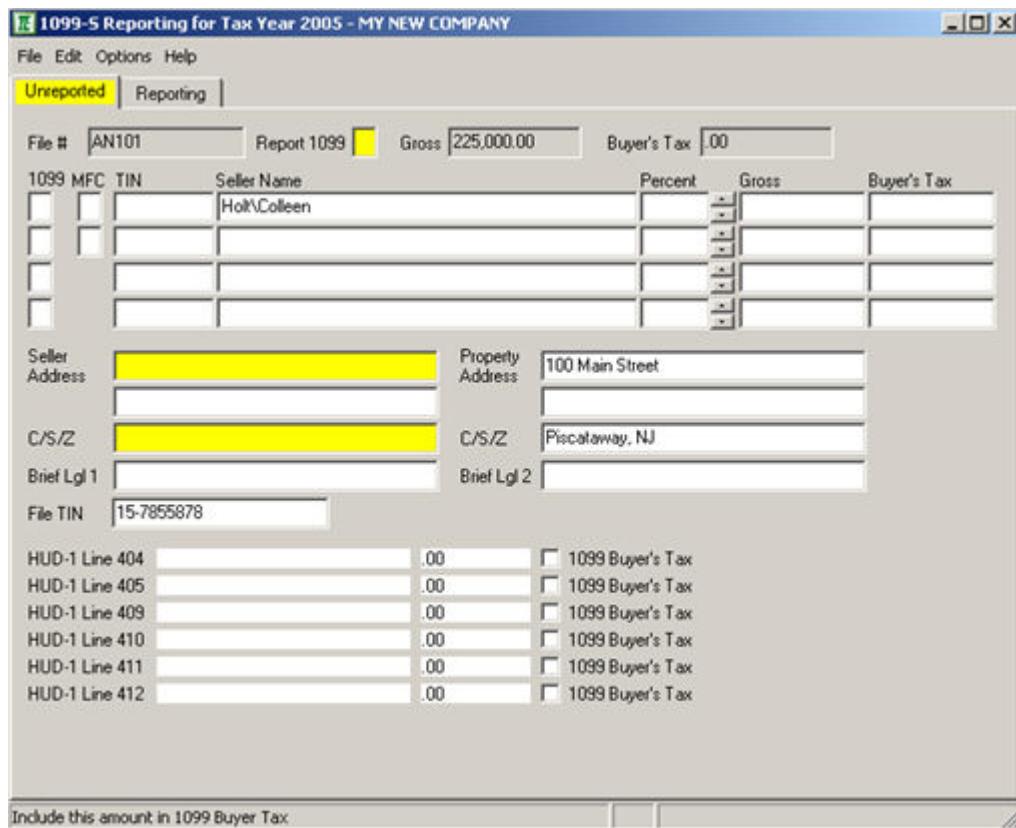
Once an order is loaded into the Reporting tab, the 1099 status in that order is changed to **P**.

If you are reporting for multiple companies, you must first select a Company. To do this, select Options, Company Info.



Step Four: Edit Unreported Tab

To begin the processing of the 1099 report, you should review all orders **not** designated for 1099 reporting. To do this, select the **Unreported** tab.



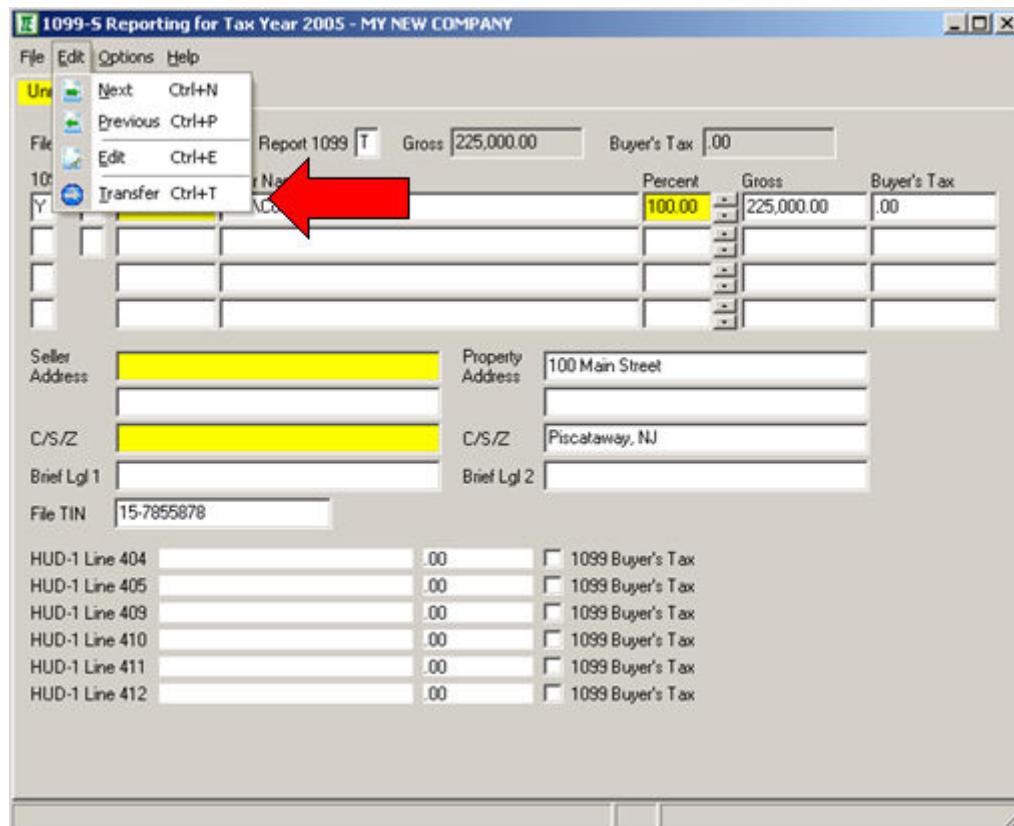
To navigate through orders, use **CTRL+N** to move to the next record, or **CTRL+P** to move to the previous record. These functions are also available on the Edit menu.

If an order requires reporting, press **CTRL-E** (Edit) and enter **T** in the **Report 1099** field, and enter **Y** in the **1099** column for each Seller to be reported. Correct additional information as needed.

The next step is to transfer the designated orders to the 1099 report.

Step Five: Transfer Orders to the 1099 Report

To transfer orders from the Unreported tab to the Reporting tab, while on the Unreported tab, select **Edit**, **Transfer** or **CTRL-T**.



The designated orders will be moved to the **Reporting** tab.

Step Six: Edit Reporting Tab

Next, you must review, edit and correct any missing record information on the 1099 report. To do this, select the **Reporting** tab.

Using the options on the **Edit** menu, orders can be edited, added and deleted from the 1099 report.

1099-S Reporting for Tax Year 2005 - MY NEW COMPANY

File Edit Options Help

Unreported **Reporting**

Error	Order/Seller #	Payee	Sales Amount	Buyer's Tax
<input checked="" type="checkbox"/>	TEST ORDER:1	SELLER NAME 1	350,000.00	145.
<input type="checkbox"/>	12345678:1	HIGH JOHN T.	112,500.00	954.
<input type="checkbox"/>	12345678:2	HIGH SARAH R.	112,500.00	954.

Order/Seller #	TEST ORDER:1	Date	10/14/2005	TIN	123131231	Seller Amounts	
Name 1	SELLER NAME 1			TIN Type	<input type="radio"/>	Percent of Gross	100.00
Name 2				EIN	<input type="radio"/>	Gross	350,000.00
Address	SELLER STREET			SSN, ATIN, JTN	<input checked="" type="radio"/>	Buyer's Tax	145.25
City	SELLERS			Unknown	<input type="radio"/>	Order Totals	
State	VA	ZIP	21114	Foreign	<input type="checkbox"/>	Gross	350,000.00
Property	3321 HOMETOWN LANE SELLERS VA 22134			Property/Services	<input type="checkbox"/>	Buyer's Tax	351.00
Special				Corrected	<input type="checkbox"/>		

Separate Record for Each Seller

Each seller has an individual 1099 record, so an order may be separated into four or more different records. Each record is represented by the order number, then a colon (:), and then a sequential number assigned to each seller.

Missing Information

Any records that contain missing information are highlighted and the Error box is checked. These records must be corrected.

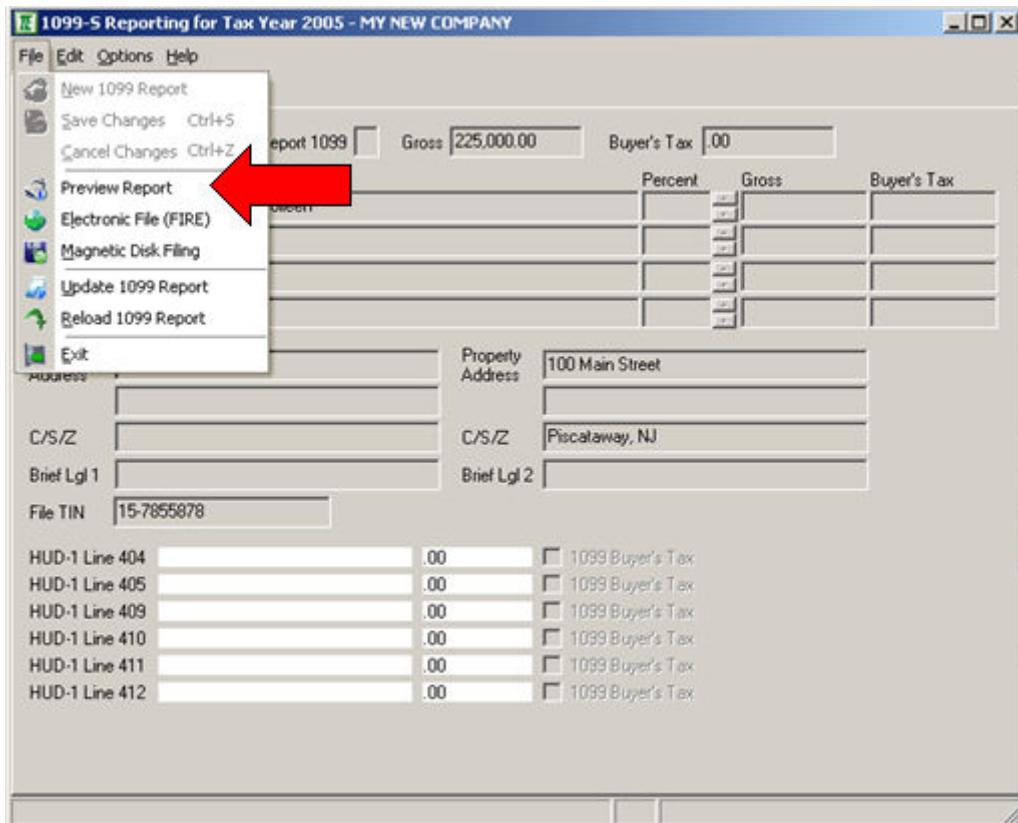
Adding and Deleting Records

You can also add or delete records. For example, if you need to split the gross proceeds between four sellers, you can add three records to an order. The proceeds can be split using the **Percent** function.

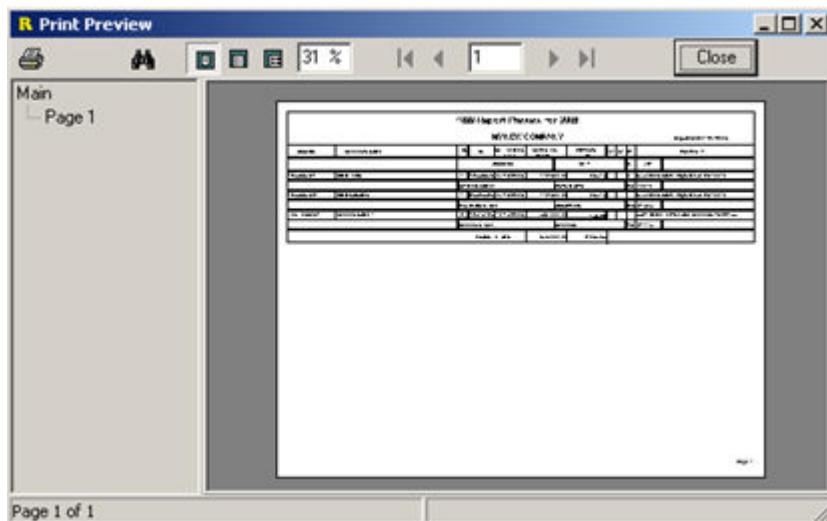
Once you are satisfied that the records are complete and accurate, you are ready to file the report with the IRS.

Step Seven: Preview Report

The 1099 report can be previewed and printed. To do this, select **File, Preview Report**.



To print, select the printer icon.

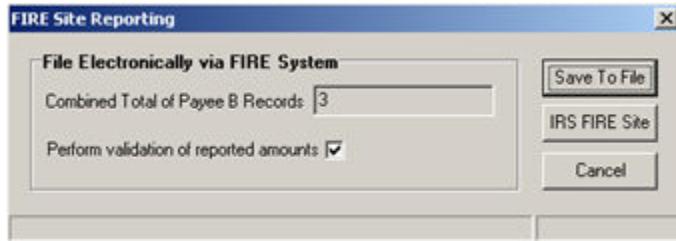


Step Eight: Create File

The final step is to create a 1099 report file that can be submitted using the FIRE system. Please note that you should not change the name of the file. The default file name is the name requested by the IRS. Additionally, you should note the **Combined Total Count of B Records**. You will need this information during the filing process.

Electronic Filing (FIRE)

To send the file to the IRS electronically using the FIRE System, select **File, Electronic File (FIRE)**. This method is a paperless transaction. File acceptability results are available 1-2 business days after submission.



Select **Save to File** and save the file to a location of your choice. (Note this location, you will need to upload from it while in the FIRE system.)

To access the FIRE System, select **File, Electronic File (FIRE)** and then click **IRS FIRE Site**. Follow IRS directions on the FIRE website to create a new account, and then submit the 1099 report file.

Reporting for Multiple Companies

Following are the procedures to file 1099 returns for multiple companies (same Transmitter, different Payer).

You must first add **Company Information** for each company. The **Payer Name 1** and **Payer TIN** must be unique for each company. One company must be selected as the **default company**.

When a new 1099 report is created, orders will be loaded into the report by the matching TIN number that exists on the Order, Settlement tab. If this field is blank, the order will be loaded into the **default company** report.

Before creating a new 1099 report, select the needed company. The processing of the 1099 report then follows standard procedures. However, be sure to save the 1099 report file (FILE1099.001) to separate locations for each company. **You must not change the name of this file.**

Remittance Reports

Various remittance reports for your underwriters can be produced. In addition, several of the reports can be placed on a diskette or transferred via modem to your underwriter. Only one workstation can be designated to run these reports. This designation is set in the System Management Utility, on the System tab.

There are four available formats:

Underwriter

These reports have been designed according to an Underwriter's specification.

State

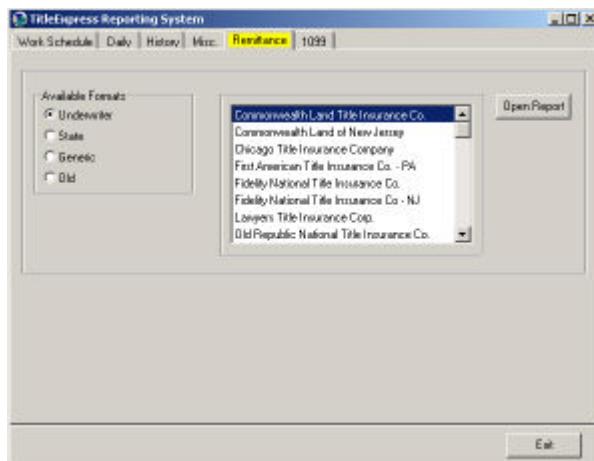
These reports have been designated according a state's specification.

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.



Underwriter

Common Reporting Instructions

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

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 topics for more information.

Order Entry

The following information must be completed in the individual orders:

Policy, Summary Tab

Choose the appropriate underwriter code.

Policy, Dates 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.

Policy numbers must be formatted as directed by the underwriter.

LandAmerica requires the following formatting: aaa-nnnnnn (three alphabetic characters followed by a dash and then six numbers).

The date that is entered into the Policy Date field determines on which monthly report this order will be included. 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 will be placed in that report.

The Reported Date field should be left blank. This will automatically fill with the date of the remittance report that it is included on after the final report is printed.

Property Tab

Complete the County or City field.

Order, Final Tab

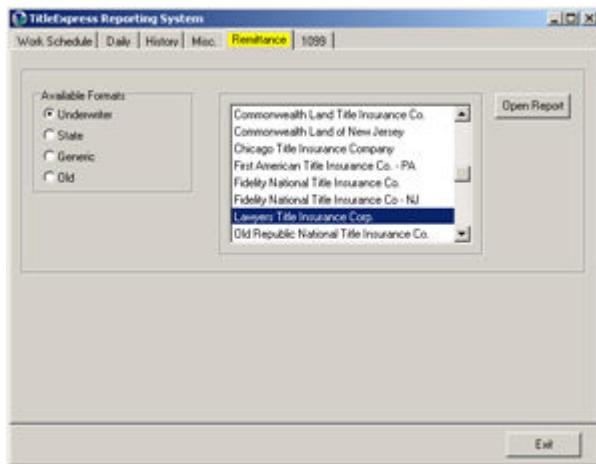
Complete the Deed and Mortgage recording date (if available).

Defining Reports

Creating a Report Definition

A report definition allows for the selection of TitleExpress underwriter tables to be included in the report. Any orders that include these tables and are within the search criteria date range will be included in the periodic report.

1. From the TitleExpress Main Menu, select **Reports**.
2. Select **Remittance**.
3. Select the Underwriter, and then click **Open Report**.



4. Click **Create**.
5. Complete the **Underwriter Information** and the **Policy Information**.

Underwriter Information

The underwriter information section contains information about your servicing underwriter office and other criteria that defines the report.

1. Complete the name and contact information for your servicing underwriter office.
2. Complete the **Report Title**. This title appears for selection when creating a periodic report, so it should indicate the agency number (if your remit using multiple agent numbers), the underwriter name, and applicable state.
3. Complete the **Agent Name**. Either enter the code for your company name, or click **Locate** and select from the list. This information prints on the remittance report.
4. The **UWF Search Terms** field assists in determining the list of tables that will appear for inclusion in this report definition. The text in this field will be compared against the underwriter description text in the underwriter table.
5. Select the **Search Date**. When creating a new periodic report, this date will be used to gather orders for inclusion in the report. One of three dates may be chosen:

Production

This date is entered on the Policy, Data sub-tab in the Policy Issued Date field. It represents the date the policy is typed, or issued.

Settlement

The settlement date entered on the Order tab. This selection can be used if you issue instant policies.

Record

The document recording date on the Order, Final sub-tab.

6. Select the **Reporting State**. The property must be in this state in order to be included on the report.
7. Enter your **Agent Number**. This information will appear on the final report.
8. If you are submitting a report without policy numbers, select that option.
9. If you are submitting policies electronically, select that option. (Requires policy numbers.)
10. Click **OK** when finished.

Edit Report Definition

Underwriter Information		Inventory Code	<input type="button" value="OK"/>
Name 1	Lawyers Title Insurance Corporation		
Name 2			
Address 1			
Address 2			
Address 3			
City/State/Zip	<input type="button" value=""/>	<input type="button" value=""/>	<input type="button" value=""/>
Phone 1	<input type="text"/>	Ext <input type="text"/>	Fax <input type="text"/>
E-Mail	<input type="text"/>		
Report Title	Lawyers Title PA Report		
Agent Name	<input type="text"/> You Own It Title, Inc. <input type="checkbox"/> Policy Numbers not Required <input type="checkbox"/> Submit Policies Electronically		
		<input type="button" value="Locate"/>	<input type="button" value=""/>

Policy Information

The policy information section contains information that determines what orders are to be included in the periodic reports, based on the underwriter table selected in the orders.

After you have completed the Underwriter information, and clicked **OK**, tables available for selection appear in the Policy Information section.

These tables are automatically selected based on the **UWF Search Terms** and **Reporting State** information entered in the **Underwriter Information** section.

Assigning a policy table

To assign a policy table to this report definition, select the table, and then press the **Spacebar**. A check will appear in the **Assign** box. These tables will be searched for when the periodic report is created.

If the rate tables you want to appear in the report do not appear, click **Find**. Using Windows Explorer, select the tables.

If you would like to view all available tables, click **Show All**.

When you have completed the selection, click **OK**. You are now ready to create periodic reports based on this report definition.

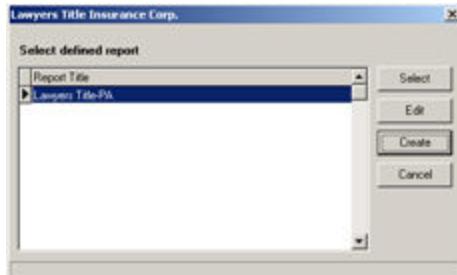
Policy Information			<input type="button" value="Report Only"/>
Assign	Code	Description	Assigned To
<input checked="" type="checkbox"/>	ZLAPA**S	Lawyers PA; Simul Appr. Atty. Owner & Loan Eff. 1/02; Lawyers Title Insurance	
<input checked="" type="checkbox"/>	ZLAPA**L	Lawyers PA; Appr. Atty. Loan Policy Only Eff. 1/02	Lawyers Title Insurance
<input checked="" type="checkbox"/>	ZLAPA**D	Lawyers PA; Appr. Atty. Owner Policy Only Eff. 1/02	Lawyers Title Insurance
<input checked="" type="checkbox"/>	ZLAPA++S	Lawyers PA; Simul Enhanced Owner & Loan Eff. 7/02	Lawyers Title Insurance
<input checked="" type="checkbox"/>	ZLAPA++L	Lawyers PA; Enhanced Loan Policy Only Eff. 7/02	Lawyers Title Insurance
<input checked="" type="checkbox"/>	ZLAPA+LD	Lawyers PA; Simul Basic Owner & Enhanced Loan Eff. Lawyers Title Insurance	
<input checked="" type="checkbox"/>	ZLAPA+D	Lawyers PA; Enhanced Owner Policy Only Eff. 7/02	Lawyers Title Insurance
<input checked="" type="checkbox"/>	ZLAPA+DL	Lawyers PA; Simul Enhanced Owner & Basic Loan Eff. Lawyers Title Insurance	
<input checked="" type="checkbox"/>	ZLAPA+L	Lawyers PA; Basic Loan Policy Only Eff. 7/02	Lawyers Title Insurance
<input checked="" type="checkbox"/>	ZLAPA-D	Lawyers PA; Basic Owner Policy Only Eff. 7/02	Lawyers Title Insurance

Periodic Reports

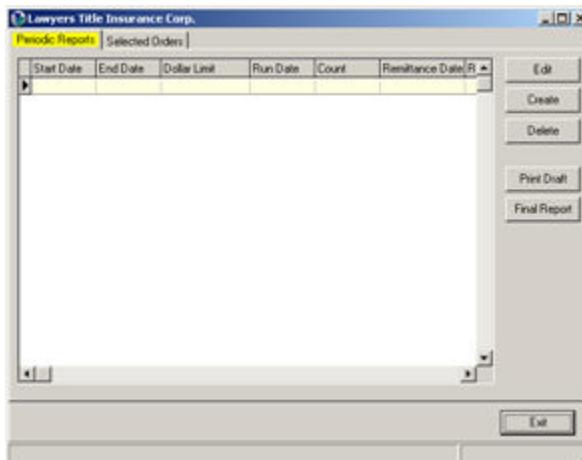
Selecting a Report Definition

Periodic reports are based on report definitions, so the first step to create a periodic report is to select a report definition.

1. From the TitleExpress Main Menu, select **Reports**.
2. Select **Remittance**.
3. Select Underwriters, the report, and then click **Open Report**.
4. Select a defined report and then click **Select**.

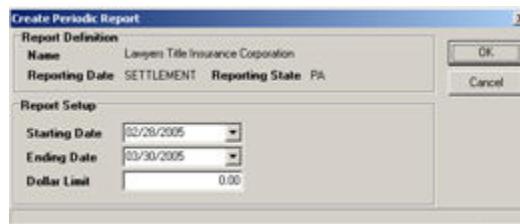


5. The following window appears. To create the periodic report, see Creating a New Periodic Report.

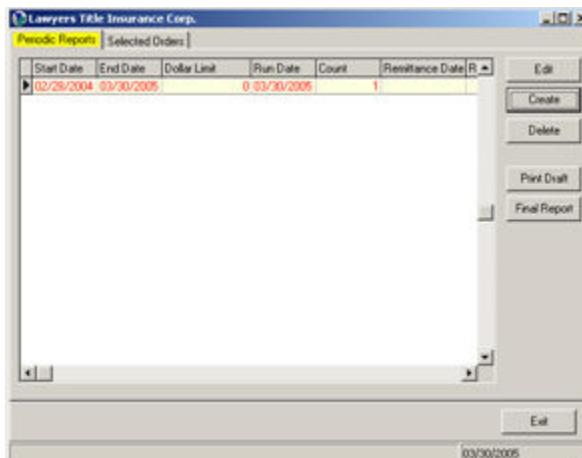


Creating a New Periodic Report

1. To create a new periodic report, click **Create**.
2. Select a starting and ending date. If you want to limit the report to a premium dollar limit, enter that amount. Click **OK**.



3. The search will begin for policies that match the report definition and the report setup criteria. After the report has generated, it will appear on the periodic reports list.



Reports will appear in the following colors:

Black

Final report has been produced. Related entries updated in orders.

Green

Final Report ready to print. All data has been validated.

Red

Report contains invalid entries that need to be corrected.

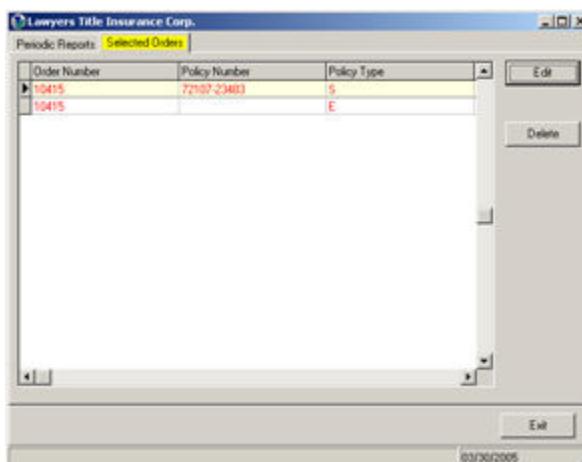
Fuchsia

Report has no policies, it is a blank report.

Editing Selected Reports

Editing Selected Orders

Periodic report entries may need to be edited. To edit an entry, click **Selected Orders**.



Changes made here are not written back to the order.

The orders are color-coded as follows:

Black

Final report has been produced. Reported date has been updated in order.

Green

Policy is ready to go. All data is validated.

Red

Policy information contains invalid entries that need to be corrected.

Select an order entry and click **Edit**.

Double-clicking only browses the entry, it will not allow editing of the entry.

Browse Periodic Report Order

Order	Order Number: 10405	Settlement Date: 06/30/2004
Name:	Brown/Rodney	
Address 1:	1112 Farm Lane	
Address 2:		
City/State/Zip:	Philadelphia, PA	
State/Code:	PA	County Code: 017
Area:		
Policy Type		
<input checked="" type="radio"/> Lender <input type="radio"/> Owner <input type="checkbox"/> Simultaneous		
<input type="radio"/> Lender <input checked="" type="radio"/> Owner <input type="checkbox"/> Simultaneous		
Lender Endorsement		
Policy		
Number:	7219723483	Liability: 34000.00
Date:	06/30/2004	U/W Fee: 9.44
Premium:	36.25	U/W Adjust: 0.00
Prior Premium:		Agent Commiss: 30.00
Reissue Adj:	0.00	Agent Adjust: 0.00
Report Code:	4010	Special Premium:
Underwriter Agent		
Code:	LTIC	Code:
Total Fee:	62.94	Total Commission: 150.31
Comment:		

You can edit the order information for the Lender's Policy, Owner's Policy or Endorsements.

Edit Lender Policy Information

To edit the Lender's policy information, select the Lender tab. Make changes as needed.

Edit Periodic Report Order

Order	Order Number: H51579	Settlement Date: 12/31/2004
Name:	Single Island Homes Limited	
Address 1:	7480 Neysaker Way	
Address 2:		
City/State/Zip:		
County:	Gladwin	
<input type="radio"/> Lender <input checked="" type="radio"/> Owner <input type="checkbox"/> Endorsement		
Policy		
Number:	NI-1324455	Liability: 248000.00
Date:	12/31/2004	U/W Fee: 94.67
Premium:	473.35	Agent Commiss: 308.69
Report Code:		
Underwriter Agent		
Code:	MICHIGAN	Code:
Fee:	362.67	Commission: 1450.69
Comment:		

Edit Owners Policy Information

To edit the Owner's policy information, select the Owner tab. Make changes as needed.

Edit Periodic Report Order

Order Number	HS1579	Settlement Date	12/31/2004																
Name	Singer Island Homes Limited																		
Address 1	7480 Neenahoker Way																		
Address 2																			
City/State/Zip																			
County	Gladwin																		
<input type="button" value="Lender"/> <input type="button" value="Owner"/> <input type="button" value="Endorsements"/>																			
Policy <table border="1"> <tr> <td>Number</td> <td>M-1324495</td> <td>Liability</td> <td>348000.00</td> </tr> <tr> <td>Date</td> <td>12/31/2004</td> <td>UW Fee</td> <td>268.00</td> </tr> <tr> <td>Premium</td> <td>1340.00</td> <td>Agent Commiss.</td> <td>1072.00</td> </tr> <tr> <td>Report Code</td> <td colspan="3"></td> </tr> </table>				Number	M-1324495	Liability	348000.00	Date	12/31/2004	UW Fee	268.00	Premium	1340.00	Agent Commiss.	1072.00	Report Code			
Number	M-1324495	Liability	348000.00																
Date	12/31/2004	UW Fee	268.00																
Premium	1340.00	Agent Commiss.	1072.00																
Report Code																			
Underwriter Code: MICHIGAN Fee: 362.67		Agent Code: T Commission: 1450.68																	
Comment: <input type="text"/>																			

Edit Endorsements

To edit the Endorsement information, select the Endorsement tab. Make changes as needed.

Edit Periodic Report Order

Order Number	HS1579	Settlement Date	12/31/2004																				
Name	Singer Island Homes Limited																						
Address 1	7480 Neenahoker Way																						
Address 2																							
City/State/Zip																							
County	Gladwin																						
<input type="button" value="Lender"/> <input type="button" value="Owner"/> <input type="button" value="Endorsements"/>																							
Flat Rate <table border="1"> <tr> <td>Number:</td> <td>0.00</td> <td>Special</td> <td>0.00</td> </tr> <tr> <td>Premium:</td> <td>0.00</td> <td>Number:</td> <td>0.00</td> </tr> <tr> <td>UW Fee:</td> <td>0.00</td> <td>Premium:</td> <td>0.00</td> </tr> <tr> <td>Agent Commiss.:</td> <td>378.68</td> <td>UW Fee:</td> <td>0.00</td> </tr> <tr> <td>Service Letter:</td> <td>0.00</td> <td>Agent Commiss.:</td> <td>0.00</td> </tr> </table>				Number:	0.00	Special	0.00	Premium:	0.00	Number:	0.00	UW Fee:	0.00	Premium:	0.00	Agent Commiss.:	378.68	UW Fee:	0.00	Service Letter:	0.00	Agent Commiss.:	0.00
Number:	0.00	Special	0.00																				
Premium:	0.00	Number:	0.00																				
UW Fee:	0.00	Premium:	0.00																				
Agent Commiss.:	378.68	UW Fee:	0.00																				
Service Letter:	0.00	Agent Commiss.:	0.00																				
Underwriter Code: MICHIGAN Fee: 362.67		Agent Code: T Commission: 1450.68																					
Comment: <input type="text"/>																							

Printing the Report

Print Draft Report

To print a Draft Report, select the report on the Periodic Reports tab and click **Print Draft**. The report appears in Print Preview mode. To print, click the printer icon.

Print Preview

Main	3	Page 1																																																						
Agency: You Own It Title, Inc. State of Michigan																																																								
<table border="1"> <thead> <tr> <th>File Number</th> <th>Settle Date</th> <th>Policy Type</th> <th>Policy Number</th> <th>Liability</th> <th>Rate</th> <th>Premium</th> <th>Flat Rate Endorsements</th> <th>Pr.</th> </tr> </thead> <tbody> <tr> <td>HS1579</td> <td>12/31/2004</td> <td>Owner</td> <td>M-1324495</td> <td>378.68</td> <td></td> <td>348,000.00</td> <td>0.00</td> <td></td> </tr> <tr> <td></td> <td></td> <td>Lender</td> <td>M-1324495</td> <td>246,000.00</td> <td></td> <td>0.00</td> <td></td> <td></td> </tr> <tr> <td>HS1580</td> <td>12/31/2004</td> <td>Owner</td> <td>M-83498499</td> <td>328,000.00</td> <td></td> <td>1,290.00</td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>Lender</td> <td>M-83498499</td> <td>200,000.00</td> <td></td> <td>410.00</td> <td></td> <td></td> </tr> <tr> <td colspan="6">Total:</td> <td>776,378.68</td> <td>349,766.00</td> <td></td> </tr> </tbody> </table>			File Number	Settle Date	Policy Type	Policy Number	Liability	Rate	Premium	Flat Rate Endorsements	Pr.	HS1579	12/31/2004	Owner	M-1324495	378.68		348,000.00	0.00				Lender	M-1324495	246,000.00		0.00			HS1580	12/31/2004	Owner	M-83498499	328,000.00		1,290.00					Lender	M-83498499	200,000.00		410.00			Total:						776,378.68	349,766.00	
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Total:						776,378.68	349,766.00																																																	

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 order and correct the policy numbers before a draft report can be printed.

Print Final Report and Generate Excel Spreadsheet

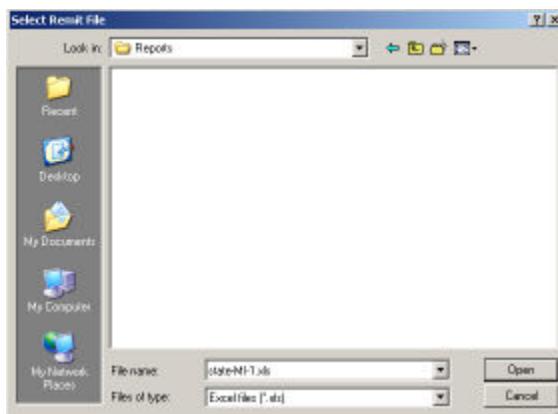
A final report and an Excel spreadsheet are generated in this step.

1. To create a final report, click **Final Report**.
2. Select a remitted date.



3. The print preview window appears. Review for accuracy and then click **Close**. (You will have the opportunity to print as the final step in this procedure.)
4. Select, or enter a **File name** for the Excel report and then click **Open** to continue.

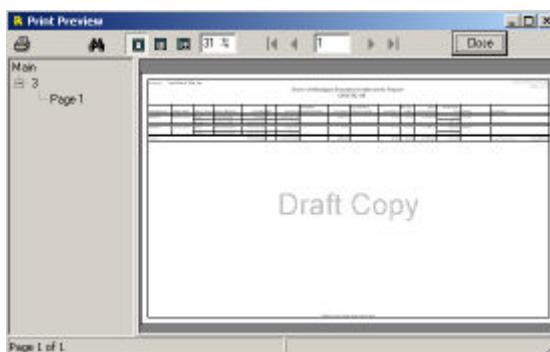
Note where you have saved this Excel file so that you can retrieve it.



4. If you would like to generate a printed report, click **Yes**.



5. To print the report, on the Print Preview window, click the printer icon.



Commonwealth Land Title Insurance Company

This report is designed at the direction of LandAmerica and enables the electronic transfer of the report information. As with all underwriter reports, it is designed according to the specification provided by the underwriter.

See **Common Reporting Instructions** for preparation instructions.

Commonwealth Land Title of New Jersey

This report is designed at the direction of LandAmerica and enables the electronic transfer of the report information. As with all underwriter reports, it is designed according to the specification provided by the underwriter.

See **Common Reporting Instructions** for preparation instructions.

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.

As with all underwriter reports, it is designed according to the specification provided by the underwriter.

Order Entry

The following information must be completed in the individual orders:

Policy, Summary Tab

Choose the appropriate Chicago Title underwriter code.

Policy, Dates Tab

Complete the Lenders Policy Number, Lenders Policy Date, Owners Policy Number and the Owners Policy Date field.

The date that is entered into the Policy Date field determines on which monthly report this order will be included. 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 will be placed in that report.

The Reported Date field should be left blank. This will automatically fill with the date of the remittance report that it is included on after the final report is printed.

The Report Code field should contain the appropriate report codes as designated by Chicago Title.

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 the code EN.

Order, Final Tab

Complete the Deed and Mortgage recording date (if available).

Using the Report

Report Overview

Report Definition

The first step in the report process is to setup the underwriter information.

Periodic Reports

A periodic report is then created using that report definition.

Final Report

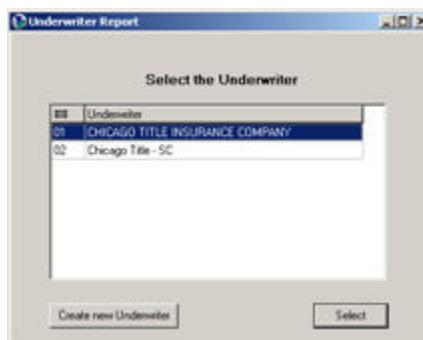
Finally, the periodic report is finalized and printed.

Defining Reports

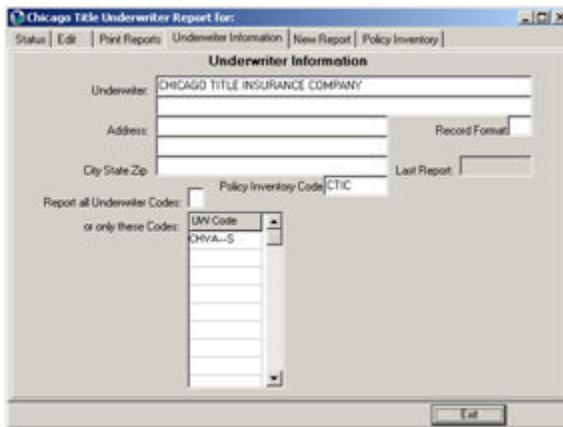
Entering the Underwriter Information

Before creating periodic reports, the underwriter information must be completed.

1. From the TitleExpress Main Menu, select **Reports**.
2. Select **Remittance**.
3. Select the Underwriter, **Chicago Title Insurance Company** report and then click **Open Report**.



4. The **Select the Underwriter** window lists previously defined reports. You may find it necessary to setup several report definitions if you report for multiple companies that have separate agent numbers. To create a new report definition, click **Create new Underwriter**.
5. Select the **Underwriter Information** tab.



Following are the fields that should be completed:

Underwriter

Enter the name and address of the Chicago Title office you remit to.

Record Format

Not applicable.

Policy Inventory Code

This code must match the Policy Inventory code placed in the individual Chicago Title underwriter tables.

Report All Underwriter Codes

Enter a **Y** if the only underwriter you report to is Chicago Title, otherwise leave blank.

or only these codes

If you report to multiple underwriters, enter the underwriter codes used in your orders (on the Policy tab) for Chicago Title. For example, CH-SALE, CD-REFI, etc.

When completed, click **Exit**.

Setting up Policy Inventory Tracking

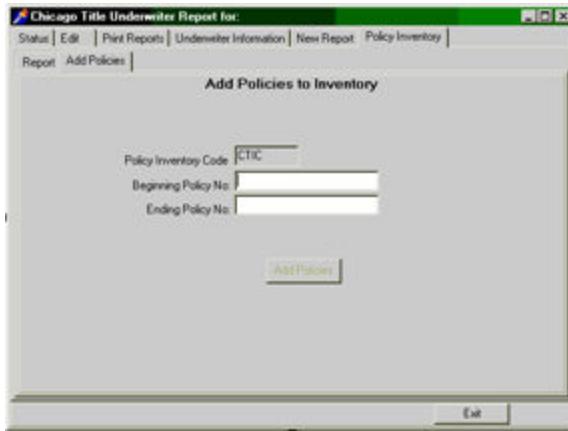
As you receive policy jackets from your underwriter, you can log them into an inventory file. This allows you to report on policies that have been assigned to files, reported to the underwriter, etc.

To setup, first policy numbers must be added to the inventory file (in the underwriter remittance report). Next, the matching policy inventory code must be entered into the policy tables (in System Management).

Once setup, only policy numbers that are entered into inventory can be used in an order.
Policy numbers cannot be re-used or deleted.

Adding Policies to the Inventory File

To add a range of policy numbers, click the **Add Policies** sub-tab.



Policy Inventory Code

Not editable, for informational purposes. This code is setup on the Underwriter Information tab.

Beginning Policy No.

Enter beginning policy number

Ending Policy No.

Enter ending policy number

After you have entered the information, click Add Policies. A message will appear informing you of the number of policies that have been added.

System Management Setup

Before you can begin using the inventory tracking feature, you must be sure that:

1. Your underwriter tables contain the proper inventory code. This code is entered into the inventory code field located on Page 1 of Underwriter Premium Calculation Setup.
2. Your underwriter report is setup to reflect this code. To do this, while in the underwriter report, select the Underwriter Information tab and complete the Policy Inventory code field so that it matches the code used in the corresponding underwriter table(s).

Policy Inventory Reporting

Various reports that display the status of policies are available.

UnAssigned

Policies which have been added to the Inventory, but are not yet assigned to an order.

Not Reported

Policies which have been assigned to an order, but are not yet included in a report.

Reported

Policies which have been assigned to an order, and have been included in a report.

All

All policies setup in the inventory file, regardless of assignment status.

Periodic Reports

Creating a New Report

To create a new report, select the **New Report** tab. Select the **Create New Report** sub-tab and click the **Create New Report** button.

Setting the Report Dates

From the **New Report** tab, click the **Dates** sub-tab, then **Edit Dates** button. Complete the following fields:

Report Date

Enter the date of this report. For example, if you are remitting for 8/1/99 through 8/31/99, the date of this report may be 9/1/99.

Policy Dates from

Enter beginning date.

Policy Dates to

Enter ending date.

Reference

Not applicable.

The Policy Dates **From** and **To** fields reference the policy dates that are entered in each order on the Policy, Dates tab to determine which orders should be included on this report.

When finished, click **OK**.

Load from the Settlement System

To load the information from your individual orders into this report, click the **New Report** tab, **Load from Settlement System** sub-tab. Click the **Load** button.

Typically, once the report is loaded you would continue to the next step, which is 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 load the new or changed orders into the Report.

To do this, you may use this function again. If the record already exists in the report, you will receive the following message:



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 may also 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.

Edit the Report

You can edit the individual policy line items (referred to as records). To do this, select the **Edit tab**. Please note that edits made here are not written back to the order.

Deleting Records

To delete a record, highlight the line item, and click Delete.

Editing Records

To edit an individual record, either double-click the line item, or highlight it and press ENTER. Make necessary changes and click OK.

Inserting Records

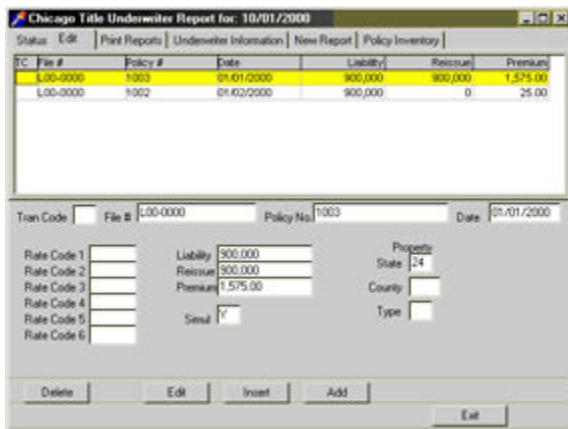
Inserted records are placed above a highlighted line. To insert a record, highlight the line item you want the record placed above, and click Insert. Complete the necessary information and click OK.

Adding 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

Following are the fields and their descriptions:



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

Printing the Report

Printing the Report

To print a report, select the **Print Reports** tab.

Print Preview

This format is a text version of the report.

Draft Version

To print a draft version, click the Print tab, Print DRAFT Copy button. The report will contain the words * * * DRAFT COPY * * * in the footer.

Final Version

When you are satisfied with the report, print a final version. To do this, click the Print FINAL Report button. This action will cause the following to occur:

- This report is added to the Recall Old Report tab.
- The reported date fields in the related orders are completed. This prevents the reported policies from being included on new reports.

Recall a Prior Report

To recall a prior report, click the **New Report, Recall old report** tab. Double-click the appropriate report, then click the **Edit** tab. The reports are displayed by reported date (which was set in the New Report tab, Dates sub-tab, report date field).

First American Title Insurance Company-PA

This report is designed for general use by First American Title Insurance Company (FATICO) agents in Pennsylvania. As with all underwriter reports, it is designed according to the specification provided by the underwriter.

Order Entry

The following information must be completed in the individual orders:

Policy, Summary Tab

Choose the appropriate First American underwriter code.

Policy, Dates Tab

Complete the Lenders Policy Number, Lenders Policy Date, Owners Policy Number and the Owners Policy Date field.

The date that is entered into the Policy Date field determines on which monthly report this order will be included. 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 will be placed in that report.

The Reported Date field should be left blank. This will automatically fill with the date of the remittance report that it is included on after the final report is printed.

The Report Code field should contain the appropriate report codes as designated by First American.

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.

Order, Final Tab

Complete the Deed and Mortgage recording date (if available).

System Management Setup

In order for information to properly populate the report fields, 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, Report Code field.

Using the Report

Report Overview

Report Definition

The first step in the report process is to setup the underwriter information.

Periodic Reports

A periodic report is then created using that report definition.

Final Report

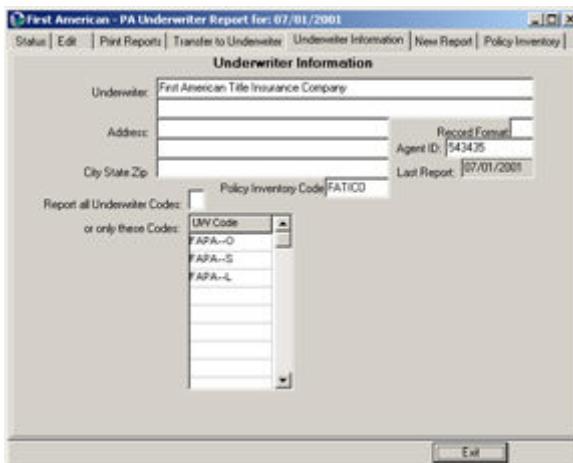
Finally, the periodic report is finalized and printed.

Defining Reports

Entering the Underwriter Information

Before creating periodic reports, the underwriter information must be completed.

1. From the TitleExpress Main Menu, select **Reports**.
2. Select **Remittance**.
3. Select the Underwriter, **First American Title Insurance Co., - PA** report and then click **Open Report**.
4. Select the **Underwriter Information** tab.



Following are the fields that should be completed:

Underwriter

Enter the name and address of the First American office you remit to.

Record Format

Not applicable.

Policy Inventory Code

This code must match the Policy Inventory code placed in the individual First American Title underwriter tables.

Report All Underwriter Codes

Enter a Y if the only underwriter you report to is First American, otherwise leave blank.

or only these codes

If you report to multiple underwriters, enter the underwriter codes used in your orders (on the Policy tab) for First American. For example, FAPA--S, FAPA--L, etc.

When completed, click **Exit**.

Setting up Policy Inventory Tracking

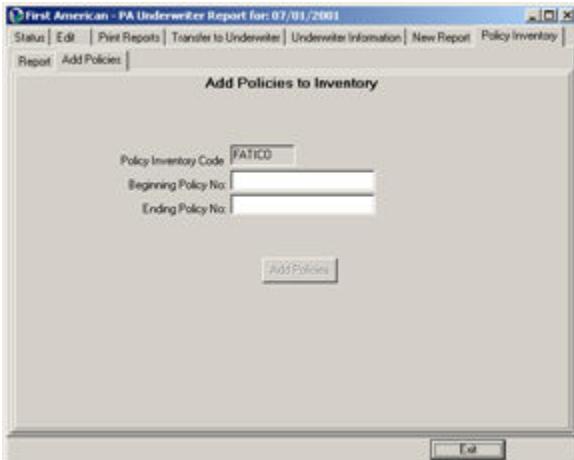
As you receive policy jackets from your underwriter, you can log them into an inventory file. This allows you to report on policies that have been assigned to files, reported to the underwriter, etc.

To setup, first policy numbers must be added to the inventory file (in the underwriter remittance report). Next, the matching policy inventory code must be entered into the policy tables (in System Management).

Once setup, only policy numbers that are entered into inventory can be used in an order.
Policy numbers cannot be re-used or deleted.

Adding Policies to the Inventory File

To add a range of policy numbers, click the **Add Policies** sub-tab.



Policy Inventory Code

Not editable, for informational purposes. This code is setup on the Underwriter Information tab.

Beginning Policy No.

Enter beginning policy number

Ending Policy No.

Enter ending policy number

After you have entered the information, click Add Policies. A message will appear informing you of the number of policies that have been added.

System Management Setup

Before you can begin using the inventory tracking feature, you must be sure that:

1. Your underwriter tables contain the proper inventory code. This code is entered into the inventory code field located on Page 1 of Underwriter Premium Calculation Setup.
2. Your underwriter report is setup to reflect this code. To do this, while in the underwriter report, select the Underwriter Information tab and complete the Policy Inventory code field so that it matches the code used in the corresponding underwriter table(s).

Policy Inventory Reporting

Various reports that display the status of policies are available.

UnAssigned

Policies which have been added to the Inventory, but are not yet assigned to an order.

Not Reported

Policies which have been assigned to an order, but are not yet included in a report.

Reported

Policies which have been assigned to an order, and have been included in a report.

All

All policies setup in the inventory file, regardless of assignment status.

Periodic Reports

Creating a New Report

To create a new report, select the **New Report** tab. Select the **Create New Report** sub-tab and click the **Create New Report** button.

Setting the Report Dates

From the **New Report** tab, click the **Dates** sub-tab, then **Edit Dates** button. Complete the following fields:

Report Date

Enter the date of this report. For example, if you are remitting for 8/1/99 through 8/31/99, the date of this report may be 9/1/99.

Policy Dates from

Enter beginning date.

Policy Dates to

Enter ending date.

Reference

Not applicable.

The Policy Dates **From** and **To** fields reference the policy dates that are entered in each order on the Policy, Dates tab to determine which orders should be included on this report.

When finished, click **OK**.

Load from the Settlement System

To load the information from your individual orders into this report, click the **New Report** tab, **Load from Settlement System** sub-tab. Click the **Load** button.

Typically, once the report is loaded you would continue to the next step, which is 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 load the new or changed orders into the Report.

To do this, you may use this function again. If the record already exists in the report, you will receive the following message:



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 may also 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.

Edit the Report

You can edit the individual policy line items (referred to as records). To do this, select the **Edit tab**. Please note that edits made here are not written back to the order.

Deleting Records

To delete a record, highlight the line item, and click Delete.

Editing Records

To edit an individual record, either double-click the line item, or highlight it and press ENTER. Make necessary changes and click OK.

Inserting Records

Inserted records are placed above a highlighted line. To insert a record, highlight the line item you want the record placed above, and click Insert. Complete the necessary information and click OK.

Adding 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

Following are the fields and their descriptions:

First American - PA Underwriter Report for: 03/01/2001

File #	Date #	Owners #	Lenders #	Rate Cd	Premium
MUD-1040	03/01/2001	1009	1009	S	631.55
00-12-001	02/21/2001	1010	1010	S	185.00
98-1346	02/27/2001	1099	1099	S	1,126.75

File #	MUD-1040	Settlement Date	03/15/2001	Rate Type	S
Owner	1009	Policy Number	00	Gross Premium	631.55
Lender	1009	Liability	125,000.00	Flat Rate Endorsements	200.00
		Total Premium	631.55	Special Risk Endorsements	
		Agent Commission	596.27	101 102 301	631.55
		Company Fees	235.24	Closing Service Letter	00
Remarks:					
<input type="button" value="Delete"/>	<input type="button" value="Edit"/>	<input type="button" value="Insert"/>	<input type="button" value="Add"/>	<input type="button" value="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

Printing the Report

Printing the Report

To print a report, select the **Print Reports** tab.

Draft Version

To print a draft version, click the Print tab, Print DRAFT Copy button. The report will contain the words * * * DRAFT COPY * * * in the footer.

Final Version

When you are satisfied with the report, print a final version. To do this, click the Print FINAL Report button. This action will cause the following to occur:

- This report is added to the Recall Old Report tab.
- The reported date fields in the related orders are completed. This prevents the reported policies from being included on new reports.

Recall a Prior Report

To recall a prior report, click the **New Report, Recall old report** tab. Double-click the appropriate report, then click the **Edit** tab. The reports are displayed by reported date (which was set in the New Report tab, Dates sub-tab, report date field).

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. As with all underwriter reports, it is designed according to the specification provided by the underwriter.

Order Entry

The following information must be completed in the individual orders:

Policy, Summary Tab

Choose the appropriate Fidelity National underwriter code.

Policy, Dates Tab

Complete the Lenders Policy Number, Lenders Policy Date, Owners Policy Number and the Owners Policy Date field.

The date that is entered into the Policy Date field determines on which monthly report this order will be included. 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 will be placed in that report.

The Reported Date field should be left blank. This will automatically fill with the date of the remittance report that it is included on after the final report is printed.

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.

Order, Final Tab

Complete the Deed and Mortgage recording date (if available).

Using the Report

Report Overview

Report Definition

The first step in the report process is to setup the underwriter information.

Periodic Reports

A periodic report is then created using that report definition.

Final Report

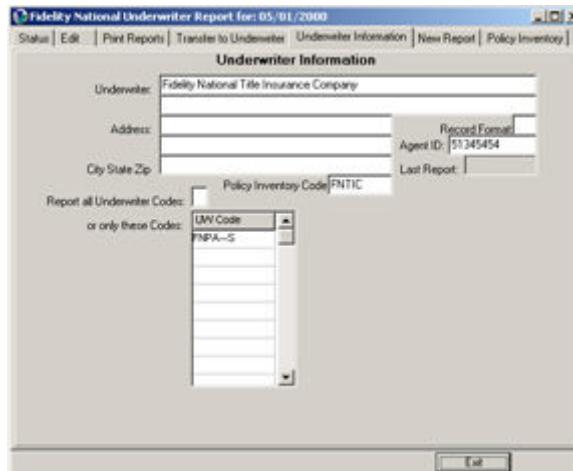
Finally, the periodic report is finalized and printed.

Defining Reports

Entering the Underwriter Information

Before creating periodic reports, the underwriter information must be completed.

1. From the TitleExpress Main Menu, select **Reports**.
2. Select **Remittance**.
3. Select the Underwriter, **Fidelity National Title Insurance Co.** report and then click **Open Report**.
4. Select the **Underwriter Information** tab.



Following are the fields that should be completed:

Underwriter

Enter the name and address of the Fidelity National office you remit to.

Record Format

Not applicable.

Agent ID

Enter agent ID number

Policy Inventory Code

This code must match the Policy Inventory code placed in the individual Fidelity National underwriter tables.

Report All Underwriter Codes

Enter a Y if the only underwriter you report to is Fidelity National, otherwise leave blank.

or only these codes

If you report to multiple underwriters, enter the underwriter codes used in your orders (on the Policy tab) for Fidelity National. For example, FN-SALE, FN-REFI, etc.

When completed, click **Exit**.

Setting up Policy Inventory Tracking

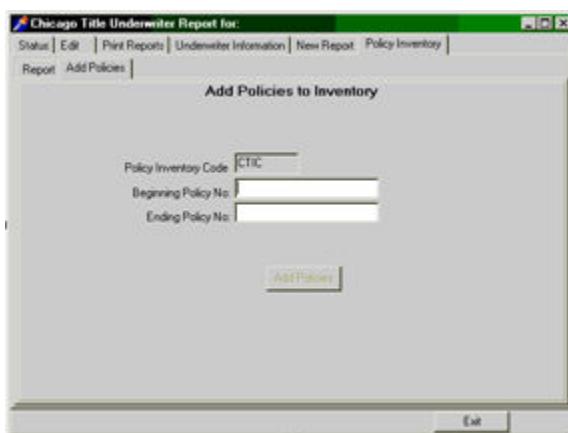
As you receive policy jackets from your underwriter, you can log them into an inventory file. This allows you to report on policies that have been assigned to files, reported to the underwriter, etc.

To setup, first policy numbers must be added to the inventory file (in the underwriter remittance report). Next, the matching policy inventory code must be entered into the policy tables (in System Management).

Once setup, only policy numbers that are entered into inventory can be used in an order. Policy numbers cannot be re-used or deleted.

Adding Policies to the Inventory File

To add a range of policy numbers, click the **Add Policies** sub-tab.



Policy Inventory Code

Not editable, for informational purposes. This code is setup on the Underwriter Information tab.

Beginning Policy No.

Enter beginning policy number

Ending Policy No.

Enter ending policy number

After you have entered the information, click **Add Policies**. A message will appear informing you of the number of policies that have been added.

System Management Setup

Before you can begin using the inventory tracking feature, you must be sure that:

1. Your underwriter tables contain the proper inventory code. This code is entered into the inventory code field located on Page 1 of Underwriter Premium Calculation Setup.
2. Your underwriter report is setup to reflect this code. To do this, while in the underwriter report, select the Underwriter Information tab and complete the Policy Inventory code field so that it matches the code used in the corresponding underwriter table(s).

Policy Inventory Reporting

Various reports that display the status of policies are available.

UnAssigned

Policies which have been added to the Inventory, but are not yet assigned to an order.

Not Reported

Policies which have been assigned to an order, but are not yet included in a report.

Reported

Policies which have been assigned to an order, and have been included in a report.

All

All policies setup in the inventory file, regardless of assignment status.

Periodic Reports

Creating a New Report

To create a new report, select the **New Report** tab. Select the **Create New Report** sub-tab and click the **Create New Report** button.

Setting the Report Dates

From the **New Report** tab, click the **Dates** sub-tab, then **Edit Dates** button. Complete the following fields:

Report Date

Enter the date of this report. For example, if you are remitting for 8/1/99 through 8/31/99, the date of this report may be 9/1/99.

Policy Dates from

Enter beginning date.

Policy Dates to

Enter ending date.

Reference

Not applicable.

The Policy Dates **From** and **To** fields reference the policy dates that are entered in each order on the Policy, Dates tab to determine which orders should be included on this report.

When finished, click **OK**.

Load from the Settlement System

To load the information from your individual orders into this report, click the **New Report** tab, **Load from Settlement System** sub-tab. Click the **Load** button.

Typically, once the report is loaded you would continue to the next step, which is 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 load the new or changed orders into the Report.

To do this, you may use this function again. If the record already exists in the report, you will receive the following message:



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 may also 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.

Edit the Report

You can edit the individual policy line items (referred to as records). To do this, select the **Edit tab**. Please note that edits made here are not written back to the order.

Deleting Records

To delete a record, highlight the line item, and click Delete.

Editing Records

To edit an individual record, either double-click the line item, or highlight it and press ENTER. Make necessary changes and click OK.

Inserting Records

Inserted records are placed above a highlighted line. To insert a record, highlight the line item you want the record placed above, and click Insert. Complete the necessary information and click OK.

Adding 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

Following are the fields and their descriptions:

The screenshot shows a software interface titled "Fidelity National Underwriter Report for: 05/01/2000". The main window displays a table of policy information. At the top, there are menu options: Status, Edit, Print Reports, Transfer to Underwriter, Underwriter Information, New Report, and Policy Inventory. Below the menu is a header row with columns: File #, Owners Policy #, Own Date, Mortgage Policy #, Mtg Date, and Premium. A single row of data is shown: File # 01-777, Owners Policy # 41-0054-097-000079, Own Date 04/15/2000, Mortgage Policy # 41-0054-097-000079, Mtg Date 04/15/2000, and Premium 1,138.75. Below this is a detailed breakdown table with columns: File #, Rate Code, Endorsements, Premium, Policy No., Date, Liability, and various premium amounts. The breakdown includes rows for Owners and Mortgage policies, and calculations for Policy Premium, Endorsement Premium, Net To Underwriter, Total Premium, and Serv Ls Premium. At the bottom of the table 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.

Printing the Report

Printing the Report

To print a report, select the **Print Reports** tab.

Print Preview

This format is a text version of the report.

Draft Version

To print a draft version, click the Print tab, Print DRAFT Copy button. The report will contain the words * * * DRAFT COPY * * * in the footer.

Final Version

When you are satisfied with the report, print a final version. To do this, click the Print FINAL Report button. This action will cause the following to occur:

- This report is added to the Recall Old Report tab.
- The reported date fields in the related orders are completed. This prevents the reported policies from being included on new reports.

Recall a Prior Report

To recall a prior report, click the **New Report, Recall old report** tab. Double-click the appropriate report, then click the **Edit** tab. The reports are displayed by reported date (which was set in the New Report tab, Dates sub-tab, report date field).

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. As with all underwriter reports, it is designed according to the specification provided by the underwriter.

Order Entry

The following information must be completed in the individual orders:

Policy, Summary Tab

Choose the appropriate Fidelity National underwriter code.

Policy, Dates Tab

Complete the Lenders Policy Number, Lenders Policy Date, Owners Policy Number and the Owners Policy Date field.

The date that is entered into the Policy Date field determines on which monthly report this order will be included. 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 will be placed in that report.

The Reported Date field should be left blank. This will automatically fill with the date of the remittance report that it is included on after the final report is printed.

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.

Order, Final Tab

Complete the Deed and Mortgage recording date (if available).

Using the Report

Report Overview

Report Definition

The first step in the report process is to setup the underwriter information.

Periodic Reports

A periodic report is then created using that report definition.

Final Report

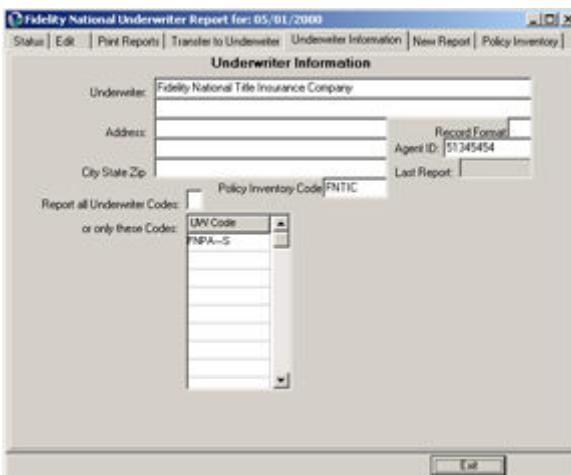
Finally, the periodic report is finalized and printed.

Defining Reports

Entering the Underwriter Information

Before creating periodic reports, the underwriter information must be completed.

1. From the TitleExpress Main Menu, select **Reports**.
2. Select **Remittance**.
3. Select the Underwriter, **Fidelity National Title Insurance Co.-NJ** report and then click **Open Report**.
4. Select the **Underwriter Information** tab.



Following are the fields that should be completed:

Underwriter

Enter the name and address of the Fidelity National office you remit to.

Record Format

Not applicable.

Agent ID

Enter agent ID number

Policy Inventory Code

This code must match the Policy Inventory code placed in the individual Fidelity National underwriter tables.

Report All Underwriter Codes

Enter a Y if the only underwriter you report to is Fidelity National, otherwise leave blank.

or only these codes

If you report to multiple underwriters, enter the underwriter codes used in your orders (on the Policy tab) for Fidelity National. For example, FN-SALE, FN-REFI, etc.

When completed, click **Exit**.

Setting up Policy Inventory Tracking

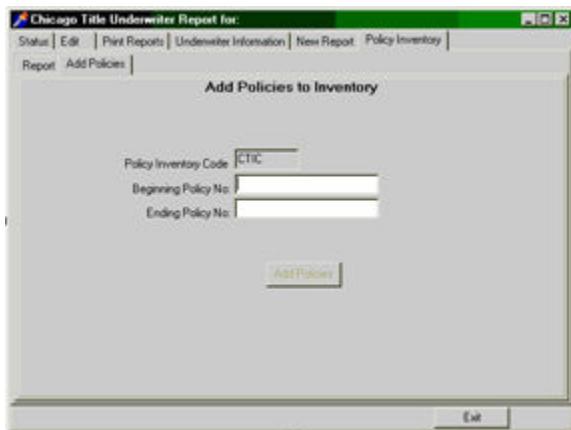
As you receive policy jackets from your underwriter, you can log them into an inventory file. This allows you to report on policies that have been assigned to files, reported to the underwriter, etc.

To setup, first policy numbers must be added to the inventory file (in the underwriter remittance report). Next, the matching policy inventory code must be entered into the policy tables (in System Management).

Once setup, only policy numbers that are entered into inventory can be used in an order. Policy numbers cannot be re-used or deleted.

Adding Policies to the Inventory File

To add a range of policy numbers, click the **Add Policies** sub-tab.



Policy Inventory Code

Not editable, for informational purposes. This code is setup on the Underwriter Information tab.

Beginning Policy No.

Enter beginning policy number

Ending Policy No.

Enter ending policy number

After you have entered the information, click **Add Policies**. A message will appear informing you of the number of policies that have been added.

System Management Setup

Before you can begin using the inventory tracking feature, you must be sure that:

1. Your underwriter tables contain the proper inventory code. This code is entered into the inventory code field located on Page 1 of Underwriter Premium Calculation Setup.
2. Your underwriter report is setup to reflect this code. To do this, while in the underwriter report, select the Underwriter Information tab and complete the Policy Inventory code field so that it matches the code used in the corresponding underwriter table(s).

Policy Inventory Reporting

Various reports that display the status of policies are available.

UnAssigned

Policies which have been added to the Inventory, but are not yet assigned to an order.

Not Reported

Policies which have been assigned to an order, but are not yet included in a report.

Reported

Policies which have been assigned to an order, and have been included in a report.

All

All policies setup in the inventory file, regardless of assignment status.

Periodic Reports

Creating a New Report

To create a new report, select the **New Report** tab. Select the **Create New Report** sub-tab and click the **Create New Report** button.

Setting the Report Dates

From the **New Report** tab, click the **Dates** sub-tab, then **Edit Dates** button. Complete the following fields:

Report Date

Enter the date of this report. For example, if you are remitting for 8/1/99 through 8/31/99, the date of this report may be 9/1/99.

Policy Dates from

Enter beginning date.

Policy Dates to

Enter ending date.

Reference

Not applicable.

The Policy Dates **From** and **To** fields reference the policy dates that are entered in each order on the Policy, Dates tab to determine which orders should be included on this report.

When finished, click **OK**.

Load from the Settlement System

To load the information from your individual orders into this report, click the **New Report** tab, **Load from Settlement System** sub-tab. Click the **Load** button.

Typically, once the report is loaded you would continue to the next step, which is 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 load the new or changed orders into the Report.

To do this, you may use this function again. If the record already exists in the report, you will receive the following message:



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 may also 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.

Edit the Report

You can edit the individual policy line items (referred to as records). To do this, select the **Edit tab**. Please note that edits made here are not written back to the order.

Deleting Records

To delete a record, highlight the line item, and click Delete.

Editing Records

To edit an individual record, either double-click the line item, or highlight it and press ENTER. Make necessary changes and click OK.

Inserting Records

Inserted records are placed above a highlighted line. To insert a record, highlight the line item you want the record placed above, and click Insert. Complete the necessary information and click OK.

Adding 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

Following are the fields and their descriptions:

File #	County	R/C	Endorsements	Code	Premium
Owners Pol	Mortgage Pol.	Policy Pres.	00		00
Policy #		Endorse.	00		00
Type		Total	00		00
Date		Net To	00		00
Liability	00	Underwriter	00		00
Prior Date	00	Serv Ls #			00
Prior Liab	00				00
	Additional Prior Liab				00

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\countycc 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

Printing the Report

Printing the Report

To print a report, select the **Print Reports** tab.

Print Preview

This format is a text version of the report.

Draft Version

To print a draft version, click the Print tab, Print DRAFT Copy button. The report will contain the words * * * DRAFT COPY * * * in the footer.

Final Version

When you are satisfied with the report, print a final version. To do this, click the Print FINAL Report button. This action will cause the following to occur:

- This report is added to the Recall Old Report tab.
- The reported date fields in the related orders are completed. This prevents the reported policies from being included on new reports.

Recall a Prior Report

To recall a prior report, click the **New Report**, **Recall old report** tab. Double-click the appropriate report, then click the **Edit** tab. The reports are displayed by reported date (which was set in the New Report tab, Dates sub-tab, report date field).

Lawyers Title Insurance Corporation

This report is designed at the direction of LandAmerica and enables the electronic transfer of the report information. As with all underwriter reports, it is designed according to the specification provided by the underwriter.

See **Common Reporting Instructions** for preparation instructions.

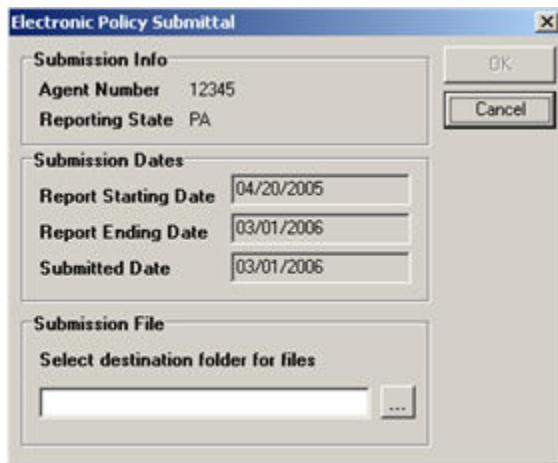
Filing Policies Electronically

Filing Policies Electronically

Policies that have been designated in the DPS for electronic filing are submitted using either the File Policies or FTP Policies functions.

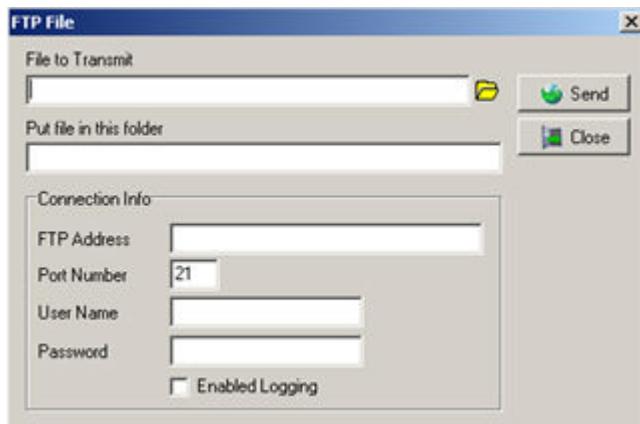
Filing Policies on Magnetic Media

The submission file can be saved to a location of your choice.



Filing Policies using FTP

To use the FTP function, you must contact LandAmerica for Connection Information.



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. As with all underwriter reports, it is designed according to the specification provided by the underwriter.

Order Entry

The following information must be completed in the individual orders:

Policy, Summary Tab

Choose the appropriate Old Republic underwriter code.

Policy, Dates Tab

Complete the Lenders Policy Number, Lenders Policy Date, Owners Policy Number and the Owners Policy Date field.

The date that is entered into the Policy Date field determines on which monthly report this order will be included. 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 will be placed in that report.

The Reported Date field should be left blank. This will automatically fill with the date of the remittance report that it is included on after the final report is printed.

The Report Code field should contain the appropriate report codes as designated by Old Republic.

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.

Order, Final Tab

Complete the Deed and Mortgage recording date (if available). These fields appear in the Date column on the report.

System Management Setup

In order for information to properly populate the report fields, 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 are provided by Old Republic and differ for each state..

Using the Report

Report Definition

The first step in the report process is to setup the underwriter information.

Periodic Reports

A periodic report is then created using that report definition.

Final Report

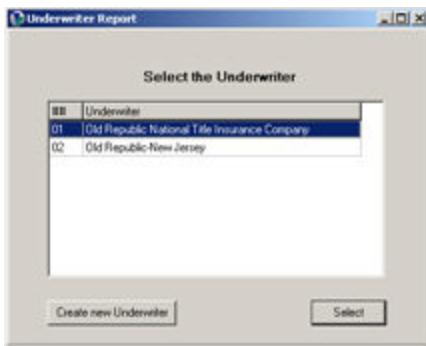
Finally, the periodic report is finalized and printed.

Defining Reports

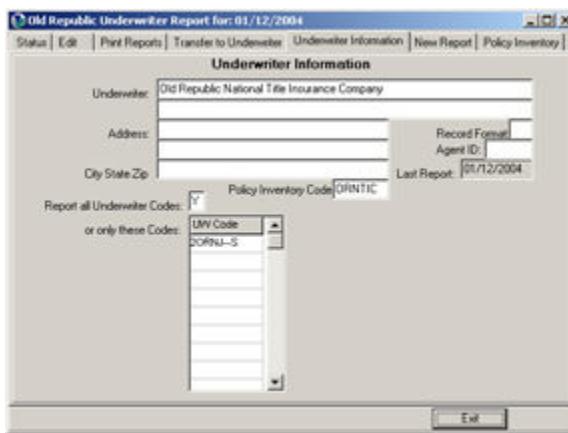
Entering the Underwriter Information

Before creating periodic reports, the underwriter information must be completed.

1. From the TitleExpress Main Menu, select **Reports**.
2. Select **Remittance**.
3. Select the Underwriter, **Old Republic National Title Insurance Co.** report and then click **Open Report**.



4. The **Select the Underwriter** window lists previously defined reports. You may find it necessary to setup several report definitions if you report for multiple companies that have separate agent numbers. To create a new report definition, click **Create new Underwriter**.
5. Select the **Underwriter Information** tab.



Following are the fields that should be completed:

Underwriter

Enter the name and address of the Old Republic office you remit to.

Record Format

Not applicable.

Policy Inventory Code

This code must match the Policy Inventory code placed in the individual Old Republic underwriter tables.

Report All Underwriter Codes

Enter a **Y** if the only underwriter you report to is Old Republic, otherwise leave blank.

or only these codes

If you report to multiple underwriters, enter the underwriter codes used in your orders (on the Policy tab) for Old Republic. For example, OR-SALE, OR-REFI, etc.

When completed, click **Exit**.

Setting up Policy Inventory Tracking

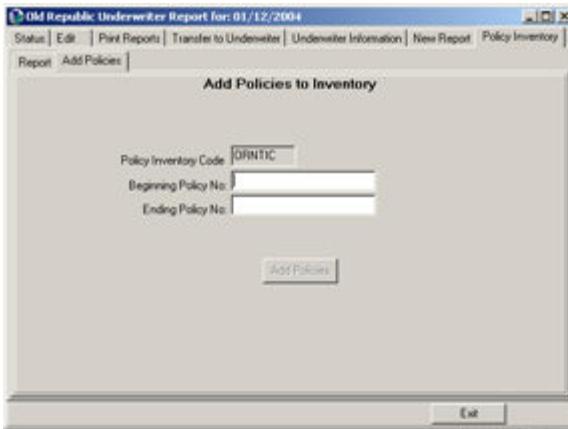
As you receive policy jackets from your underwriter, you can log them into an inventory file. This allows you to report on policies that have been assigned to files, reported to the underwriter, etc.

To setup, first policy numbers must be added to the inventory file (in the underwriter remittance report). Next, the matching policy inventory code must be entered into the policy tables (in System Management).

Once setup, only policy numbers that are entered into inventory can be used in an order. Policy numbers cannot be re-used or deleted.

Adding Policies to the Inventory File

To add a range of policy numbers, click the **Add Policies** sub-tab.



Policy Inventory Code

Not editable, for informational purposes. This code is setup on the Underwriter Information tab.

Beginning Policy No.

Enter beginning policy number

Ending Policy No.

Enter ending policy number

After you have entered the information, click **Add Policies**. A message will appear informing you of the number of policies that have been added.

System Management Setup

Before you can begin using the inventory tracking feature, you must be sure that:

1. Your underwriter tables contain the proper inventory code. This code is entered into the inventory code field located on Page 1 of Underwriter Premium Calculation Setup.
2. Your underwriter report is setup to reflect this code. To do this, while in the underwriter report, select the Underwriter Information tab and complete the Policy Inventory code field so that it matches the code used in the corresponding underwriter table(s).

Policy Inventory Reporting

Various reports that display the status of policies are available.

UnAssigned

Policies which have been added to the Inventory, but are not yet assigned to an order.

Not Reported

Policies which have been assigned to an order, but are not yet included in a report.

Reported

Policies which have been assigned to an order, and have been included in a report.

All

All policies setup in the inventory file, regardless of assignment status.

Periodic Reports

Creating a New Report

To create a new report, select the **New Report** tab. Select the **Create New Report** sub-tab and click the **Create New Report** button.

Setting the Report Dates

From the **New Report** tab, click the **Dates** sub-tab, then **Edit Dates** button. Complete the following fields:

Report Date

Enter the date of this report. For example, if you are remitting for 8/1/99 through 8/31/99, the date of this report may be 9/1/99.

Policy Dates from

Enter beginning date.

Policy Dates to

Enter ending date.

Reference

Identification for this report, consisting of the year, month and sequence number for the current report. This first report in August (08) in 1998 (98) would be 98081. The third report in the same month would be 98083.

The Policy Dates **From** and **To** fields reference the policy dates that are entered in each order on the Policy, Dates tab to determine which orders should be included on this report.

When finished, click **OK**.

Load from the Settlement System

To load the information from your individual orders into this report, click the **New Report** tab, **Load from Settlement System** sub-tab. Click the **Load** button.

Typically, once the report is loaded you would continue to the next step, which is 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 load the new or changed orders into the Report.

To do this, you may use this function again. If the record already exists in the report, you will receive the following message:



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 may also 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.

Edit the Report

You can edit the individual policy line items (referred to as records). To do this, select the **Edit tab**. Please note that edits made here are not written back to the order. Every policy and endorsement is listed as a separate record.

Deleting Records

To delete a record, highlight the line item, and click Delete.

Editing Records

To edit an individual record, either double-click the line item, or highlight it and press ENTER. Make necessary changes and click OK.

Inserting Records

Inserted records are placed above a highlighted line. To insert a record, highlight the line item you want the record placed above, and click Insert. Complete the necessary information and click OK.

Adding 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

Following are the fields and their descriptions:

Old Republic Underwriter Report for: 01/12/2004

File #	Policy #	Date	Rate	Policy	ORNTC
FXLFTBR11203000		09/26/2003	3111	250,000.00	225.00
FXLFTBR1120300012346		09/26/2003	3200	200,000.00	5.00
FXLFTBR1120300012346		09/26/2003	B1	200,000.00	0.00
FXLFTBR1120300012346		09/26/2003	CSL	200,000.00	25.00
FXLFTBR1120300012346		09/26/2003	Sur	200,000.00	0.00

File #: FXLFTBR11203000 **Policy #:** [] **Date:** 09/26/2003 **Rate Code:** 3111

Policy Amt: 250,000.00 **Prem:** 1,125.00
Credit Amt: 00 **Prem:** 00
Credit2 Amt: 00 **Prem:** 00
Risk Prem: 1,125.00 **Orntc:** 225.00
ORNTC Net: 125.00

Property: St: 29 Typ: [] Cty: 399 Lot: 5 Block: 03 Sect: [] Present Owner:
Address: 4567 Pleasant Place **Buyer:** Barry Buttermore
City/Zip: [] **Seller:** Sean Shanassy

Delete **Edit** **Insert** **Add** **Exit**

File Number

Order number

Policy

Alpha, then numeric portion of policy number.

Date

Effective date of policy – either the Mortgage recording date or the Deed recording date.

Policy Amt

Face Amount of policy.

Credit Amt

Secondary liability amount used in calculating premium (e.g. outstanding policy liability when calculating a reissue rate).

Premium

Premium amount of policy.

Risk Premium

Risk premium for this policy. May be same as policy or overridden.

ORNTC Net

Underwriter's portion of premium

Rate Code

5-character code designating the rate rule under which the premium has been calculated. This will vary from state to state.

Property St

Property state code. This should fill automatically.

Property Type

Property type code.

Property Cty

Property county code. This should fill automatically.

Property Lot

Lot identifier

Property Blk

Block identifier

Property Sect

Section identifier

Property Address

Property address

Property City

Property city

Property Zip

Property ZIP code

Buyer Name

Buyer name

Seller Name

Seller name

Printing the Report

Printing the Report

To print a report, select the **Print Reports** tab.

Draft Version

To print a draft version, click the Print tab, Print DRAFT Copy button. The report will contain the words * * * DRAFT COPY * * * in the footer.

Final Version

When you are satisfied with the report, print a final version. To do this, click the Print FINAL Report button. This action will cause the following to occur:

- This report is added to the Recall Old Report tab.
- The reported date fields in the related orders are completed. This prevents the reported policies from being included on new reports.

Recall a Prior Report

To recall a prior report, click the **New Report**, **Recall old report** tab. Double-click the appropriate report, then click the **Edit** tab. The reports are displayed by reported date (which was set in the New Report tab, Dates sub-tab, report date field).

Transferring Report to Diskette

This report can be sent to Old Republic on diskette. To do this, select **Transfer to Underwriter**. Insert a diskette into your drive and click **Create File**. This diskette can now be forwarded to your underwriter's office.

Security Title Guarantee Corporation of Baltimore

This report is designed for use by agents of the Security Title Guarantee Corporation of Baltimore. As with all underwriter reports, it is designed according to the specification provided by the underwriter.

Order Entry

The following information must be completed in the individual orders:

Policy, Summary Tab

Choose the appropriate Security Title underwriter code.

Policy, Dates 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.

The date that is entered into the Policy Date field determines on which monthly report this order will be included. 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 will be placed in that report.

The Reported Date field should be left blank. This will automatically fill with the date of the remittance report that it is included on after the final report is printed.

Property Tab

Complete the County or City field.

Order, Final Tab

Complete the Deed and Mortgage recording date (if available).

Using the Report

Report Overview

Report Definition

The first step in the report process is to setup the underwriter information.

Periodic Reports

A periodic report is then created using that report definition.

Final Report

Finally, the periodic report is finalized and printed.

Defining Reports

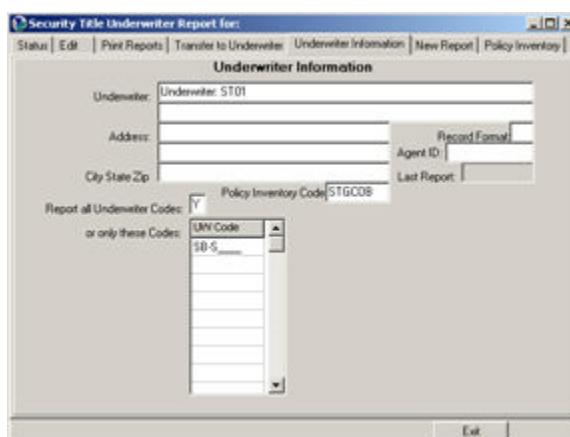
Entering the Underwriter Information

Before creating periodic reports, the underwriter information must be completed.

1. From the TitleExpress Main Menu, select **Reports**.
2. Select **Remittance**.
3. Select the Underwriter, **Security Title Guarantee Corp. of Balt.** report and then click **Open Report**.



4. The **Select the Underwriter** window lists previously defined reports. You may find it necessary to setup several report definitions if you report for multiple companies that have separate agent numbers. To create a new report definition, click **Create new Underwriter**.
5. Select the **Underwriter Information** tab.



Following are the fields that should be completed:

Underwriter

Enter the name and address of the Security Title office you remit to.

Record Format

Not applicable.

Policy Inventory Code

This code must match the Policy Inventory code placed in the individual Security Title underwriter tables.

Report All Underwriter Codes

Enter a Y if the only underwriter you report to is Security Title, otherwise leave blank.

or only these codes

If you report to multiple underwriters, enter the underwriter codes used in your orders (on the Policy tab) for Security Title. For example, SB-SALE, SB-REFI, etc.

When completed, click **Exit**.

Setting up Policy Inventory Tracking

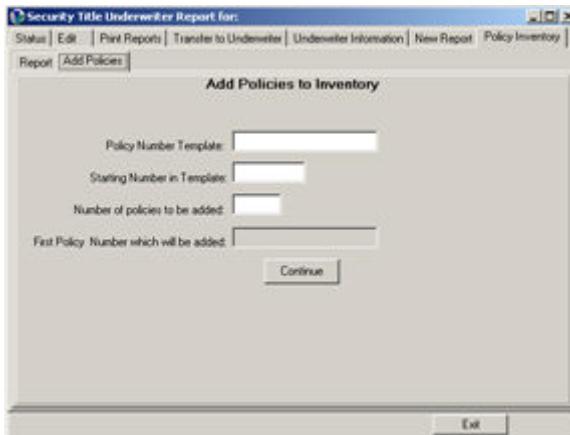
As you receive policy jackets from your underwriter, you can log them into an inventory file. This allows you to report on policies that have been assigned to files, reported to the underwriter, etc.

To setup, first policy numbers must be added to the inventory file (in the underwriter remittance report). Next, the matching policy inventory code must be entered into the policy tables (in System Management).

Once setup, only policy numbers that are entered into inventory can be used in an order. Policy numbers cannot be re-used or deleted.

Adding Policies to the Inventory File

To add a range of policy numbers, click the **Add Policies** sub-tab.



Policy Number Template

If you would like to use a leading zero in your policy numbers, place a 0 here, followed by the # symbol. This will allow your policy numbers to increment using a leading zero.

Starting Number in Template

Enter beginning policy number (without the leading zero).

Number of policies to be added

Enter number of policies to be added.

First Policy Number which will be added

Not editable. Will display first number.

After you have entered the information, click **Continue**, then **Add Policies**. A message will appear informing you of the number of policies that have been added.

System Management Setup

Before you can begin using the inventory tracking feature, you must be sure that:

1. Your underwriter tables contain the proper inventory code. This code is entered into the inventory code field located on Page 1 of Underwriter Premium Calculation Setup.
2. Your underwriter report is setup to reflect this code. To do this, while in the underwriter report, select the Underwriter Information tab and complete the Policy Inventory code field so that it matches the code used in the corresponding underwriter table(s).

Policy Inventory Reporting

Various reports that display the status of policies are available.

UnAssigned

Policies which have been added to the Inventory, but are not yet assigned to an order.

Not Reported

Policies which have been assigned to an order, but are not yet included in a report.

Reported

Policies which have been assigned to an order, and have been included in a report.

All

All policies setup in the inventory file, regardless of assignment status.

Periodic Reports

Creating a New Report

To create a new report, select the **New Report** tab. Select the **Create New Report** sub-tab and click the **Create New Report** button.

Setting the Report Dates

From the **New Report** tab, click the **Dates** sub-tab, then **Edit Dates** button. Complete the following fields:

Report Date

Enter the date of this report. For example, if you are remitting for 8/1/99 through 8/31/99, the date of this report may be 9/1/99.

Policy Dates from

Enter beginning date.

Policy Dates to

Enter ending date.

Reference

Not applicable.

The Policy Dates **From** and **To** fields reference the policy dates that are entered in each order on the Policy, Dates tab to determine which orders should be included on this report.

When finished, click **OK**.

Load from the Settlement System

To load the information from your individual orders into this report, click the **New Report** tab, **Load from Settlement System** sub-tab. Click the **Load** button.

Typically, once the report is loaded you would continue to the next step, which is 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 load the new or changed orders into the Report.

To do this, you may use this function again. If the record already exists in the report, you will receive the following message:



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 may also 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.

Edit the Report

You can edit the individual policy line items (referred to as records). To do this, select the **Edit tab**. Please note that edits made here are not written back to the order.

Deleting Records

To delete a record, highlight the line item, and click **Delete**.

Editing Records

To edit an individual record, either double-click the line item, or highlight it and press **ENTER**. Make necessary changes and click **OK**.

Inserting Records

Inserted records are placed above a highlighted line. To insert a record, highlight the line item you want the record placed above, and click **Insert**. Complete the necessary information and click **OK**.

Adding 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

Following are the fields and their descriptions:

The screenshot shows a software window titled "Security Title Underwriter Report for". 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 "Delete", "Edit", "Insert", and "Add". A large table displays policy details. The columns are labeled "File #", "Principal #", "Prin. Ant. Simul #", "Simul Ant.", and "Tot Premium". The table rows include fields for Policy No., Liability, Owner's Premium, Principal, Mortgage Premium, Simultaneous Fee, Simul., Commitment Fee, Commitment #, Endorsement Fee, Remarks, and Net To Underwriter.

File #	Principal #	Prin. Ant. Simul #	Simul Ant.	Tot Premium
File #	City/Cty			
Policy No.	Liability	Owner's Premium	00	
Principal	00	Mortgage Premium	00	
Simul.	00	Simultaneous Fee	00	
Commitment #		Commitment Fee	00	
Remarks		Endorsement Fee	00	
		Total Premium and Fees	00	Net To Underwriter

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.

Printing the Report

Printing the Report

To print a report, select the **Print Reports** tab.

Print Preview

This format is a text version of the report.

Draft Version

To print a draft version, click the Print tab, Print DRAFT Copy button. The report will contain the words *** DRAFT COPY *** in the footer.

Final Version

When you are satisfied with the report, print a final version. To do this, click the Print FINAL Report button. This action will cause the following to occur:

- This report is added to the Recall Old Report tab.
- The reported date fields in the related orders are completed. This prevents the reported policies from being included on new reports.

Recall a Prior Report

To recall a prior report, click the **New Report, Recall old report** tab. Double-click the appropriate report, then click the **Edit** tab. The reports are displayed by reported date (which was set in the New Report tab, Dates sub-tab, report date field).

Transnation

This report is designed at the direction of LandAmerica and enables the electronic transfer of the report information. As with all underwriter reports, it is designed according to the specification provided by the underwriter.

See **Common Reporting Instructions** for preparation instructions.

Stewart Title Guaranty Company

This report is designed at the direction of Stewart Title and enables the electronic transfer of the report information. As with all underwriter reports, it is designed according to the specification provided by the underwriter.

See **Common Reporting Instructions** for preparation instructions.

Transnation of New York

This report is designed at the direction of LandAmerica and enables the electronic transfer of the report information. As with all underwriter reports, it is designed according to the specification provided by the underwriter.

See **Common Reporting Instructions** for preparation instructions.

Ticor Title Insurance Company

About Ticor Title Insurance Company Report

This report is identical to the Chicago Title Report. Please see that report for instructions.

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

In addition to standard remittance report fields, the Michigan remittance report displays the county name.

See **Common Reporting Instructions** for preparation instructions.

RealExpress

Using 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.

Charles Jones Inc. Integration Overview

You may order the following services from Charles Jones via the RealExpress platform accessible through your TitleExpress software:

- Nationwide Patriot Name Searches
- New Jersey Upper Court Searches
- New Jersey Child Support Judgment Searches
- New Jersey and Pennsylvania Tax and Assessment Searches
- New Jersey Flood Searches
- New Jersey Tideland & Tideland Grant Searches
- New Jersey County Searches

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

Data Trace Integration Overview

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.

Configuring

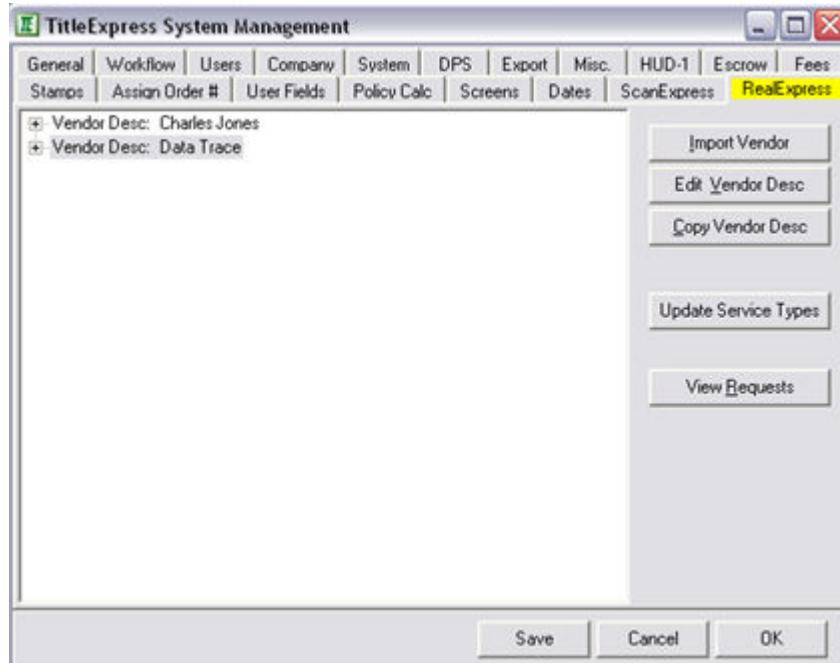
Configuration Manager Settings

The following settings must be set in the Configuration Manager to enable the RealExpress services.

Configuring 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.

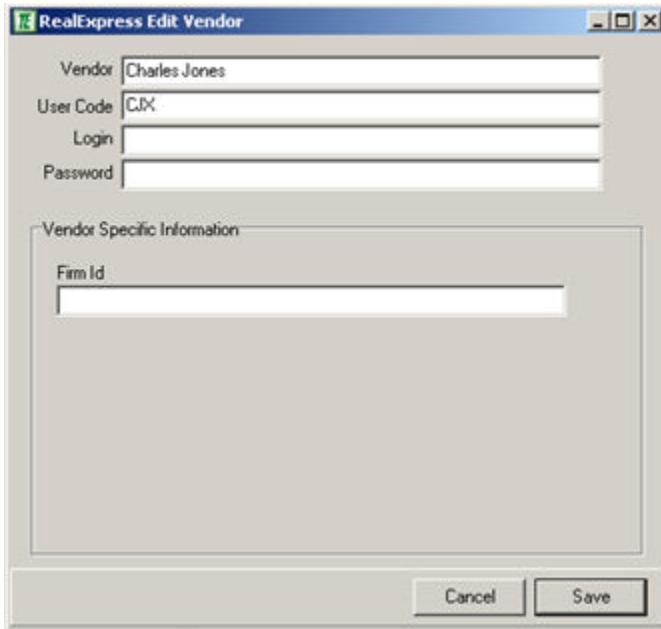


Editing the Vendor Description

You must enter your account information.

The User Code can be individual to a TitleExpress user (if you have separate Charles Jones accounts for each TitleExpress user), or can be a company-wide user code.

The Login, Password and Firm ID are provided by the services vendor.



Copy Vendor Description

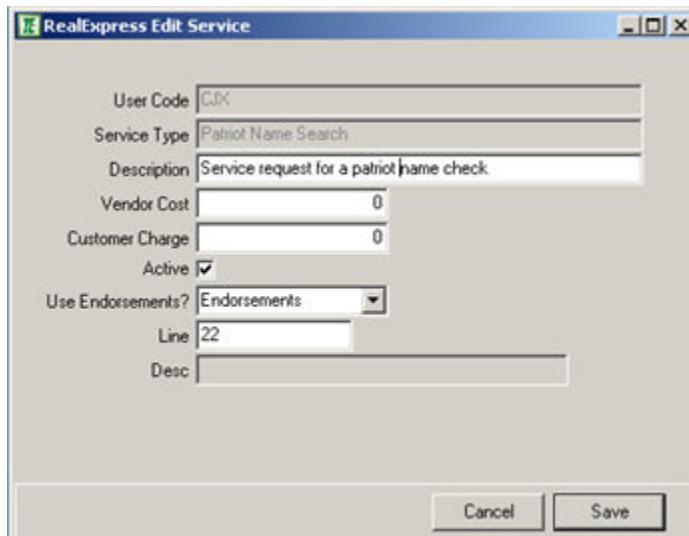
To establish multiple user codes, select **Copy Vendor Desc.**



Enter the new **Description** and **User Code**. All setup information will be copied into the new Vendor Description.

Configuring Services

Each service must be configured. To do this, highlight the 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.

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 and 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).

Notifying 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.

Ordering Services

Ordering Services

Following are the steps to order services using RealExpress.

1. Open the TitleExpress order.
2. Select the Order, RealExpress tab.
3. Click **Servicer** and select the **User Code** for the vendor.

The available services will appear.

Creating Name 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**.

Submitted	First	Middle	Last
No	Grace		Cohen
No	Adam		Ames

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 Ames\Adam	Add
First/Middle/Last	Cohen\Grace Ames\Adam	
Comments		
Search From	10/13/1985	through 10/13/2005
Company Name		
Is Exact Search <input type="checkbox"/>		
Selected Names		
Submitted	First	Middle
No	Grace	Cohen
No	Adam	Ames

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**.

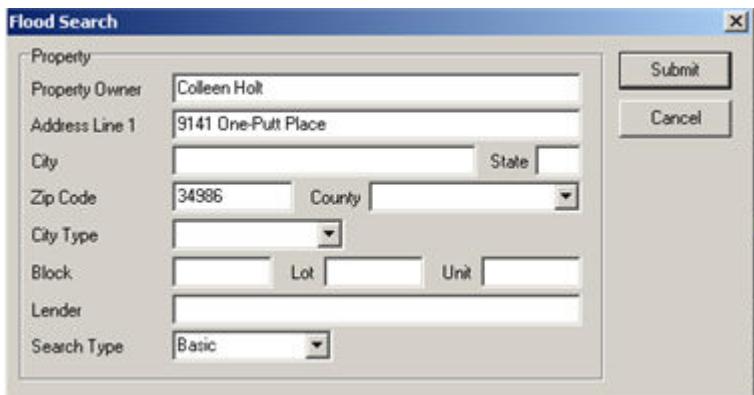
Tax Assessment Search

Tax Assessment Search

Property		
Property Owner	Colleen Holt	
Address	100 Main Street	
City		State NJ
County	Bergen	
City Type		
Block	Lot	Unit
Building No.		
Tax Search	<input checked="" type="checkbox"/>	Assessment Search <input type="checkbox"/>
Special Instr.		
Attention		
Needed By	10/15/2005	

Submit
Cancel

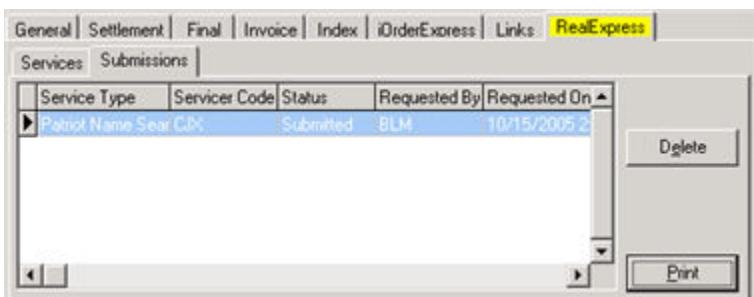
Flood Search and Tideland Search



Submission Status

Submission Status

The submission status can be checked on the **Submissions** tab.



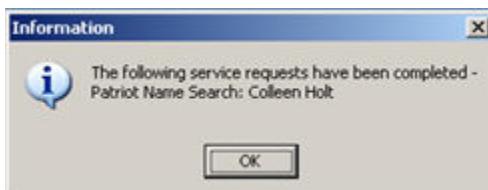
Following are the available statuses.

Submitted	Waiting to be sent
Waiting	Has been submitted
Completed	Has been completed
Invalid	Error occurred saving locally

Completed Requests

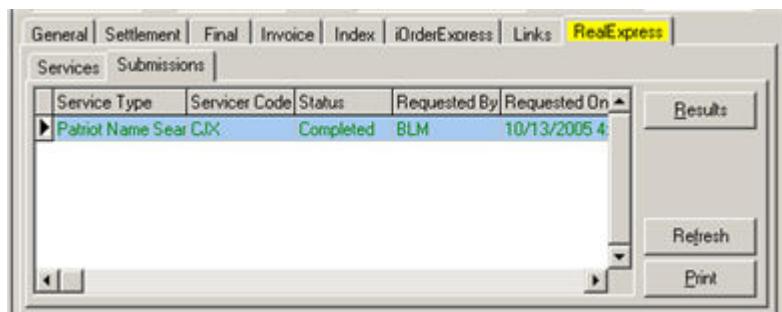
Completed Requests

When a request is completed, a PDF document 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.



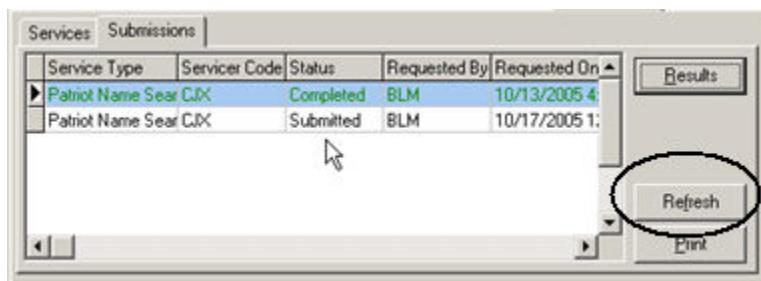
Confirmations

The results confirmation can be printed.



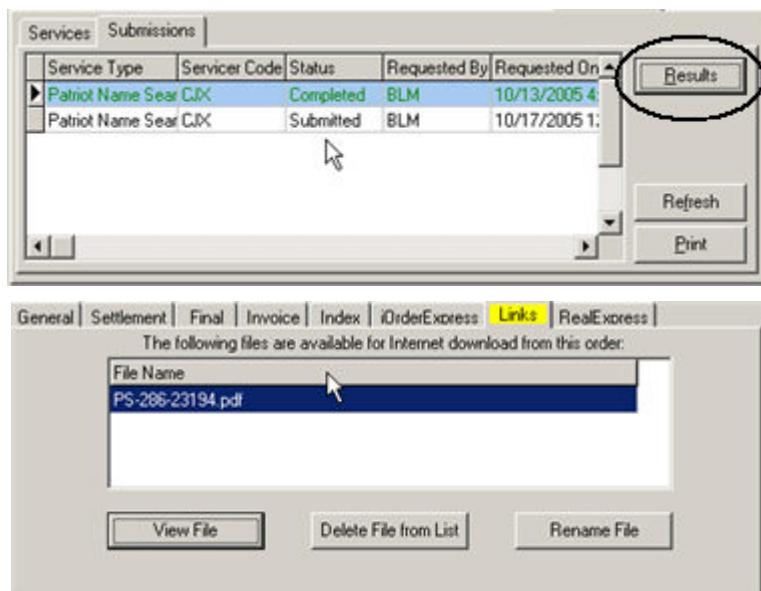
Reissued Requests

To receive a reissued request, click **Refresh**.

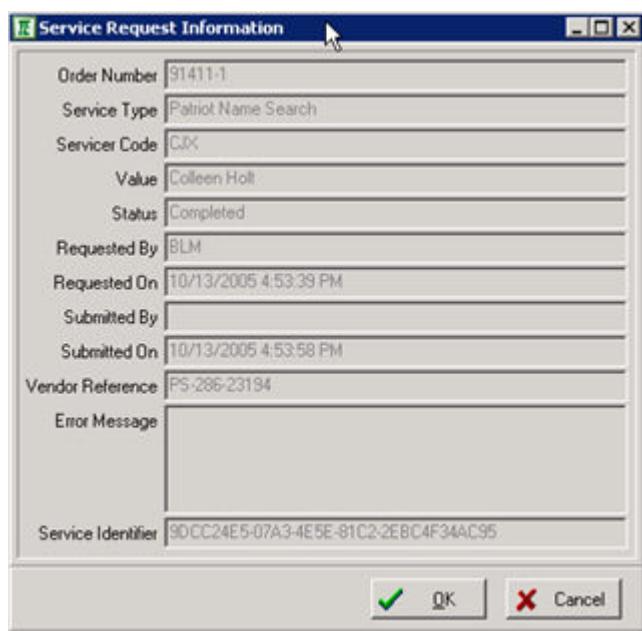


Results

To open the returned PDF document, click **Results** on the RealExpress, Submissions tab. PDF documents are also listed on the **Links** tab.



Additionally, service requests can be viewed in the System Management utility, RealExpress tab or on the Main Menu, Utility, View Service Requests.



Reference

Overview

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.

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 5600J to 5700A)
- Adding users
- Adding products, such as ScanExpress and iOrderExpress
- Financing Agreement payments are received by TSS
- Moving the database to a different server (or workstation)
- Making changes to the server or workstation 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**.

Opening TitleExpress

To open TitleExpress, double-click the 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. See the System Management 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

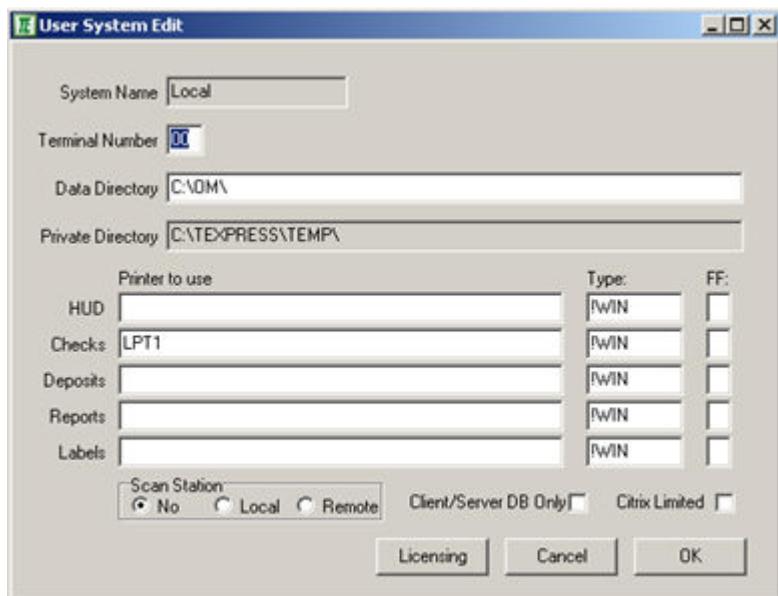
To create a new system (for connection to an additional TitleExpress database), click **Create New System**. Enter the new system name, and then click **Create**. The **User System Edit window** appears.

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 setting 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.

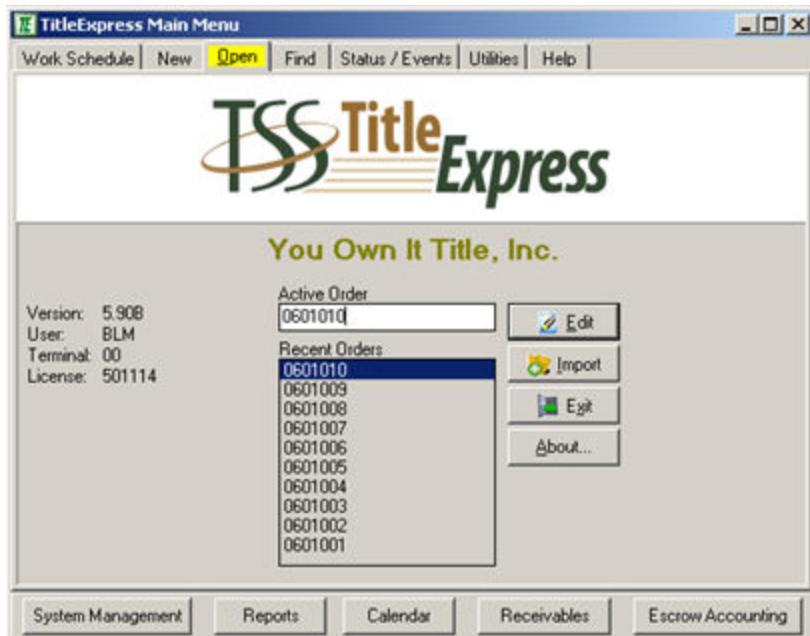
It is not recommended that this option be selected for any workstation.

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

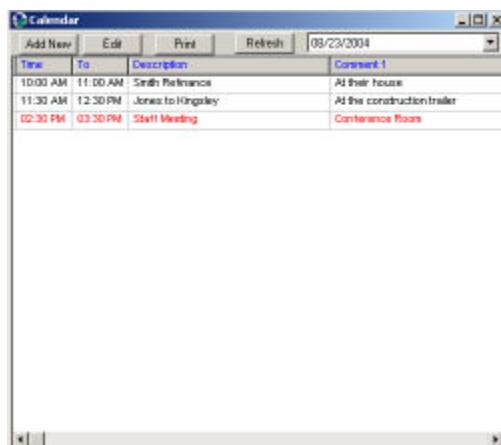
The Reports button accesses various daily and management reports. You must have the appropriate user access level in order to use this function. See **Reports Overview**.

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.

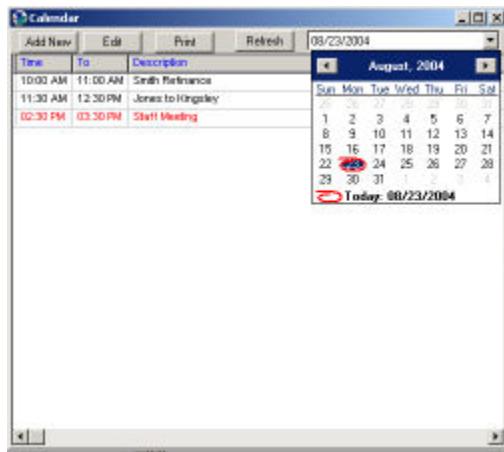
Standard Calendar

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.

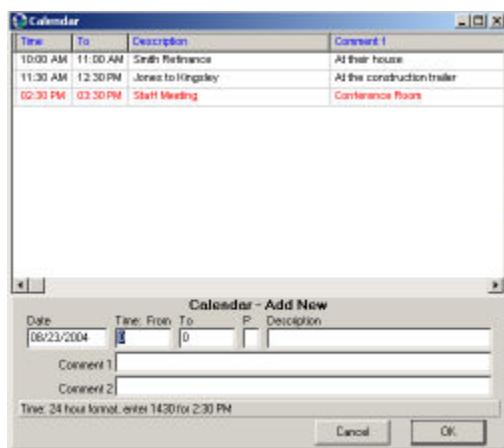


Add a New Entry

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

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

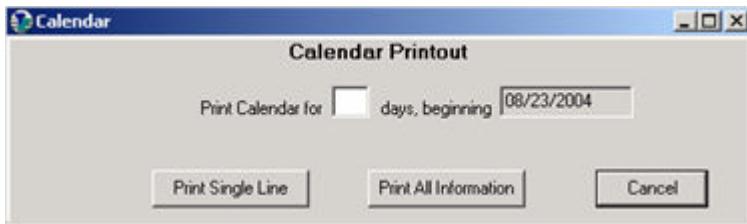
Comment 2 line

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

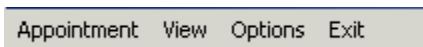
In a network environment, the calendar entries are refreshed every two minutes. However, clicking the Refresh button automatically performs this function. If you work in a high-volume environment you may want to do this before adding a new entry to be sure it will not conflict with any other entries.

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

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

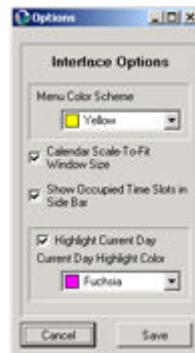
Displays the Resources window.

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

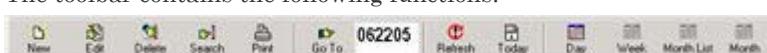
Highlight for the current day.

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

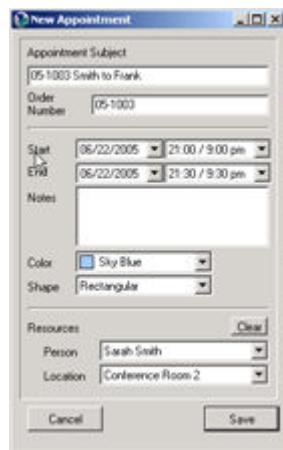
Displays a month view in a list format.

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**.

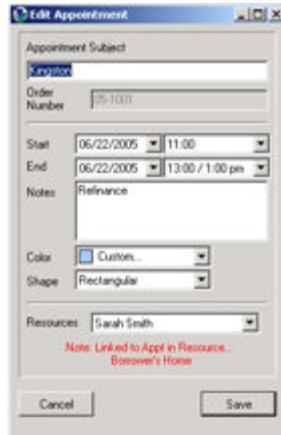
Location

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 link 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 Appointments				
Search Field	Note	Search Text	NEW CONSTRUCTION	
StartTime	EndTime	OrderNumber	Subject	ResourceName
06/22/2005 9:00:00 PM	06/22/2005 10:00:00 PM	05-1003	05-1003 Smith to Frank.	Conference Room 2
06/22/2005 9:00:00 PM	06/22/2005 10:00:00 PM	05-1003	05-1003 Smith to Frank.	Sarah Smith

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.)

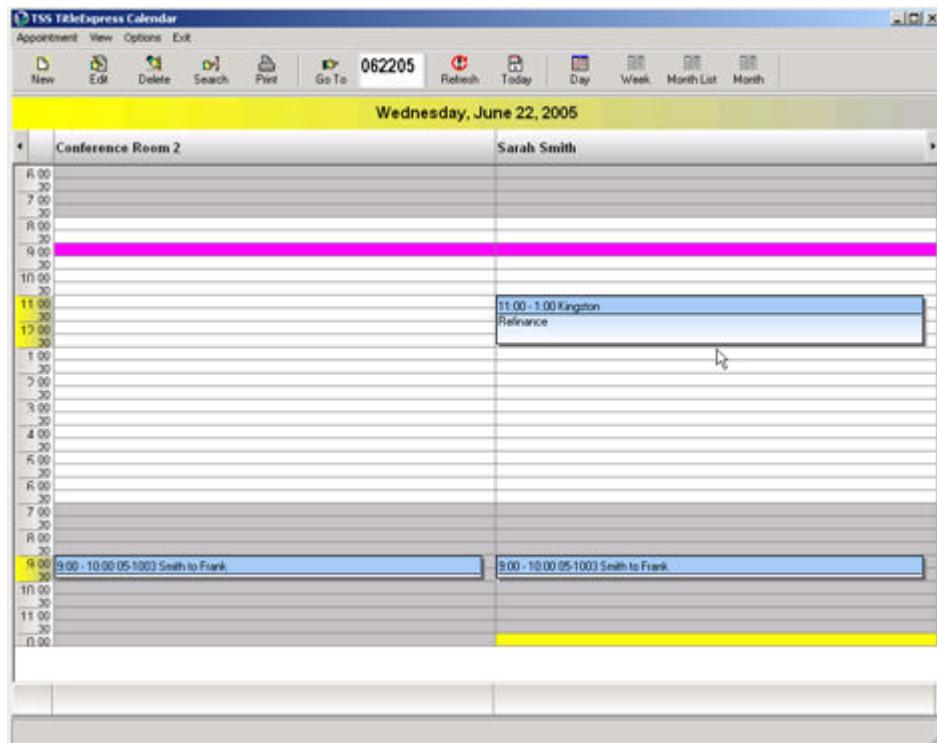
Search

Initiate the search.

Views

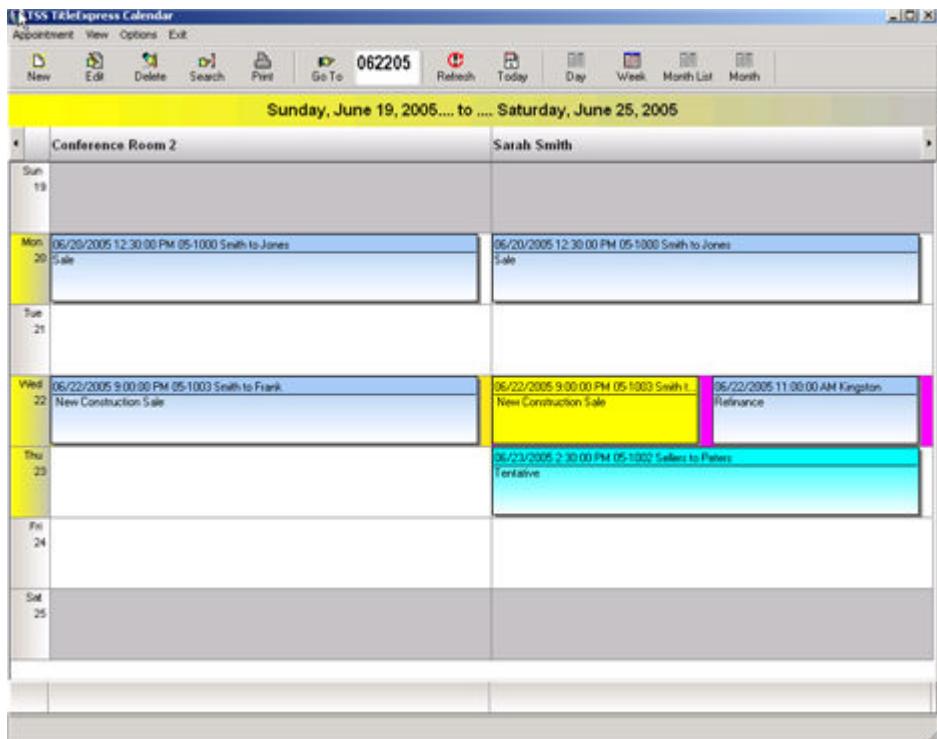
Day View

The Day view displays scheduled appointments for the selected day.



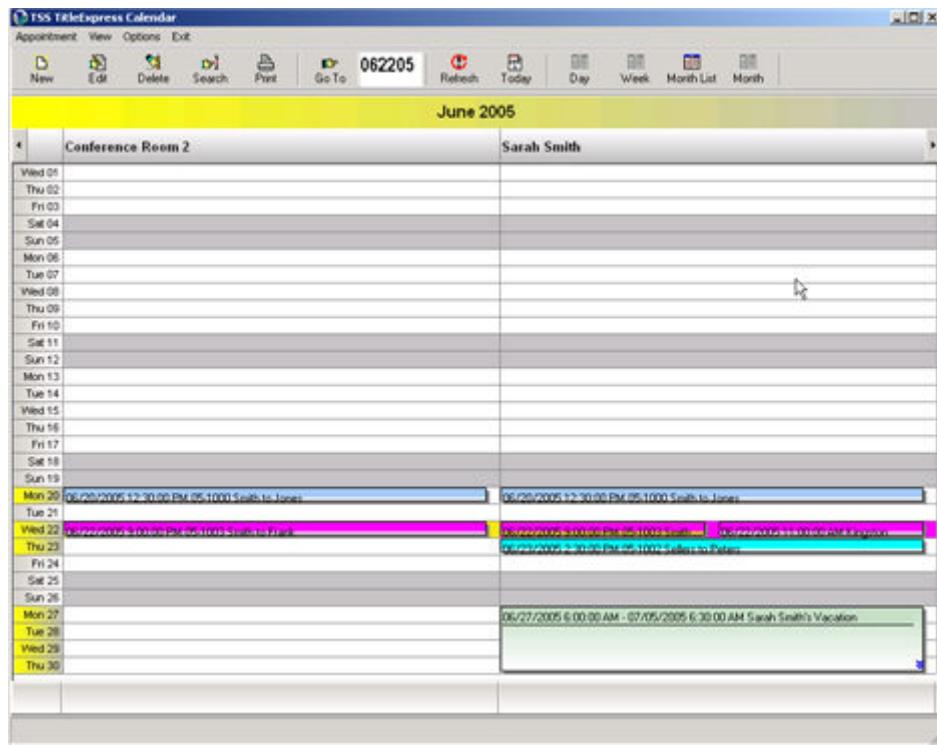
Week View

The week view displays appointments for the selected week.



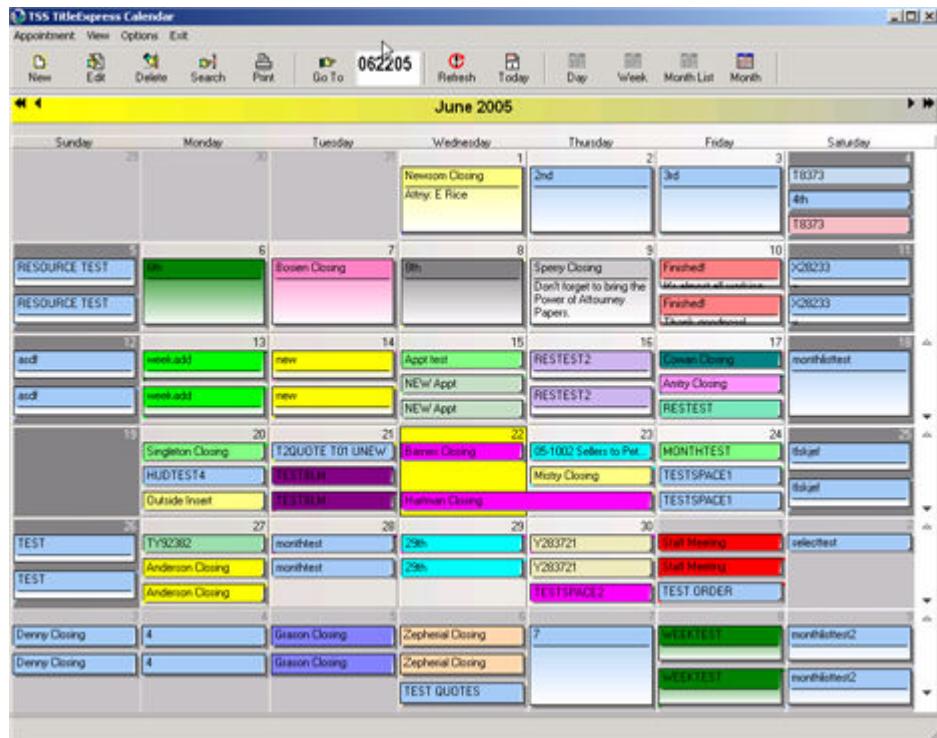
Month List View

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

Expanded Calendar Overview

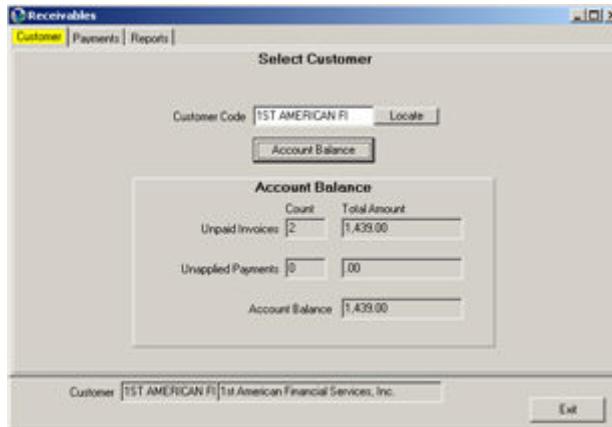
See the Tutorial.

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.



Customer Code

Enter the customer code, or click Locate to select from list.

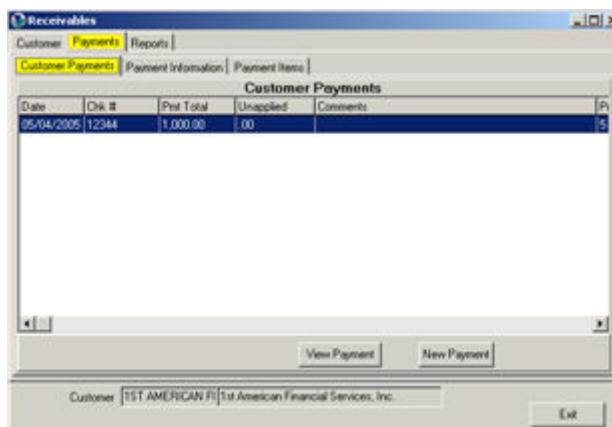
Account Balance

Displays customer's account balance information.

Payments

Customer Payments

The Customer Payments tab displays customer payments and related functions.



View Payment

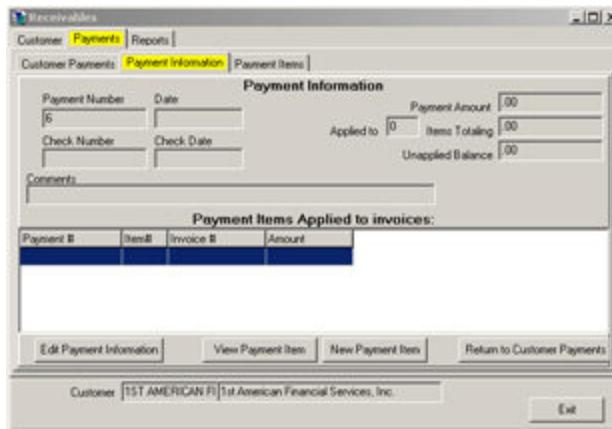
Opens the **Payment Information** tab and displays selected payment information.

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

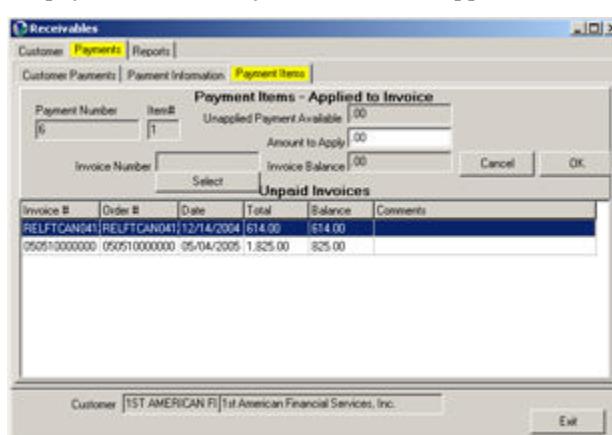
Opens the **Payment Items** tab for editing.

Return to Customer Payments

Returns to the Customer Payments tab.

Payment Items

Payments are separated into 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

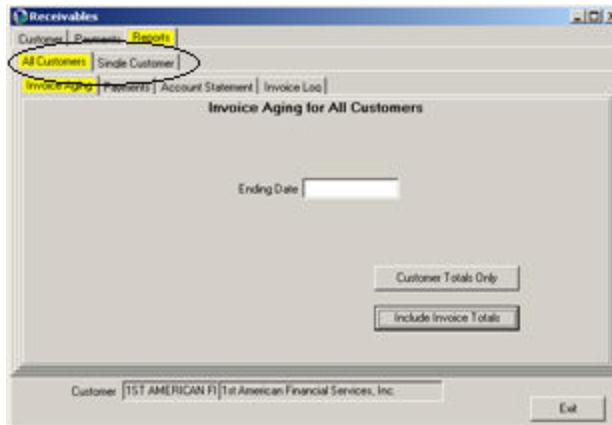
Displays editing fields for payment item.

Return to Payment Information

Returns to the Payment Information tab.

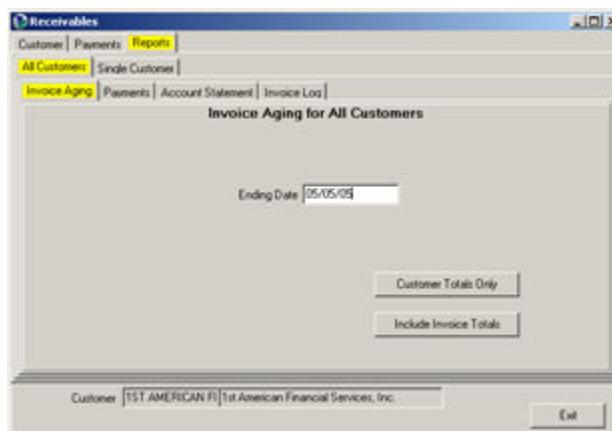
Reports

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

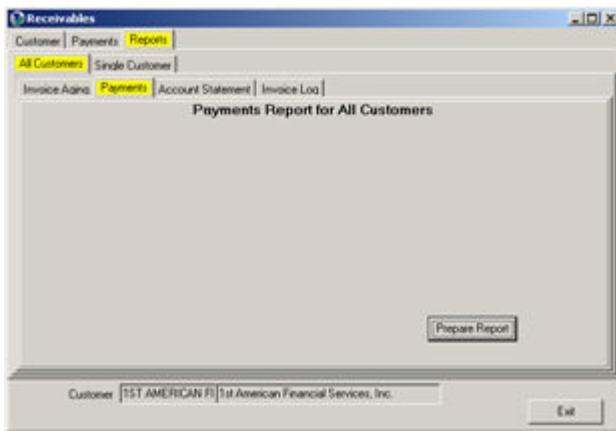
Displays customer totals only (not detailed invoices).

Include Invoice Total

Includes invoice detail information.

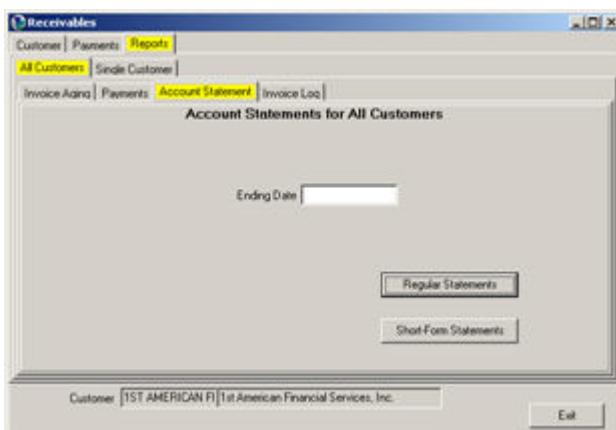
Payments

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

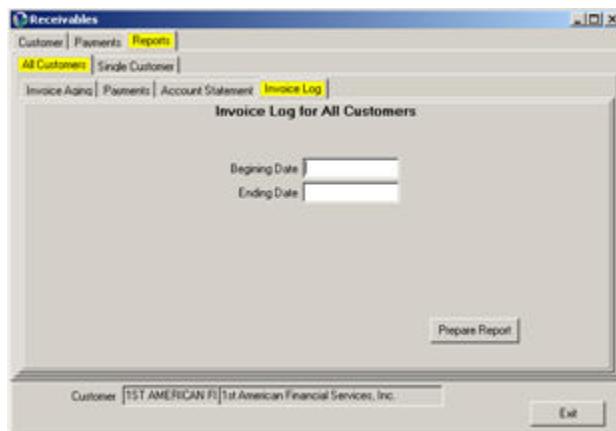
Details each Invoice.

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

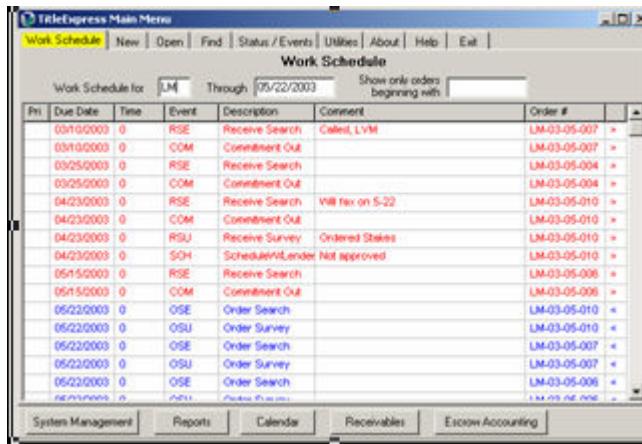
The Escrow Accounting button accesses the Escrow Accounting system. You must have the appropriate user access level in order to use this function. See **Escrow Accounting Overview**.

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

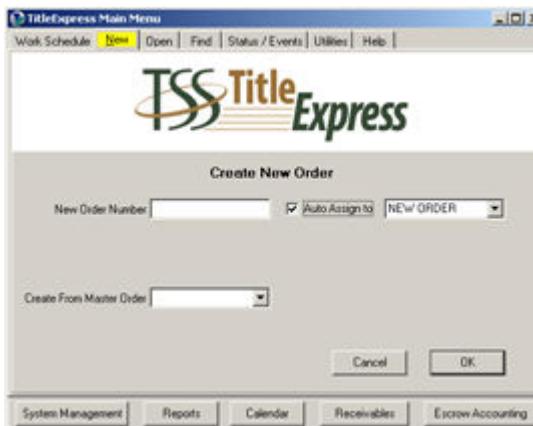
Through date of work schedule.

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.

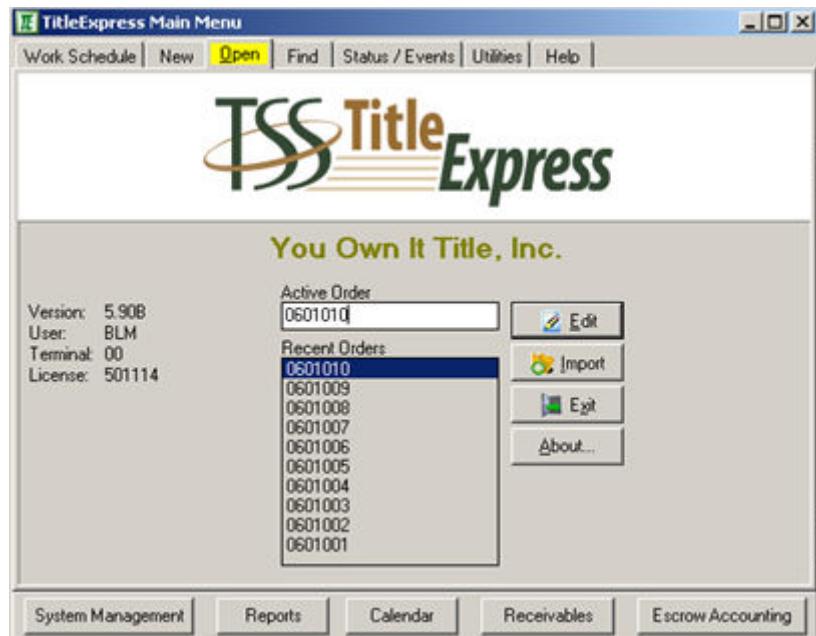
Create from Order

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

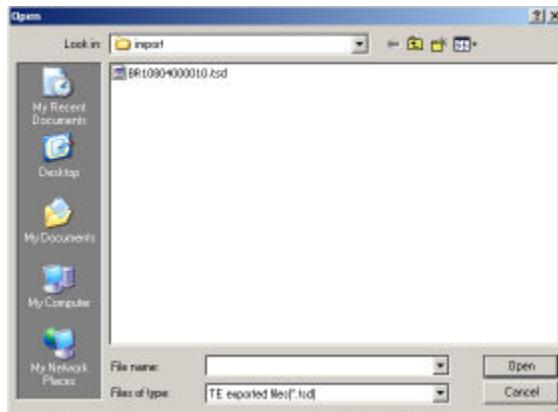
Displays version and build number, contact information and copyright information.

Import Button

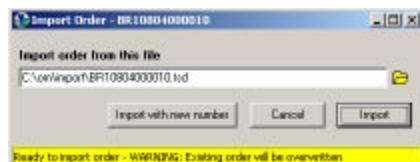
The import function imports orders from another TitleExpress system. For detailed instructions on how to import and export orders, see **Import/Export Overview**.



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

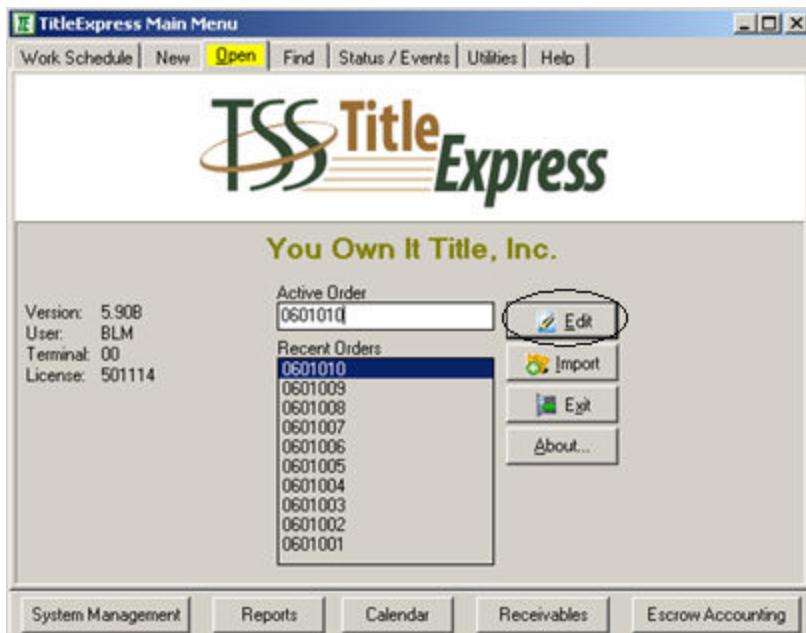
Cancel import function.

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

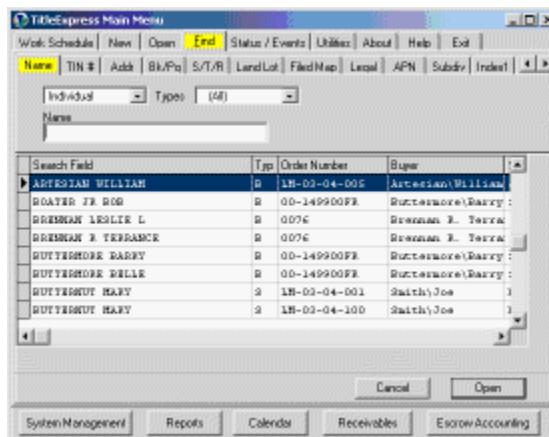
This feature allows you to find orders based on a wide array of information. As you input search criteria, the listing below the search field will respond.

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.

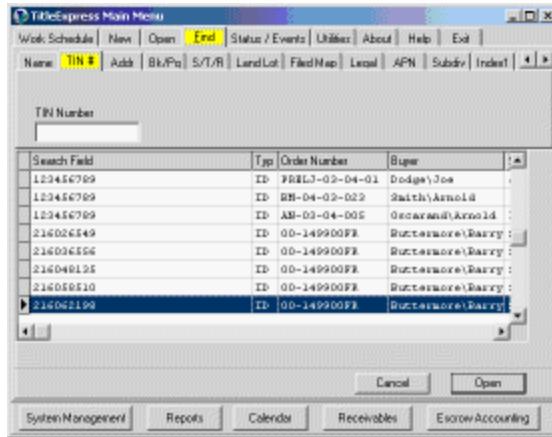
Name Tab

Finds orders by either Individual or Company name from the Buyer or Seller window. Also, you can further delimit 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.



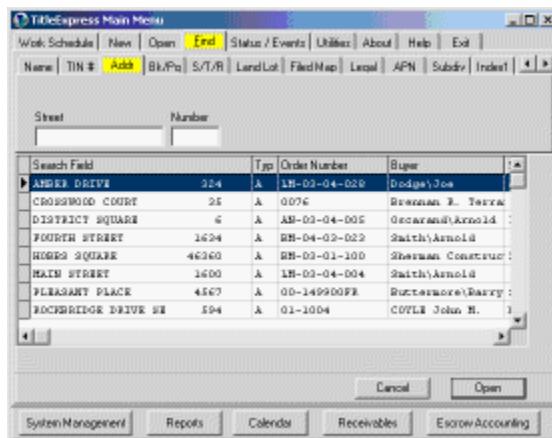
Address Tab

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.

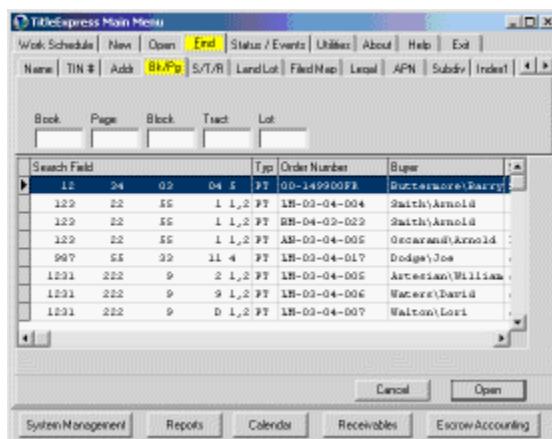
If an entry in the Address 1 field is The Rittenhouse Condominium, this property cannot be located using The. This property can be located using Rittenhouse, as it is assumed that the first word on this line is a street address number and it is ignored.

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.



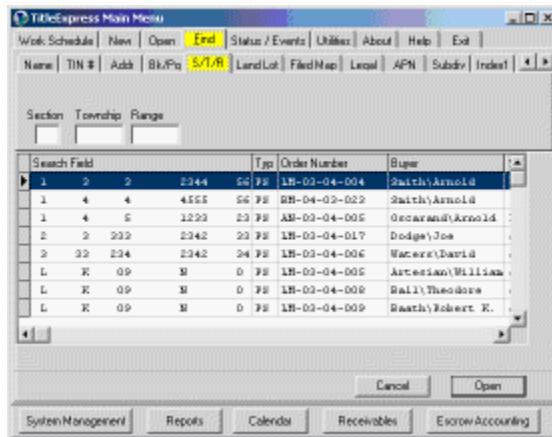
BK/PG Tab

Finds orders by Book and Page fields from the Property tab. In some jurisdictions this may mean the Plat Book and Page.



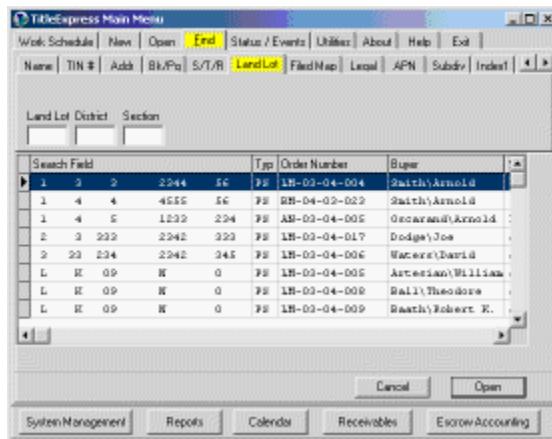
S/T/R Tab

Finds orders by Section, Township and Range fields from the Property tab.



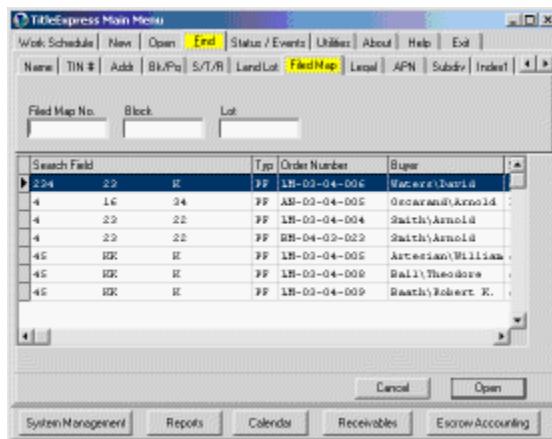
Land Lot Tab

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.



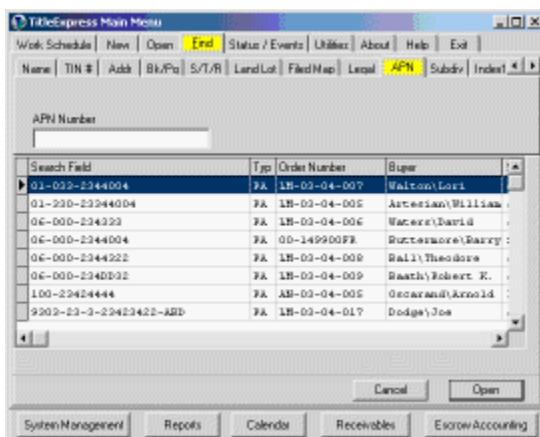
Legal Tab

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.



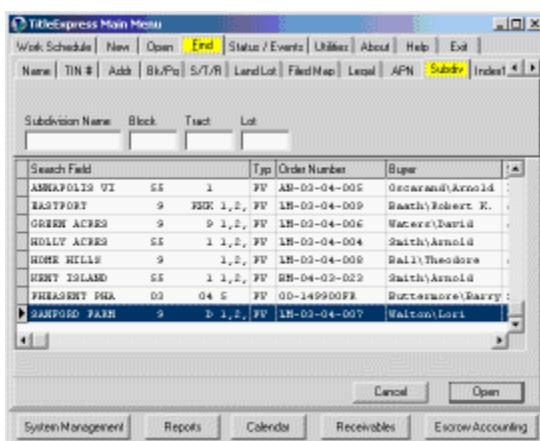
APN Tab

Finds orders by assessor's Parcel number from the Property tab. This number is also referred to as Tax ID Number in some jurisdictions.



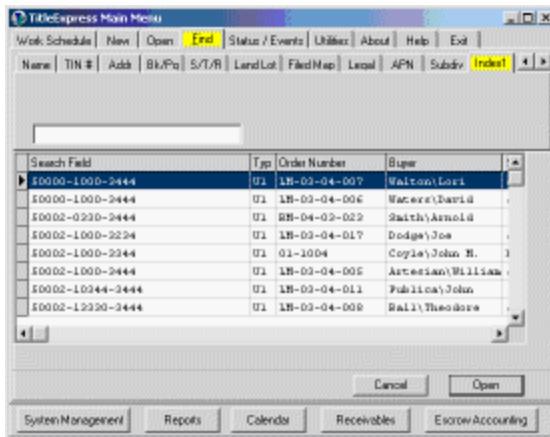
Subdivision Tab

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.



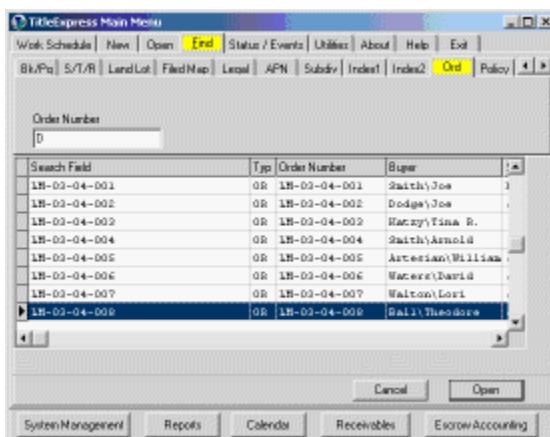
Index 1 & 2 Tabs

Finds orders by custom lookup indexes from the Order, Index tab.



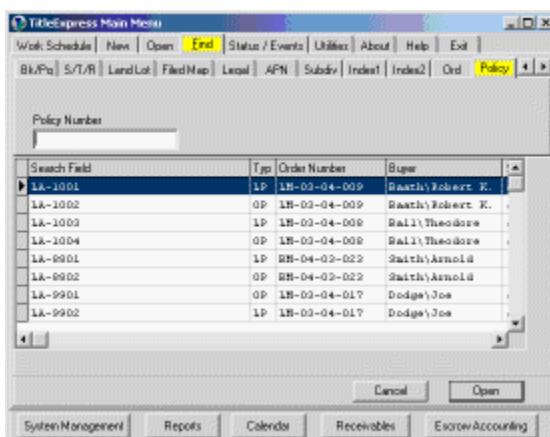
Order Number

Finds orders by order number.



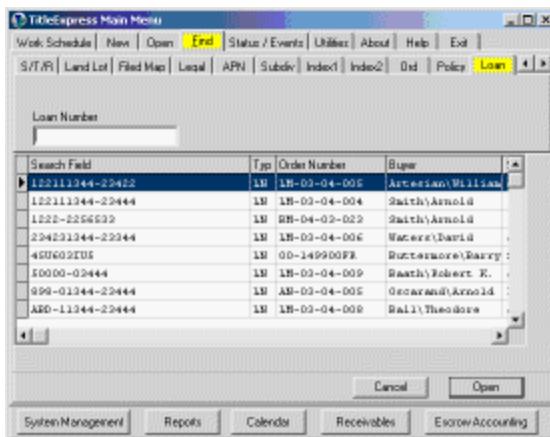
Policy Number

Finds orders by policy number or closing service letter number.



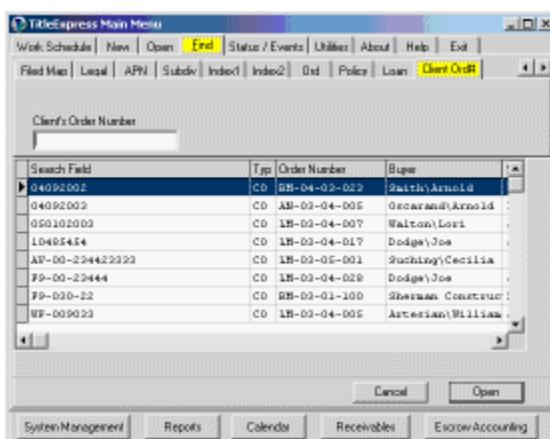
Loan Number

Finds orders by loan number.



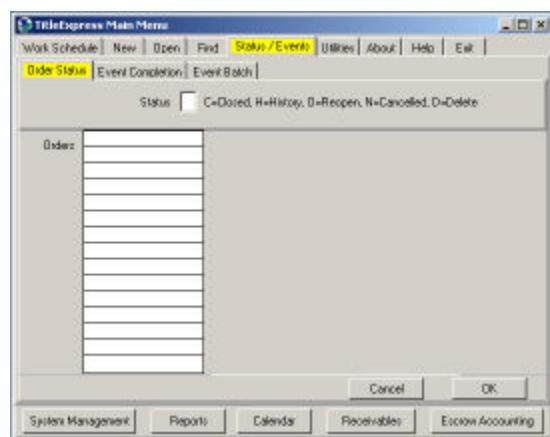
Client Order Number

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

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.

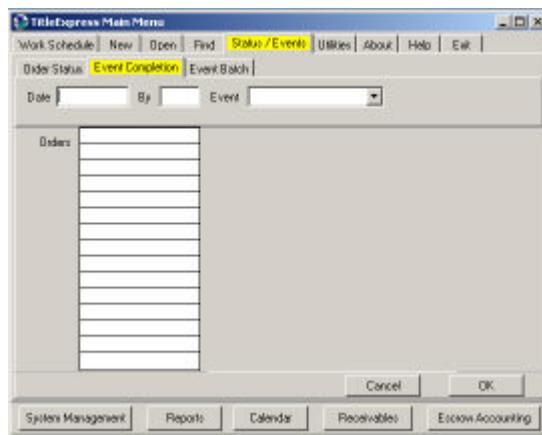
Status changes do not take effect until **Day End** is processed.

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.

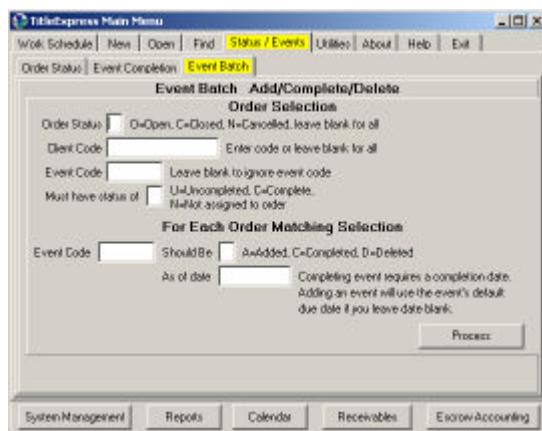
Event Batch Tab

This function batch adds, deletes or complete 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

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.

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.

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.

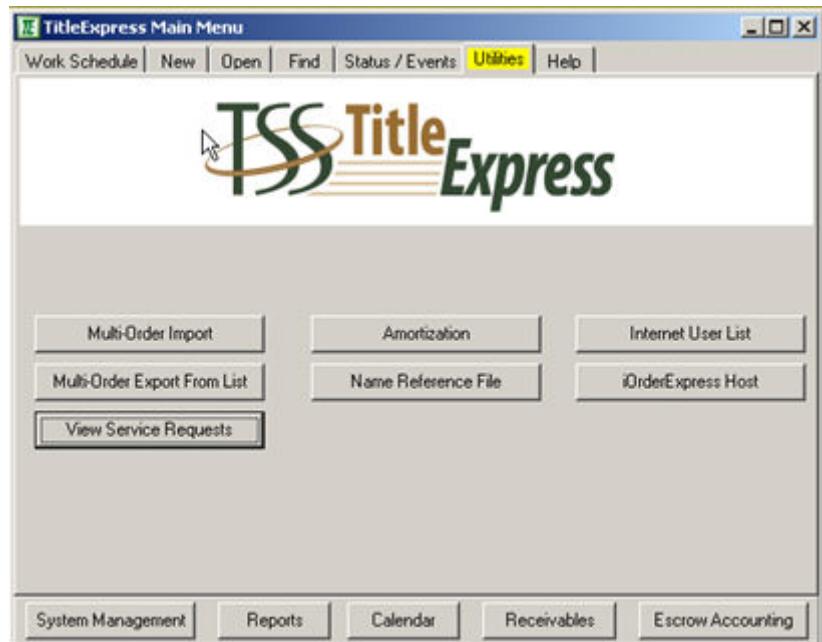
Process

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 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	6.00%	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>\$103.08</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> 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Loan Amount

Required field

Payment

Not editable. Will be calculated.

Balance

Interest Rate

Required field.

Number of Payments

Required field.

Beginning Date

Required field.

Payment Type

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.

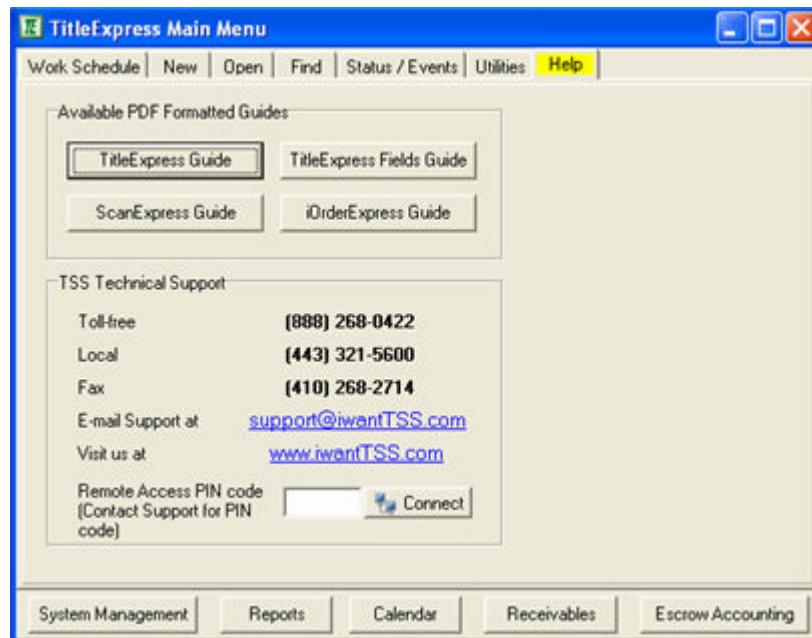
View Service Requests

Displays RealExpress service requests. See System Management, **RealExpress** for more information.

Help Tab

The Help tab contains buttons that access the various TitleExpress-related Guides in PDF format. They can be either viewed or printed. Also, support-related issues can be submitted to TSS Technical Support via e-mail and a link can be accessed to 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.



Order Entry/Edit

Order Entry/Edit Overview

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 with several tabs at the top: Order, Notes, Events, Buyer, Seller, Prop, Lender, Payoff, Loan, Policy, HUD-1, Disb, and Other. The 'Order' tab is selected. Below the tabs are various input fields for Order Number, Officer, Sequence, Status, Type, Settlement Date, Settlement Time, Right to Cancel Date, Disbursement Date, Escrow Status, Advance Amount, and other details. Under the 'General' tab, there are fields for Entered Date (05/05/2005), Entered Time (12:38), Entered By (ELM), Last Change Date (05/05/2005), Last Change Time (12:38), Last Change By (ELM), and other contact information. At the bottom right of the main window, there are buttons for View, Export, ScanExpress, Conv Log, Doc Prep (which is circled in red), and Save.

Document Preparation

Visible from every order entry field is the Doc Prep button.

This screenshot is identical to the one above, showing the Order entry screen with the 'Doc Prep' button highlighted by a red oval.

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

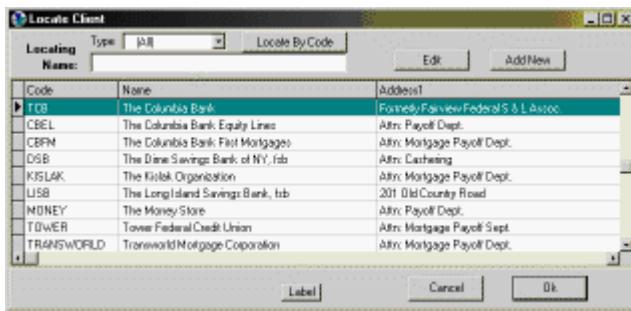
Entries on the Locate list may be marked as hidden. If so, they are only visible (grayed entry) on the System Management workstation (terminal 00).

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.

Edit (All)

Code	1ST AMERICAN	Name Status	Hide Entry <input type="checkbox"/>
Name	1st American Mortgage Inc.	Phone	703-744-6871
Address 1	8150 Leesburg Pike Suite 810	Fax	703-356-3049
Address 2		U-Codes:	1 <input type="checkbox"/> 2 <input type="checkbox"/> Act# <input type="text"/>
City St Zip	Vienna, VA 22182	Domicile	<input type="text"/>
Agent 1		Agent 1 Status	<input type="text"/>
Agent 2		Agent 2 Status	<input type="text"/>
Trustee 1		Address	<input type="text"/>
Trustee 2		Address	<input type="text"/>
Long Name	<input type="text"/>		
Comments	<input type="text"/>		
TYPES: <input checked="" type="checkbox"/> Lender <input type="checkbox"/> RE Agent <input type="checkbox"/> Attorney <input type="checkbox"/> Ins. Co <input type="checkbox"/> Clerk <input type="checkbox"/> E-Mail <input type="text"/> <input type="checkbox"/> Surveyor <input type="checkbox"/> Tax Collector <input type="checkbox"/> Abstractor <input type="checkbox"/> HOA/Condo <input type="checkbox"/> Client <input type="checkbox"/> Salesman <input type="text"/> <input type="button" value="Delete"/>			
For all types, Y = Yes, BLANK = No			
<input type="button" value="Cancel"/> <input type="button" value="OK"/>			

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 payto code.

Edit (All)

Code	AF	Name Status	Hide Entry <input type="checkbox"/>
Name	Associates Financial Mortgage Company		
Address 1	10374 Portsmouth Rd	Phone	703-361-9128
Address 2		Fax	
City St Zip	Manassas, VA 20109	U-Codes:	1 <input type="checkbox"/> 2 <input type="checkbox"/> Act# <input type="text"/>
Agent 1		Domicile	
Agent 2		Agent 1 Status	
Trustee 1		Agent 2 Status	
Trustee 2		Address	
Long Name			
Comments			
TYPES:			
Lender <input checked="" type="checkbox"/>	RE Agent <input type="checkbox"/>	Attorney <input type="checkbox"/>	Ins. Co <input type="checkbox"/>
Surveyor <input type="checkbox"/>	Tax Collector <input type="checkbox"/>	Abstractor <input type="checkbox"/>	HOA/Condo <input type="checkbox"/>
For all types, Y = Yes, BLANK=No		Clerk <input type="checkbox"/>	E-Mail <input type="checkbox"/>
		Client <input type="checkbox"/>	Salesman <input type="checkbox"/>
		Mortgage Broker <input type="checkbox"/>	Internet User <input type="checkbox"/>
<input type="button" value="Delete"/>			
<input style="border: 1px solid black; padding: 2px; margin-right: 10px;" type="button" value="Contacts"/> <input type="button" value="Cancel"/> <input type="button" value="OK"/>			

The contact list displayed. You can move between the lines by using arrow keys. To add a contact row, highlight the last contact in the list and press TAB.

Contacts for [#1 HOME BUYERS] - #1 Home Buyer's Guardian Metro

1. Move between lines by using arrow keys. Enter key puts line in edit mode. 2. Add a new contact by moving to the last item in list and pressing tab key. Enter new contact name. 3. Delete by selecting the row and pressing the delete button.	Contact
	Henry Ford
	William Jones
<input type="button" value="Delete"/> <input type="button" value="OK"/> <input type="button" value="Cancel"/>	

Order Tab

The Order tab consists of a top section, sub-tabs and buttons.

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

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.

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.

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.

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.

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 'LM-03-04-009 Invoice Edit' window. The header contains fields for Invoice Number (LM-03-04-009), Order Number (LM-03-04-009), Date (04/17/2003), and Totals (4 Inv Items \$550.00, 0 Payments \$0.00, Balance Due \$550.00, Income \$391.50). Below the header is a 'Comments' text area. A table titled 'Items' lists four items: 1. MP Mortgage Policy \$85,000.00, 2. OP Owners Policy \$100,000.00, 3. EN Endorsement 101, and 4. EN Endorsement 102. The table includes columns for Item, Code, Description, Comments, Amount, Cost Payee, and Cost.

Item	Code	Description	Comments	Amount	Cost Payee	Cost
1	MP	Mortgage Policy \$85,000.00		25.00	LTIC	7.50
2	OP	Owners Policy \$100,000.00		420.00	LTIC	126.00
3	EN	Endorsement 101	1108	90.00	LTIC	25.00
4	EN	Endorsement 102	1111	95.00	LTIC	0.00

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.

The screenshot shows a software interface with a toolbar at the top containing tabs: General, RE Agents, Settlement, Invoice, Index (which is highlighted in yellow), iOrderExpress, and RealExpress. Below the toolbar, there is a section titled "Other Lookup Indexes". It contains two input fields: "Client Order Number" and "HUD Order Number", each with a small text entry box below it.

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 or [click here](#).

The screenshot shows a software interface with a toolbar at the top containing tabs: General, RE Agents, Settlement, Invoice, Index, iOrderExpress (which is highlighted in yellow), and RealExpress. Below the toolbar, there is a search bar labeled "Search" and a section titled "Available iOrderExpress Groups". This section lists several items: "Big Bank", "John Smith", "Midas Bank", and "Winchester Homes". To the right of this list is a transfer button consisting of two arrows pointing in opposite directions. To the right of the transfer button is another section titled "Groups Assigned to this Order", which currently contains no visible data. At the bottom of the interface are two buttons: "Groups & Users" and "Order Message".

Groups and Users

The Groups and Users functionality is only available on system with iOrderExpress licensing.

Order Message

Order specific messages appear in iOrderExpress. Additionally, messages entered into iOrderExpress by internet users display here.



Order, Links

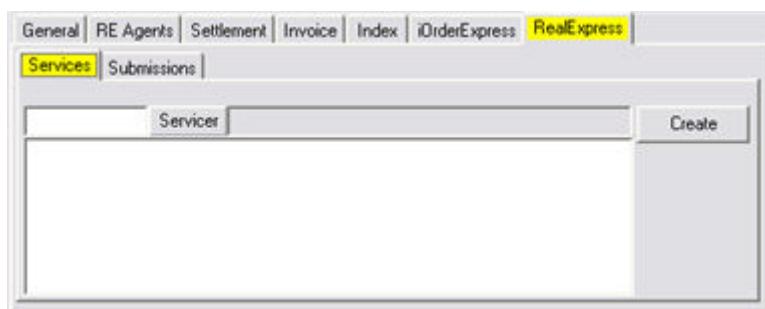
The Links tab has been replaced by the Document Manager.

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 Services Tab

Servicers can be selected on the RealExpress, Services tab.



Servicer

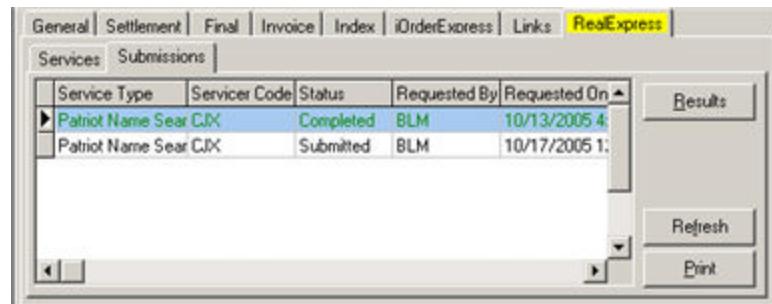
Displays available servicer codes.

Create

Creates specified service. (Available after servicer has been selected.)

RealExpress Submissions Tab

Service request submissions are available on the RealExpress Submissions tab.



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.



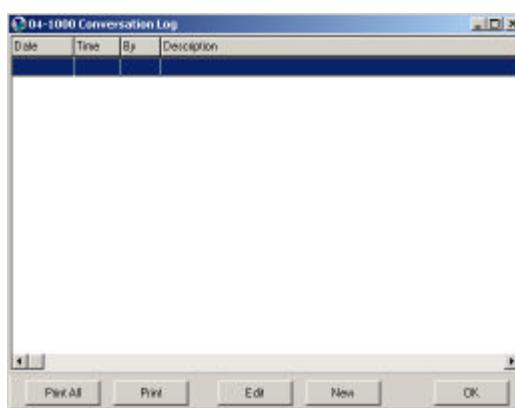
The settings for the default export folder are set the in the System Management, **Export Tab**.

Order, Documents

The Document button opens the Document Manager.

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

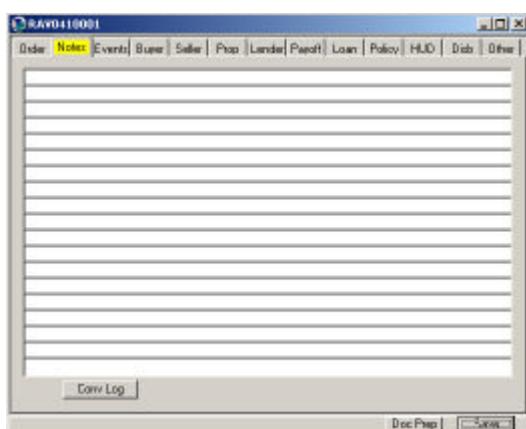
Initials of user creating conversation log entry.

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. See [Order_Conversation_Log](#).

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.

Needed	Pub/Pk	Event	Cles	Completed	CopyOk	Desc	Coninen
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		RUDC	BLM			Rec UCC	
10/21/2004		DPAY				Issue Payoff(s)	
10/27/2004		BN	BLM			Issue Binder/Container	
10/27/2004		RPAY				Rec Payoff(s)	
10/29/2004		DBD				Order BindervsRund	
11/29/2004		DCP				Old Cover Record	
01/10/2005		RDR				Rec Cover Recd	
01/24/2005		LPOL				Issue Loan Policy	

Delete

Delete selected event.

Add

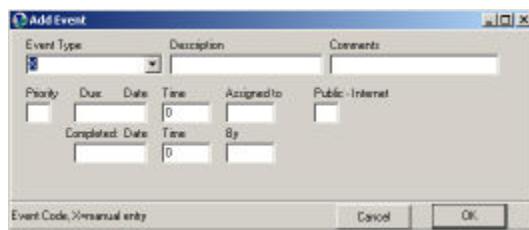
Add an event. See **Add_Event**.

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.



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

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

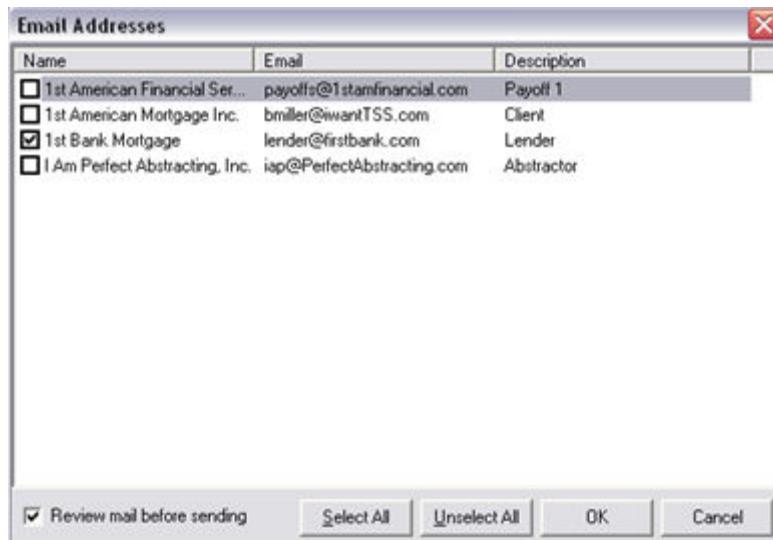
Initials of user completing event.

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.

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.

Y	Yes
Blank	No

Second Home

Y	Yes
Blank	No

Investment

Y	Yes
Blank	No

First Time Home Buyer

Y	Yes
---	-----

Blank	No
-------	----

Buyer 2 Tab

The Buyer 2 Tab contains some of the Buyer 1 fields.

The screenshot shows a software window titled "9802029" with a menu bar including Order, Notes, Events, **Buyer**, 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 Buyer 2 tab is selected. The form contains the following fields:

- Name
- Status
- AKA
- Agent 1
- Agent 2
- Comments
- TIN
- Type
- Status (on the right side)

Buttons at the bottom include Doc Prep and Save.

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 screenshot shows a dialog box titled "Buyer Deposits" with a table for entering deposit details. The table has columns for Date, Amount, Receipt Number, and Held By. There are four rows for entries. At the bottom are buttons for Date of Deposit and OK.

Date	Amount	Receipt Number	Held By
	00		
	00		
	00		
	00		

Date of Deposit OK

Date

Date the deposit is received (if prior to closing).

Amount

Amount of deposit.

Receipt Number

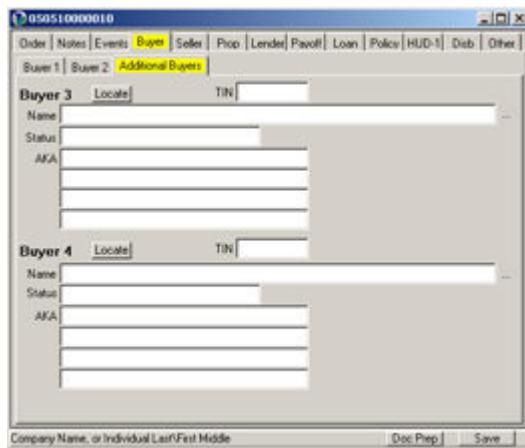
Receipt number of deposit (if received prior to closing).

Held By

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.



TIN

Same as Buyer 1

Buyer 3

Same as Buyer 1.

Status

Same as Buyer 1.

AKA

Same as Buyer 1.

Seller Tab

Seller 1 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.

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.

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.

9802029

Order | Notes | Events | Buyer | **Seller** | Prop | Lender | Payoff | Loan | Policy | HUD-1 | Disb | Other |

Seller 1 Seller 2 Additional Sellers |

Seller 2

Locate Type TIN

Name ...

Status ...

AKA ...
 ...
 ...

1099 For Seller 2

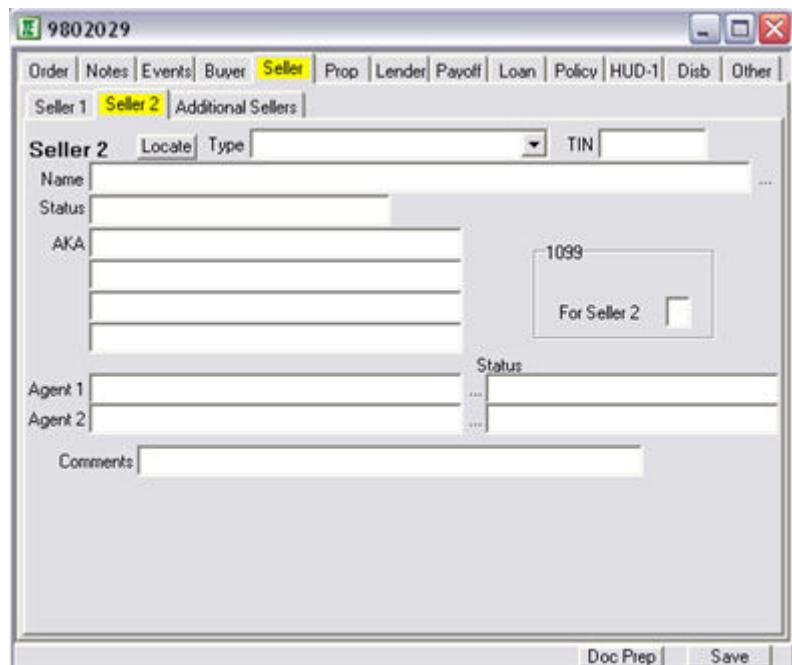
Agent 1 ...
 ...

Agent 2 ...
 ...

Status ...

Comments

Doc Prep | Save |



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.

1099 Form and Return Filing

1099-S Form

Generally, the person responsible for closing the transaction is required to file Form 1099-S, Proceeds From Real Estate Transactions. Specific rules for filing are available at

<http://www.irs.gov/instructions/i1099s/ar02.html#d0e389>.

The 1099 form is available in the TSS DPS, or the HUD-1 1099-S trailer can be used in lieu of the TSS DPS master form.

1099-S Return Reporting

For information concerning the processing of the 1099 report, see **1099_Reporting_Overview**.

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

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.

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

Y	Yes, property located in a subdivision.
Blank	No, property is not located in a subdivision.

PUD

Y	Yes, property is located in a Planned Unit Development.
Blank	No, property is not located in a Planned Unit Development.

Condominium

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.

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

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

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

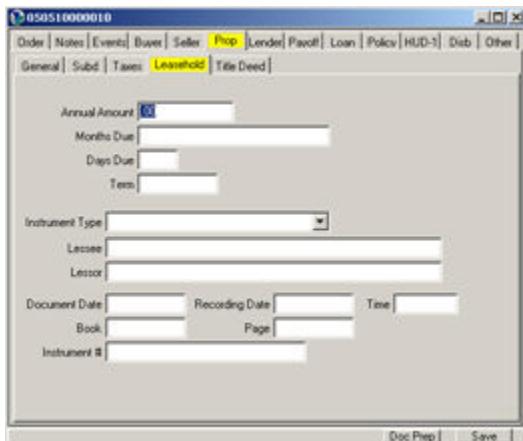
Y	Yes, taxes are paid.
Blank	No, taxes are not paid.

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

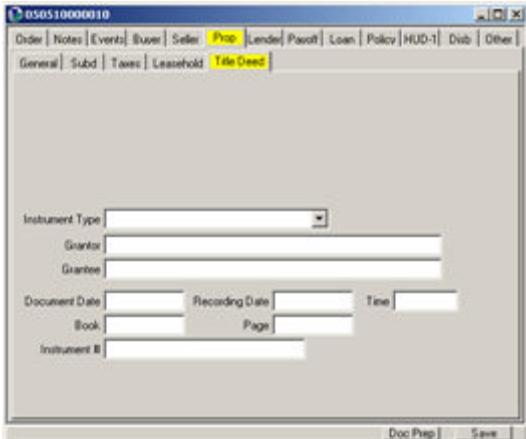
Document recording page.

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

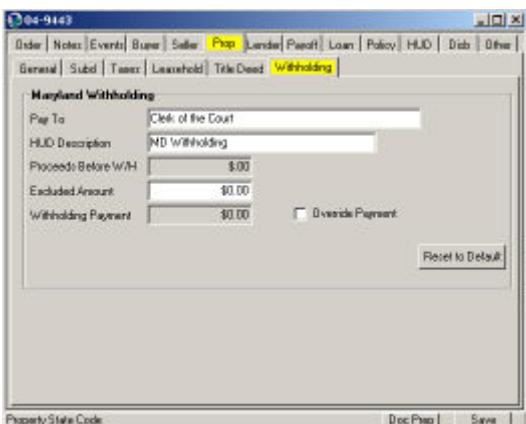
Document recording page.

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 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 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 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\ND\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\ND\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 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,Bendersville Borough
PA,Adams,Berwick Township
PA,Adams,Biglerville Borough

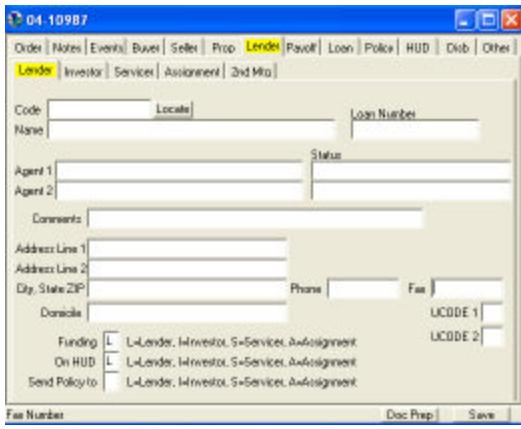
Lender Tab

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.

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.

L	Lender
I	Investor
S	Servicing
A	Assignment Lender

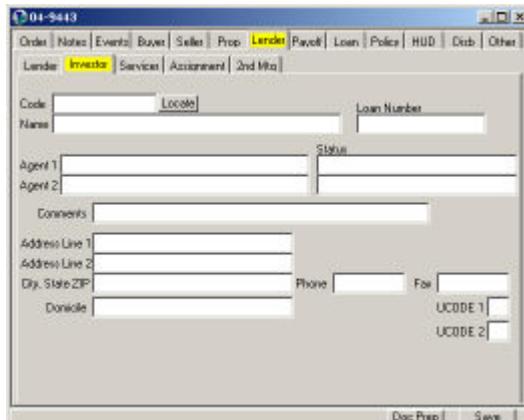
Send Policy to

This selection provides information to the TSS DPS. For example, the Lender Name that should appear on a policy remittance letter.

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.



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

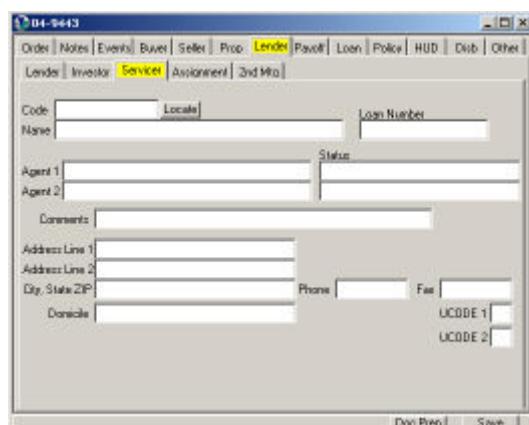
Same as Lender.

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.



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 application window titled "04-9449". At the top, there is a menu bar with tabs: Order, Notes, Events, Buyer, Seller, Prop, Lender, Pavell, Loan, Police, HUD, Disb, Other, Lender, Investor, Services, Assignment (which is highlighted in yellow), and 2nd Mta. Below the menu, there are several input fields and dropdowns. On the left, there are fields for "Code" (with a dropdown arrow), "Name", "Agent 1", "Agent 2", "Comments", "Address Line 1", "Address Line 2", "City, State ZIP", "Phone", "Fax", and two dropdowns for "UCODE 1" and "UCODE 2". On the right, there are fields for "Status" and "Phone". At the bottom of the window, there 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.

The screenshot shows a software application window titled '04-9443'. The top menu bar includes 'Order', 'Notes', 'Events', 'Buyer', 'Seller', 'Prop', 'Lender' (which is highlighted in yellow), 'Pavolt', 'Loan', 'Police', 'HUD', 'Dibs', and 'Other'. Below the menu is a sub-menu with 'Lender', 'Investor', 'Services', 'Assignment', and '2nd Mortg' (also highlighted in yellow). The main form area contains several input fields: 'Code' and 'Name' (both with placeholder 'Locate'), 'Agent 1' and 'Agent 2' (both with placeholder 'Signature'), 'Comments', 'Address Line 1' and 'Address Line 2', 'City, State ZIP', 'Phone' and 'Fax' (both with placeholder '(0)'), 'Don't care', and two dropdown menus for 'UCODE 1' and 'UCODE 2'. At the bottom right 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.



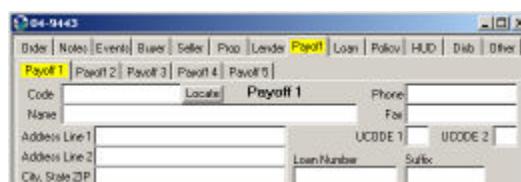
Disbursements

Payoff detail information (from the Payoff, Calc tab) will appear on the check voucher.

00	Loan# 2340239-233 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 (\$00), Daily Interest (\$00), Date after disbursement (11/01/2004), Days @ \$0.0000 per day, 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). There are tabs for 'Calc', 'Data', and 'Other Charges' at the top.

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 the 'Payoff, Data Tab'. At the top, there is a menu bar with 'File', 'Data', and 'Other Details'. Below the menu, there are several input fields and dropdown menus. On the left, there is a dropdown menu labeled 'Instrument Type' with options like 'Mortgage', 'Deed of Trust', etc. To the right of it are fields for 'Original Amount' (0.00) and 'Existing Principal Balance' (0.00). Further down, there are fields for 'Original Borrower', 'Original Lender', 'Original Trustee 1', 'Original Trustee 2', 'Document Date', 'Recording Date', 'Time', 'Book', 'Folio', and 'Instrument No.'. There are also 'Locate' and 'Search' buttons.

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
Fax Fee	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.

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

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.

The screenshot shows the 'Sec Inst' tab selected in the TSS DPS software. The interface includes a navigation bar with tabs for Order, Notes, Events, Buyer, Seller, Prop, Lender, Payout, **Loan**, Policy, HLD, DB, and Other. The 'Loan' tab is highlighted. Below the tabs, there are several input fields and dropdown menus. One dropdown menu under 'Instrument Type' is open, showing options like 'Mortgage', 'Deed of Trust', 'Land Contract', etc. Other fields include 'Trustee 1 Name' and 'Address', 'Trustee 2 Name' and 'Address', 'Agent Name', 'City', 'State', and various financial parameters such as '1st Charge Date', 'Margin %', 'Late Charge %', 'GPM Maxloan and \$', '1st Payment \$', 'Min %', 'GE factor %', and 'GPM int rate %'. Buttons for 'Doc Prep' and 'Save' are at the bottom right.

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 # pmts < 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 pmts

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).

MIP

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

Warehoused

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

Y	Yes
Blank	No

Date

Date sold.

New Servicer Start Date

Date new servicer starts.

Rate Lock

Investor Base Price %

Investor base price percentage.

Service Release Premium %

Service release premium percentage.

Commission Code

Commission code.

Purchase Advice

Revenues

Revenue amount.

Interest

Interest amount.

Fees

Fee amount.

Escrows

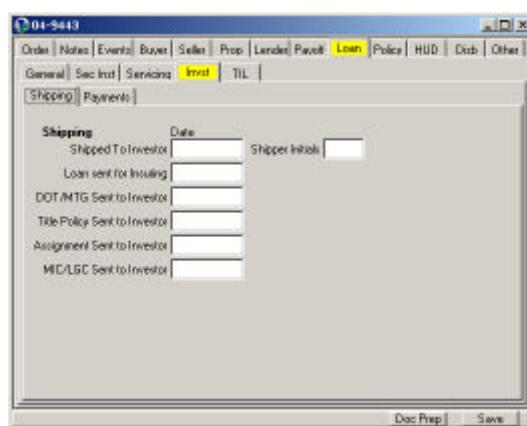
Escrow amount.

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

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

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

Y	Yes
Blank	No

Itemization

Y	Yes
Blank	No

Required Deposit

Y	Yes
Blank	No

Variable Rate Feature

Y	Yes
Blank	No

Assumption

Y	Yes
Blank	No

Property Insurance

Y	Yes
Blank	No

Hazard Insurance

Y	Yes
Blank	No

Through Lender

Y	Yes
Blank	No

Cost

Cost of hazard insurance (if through lender).

Term

Term of hazard insurance (if through lender).

Prepayment Penalty

Y	Yes
Blank	No

Finance Charge Refunded

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.

The screenshot shows a software interface titled "Truth in Lending calculation". It includes several input fields and two tables. The top section has fields for "Prepaid HUD Lines", "Truth in Lending Summary" (Loan Amount, Loan Interest %, APR, Monthly P&I, Monthly Escrow, Total of Payments, Last Year Paid), and "MI Upfront" (Factor, Base Loan Amnt, Stop MI at, loan balance of). Below these are two tables: "Mortgage Insurance" (Years, MI %) and "P & I Payments" (Pmts, Amount, Begins). The "P & I Payments" table has a row with values 1, 00, and blank. At the bottom are "Edit" and "OK" buttons.

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 the top menu bar. The 'Rate Table' section is highlighted with a yellow background. It contains fields for 'Reported' (Lenders and Owners), 'Rate', 'Coverage', 'Premium', and 'HUD Premium'. Below this is an 'Agent ID' field, an 'Underwriter Name' field, and an 'Other 1109 Charges' field. A 'Tots' button is located next to the charges field. At the bottom left is a 'Pay To' section with fields for 'User Code', 'Agent Code', and 'HUD Code', each with a 'Locate' button. A 'Disclaimer' button is also present. At the bottom right are 'Doc Prep' and 'Save' buttons.

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

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.)

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

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

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

UW Code Amount

Amount for underwriter check.

Agent Code Amount

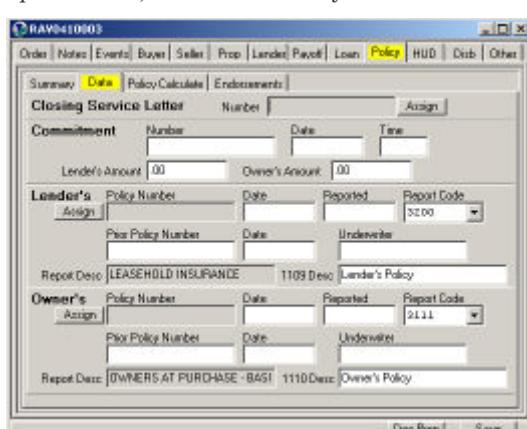
Amount for agent check.

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

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

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

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.

Rate	Ovr Coverage	Ovr Premium	Ovr Base	Ovr Underwriter
Policy	125,000.00	25.00	0.00	5.00
Prix	0.00	0.00	0.00	0.00

Rate	Ovr Coverage	Ovr Premium	Ovr Base	Ovr Underwriter
Policy	175,000.00	825.00	0.00	175.00
Prix	0.00	0.00	0.00	0.00

Policy Subtotal	890.00	0.00	170.00
Endorsements	105.00	0.00	25.00
Adjustments	0.00	0.00	0.00
Totals	995.00	0.00	195.00

The following fields are available for the Lenders and the Owners Policy.

Basic Rate Calculations

Policy Rate

Rate code from the Summary tab.

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

Prior Rate

Applicable prior rate code.

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.

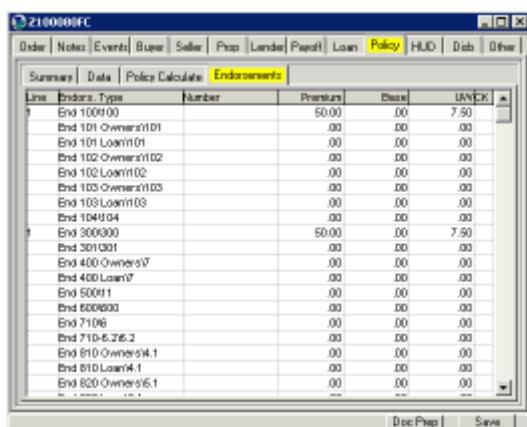
Subtotals and Adjustments

Adjustments

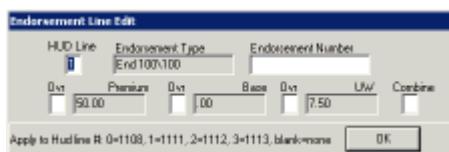
Enter amount of any adjustment to the total premium.

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

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.

General		Settlement		Final		Invoice		Index		Internal		Links	
		Doc Date		Record Date		Time		Book		Page		Instrument #	
Mortgage													
Deed													
Assignment													
2nd Mortgage													

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.

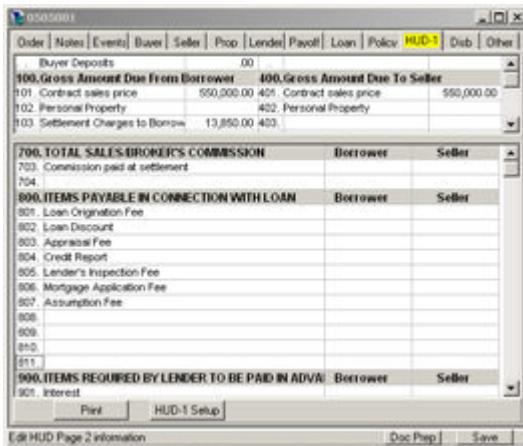
Use the mouse to click in fields, or **TAB** to enter information. When you have completed editing a window, press **ENTER** or click **OK**.

Line Number	305	Type		Desc	Document Preparation
Pop To:	PRUD-HOME	Locate	Prudential Home Mortgag Company		
Total	50	To	B		
		Buyer	Seller		
		Due	0		
		PDC	0		
<input type="checkbox"/> Premium <input type="checkbox"/> Interest <input type="checkbox"/> Loan Pol. <input type="checkbox"/> Comment <input type="checkbox"/> Fee					
				Cancel	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.

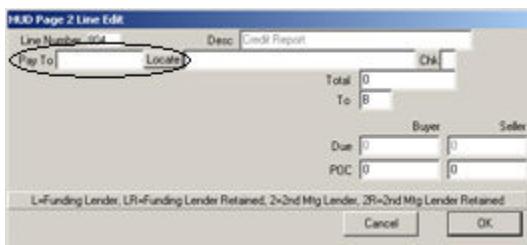


The following keystrokes are useful in navigating the HUD-1 Settlement Statement:

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.



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 "T" is used in both line items.

HUD Page 2 Line Edit

Line Number	704	Type	Desc:	Document Preparation
Pay To	T	Locate	Locate	Chk
Total	300	To	B	
Buyer		Seller		
Due	300	0	0	
POC	0	0	0	

Save changes to this HUD Line

Cancel OK

HUD Page 2 Line Edit

Line Number	1101	Type	Desc:	Settlement or closing fee
Pay To	T	Locate	Locate	Chk
Total	250	To	L	
Buyer		Seller		
Due	250	0	0	
POC	0	0	0	

Charge To: B=Buyer; S=Seller; X=Pt split; D=2nd Lender POC; E=Lender POC; blank=Manual

Cancel OK

- 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.

HUD Page 2 Line Edit

Line Number	803	Type	Desc:	Appraisal Fee
Pay To	1ST BANK MTG	Locate	Locate	Chk
Total	300	To	B	Lender Retained
Buyer		Seller		
Due	300	0	0	
POC	0	0	0	

Amount POC by buyer

Cancel OK

Charge To Options

There are several options available to determine how an amount is charged to a Buyer or Seller.

HUD Page 2 Line Edit

Line Number	804	Type	Desc:	Credit Report
Pay To		Locate	Locate	Chk
Total	0	To	B	
Buyer		Seller		
Due	0	0	0	
POC	0	0	0	

L=Funding Lender, LR=Funding Lender Retained, 2=2nd Mtg Lender, 2R=2nd Mtg Lender Retained

Cancel OK

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.

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 HUD-1 Settlement Statement line item will reflect the item as POC by Lender.

808 - Yield Spread Premium	To 1st Choice Mortgage Corp	\$3,902.00 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 HUD-1 Settlement Statement line item will reflect the item as POC by Lender. No deposit or disbursement will result.

808 - 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.

This screenshot shows the 'HUD Page 2 Line Edit' dialog box. The 'Line Number' is set to 1101 and the 'Desc' field contains 'Settlement or closing fee'. The 'Pay To' field is set to 'Locate' and the 'To' field is set to 'You Own It Title, Inc.' The 'Total' field is set to 300. In the 'Buyer' section, the 'Due' field is set to 150 and the 'POC' field is set to 0. In the 'Seller' section, the 'Due' field is set to 0 and the 'POC' field is set to 0. The status bar at the bottom of the dialog box displays 'Amount due from Buyer'.

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.

This screenshot shows the 'HUD Page 2 Line Edit' dialog box. The 'Line Number' is set to 1101 and the 'Desc' field contains 'Settlement or closing fee'. The 'Pay To' field is set to 'Locate' and the 'To' field is set to 'You Own It Title, Inc.'. The 'Total' field is set to 300. In the 'Buyer' section, the 'Due' field is set to 0 and the 'POC' field is set to 300. In the 'Seller' section, the 'Due' field is set to 0 and the 'POC' field is set to 0. The status bar at the bottom of the dialog box displays 'Amount POC by Buyer'.

If the POC amount is less than the total, the Buyer will be charged the difference.

This screenshot shows the 'HUD Page 2 Line Edit' dialog box. The 'Line Number' is set to 1101 and the 'Desc' field contains 'Settlement or closing fee'. The 'Pay To' field is set to 'Locate' and the 'To' field is set to 'You Own It Title, Inc.'. The 'Total' field is set to 300. In the 'Buyer' section, the 'Due' field is set to 50 and the 'POC' field is set to 250. In the 'Seller' section, the 'Due' field is set to 0 and the 'POC' field is set to 0. The status bar at the bottom of the dialog box displays 'Save changes to this HUD Line'.

POC By Seller

In the following example, the entire amount has been designated as POC by Seller.

This screenshot shows the 'HUD Page 2 Line Edit' dialog box. The 'Line Number' is set to 1101 and the 'Desc' field contains 'Settlement or closing fee'. The 'Pay To' field is set to 'Locate' and the 'To' field is set to 'You Own It Title, Inc.'. The 'Total' field is set to 300. In the 'Buyer' section, the 'Due' field is set to 0 and the 'POC' field is set to 0. In the 'Seller' section, the 'Due' field is set to 300 and the 'POC' field is set to 0. The status bar at the bottom of the dialog box displays 'Amount POC by Seller'.

If the POC amount is less than the total, the Seller will be charged the difference.

This screenshot shows the 'HUD Page 2 Line Edit' dialog box. The 'Line Number' is set to 1101 and the 'Desc' field contains 'Settlement or closing fee'. The 'Pay To' field is set to 'Locate' and the 'To' field is set to 'You Own It Title, Inc.'. The 'Total' field is set to 300. In the 'Buyer' section, the 'Due' field is set to 0 and the 'POC' field is set to 0. In the 'Seller' section, the 'Due' field is set to 50 and the 'POC' field is set to 250. The status bar at the bottom of the dialog box displays 'Save changes to this HUD Line'.

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

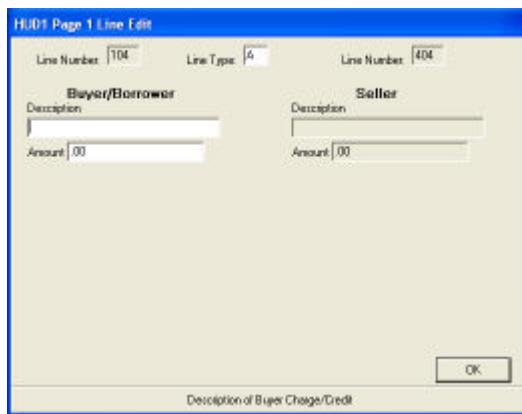
Page 1 Line Types Overview

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.

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

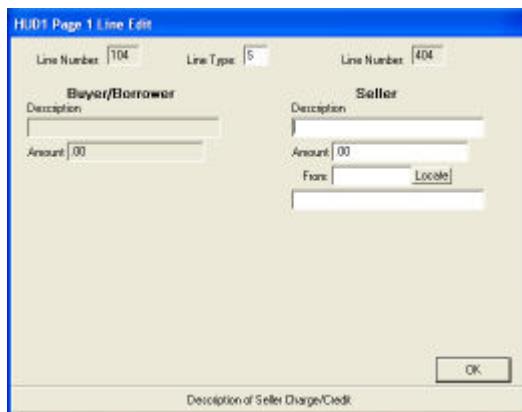
Line item description.

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).



Description

Line item description.

Amount

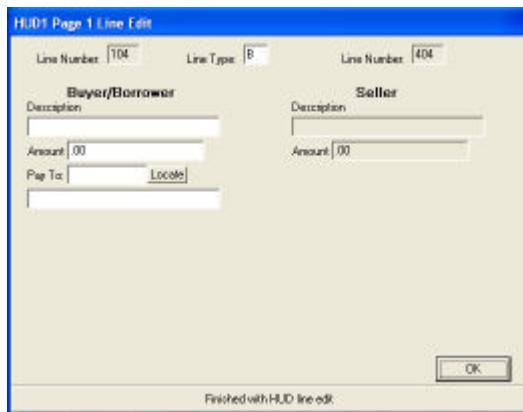
Amount of seller only deposit or disbursement.

From

Enter or locate payto code. Name may also be entered manually in field below code.

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).



Description

Line item description.

Amount

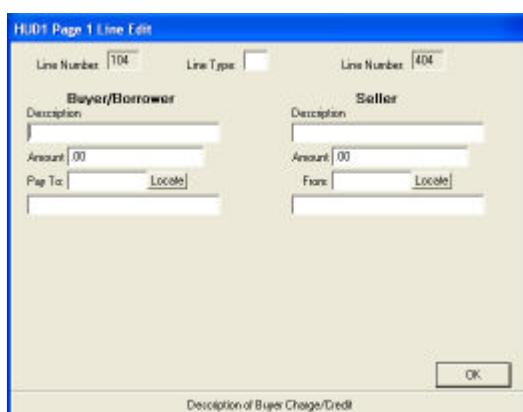
Amount of buyer only deposit or disbursement.

From

Enter or locate payto code. Name may also be entered manually in field below code.

Both Line Type

A blank line type displays both Seller and Buyer fields. See **Seller_Only_Line_Type** and **Buyer_Only_Line_Type**.



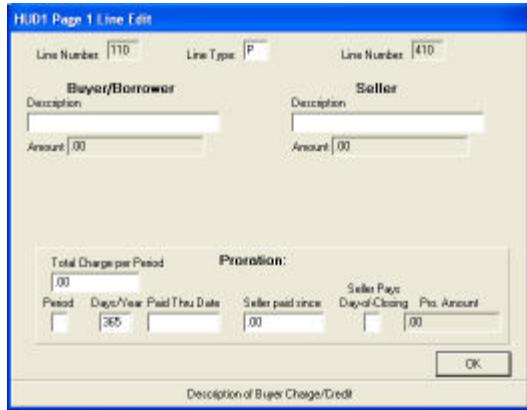
Proration Line Type

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.



Description

Line item description, for example HOA fees.

Amount

Not editable, displays resulting calculation.

Total Charges per Period

Total charge to be prorated.

Period

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 Thru 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.

Blank	No
Y	Yes

Pr. 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.

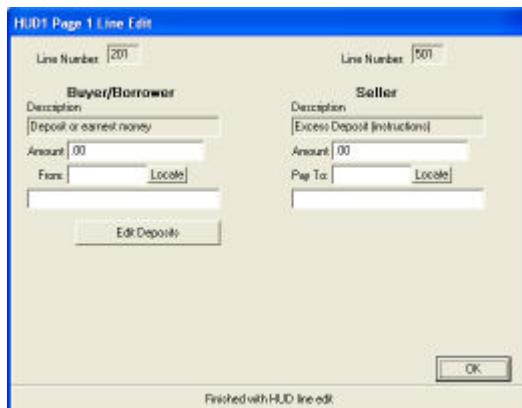
[Lines 120, 420](#)

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**.



[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.

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.

Desc

Line item description.

Pay To

See **Pay_To_Codes**.

Chk

Allows separate **grouping of disbursements**, or **payee name override**.

Total

Total amount of fee.

To

See **Charge_To_Options**.

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.

Desc

Line item description.

Pay To

See **Pay_To_Codes**.

Chk

Allows separate **grouping of disbursements**, or **payee name override**.

Interest From

Date interest is calculated from.

Ovr

To override from date, check box.

Interest To

Date interest is calculated to.

Ovr

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.

Ovr

To override per diem amount, check box.

Total

Total amount of fee.

Ovr

Override total check box.

To

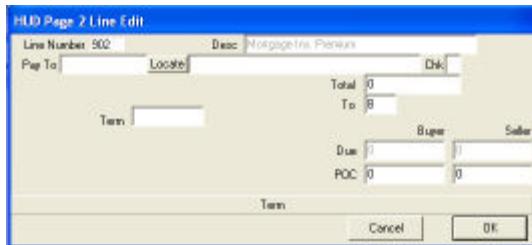
See **Charge_To_Options**.

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.



Desc

Line item description.

Pay To

See **Pay_To_Codes**.

Chk

Allows separate **grouping of disbursements**, or **payee name override**.

Term

Term of insurance premium.

Total

Total amount of fee.

To

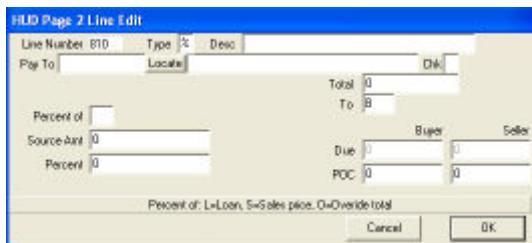
See **Charge_To_Options**.

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.



Desc

Line item description.

Pay To

See **Pay_To_Codes**.

Chk

Allows separate **grouping of disbursements**, or **payee name override**.

Percent of

L	Loan amount
S	Sales price
O	Override total
0	Override source amount

Source Amt

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.

Percent

Percentage for total calculation.

Total

Total amount of fee.

Ovr

Override total check box.

To

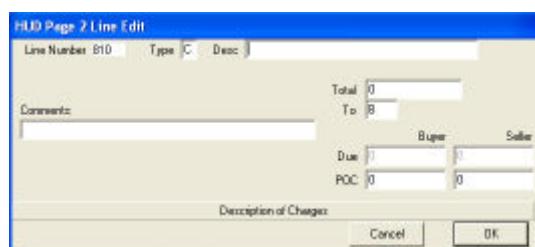
See **Charge_To_Options**.

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.



Desc

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**.

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.

Broker Commissions

Total Commission Sale Price	Ovr	Commissions
.00	<input type="checkbox"/>	RE Broker 1: Commission <input type="text"/> <input type="button" value="Locate"/>
Commission Pct		Pct <input type="text"/> Agent <input type="text"/> <input type="button" value="Contact"/>
0.000		
Gross Commission		RE Broker 2: Calculated Commission <input type="text"/> <input type="button" value="Locate"/>
.00		Agent <input type="text"/> <input type="button" value="Contact"/>
Discount		RE Broker 3: Commission <input type="text"/> <input type="button" value="Locate"/>
.00		Agent <input type="text"/> <input type="button" value="Contact"/>
Net Commission		RE Broker 4: Commission <input type="text"/> <input type="button" value="Locate"/>
.00		Agent <input type="text"/> <input type="button" value="Contact"/>
Split		
B-S-%		
<input type="checkbox"/>		
Buyer	Seller	
.00	.00	
Total Commission Percent, 0=Manual entry <input type="button" value="OK"/>		

Sale Price

Sales price from the Order tab.

Ovr

O	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.

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

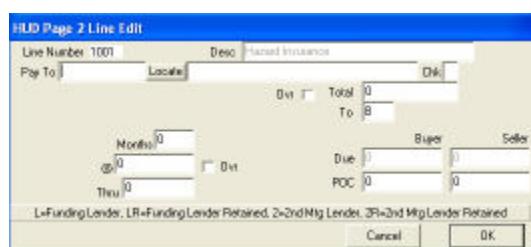
Lines 902 and 903 are formatted as **Premium line types**. Descriptions cannot be edited. One-twelfth of the total amount will appear in the corresponding 1000 section (reserves deposited with lender) line.

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.



Desc

Line item description. Cannot be edited on lines 1001-1005.

Pay To

See **Pay_To_Codes**.

Chk

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.

Ovr

To override monthly reserve amount, check box.

Thru

Date reserve is paid through.

Total

Total amount of fee.

Ovr

To override total amount, check box.

To

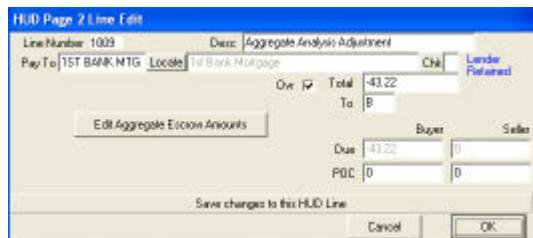
See **Charge_To_Options**.

POC

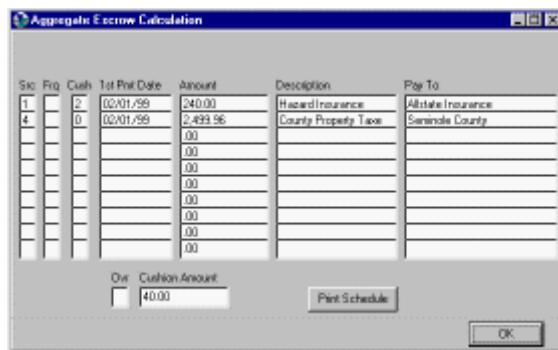
See **POC_Items**.

Line 1009

Line 1009 is formatted as a **Fee line type**. It is reserved for the aggregate analysis adjustment.



Edit Aggregate Escrow Amounts



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

Blank	Manual
M	Monthly
Q	Quarterly
S	Semi-annually

Cush

Number of cushion months for this item.

1st Payment 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 types**. The descriptions can be edited.

Line 1107

Line 1107 is formatted as **Fee line type**. The description cannot be edited. In addition, a field is available for **Include Items**.

The screenshot shows the 'HUD Page 2 Line Edit' dialog box. At the top, it says 'Line Number: 1107' and 'Desc: Attorney's fees'. Below that is a 'Pay To' field with 'Locate' and 'OK' buttons. There are 'Total' and 'To' fields both showing '\$0'. Underneath are 'Buyer' and 'Seller' sections with 'Due' and 'POC' fields both showing '\$0'. A large 'Includes Items' checkbox is checked. At the bottom are 'Cancel' and 'OK' buttons.

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.

The screenshot shows the 'HUD Page 2 Line Edit' dialog box for Lines 1108-1110. It has fields for 'Pay To', 'Desc (Title Insurance)', 'Total (\$0)', 'To (\$0)', 'Buyer', 'Seller', 'Due (\$0)', and 'POC (\$0)'. Under 'Lender', there are 'Src' and 'Premium' fields both set to '\$0'. Under 'Owner', there are 'Coverage' and 'Premium' fields both set to '\$0'. A large 'Includes Items' checkbox is checked. At the bottom are 'Cancel' and 'OK' buttons.

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.

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.

Deed	0	0	Amount	Chk
Notarize	0	0		
Release	0	0		

Pages

Number of pages or documents (jurisdiction dependent). To override the calculated Amount, enter 0.

Amount

Amount to record document.

Chk

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.

Deed	0	0	Amount	Ovr
Mortgage	0	0		

Ovr

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:

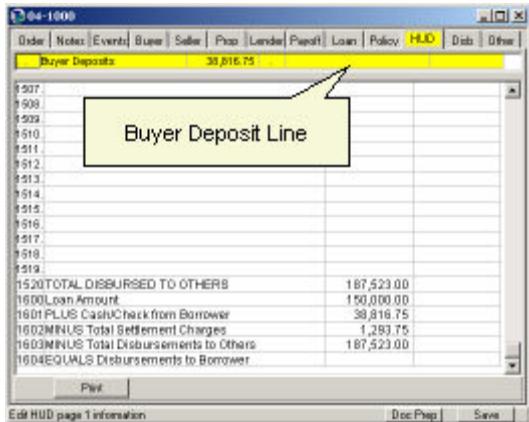
- Once chosen, if you want to return to the two page HUD-1 Settlement Statement format, you may need to make manual adjustments to several line items.
- Payoff information only transfers from the Payoff tab if option is chosen in the System Management, HUD tab.

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
1600Loan 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

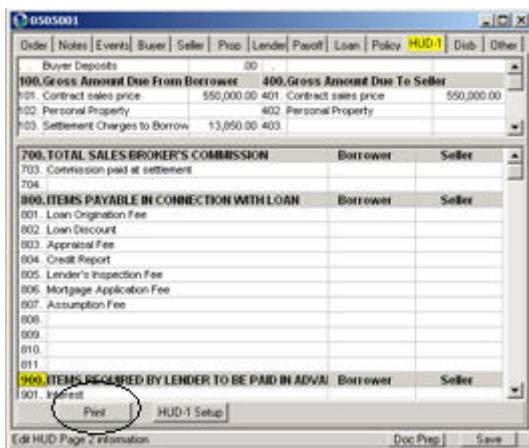
- To change line 1604 to zero, the funds required from Borrower must be entered in the Buyer Deposits line. This amount will display on line 1601. The Borrower provides a check for the amount listed on line 1601.



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.



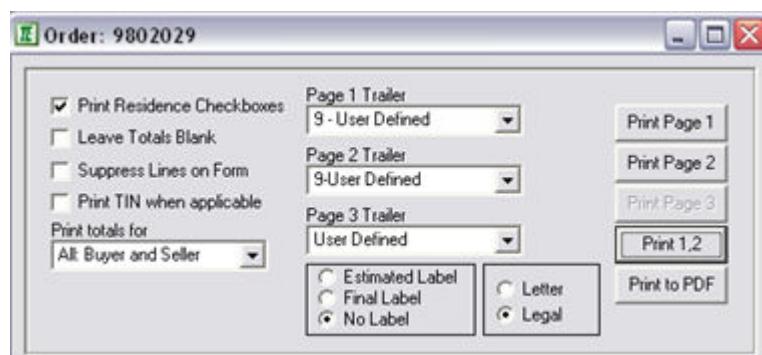
HUD-1 Setup

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.

Estimated Label	Print "Estimated"
Final Label	Print "Final"
No Label	Do not print a label

Print

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

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

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

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

1 or 9	User-defined language
A	HUD Certification will all signatures

Page 3 Trailer

9	User-defined language
---	-----------------------

Buyer/Seller Statement Print

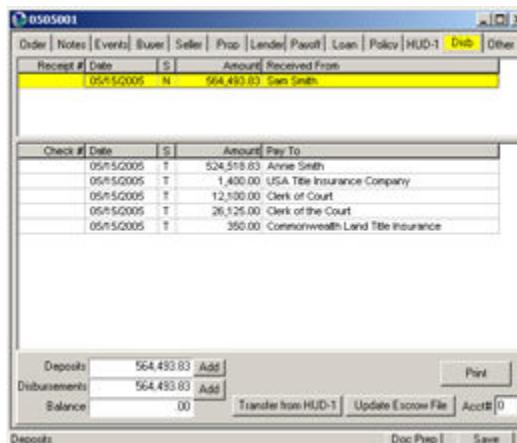
Statements display total charges and credits for the Buyer or Seller.



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.

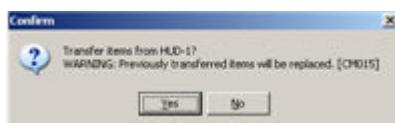
It is possible to status an item as deleted on the Disburse tab. Items cannot be deleted in Escrow Accounting, only voided.



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

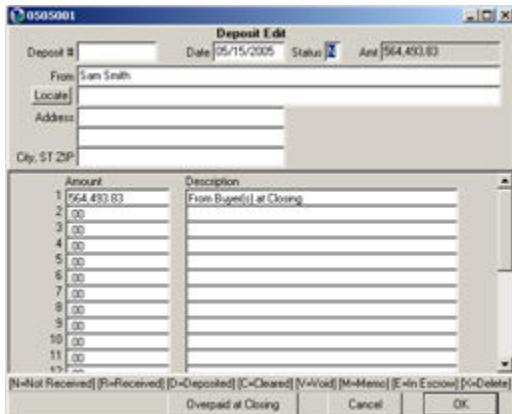
To manually add a deposit or disbursement item, click the **Add** button next to the Deposits or Disbursements subtotal.

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.

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

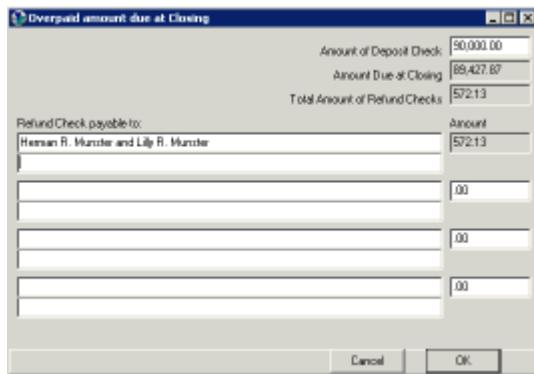
Detail of deposit descriptions.

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

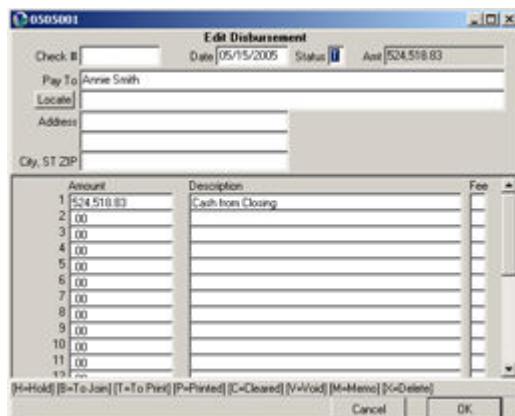
Amount of Buyer's check for deposit. The refund disbursement amount is automatically calculated and can be split into four separate refund items.

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.

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

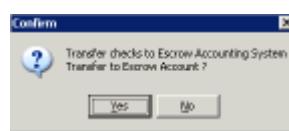
Detail of disbursement descriptions.

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 update to Escrow Accounting. Items should now only be edited in Escrow Accounting.

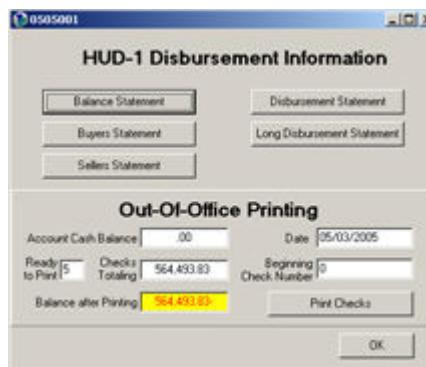
If changes are made on the Disburse tab after updating, they will not be reflected in Escrow Accounting, unless it is re-updated. Re-updating voids all previous order items and adds a new set of items.



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		
BALANCE STATEMENT		
File Number: 00-0338LM	Printed: 11/06/04 at 13:28	Page: 1
Seller(s): Matthew Dillon		
Buyer(s): Herman R. Munster		
Lilly E. Munster		
Property location: 1313 Mockingbird Lane		
Pittsburgh, PA 23422		
Settlement Date: 06/20/04		
DEPOSITS		
From Buyer(s) at Closing	89,427.87	
Mortgage Proceeds	67,520.25	
	=====	
TOTALS:	156,948.12	
DISBURSEMENTS		
To Seller(s)	31,927.29	
Hazard Insurance	Lender 50.00	
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	
Payout:2338428349384	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	
	=====	
Export Print OK		

Buyers and Sellers Statements

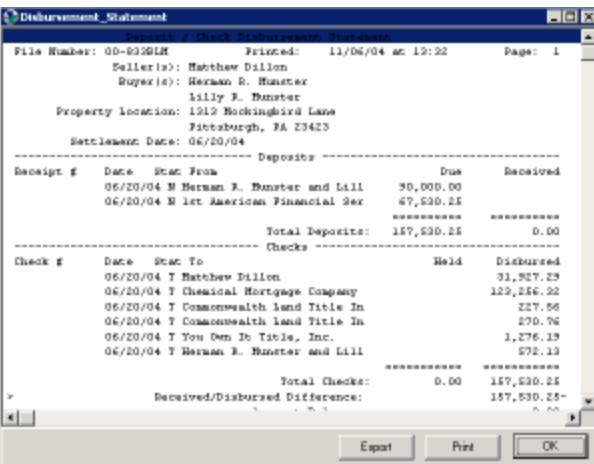
The Sellers and Buyers Statements detail the total charges and credits. They are useful for providing estimates prior to closing.

Buyer Statement		
Buyer Statement - Settlement Statement		
File Number: 00-0338LM	Printed: 11/06/04 at 13:28	Page: 1
Seller(s): Matthew Dillon		
Buyer(s): Herman R. Munster		
Lilly E. Munster		
Property location: 1313 Mockingbird Lane		
Pittsburgh, PA 23423		
Settlement Date: 06/20/04		
Description	Charges	Credits
Sales Price	155,000.00	
City/town taxes	192.61	
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	1,133.75	
End 100, End 200, End 900	150.00	
End 71006.21, End 1015, End 10	270.76	
ClosingBroker	25.00	
CASH DUE FROM PURCHASER	89,427.87	
	=====	
TOTALS:	156,948.12	156,948.12
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.

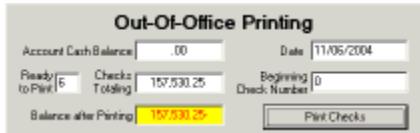


Out-of-Office Printing

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.



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.

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**.

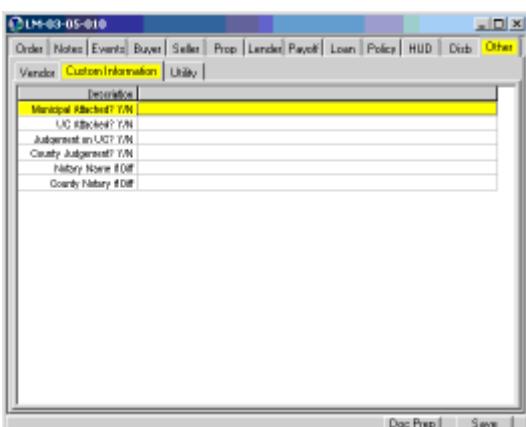


Other, Custom Information Tab

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.

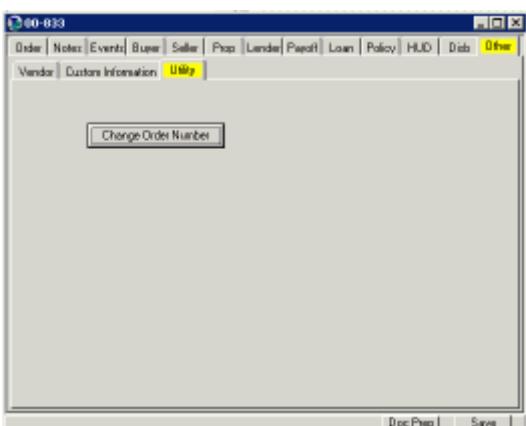
To edit a line item, double-click it. A data entry line will appear below the edit line. Each has a preset field length. After data entry, press ENTER or TAB to save the data.

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.

Escrow Accounting

The availability of the functions in Escrow Accounting to 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

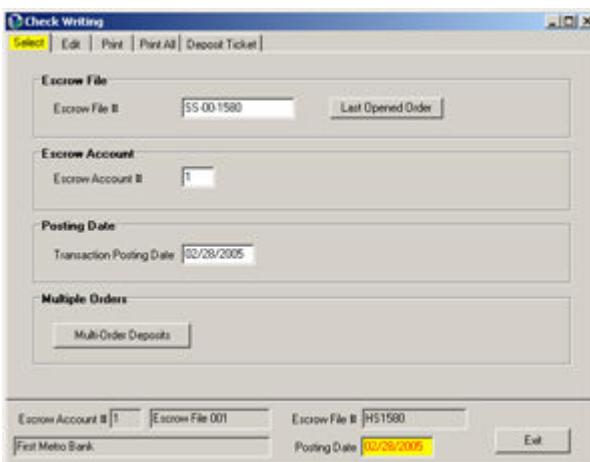
Check writing functions include the editing and printing of checks and deposit tickets or receipts, and the printing of disbursement statements.

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

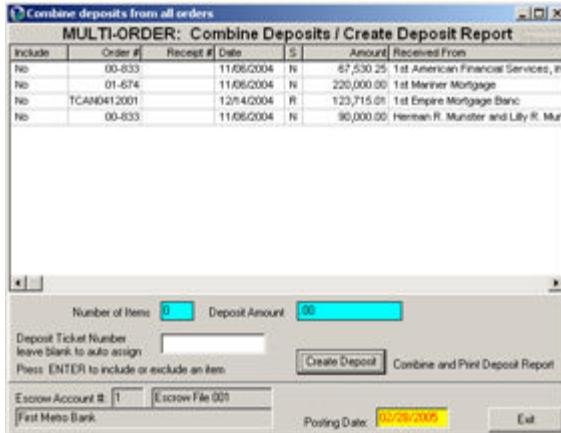
Transaction Posting Date

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.

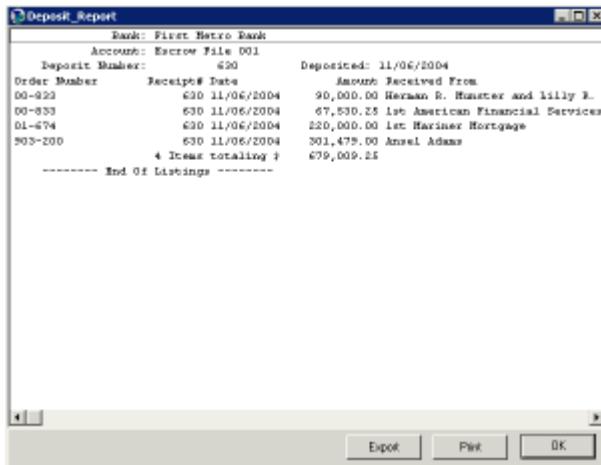


Deposit Ticket Number

Enter deposit ticket number or leave blank for automatic assigned (based on the setup in the **Escrow Accounting, Utility tab**.)

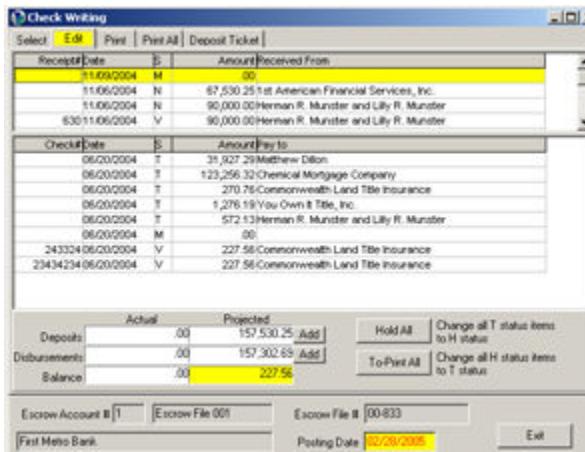
Create Deposit

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

Editing 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

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.

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.

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.

B	Buyer
S	Seller
O	Other

After Hours

Displays on the Deposit report in Reports-3 and prints on a deposit receipt.

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

Editing 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.

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

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

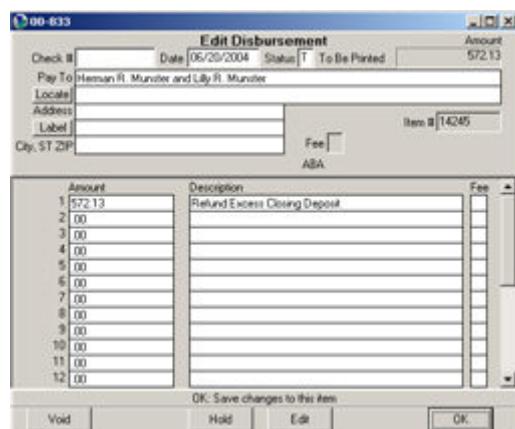
Fee code assigned to each line item amount.

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 is not zero.

	Actual	Projected
Deposits:	90,000.00	157,530.25
Disbursements:	.00	157,302.69
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

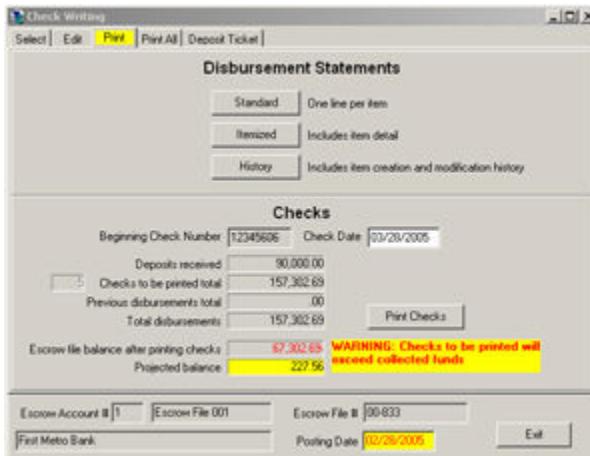
The Projected balance represents the total amount of deposits less the total amount of disbursements, regardless of their statuses. If an item is edited or voided, and a balancing item is not added, a projected balance is created.

This is a balance that is unaccounted for, and auditors will certainly question these balances.

Print

Print Disbursement Statements

Three types of disbursement statements are available.



Standard

This statement displays one line per item. It is the most commonly printed disbursement statement.

Itemized

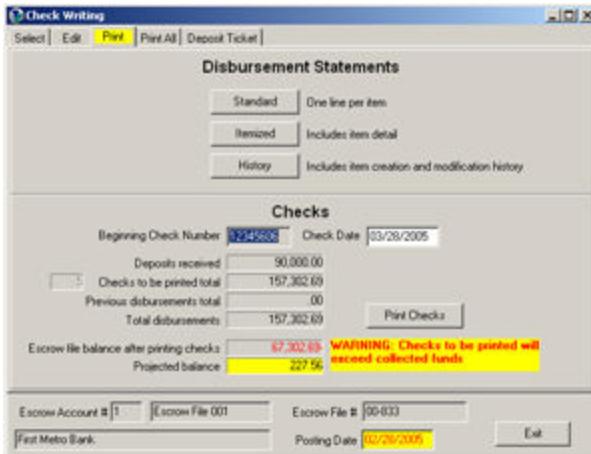
This statement displays the detail for each item.

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 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.

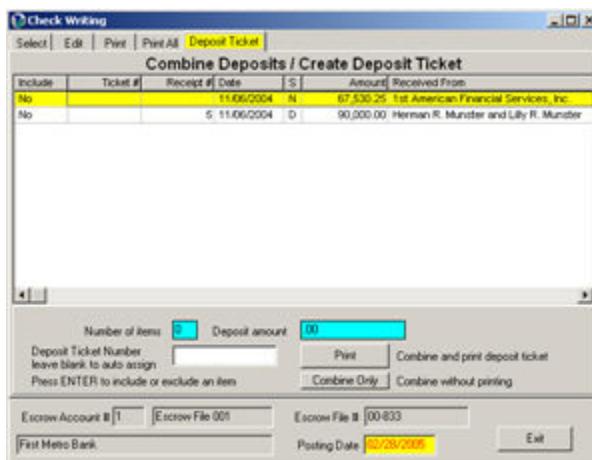
Deposit Ticket

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:

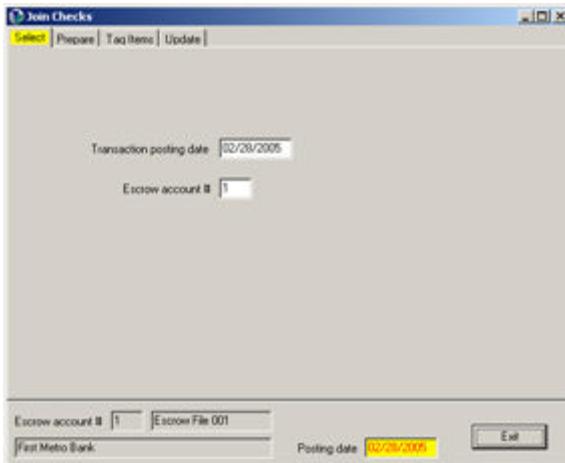
- Print one check to the underwriter every month, instead of printing a check from every escrow file.
- Print one check daily for fees, instead of printing a check from every escrow file.
- Join the proceeds from one escrow file as a funding deposit into another escrow file for back-to-back closings.

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

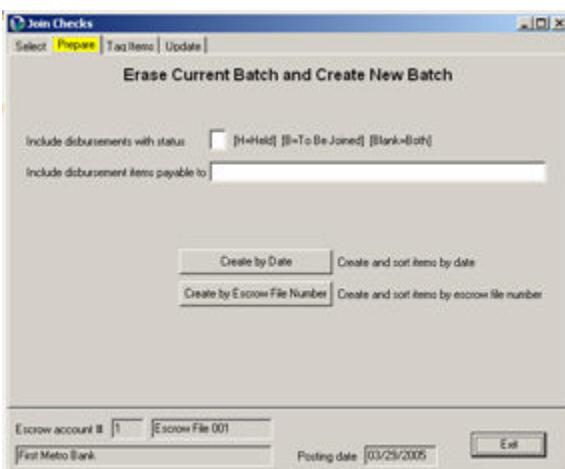
Date that joined items are posted,

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

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

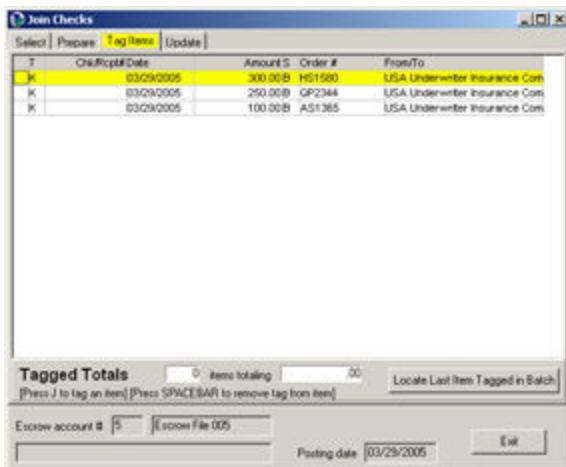
Creates batch sorted by date.

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.

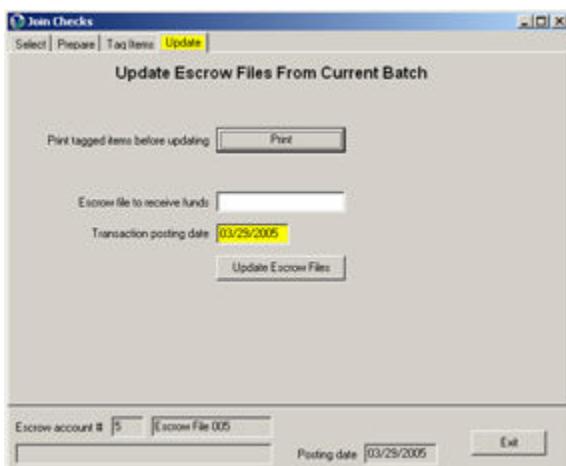


Locate Last Item in Tagged Batch

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.

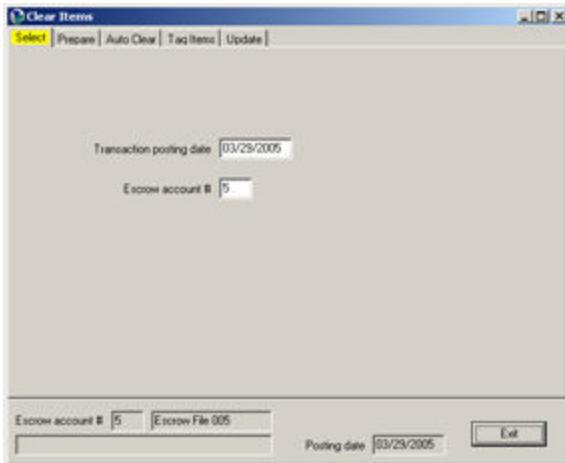
Reconciliation

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

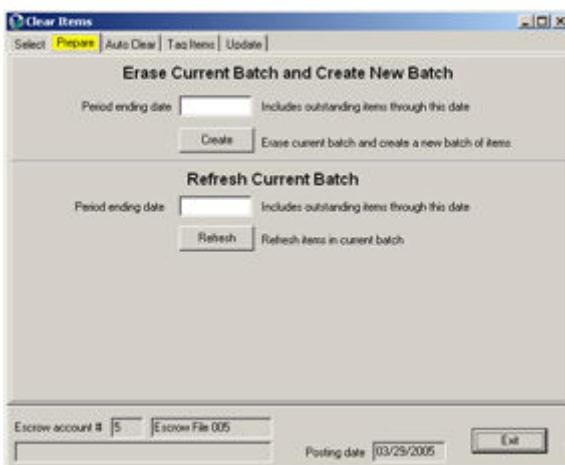
The transaction posting date should be set to match the bank statement ending date. This will insure that any changes made will be included in the reconciling month (instead of today's date).

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.

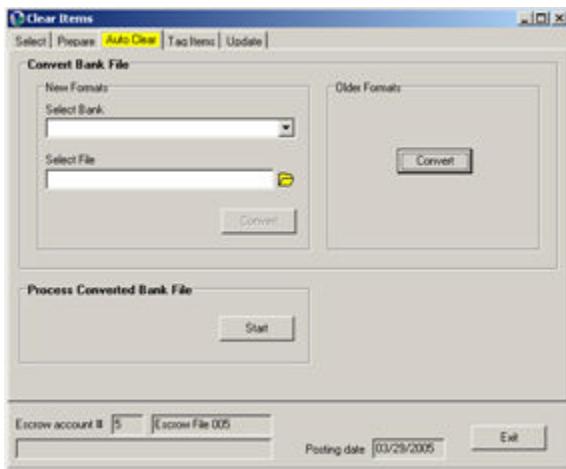
Auto Clear

About 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

Older Formats Overview

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	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	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	MMDDYY
Amount	8	Numeric
Paid Date	6	MMDDYY
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	1	ignored
Status Code	1	ignored

Bank Number	4	ignored
Account #	17	ignored
Check Number	10	Numeric
Amount	10	Numeric
Paid Date	6	Numeric
Payee Identification	10	Alphanumeric
Filler	5	ignored
Organization Code	4	ignored
Filler	1	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	YYMMDD
Amount	10	Numeric
Filler	33	ignored

This format is in use by FCNB Bank (Maryland). Clears check items only.

Format 17

Total Length: 144 characters

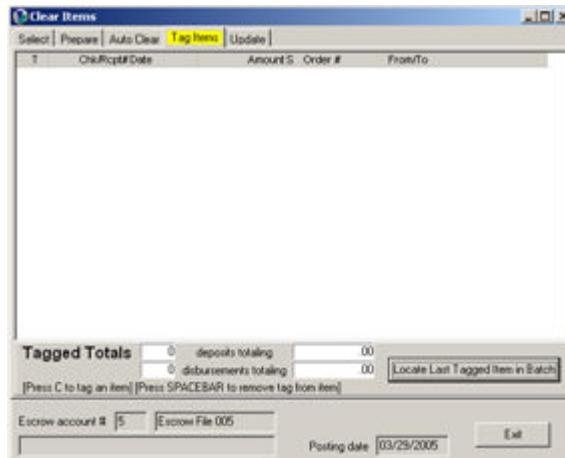
FIELD	LENGTH	DESCRIPTION
Filler	24	ignored
Check #	10	Numeric
Amount	9	Numeric
Date	7	Julian yyyyddd
Filler	94	ignored

This format is in use by Commerce Bank (Pennsylvania). Clears check items only.

Tag Items

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).

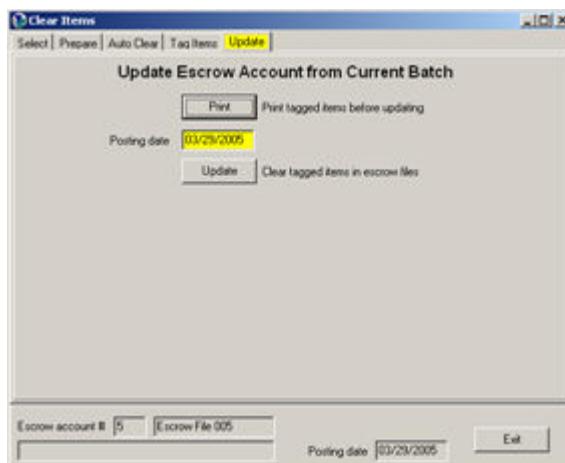
Viewing the detail of an Item

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

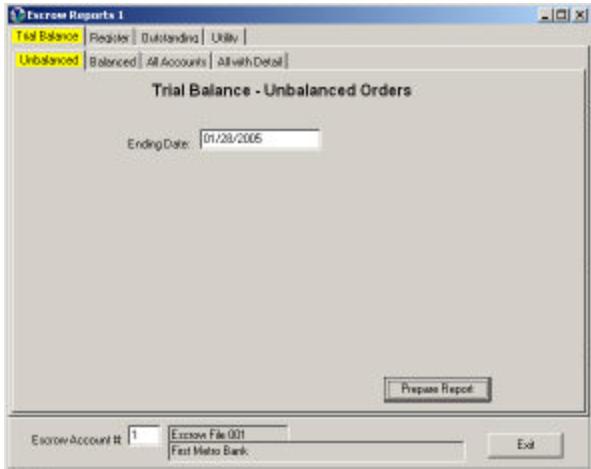
The reports in Reports-1 are basic escrow reports. These reports are in an older text-based format and can be exported to a text format.

The account designation can be changed while running any escrow account report by selecting a new account at the bottom of the window.

Reports 1 Trial Balance Reports

Reports 1 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.

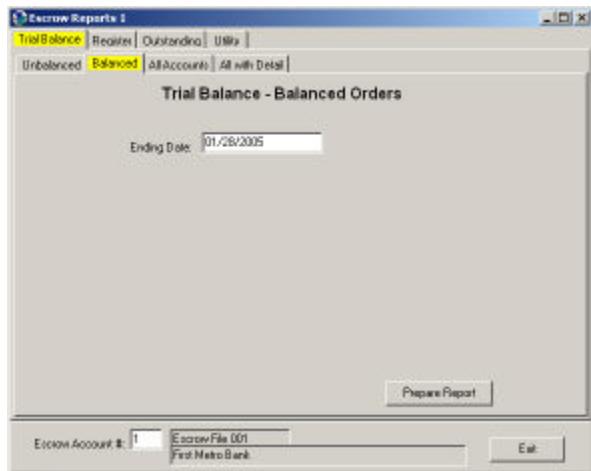


Report Sample

TRIAL BALANCED REPORT (UNBALANCED)			Printed 01/28/05
Account:	Escrow File 001	Bank:	First Metro Bank
Begin Date:		End Date:	01/28/05
File Number	Balance	Projected	
00-833	BLM	89,772.44	Burster/Herman, R
01-674		0.00	James C. Woods *
1000		3,000.00	
112619		19.00	
113815		91.00	
113927		19.00	
...		-- --	

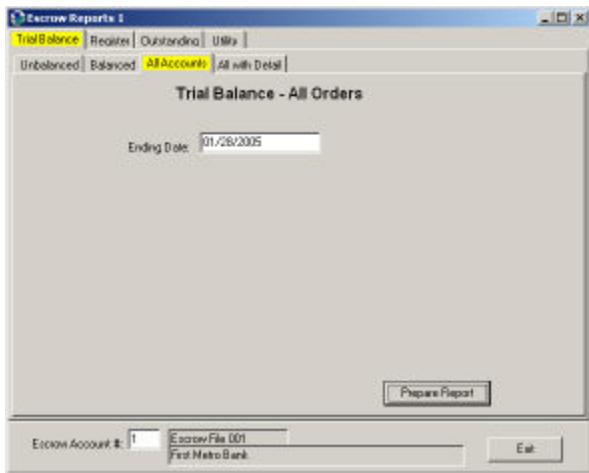
Reports 1 Balanced Report

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.



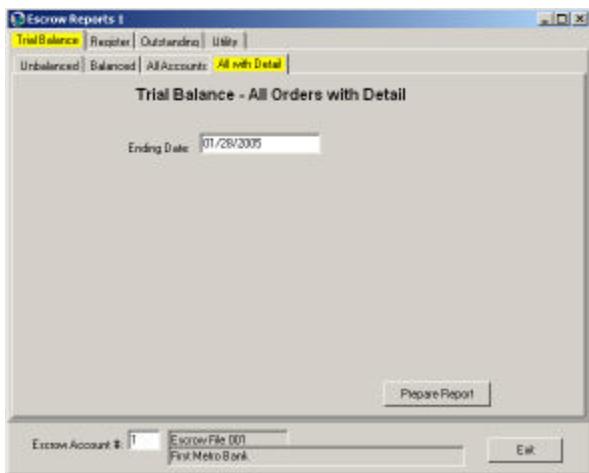
Reports 1 All Accounts Report

The All Accounts Trial Balance Report displays all Escrow Files and their balances. This may be a long report.



Reports 1 All with Detail Report

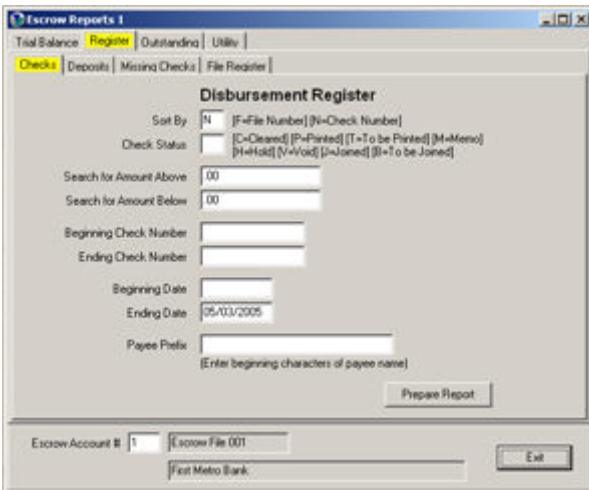
The All with Detail Trial Balance Report displays all escrow files including detail. This may be a very long report depending on the number of escrow files in your account.



Reports 1 Register Reports

Reports 1 Disbursement Register Report

Searches the check register for matching criteria.



Sort By

N	Check number
---	--------------

F	File number
---	-------------

Check Status

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.

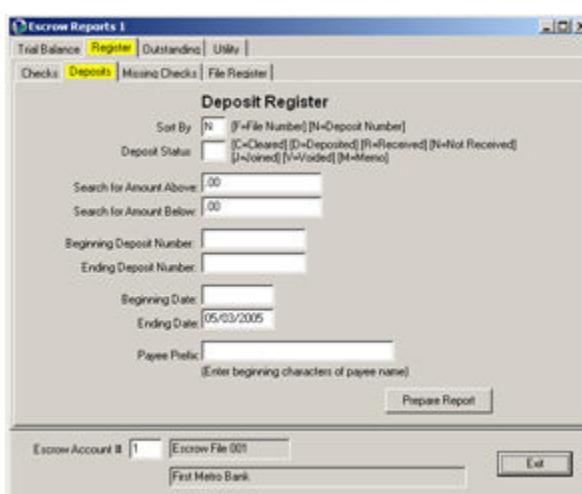
Ending Date Enter date you want to search on, or ending date if searching in a range.

Payee Prefix

Enter characters from Payee name on which to base search. (Not case sensitive).

Reports 1 Deposit Register Report

Searches the deposit register for matching criteria.



Sort By

D	Deposit number
F	File number

Check Status

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.

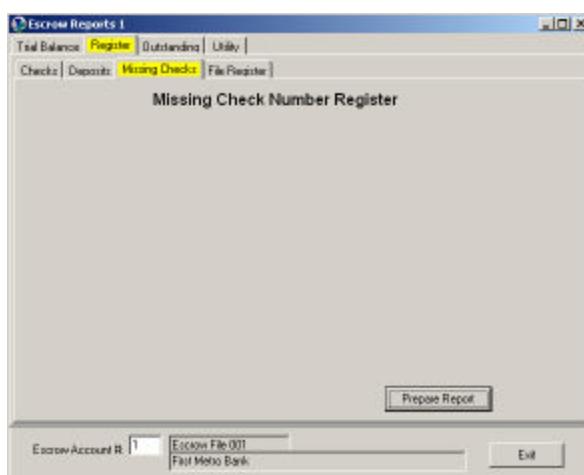
Ending Date Enter date you want to search on, or ending date if searching in a range.

Payee Prefix

Enter characters from Payee name on which to base search. (Not case sensitive).

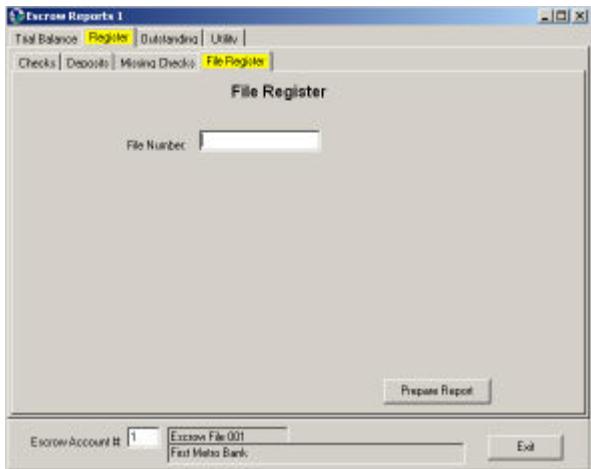
Reports 1 Missing Check Number Register

Produces a report of missing or duplicate checks.



Reports 1 File Register

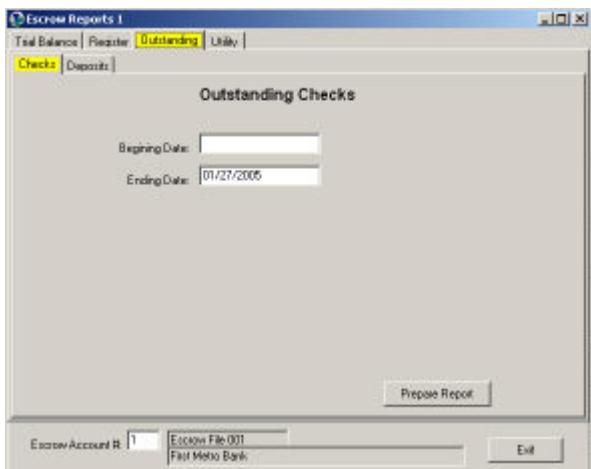
Display disbursements and receipts for a selected escrow file number.



Reports 1 Outstanding Reports

Reports 1 Outstanding Checks Report

Report of outstanding checks for a specified time period.



Beginning Date

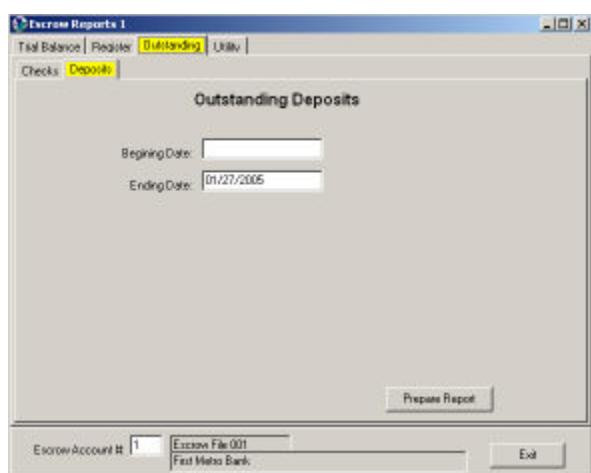
Enter beginning date on which to base search.

Ending Date

Enter ending date on which to base search.

Reports 1 Outstanding Deposits Report

Report of outstanding deposits for a specified time period.



Beginning Date

Enter beginning date on which to base search.

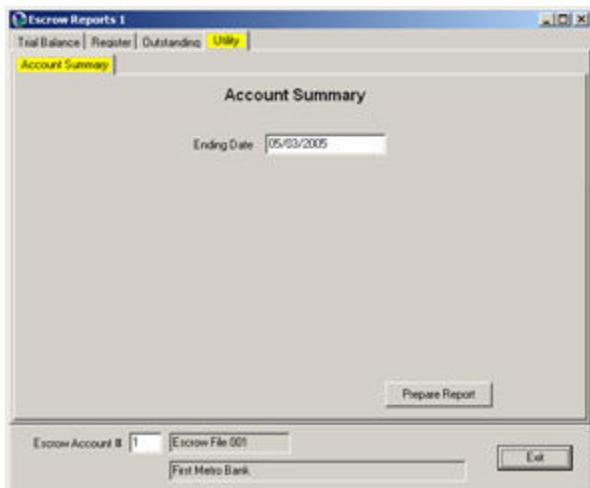
Ending Date

Enter ending date on which to base search.

Reports 1 Utility Reports

Reports 1 Account Summary Report

Displays a summary of all items.



Ending Date

Enter ending date on which to base search.

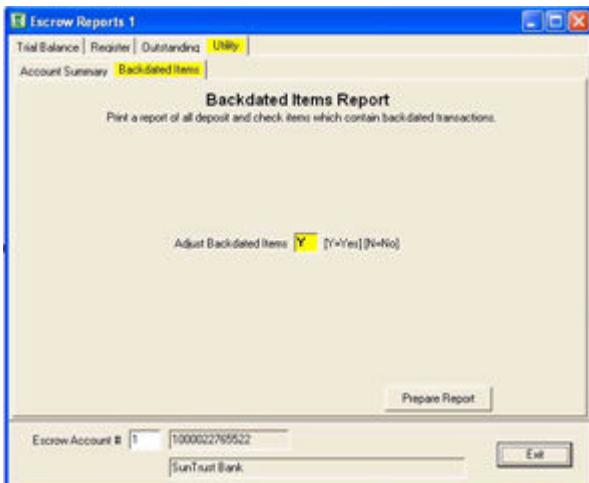
Report Sample

Downtown Savings and Loan Association		
Account Summary printed 07/30/98		
Report transactions through 07/30/98		
----- 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
----- 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-

Reports 1 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

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.

Reports 2 Trial Balance Reports

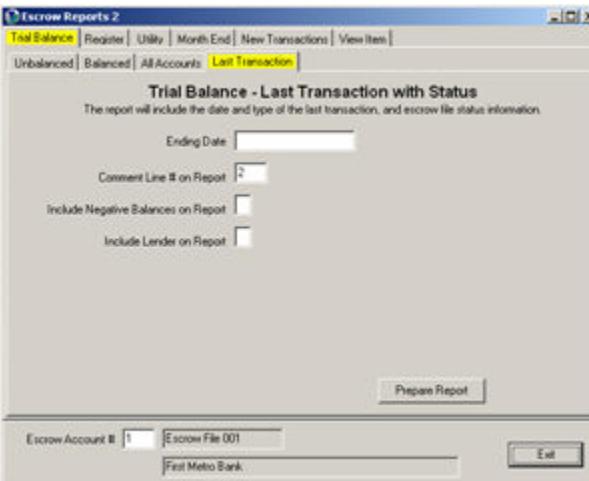
Reports 2 Trial Balance Reports

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.

Reports 2 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

Y	Yes, include negative balances
N	No

Include Lender on Report

Y	Yes, include lender on report
N	No

Reports 2 Register Reports

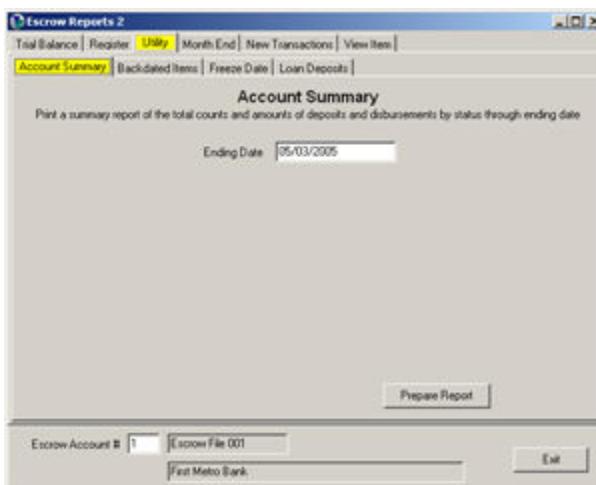
Reports 2 Register Reports

See Reports 1-Register for detailed explanation of these reports.

Reports 2 Utility Reports

Reports 2 Account Summary

Displays a summary of all items.



Ending Date

Enter ending date on which to base search.

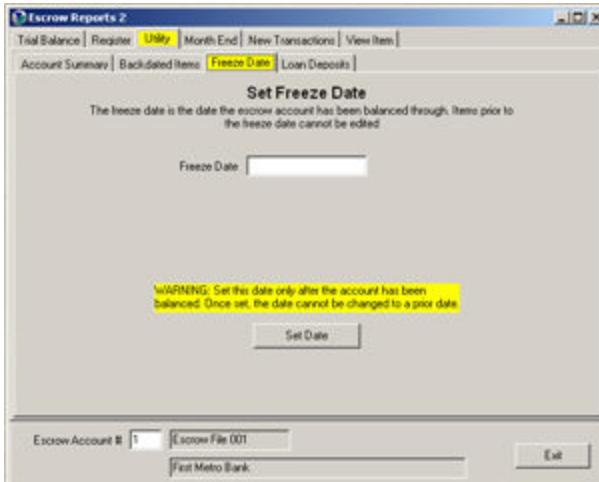
Reports 2 Backdated Items Report

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.

Reports 2 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.

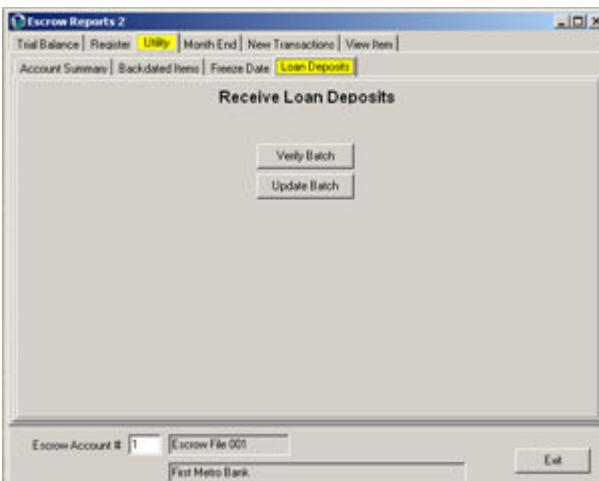
To set a freeze date, enter a date in the Freeze Date field and then click **Set Date**. The freeze date can only be set to 30 days before the current date. For example, if today is February 15, 2007, the freeze date can only be set to January 14, 2007 or earlier.



Reports 2 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.

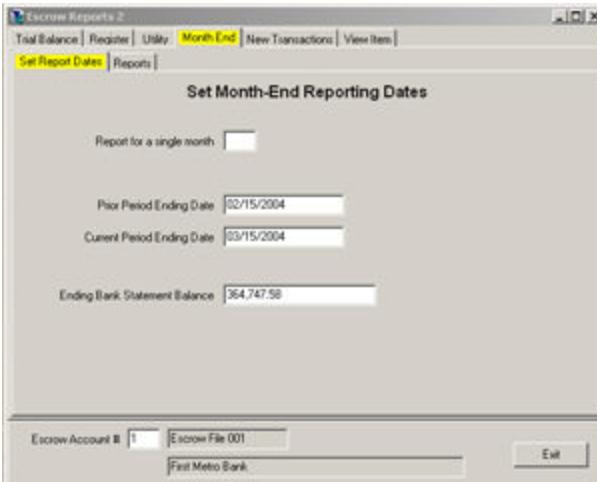
Update Batch

This function updates the status of the deposits in the orders.

Reports 2 Month End Reports

Reports 2 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

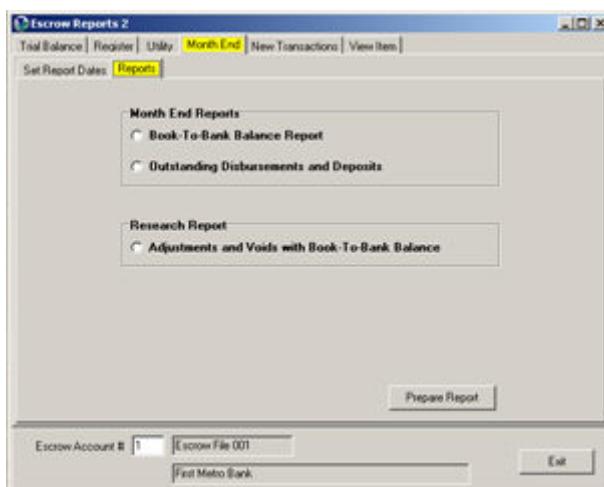
Enter current period ending date.

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 2 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.

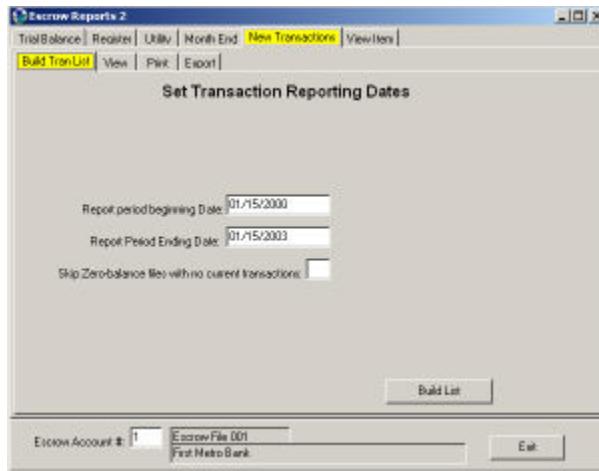
Adjustments and Voids with Book-To-Bank Balance

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.

Reports 2 New Transaction Report

Reports 2 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.

Reports 2 New Transactions View

Displays the transactions list.

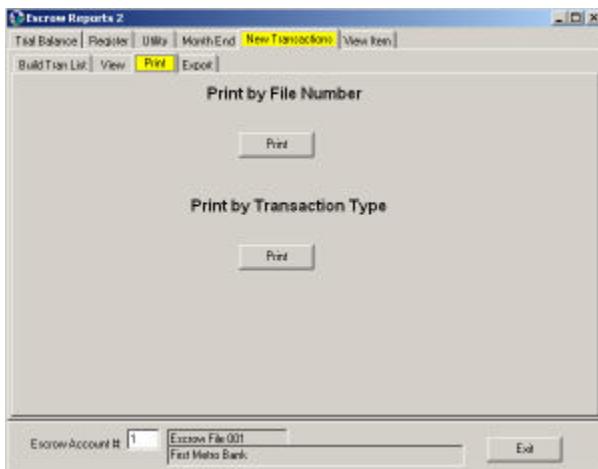
The screenshot shows the 'Escrow Reports 2' application window with the 'New Transactions' tab selected. The menu bar and toolbar are identical to the previous screenshot. A large data grid displays transaction details. The columns are labeled 'Check#', 'Prior:', 'New:', and 'Bal:'. The data grid contains numerous rows of transaction records, such as:

Check#	Prior:	New:	Bal:
01-235			
1000	Prior1	New1	Bal1
111717	D	2962 12/21/01	4,500.00 D
111717	D	2963 12/21/01	45,000.00 D
111717	K	14016 2964 12/21/01	4,430.54 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	Prior1	New1	Bal1
113089	D	2821 12/18/01	15,536.00 D
113289	D	2822 12/18/01	55,390.70 D
113089	K	13901 2823 12/18/01	32,567.90 P
113289	K	13912 2824 12/18/01	5,524.70 P
113089	K	13933 2825 12/18/01	1,000.00 P
113289	K	13934 2827 12/18/01	813.50 P
113089	K	13935 2829 12/18/01	295.00 P
113289	K	13936 2830 12/18/01	157.70 P
113089	K	13907 2831 12/18/01	32,567.90 P

The main window below shows an 'Escrow Account # 1' labeled 'Escrow File 001' and 'First Metro Bank'. There is also an 'Exit' button.

Reports 2 New Transactions Print

The new transaction report can be sorted by either file number, or transaction type.



Print By File Number

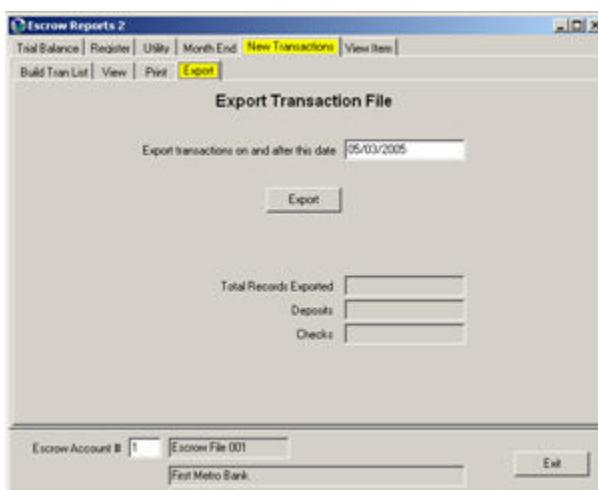
Displays transactions by File Number

Print By Transaction Type

Displays transactions by type (status).

Reports 2 Export Transaction File

This function creates an export file.



Export transactions on and after this date

Enter the beginning date for transaction search.

Export

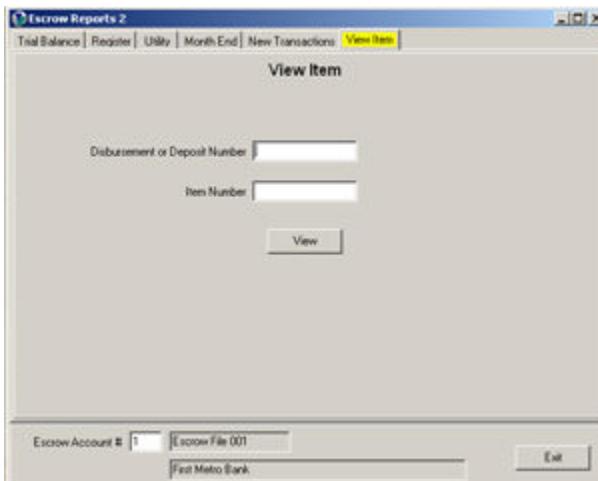
Performs the export process. A file named EFEXPORT.DAT is created in the OM directory.

Reports 2 View Item

Reports 2 View Item Utility

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

Reports 3 Overview

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.

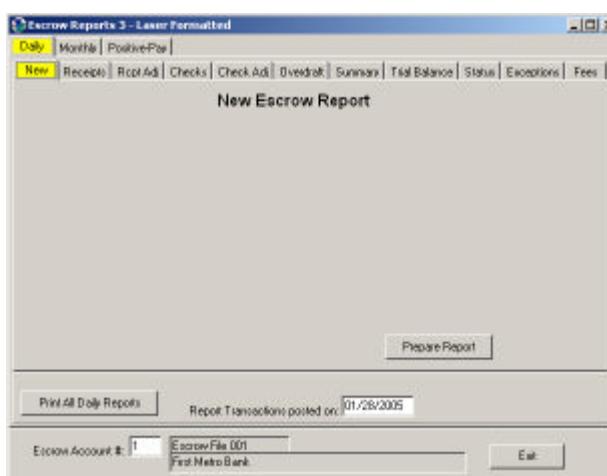
Report Transactions posted on

Set date for daily reports.

Daily

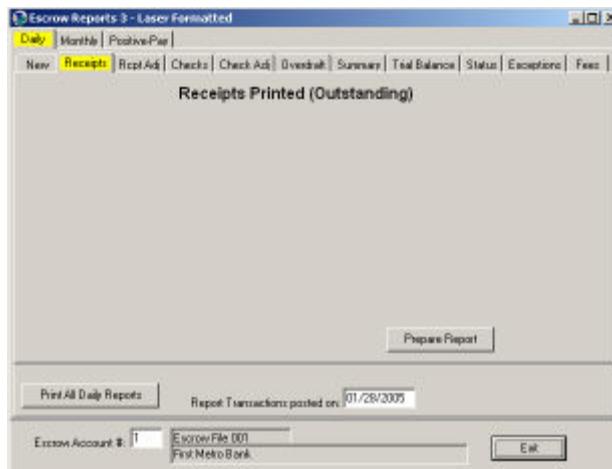
Reports 3 Daily New Report

Displays new orders opened in the main order system.



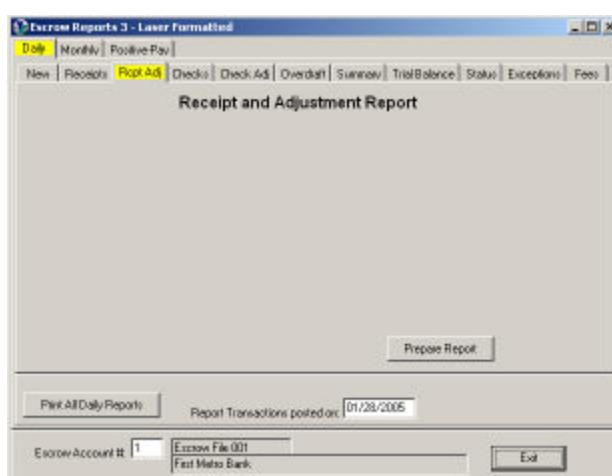
Reports 3 Daily Receipts Report

Displays posted receipts.



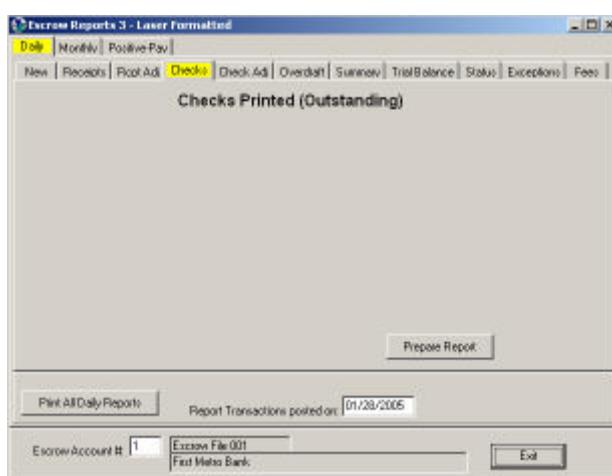
Reports 3 Daily Receipt Adjustment Report

Displays receipts and adjusted receipts.



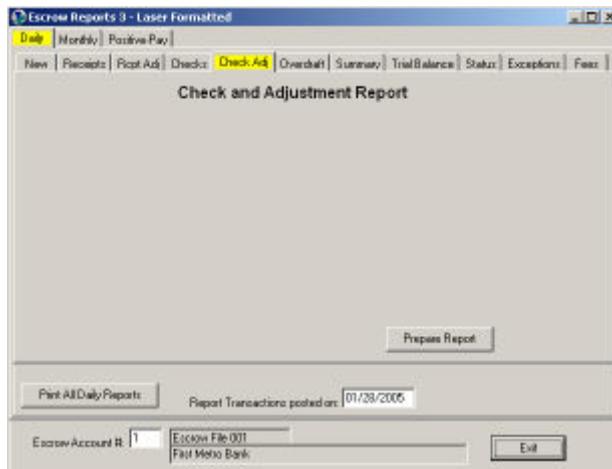
Reports 3 Daily Checks Report

Displays checks printed. See Check Adjustment Report for total daily disbursements.



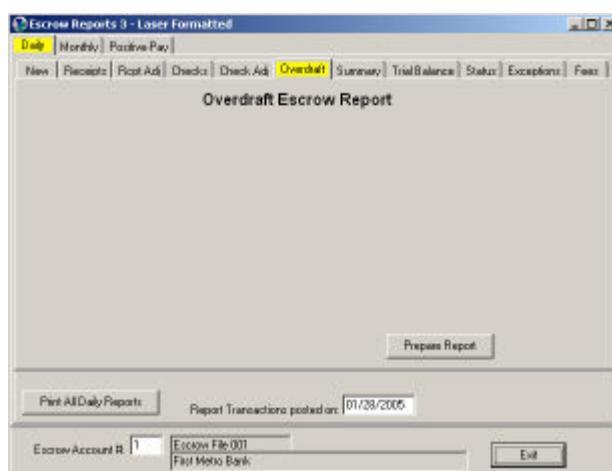
Reports 3 Daily Check Adjustments Report

Displays checks and adjusted checks. Note that manually entered items are considered adjusted items.



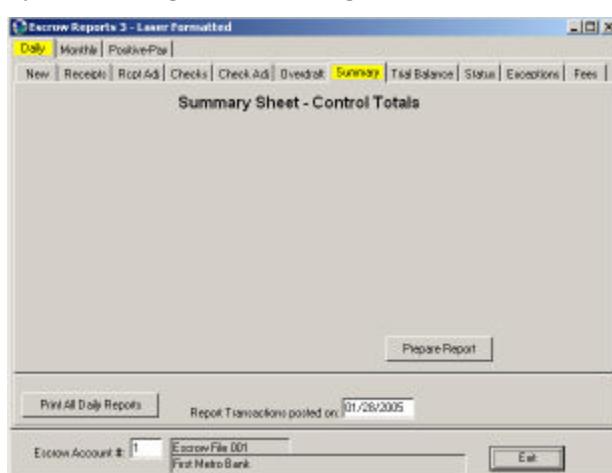
Reports 3 Daily Overdraft Report

Displays escrow files that are over drafted.



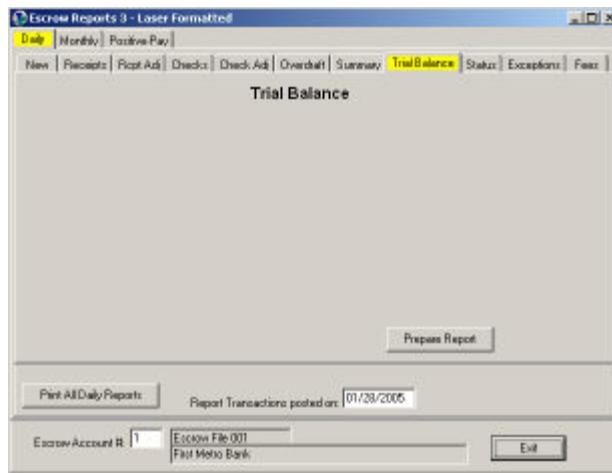
Reports 3 Daily Summary Report

Displays a summary of activity for the designated date range.



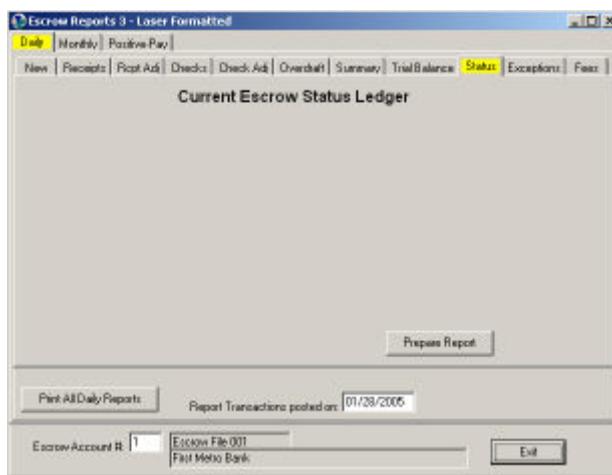
Reports 3 Daily Trial Balance Report

Displays a trial balance report.



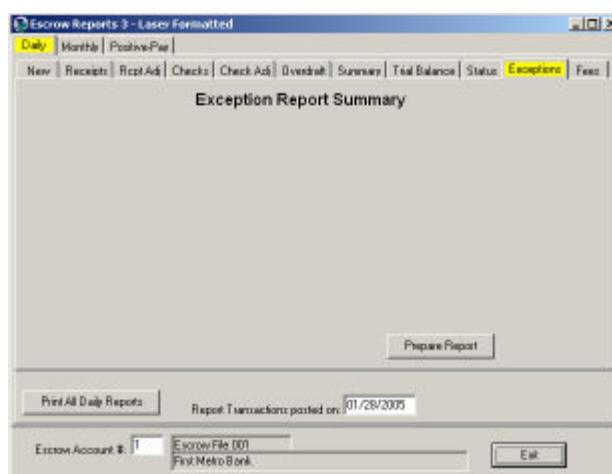
Reports 3 Daily Status Report

Displays the status of escrow files.



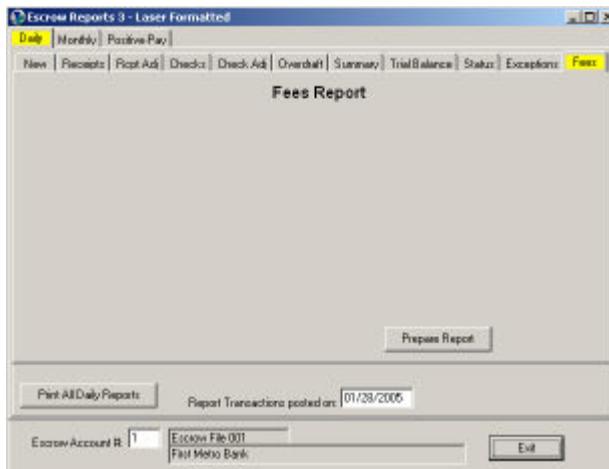
Reports 3 Daily Exceptions Report

Currently not in use.



Reports 3 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

Reports 3 Monthly Reports Overview

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

Print all monthly reports for set date range.

Report Transaction posted

Enter date range.

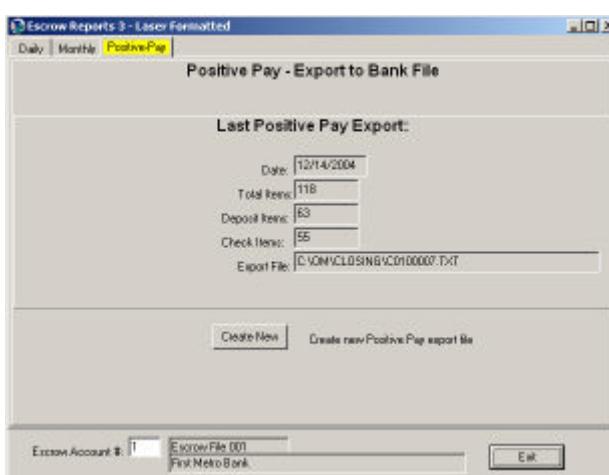
Positive Pay

Reports 3 Positive Pay Utility

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.

Reports 3 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.

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

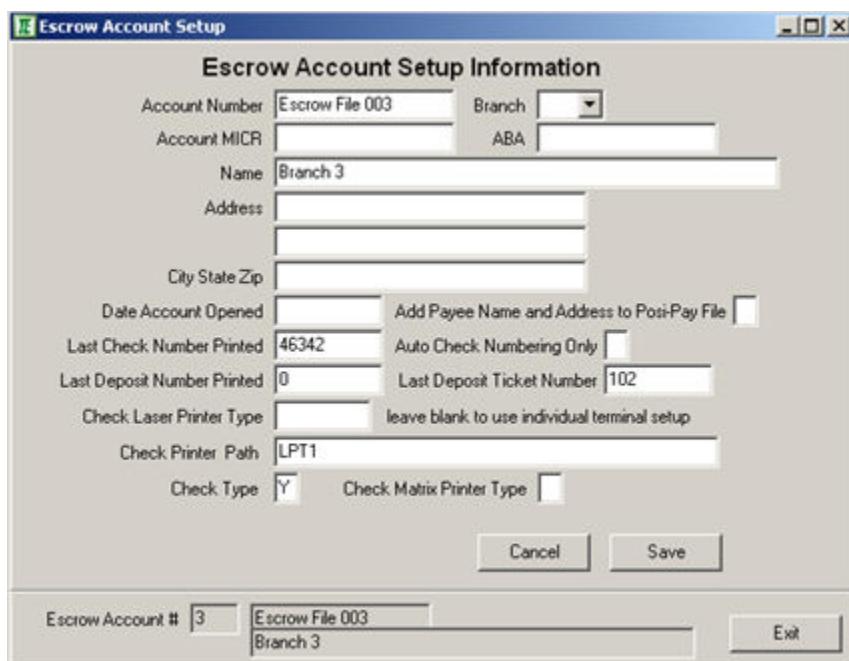
Buyer1Name	String	42	Name of first Buyer in file
Account Number	String		Bank Escrow Account #
Payee Line 2	*		Payee Line 2
Address Line 1	*		Address Line 1
Address Line 2	*		Address Line 2
City, State and Zip Code	*		City, State and ZIP code

*only included if option is set in the Escrow Account, Utility window.

Account Setup

Account Setup Utility

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:

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 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.

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: 07/26/96 Page: 1						
Uncompleted Through: 07/26/96						
Buyer Order Number Date Type Location Ord By Event Asg Needed						
Buyer Name						
>96-1175	02/07/96	SALE	out	Spencer	Schedule	RIM 02/21/96
Galt,John T.						
>96-1175	02/07/96	SALE	out	Spencer	Policier	RIM 04/10/96
Galt,John T.						
>97-1200A	05/03/96	SALE		John Smi	Rec. Survey	RIM 05/12/96
West,Jane R.						
>97-1200A	05/03/96	SALE		John Smi	Schedule	RIM 05/12/96
West,Jane R.						
>97-1200A	05/03/96	SALE		John Smi	Policier	RIM 07/01/96
West,Jane R.						
>VA-SAMPLE	08/20/96	REFI		Hally PI	Policier	10/27/96
Basil,Barbara Lee						
TOTALS: Number of Uncompleted Events: 6						
< 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.

Events Completed Report	
Event Code:	<input type="text"/> Blank = ALL
Assigned To:	<input type="text"/> Blank = ALL
From Date:	<input type="text"/> 07/26/96 Blank = ALL
Through Date:	<input type="text"/> 07/26/96 Blank = ALL

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	Locatn	Ord By	Event	Asg Complete
							07/26/98
36-1175		02/07/98	SALE	out	Spencer		
Galt\John T.		02/07/98	SALE	out	Spencer	Rec. Search Blm	07/26/98
36-1175		02/07/98	SALE	out	Spencer	Rec. Survey Blm	07/26/98
Galt\John T.		02/07/98	SALE	out	Spencer	Rec. Survey Blm	07/26/98
37-1300A		05/03/98	SALE		John Smi	Order Search Blm	07/26/98
West\Jane R.		05/03/98	SALE		John Smi	Order Survey Blm	07/26/98
37-1300A		05/03/98	SALE		John Smi	Rec. Search Blm	07/26/98
West\Jane R.		05/03/98	SALE		John Smi	Rec. Survey Blm	07/26/98
VA-SAMPLE		08/30/95	REFI		Sally Pl	Order Search	07/26/98
Basil\Barbara Lee		08/30/95	REFI		Sally Pl	Order Survey	07/26/98
VA-SAMPLE		08/30/95	REFI		Sally Pl	Rec. Search	07/26/98
Basil\Barbara Lee		08/30/95	REFI		Sally Pl	Rec. Survey	07/26/98
VA-SAMPLE		08/30/95	REFI		Sally Pl	Schedule	07/26/98
Basil\Barbara Lee		08/30/95	REFI				
TOTALS:		Number of Completed Events: 11					
<input type="button" value="Exit"/> <input type="button" value="OK"/>							

This report includes the following fields:

Order Number

Order number

Date

Order tab, General tab, Date Entered.

Type

Order tab, Event Type.

Locatn

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

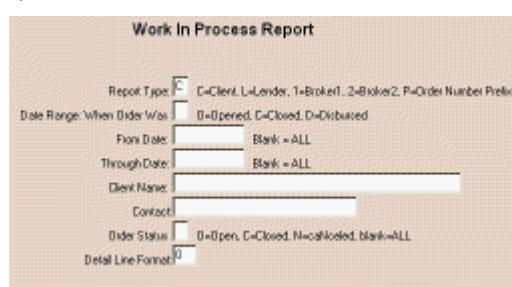
Order tab, Invoice tab, Sales Date.

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

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

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

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

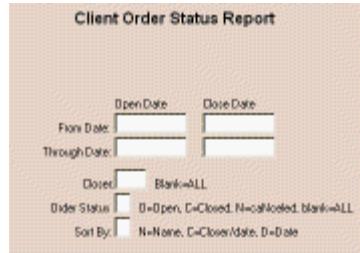
Last event completed in order

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

O	Opened
C	Closed
N	Cancelled
Blank	All

Sort by

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

Cls

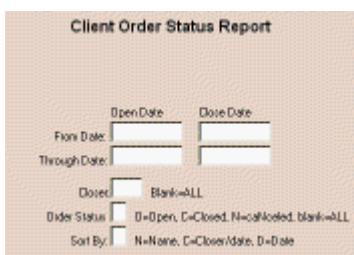
Closer initials

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

O	Opened
C	Closed
N	Cancelled
Blank	All

Sort by

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's

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 Work-In-Process Report

Lender Code:	<input type="text"/>
Name: <input type="text"/>	

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 Work-In-Process Report

Closer:	<input type="text"/>	Blank All
---------	----------------------	-----------

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

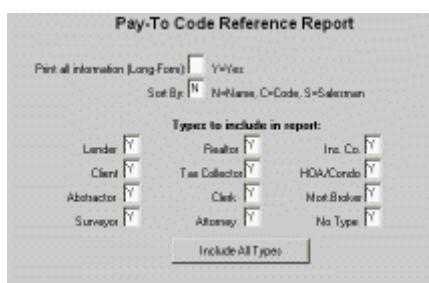
Event due date

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.

Y	Display all information for each entry
Blank	Display company code and name only

Sort By

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

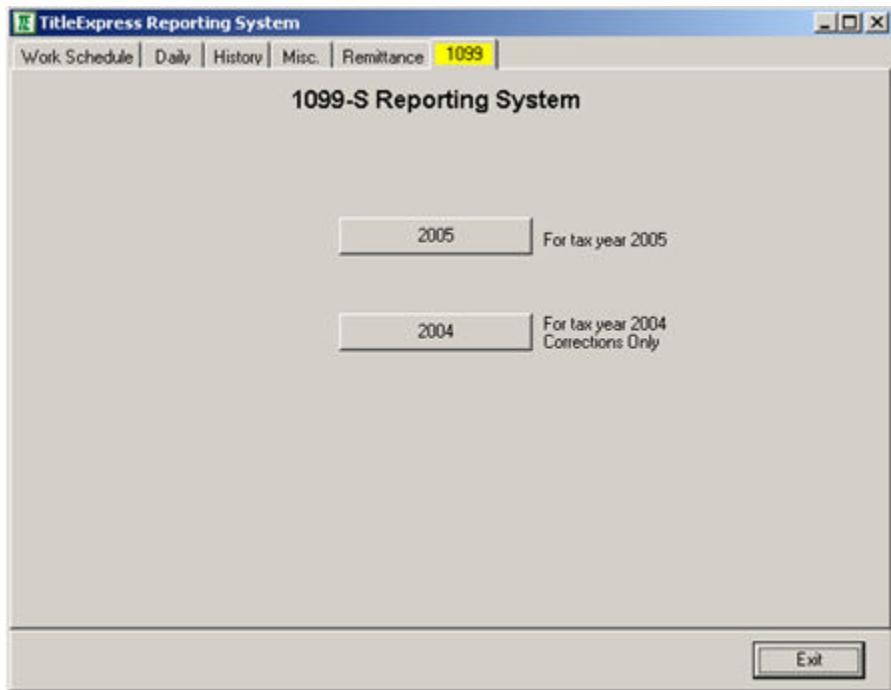
Remittance Reports

For a detailed explanation of remittance reports, see the Tutorial.

1099

1099 Overview

The 1099 tab provides functionality that processes order information and returns it in a format that the IRS requires for 1099 reporting.



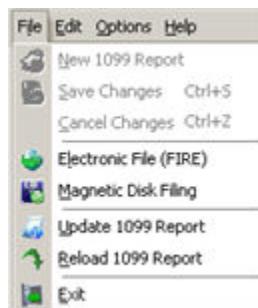
For step-by-step 1099 report processing instructions, see **1099 Reporting** in the Tutorial section of this Guide.

2005

File

File Menu

The **File** menu contains functions for creating and filing the 1099 report.



New 1099 Report

Loads orders that have a **T** (to be prepared) 1099 designation into Reporting tab. Orders that do not have a designation are loaded into the Unreported tab. After loading, the order 1099 designation is changed to **P** (Prepared).

The T designation is set on the order, Seller tab.

Update 1099 Report

Loads orders from the Unreported tab that have a **T** 1099 designation into the Reporting tab.

Save Changes

Save all changes.

Cancel Changes

Cancel all changes.

Electronic File (FIRE)

Connects to the IRS FIRE system for electronic filing.



Save To File

Saves 1099 report to file so that it can be uploaded to the IRS FIRE Site. DO NOT CHANGE DEFAULT NAME OF FILE. Save this file to a convenient location so that it can be retrieved when needed.

IRS FIRE site

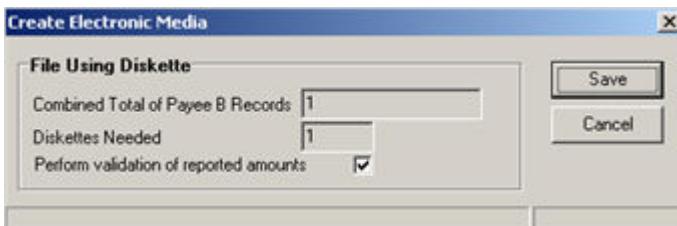
Connect to the IRS FIRE site. (Requires internet connection.)

Cancel

Cancel functions.

Magnetic Disk Filing

Saves 1099 report to diskette for filing.



Update 1099 Report

Loads orders from the **Unreported** tab that have a **T** 1099 designation into the **Reporting** tab.

Reload 1099 Report

This function re-updates the report with all orders designated as **P** (Prepared) and **T** (To be prepared) and is used to create a new report if a data corruption error prohibits the editing of the existing report. If you need to use this function, please contact TSS Technical Support for assistance.

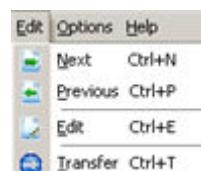
Exit

Exit 1099 reporting.

Edit

The **Edit** menu contains functions that can be used while working on the **Unreported** or **Reporting** tabs.

Unreported Functions



Next

Move to the next record.

Previous

Move to previous record.

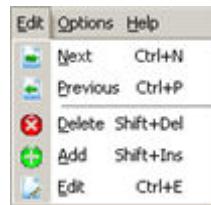
Edit

Edit a record.

Transfer

Transfer the record to the **Reporting** tab for inclusion in the 1099 report.

Reporting Functions



Next

Move to the next record.

Previous

Move to previous record.

Delete

Delete selected record.

Add

Add a new, blank record.

Edit

Edit a record.

Options

The Company Information tab contains information about the Payer and the Transmitter.

The 1099 reporting functions are not available until this information is completed.

Typically, both sections contain the same company information, unless you are filing for multiple companies, in which case the Payer information differs for each company.

Any missing information is highlighted. This information must be completed or you will receive error messages when transferring the 1099 report to a file. The IRS will reject any file containing errors.

Update Company Information

Companies		OK	
		Cancel	
Payer		Add	
Name 1		Original File	<input type="checkbox"/>
Name 2		Replacement File	<input type="checkbox"/>
Address		Correction	<input type="checkbox"/>
City		Last Filing	<input type="checkbox"/>
State	ZIP	Transfer Agent	<input type="checkbox"/>
TIN	Phone	Foreign Entity	<input type="checkbox"/>
Name Control		Use as default company	<input type="checkbox"/>
Transmitter		Test File	<input type="checkbox"/>
Name 1		Foreign Entity	<input type="checkbox"/>
Name 2			
Company 1			
Company 2			
Address			
City			
State	ZIP	Transmitter Control Code (TCC)	
Contact			
E-mail			
TIN			
Replacement Alpha Char			
Replacement File Name			

Companies

If multiple payer companies are setup, they will appear for selection.

Payer

The payer is the person responsible for reporting a real estate transaction. The payer is responsible for the completeness, accuracy, and timely submission of electronic/magnetic files.

Name 1

Payer company name.

Name 2

Continuation of payer company name if needed.

Address

Payer company street address.

City

Payer company City.

State

Payer company State.

Zip

Payer company ZIP Code.

Phone

Payer phone number (entered as numbers only, for example 8882680422).

TIN

Payer nine-digit taxpayer identification number. Do not enter blanks, hyphens or alpha characters.

Name Control

Leave blank.

Original File

Select if original filing. (This is the default setting.)

Replacement File

Select if submitting a file that is replacing a file that the IRS has informed you in writing cannot be processed or the FIRE System indicated a FILE STATUS of bad.

Correction

Select if this file corrects a report previously submitted to the IRS and processed, but contained erroneous information.

Last Filing

Select if this is the last year this payer name and TIN will file 1099 information returns.

Transfer Agent

Select if the entity in the Second Payer Name Field is the transfer (or paying) agent.

Foreign Entity

Select if Payer is a foreign entity.

Use as default company

Select if this Payer is the default company. Orders that contain a blank **Settlement Agent TIN Number** will be included in the 1099 report for the default company.

Transmitter

The transmitter is the entity transmitting the electronic/magnetic media files. This information is critical to the IRS if it is necessary to contact the filer.

Name 1

Name of the transmitter in the manner in which it is used in normal business.

Name 2

Any additional information that may be part of the name.

Company 1

Name of the company to be associated with the address where correspondence should be sent.

Company 2

Any additional information that may be part of the company name where correspondence should be sent.

Address

Mailing address where correspondence should be sent.

City

City, Town or Post Office where correspondence should be sent.

State

Valid U.S. Postal Service state abbreviation.

ZIP

Valid nine or five digit ZIP code assigned by the U.S. Postal Service.

Phone

The phone number of the person to contact regarding magnetic/electronic files. Omit hyphens. A four-digit extension may be entered after phone number.

Contact

The name of the contact person.

E-mail

The e-mail address of the contact person.

TIN

Taxpayer identification number of transmitter. Do not enter blanks, hyphens or alpha characters.

Transmitter Control Number

The TCC assigned to the transmitter from the IRS.

Replacement Alpha Char

Required for magnetic media replacement files only. Enter the alpha/numeric character which appears immediately following the TCC number on the Media Tracking Slip (Form 9267). Form 9267 accompanies correspondence sent by the IRS when files cannot be processed.

Replacement File Name

Use for an electronic file which "FILE STATUS" indicated rejection. Enter the ORIGINAL or CORRECTION electronic file name assigned by the IRS electronic FIRE System, otherwise leave blank.

Test File

Select if submitting a test file.

Foreign Entity

Select if Transmitter is a foreign entity.

Unreported

Unreported Tab

Orders that have **not** been designated for 1099 reporting are available for editing on the **Unreported** tab. An order can be edited, and the 1099 designation changed, so that it can be transferred to the **Reporting** tab.

1099-S Reporting for Tax Year 2005 - MY NEW COMPANY

File Edit Options Help

Unreported | Reporting |

File #	NAL05560	Report 1099	T	Gross	225,000.00	Buyer's Tax	1,908.27
1099 MFC	TIN	Seller Name		Percent	Gross	Buyer's Tax	
Y	M	123456789 High\John T.		100.00	225,000.00	1,908.27	
Y	F	123456789 High\Sarah R.		100.00	225,000.00	1,908.27	
Seller Address	52 Main Street			Property Address	874 Green Drive		
C/S/Z	Bryn Mawr, PA 19010			C/S/Z	Bryn Mawr, PA 19010		
Brief Lgl 1				Brief Lgl 2	Lower Merion township		
File TIN	157855878						
HUD-1 Line 404	.00	<input type="checkbox"/>	1099 Buyer's Tax				
HUD-1 Line 405	.00	<input type="checkbox"/>	1099 Buyer's Tax				
HUD-1 Line 409 Sewer Rents	89.42	<input type="checkbox"/>	1099 Buyer's Tax				
HUD-1 Line 410	.00	<input type="checkbox"/>	1099 Buyer's Tax				
HUD-1 Line 411	.00	<input type="checkbox"/>	1099 Buyer's Tax				
HUD-1 Line 412	.00	<input type="checkbox"/>	1099 Buyer's Tax				

File

Order number. Not editable.

Report 1099

T	To be prepared (designated for 1099 report)
P	Prepared (already reported)
N	None (should not appear in 1099 report)
Blank	Unset (unknown, will not appear in 1099 report)

Gross

Gross amount to be reported. Not editable here, but can be edited in the 1099 report.

Buyer's Tax

Buyer's part of real estate tax.

1099

Indicates if 1099 return should be reported for each Seller.

N	No
Y	Yes
P	Seller 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."

MFC

Seller type.

M	Male
F	Female
C	Company

TIN

Social Security Number or Employer Identification Number (also known as a Federal Tax Identification Number).

Seller Name

Seller name.

Percent

Percentage of gross assigned to this seller. Percentage can be between 0 and 100. Total percentage has to total to one of two values, either 100 or number of sellers gross split between multiplied by 100 (for example if three sellers, then total percentage can be either 100 or 300).

Gross

Gross amount assigned to this seller. If the sum of the split does not equal the gross sales amount, the gross sales amount will be reported for each seller.

Buyer's Tax

Portion of Buyer's Tab for this seller.

Seller Address

Seller street address.

Seller C/S/Z

Seller City, State and ZIP Code.

Property Address

Property street address.

Property C/S/Z

Property City, State and ZIP Code.

Brief Lgl 1

Brief legal description, line 1.

Brief Lgl 2

Brief legal description, line 2.

HUD Line 404, 405, 409, 410, 411, 412

Displays HUD-1 line description and amounts.

1099 buyer Tax

Designates if line item amount should be included in the 1099 return (reimbursement from Buyer for their portion of real estate taxes).

Reporting

Reporting tab

Each 1099 record can be edited. If required information is missing or incorrect, it is highlighted in yellow.

1099-S Reporting for Tax Year 2005 - MY NEW COMPANY

File Edit Options Help

Unreported Reporting

Error	Order:Seller #	Payee	Sales Amount	Buyer's Tax
X	TEST ORDER:1	SELLER NAME 1	350,000.00	145.
	12345678:1	HIGH JOHN T.	112,500.00	954.
	12345678:2	HIGH SARAH R.	112,500.00	954.

Order:Seller # Date TIN

Name 1 TIN Type EIN SSN, ATIN, JTIN Unknown

Name 2 Foreign

Address Property/Services

City Corrected

State ZIP Gross

Property Buyer's Tax

Special Order Totals

Gross Buyer's Tax

Order:Seller

Order number followed by a colon, then the Seller number. If a record is added, the new account number must follow these conventions. For example, 1000-1:2 if seller number 2 is added.

Date

Date of Closing.

TIN

Tax ID Number. Do not enter hyphens or alpha characters.

Name 1

Name of First Payee.

Name 2

If there are multiple payees (e.g. partners, joint owners, spouses) use this field for those names not associated with the TIN in this record.

Address

Payee's street address.

City

Payee's city.

State

Payee's State.

ZIP

Payee's ZIP Code.

Property

Property address.

Special

Leave blank.

TIN Type

Type of Tax ID Number.

- A business, organization, some sole proprietors, or other entity EIN.

- Individual SSN (Social Security Number), ITIN (individual required to have a taxpayer identification number, but who is not eligible to obtain an SSN) or ATIN (An adopted individual prior to the assignment of a social security number).
- Unknown, not determinable.

Foreign

Select if address is in a foreign country. If selected, the city, state and ZIP Code address fields should be used as a continuous field. Enter information in the following order: city, province or state, postal code, and the name of the country.

Property/Services

Select if the Seller received property (other than cash) or services as part of the consideration for the property transferred.

Corrected

Indicates correction filing.

Blank	No.
G	This is a one-transaction correction or the first of a two-transaction correction.
C	This is the second transaction of a two transaction correction.

Seller Amounts

Percent of Gross

Percentage of gross amount to be reported for this payee.

Gross

Gross amount to be reported for this payee.

Buyer's Tax

Total Buyer's part of real estate tax for this payee.

Order Totals

Gross

Gross amount for this order.

Buyer's Tax

Total Buyer's part of real estate tax for this order.

2004

Previous Year Correction Filing

The 1009 2004 Reporting functions are used for filing previous year correction returns. See IRS Publication 1220 for more information.

System Management

About the System Manager

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

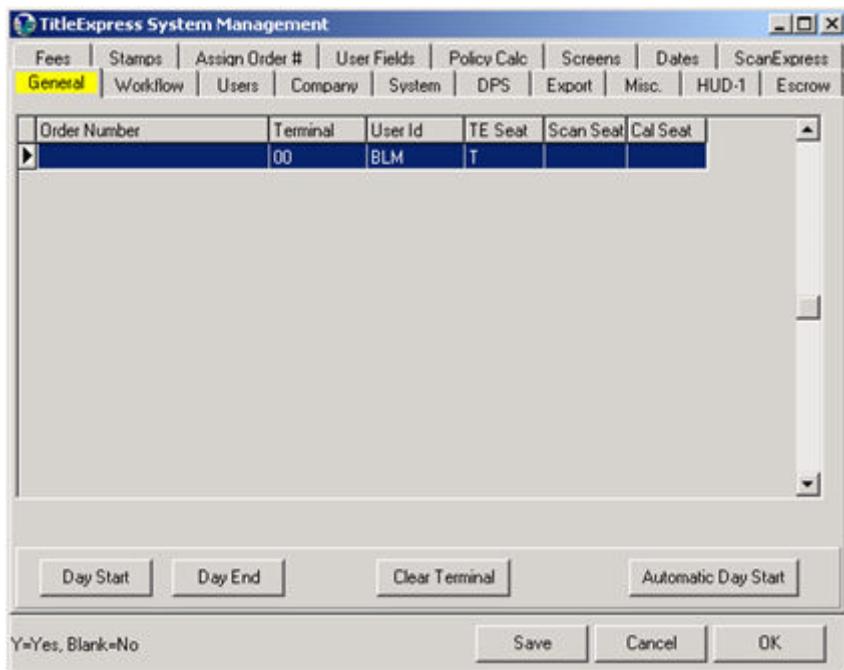
The system manager's workstation has a terminal designation of 00. Only this workstation has access to the **System Management Utility**. In addition, it may be required that this workstation open TitleExpress first each morning and run the Day Start utility that allows access for other users on the 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.

Day Start

The Day Start function sets the date information in the system control file. Once your computer system clock turns to a new day, this function must be run.

There are four ways that Day Start can be activated.

1. Click the Day Start button on the General tab. This is a manual procedure and rarely used.
2. When TitleExpress is first opened for the day on the System Management workstation, Day Start is activated. This means that no other users can open TitleExpress until the System Manager arrives and opens TitleExpress. This is OK for single-user or small network systems, but cumbersome for large networks. This is the default Day Start activation procedure.
3. If Automatic Day Start is activated on the System Management workstation, it will run automatically at midnight. This means that this workstation must be left turned on at night, but is helpful if you have users that log in from home and work past midnight, or arrive earlier than the System Manager. No other functions of TitleExpress can be accessed on the System Manager workstation while Automatic Day Start is activated. This is OK for single-user or small network systems, but cumbersome for large networks.

4. Install the **Server Day Start** utility on a workstation or server (recommended). As long as the Server Daystart shortcut is running, Day Start will activate automatically. This is recommended for networked installations. For more information, see the System tab, Options tab functions.

Do not plan to activate Day Start on:

- A workstation that has known hardware or operating system issues.
- A laptop that disconnects from the network.
- A remote workstation.
- A workstation that regularly swaps out hardware or drives (zip drives, removable floppy drives, etc.) as this effects the machine number on which TitleExpress licensing is based.

Setup Day Start on Server

Following are instructions on how to setup and use the Server Day Start function. These instructions assume that this function is being installed on the server (NT, 2000 or 2003 server operating system), however, a workstation operating system can also be used. If using a workstation, substitute "workstation" for "server" in these instructions.

Server Day Start will only run on a Windows-based machine. For Netware you must install this function on a workstation.

Perform the following steps at the server:

1. From the om\clients folder, run setuptx.exe.
2. Double-click on the TitleExpress icon, click **Setup** at the password entry window.
3. Note the machine number displayed here.
4. Contact **TSS Technical Support** for new license codes based on this machine number.
5. Create a shortcut to C:\texpress\prog\txdayst.exe on the desktop.
6. Rename the shortcut to Daystart.
7. In the properties of the shortcut, change the Start In folder to the OM folder.
8. Copy this shortcut to the Startup folder for all users.

This is not a service. The server must remain logged in for the Day Start program to execute. It is OK, and suggested, that the server remain "locked" however. Someone in the office must be able to login to the server in the event that the server is restarted, so that Day Start can execute from the Startup folder.

Perform the following steps in the TitleExpress System Management utility:

- On the System tab, set the **Run Day Start from Server** option to Y.
- On the **Misc tab**, Database tab, Version Setup, enter the new license codes.

Perform the final step at the server:

- Run the Day Start shortcut. It should open and then minimize.

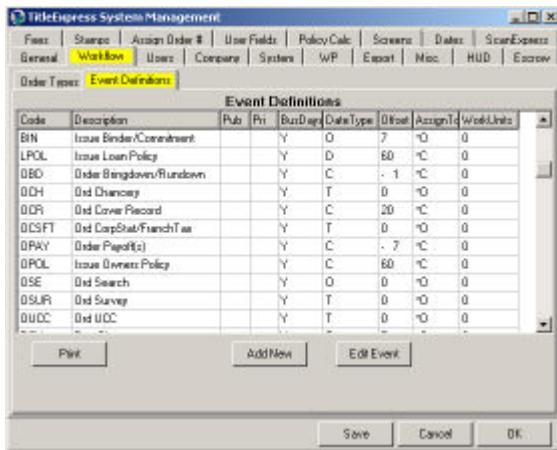
Workflow Tab

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

Setup New Event Definition

To setup a new event definition, on the Event Definitions tab, click **Add New**.

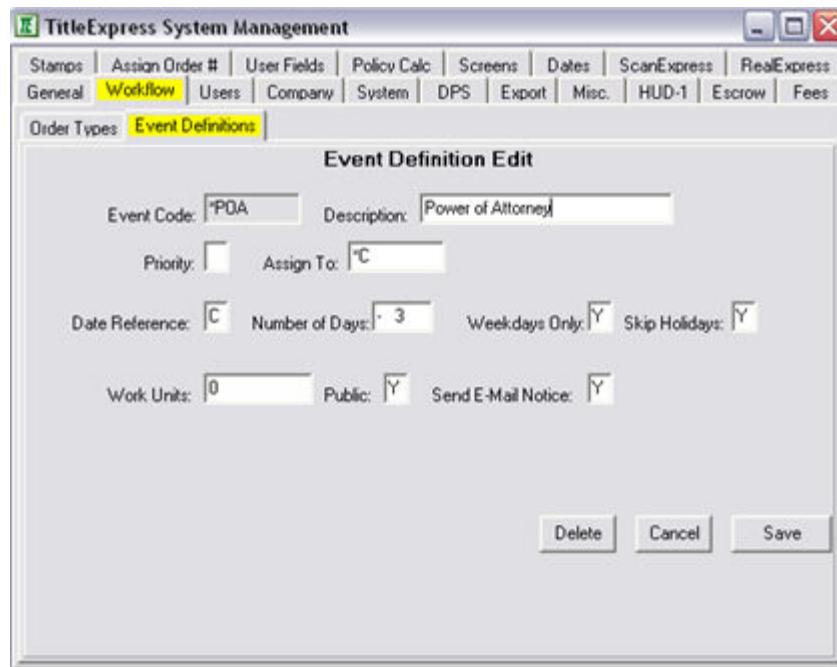


Enter New Event Code

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

*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

O	Open date. Even 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

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

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

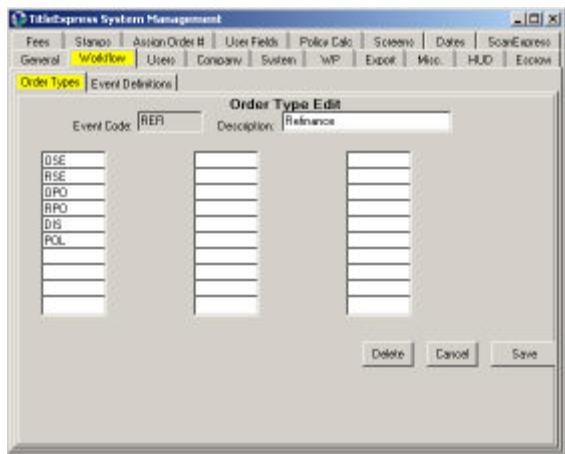
Setup New Order Type

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.

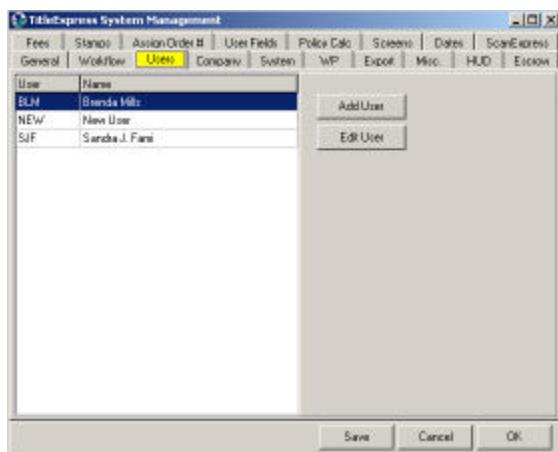
Delete an Order Type

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



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

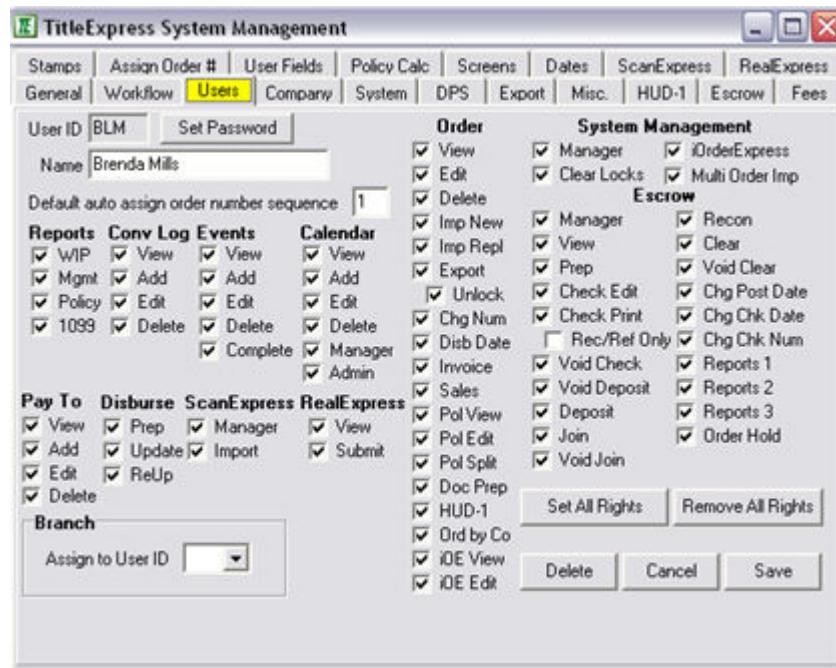
Master user codes are established using the same parameters as individual users, however, the name of the user must start with an exclamation point, for example, !TP. The exclamation point identifies the user code as a master code.

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



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

[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 on 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 their own terminal locks, but not to the full system management function.

Manager	Rights to all functions of the system management utility.
Clear Locks	Rights to only the General tab in 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 four types of reports: Work in Process Reports, Management Reports, Underwriter Policy Reports and 1099 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.

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.

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.

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.

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.

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.

Manager	Access to the management utility functions.
Import	Allows images to be imported.

Calendar Rights

The following rights apply to the enhanced Calendar functions.

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.

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 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.

Escrow Rights

Escrow related rights should be given special attention as they address the various functions of Escrow Accounting.

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 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.
Deposit	Right to add and edit deposit items.
Void Deposit	Right to void 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.

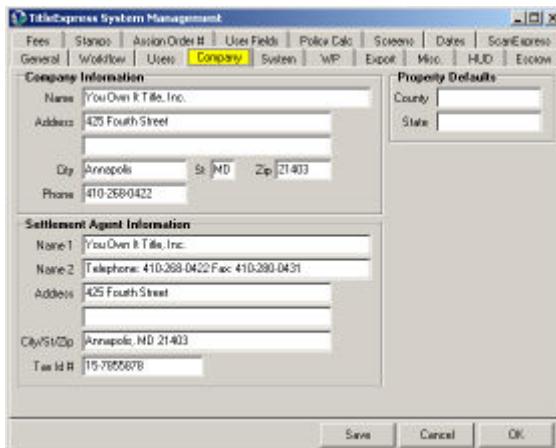
RealExpress Rights

The following rights apply to access to vendors services on the RealExpress tab.

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.

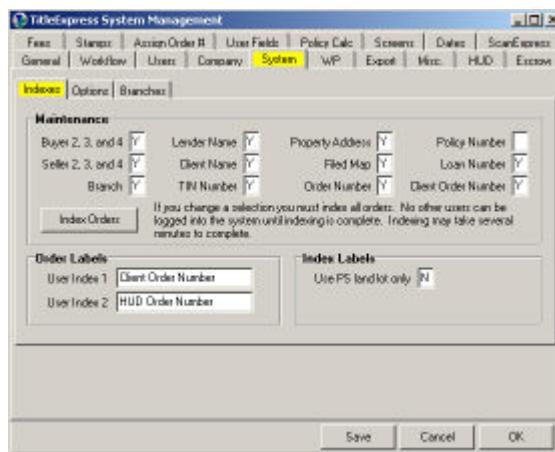
State

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

Y	Yes
Blank	No

Sellers 2, 3 and 4

Y	Yes
Blank	No

Branch

Y	Yes
Blank	No

Lender Name

Y	Yes
Blank	No

Client Name

Y	Yes
Blank	No

TIN Number

Y	Yes
Blank	No

Property Address

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

Y	Yes
Blank	No

Policy Number

Y	Yes
Blank	No

Loan Number

Y	Yes
Blank	No

Filed Map

Y	Yes
Blank	No

Client Order #

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

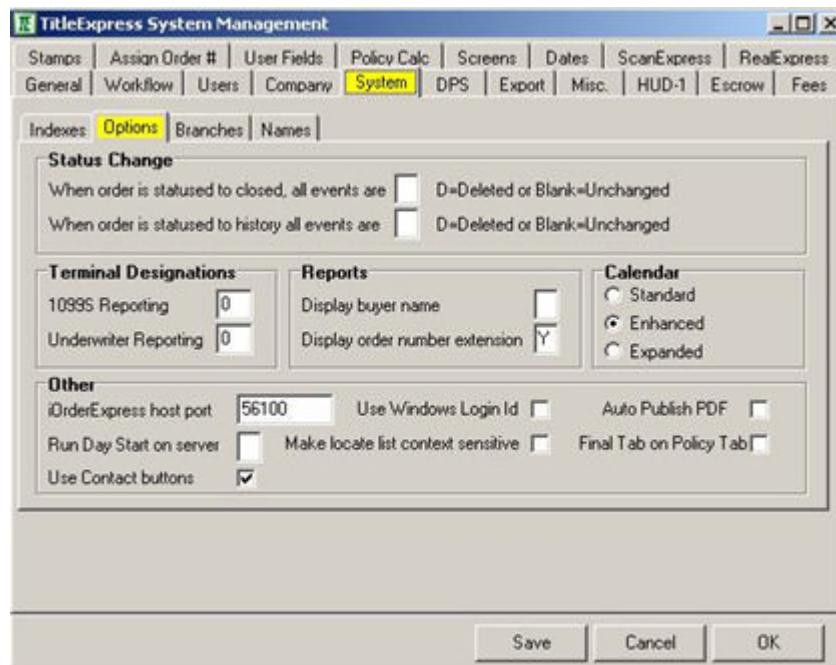
Use PS land lot only

This option enables the use of the property, section land description used for legal descriptions in the Midwest and Western United States.

Y	Yes, use PS-Land, Lot, District, Section format on the Property tab for indexing purposes.
N	No, use Lot, Tract, Block format on the Property tab for indexing purposes.

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

D	Deleted
Blank	Unchanged

When order is statused to history all events are

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.

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.

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**.

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

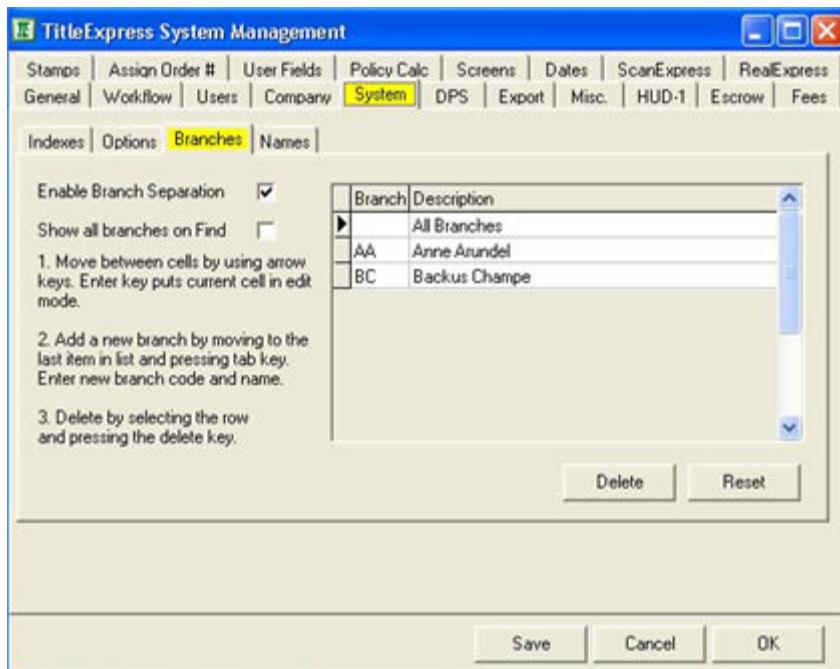
If selected, the Client, Lender, Payoff and Vendors selections can be made context sensitive to the related types.

Use Contact buttons

Enables the use of the contact button on the Locate List for use on the Ord By field and Realtor tab.

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

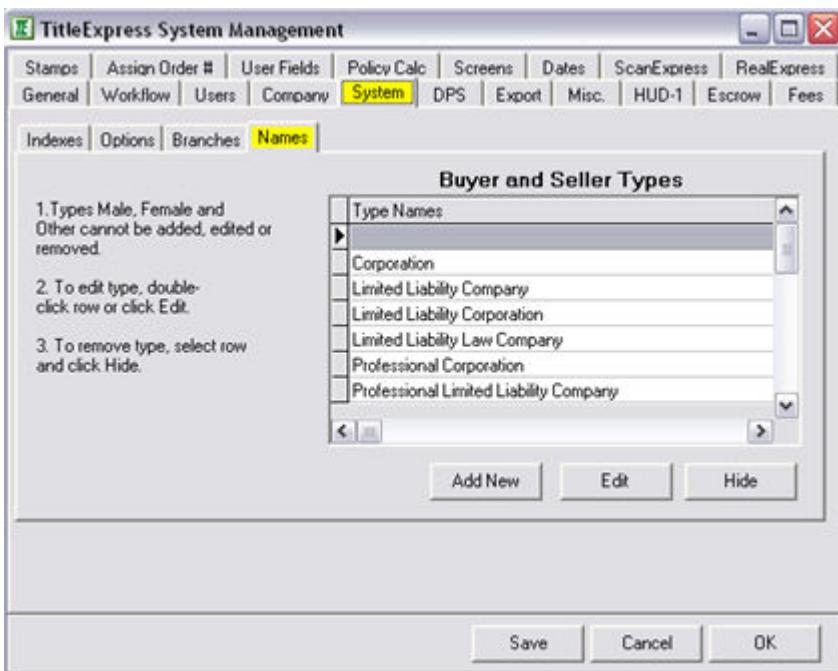
Branch description.

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

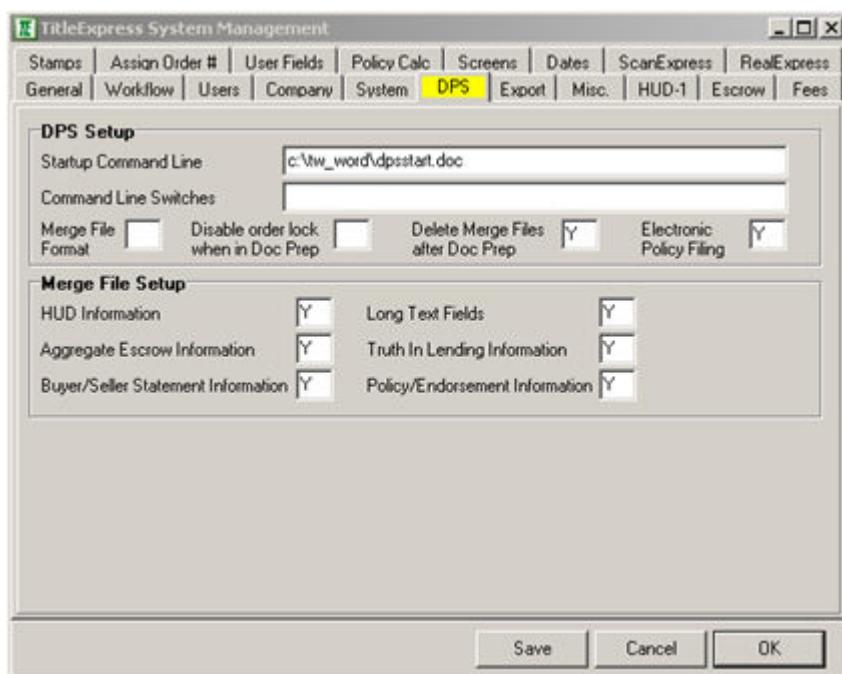
Edit existing name type.

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

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

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

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

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.

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.

Y	Yes
Blank	No

Buyer/Seller Statement Information

This information can be used in custom buyer/seller statements.

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.

Y	Yes
Blank	No

Truth in Lending Information

This information is necessary for the creation of the truth-in-lending form.

Y	Yes
Blank	No

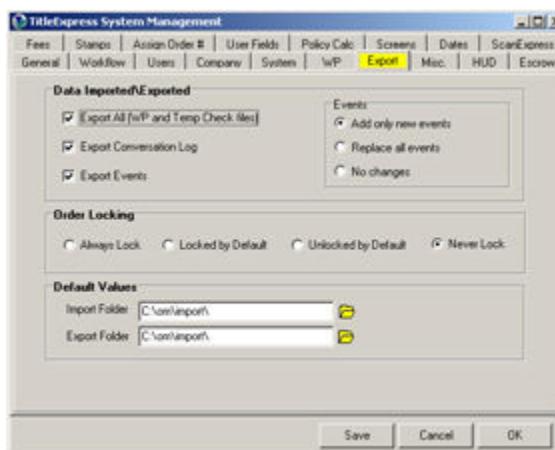
Policy Endorsement Information

This text file contains information from the Policy tab.

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

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.

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

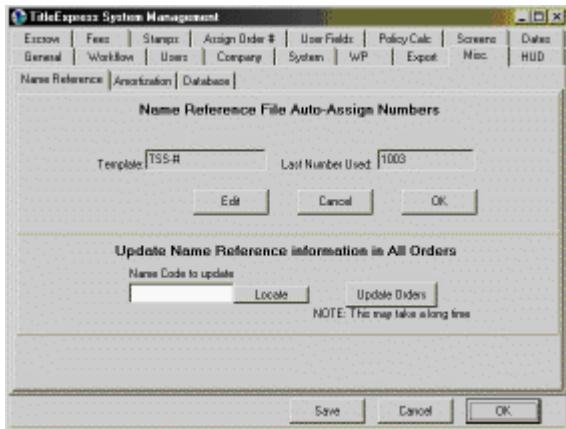
Imported orders will be placed in this folder.

Export Folder

Exported orders will be placed in this folder.

Misc Tab

Name Reference Tab



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.

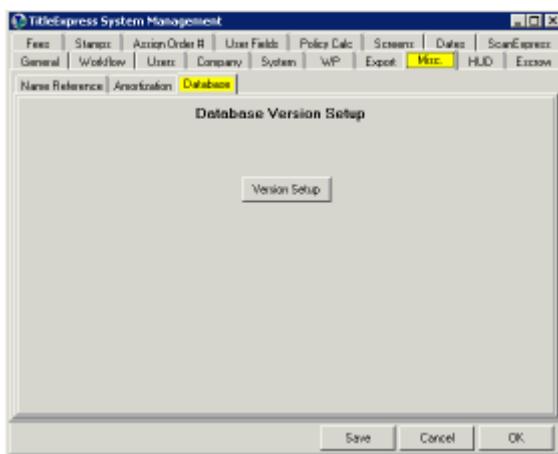
After selection, click **Update Orders**. Depending on the size of your system, this may take a long time. Any orders opened for processing will be skipped, so it is suggested that all users exit TitleExpress when this function is in use. Following are the fields that are updated during this process:

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

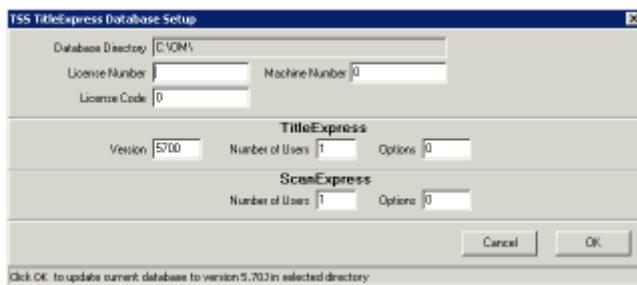
Database Tab

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.

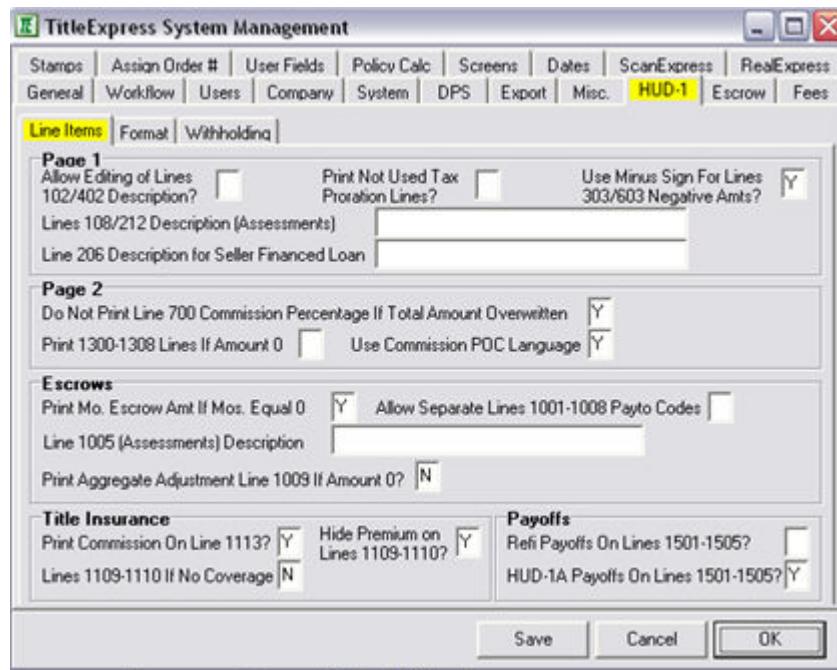


Database Directory	Not editable. The database directory is established during installation.
License Number	Assigned TitleExpress license number.
Machine Number	Machine number of current workstation.
License Code	TitleExpress license code.
TitleExpress Version	TitleExpress version number.
TitleExpress 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.

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.

Blank	No
Y	Yes

Use Minus sign for line 303/603 Negative Amts?

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

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.

Blank	No
Y	Yes

Use Commission POC Language

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.

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).

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?

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.

Blank	No
Y	Yes

Hide Premiums on Lines 1109-1110

Blank	No
Y	Yes

Lines 1109-1110 if no coverage

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.

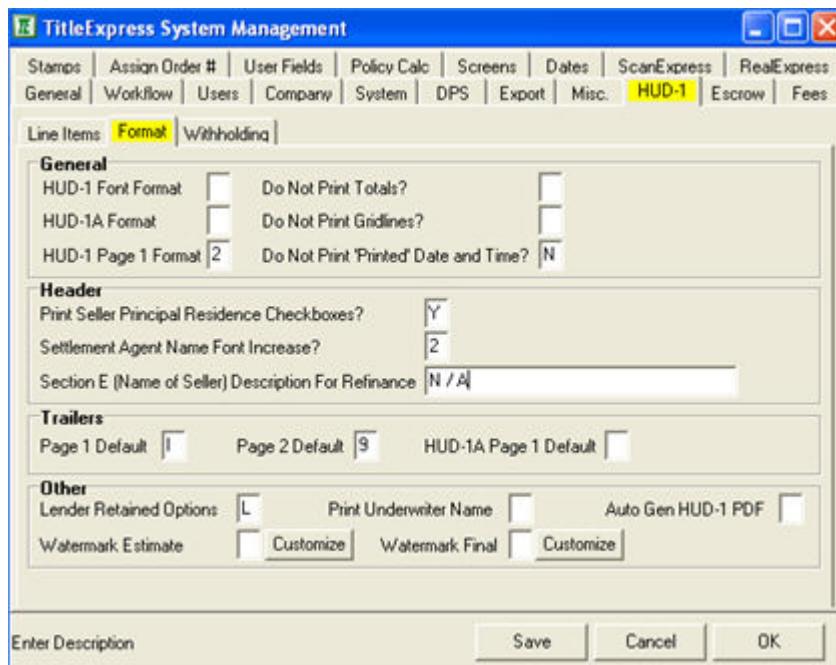
Blank	Leave Refinance payoffs on lines 104-105
Y	Yes

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.

Blank	No (payoffs must be entered manually on lines 1501-1505)
Y	Yes (recommended)

Format Tab



General

HUD-1 Font Format

Blank	Bolder, larger fonts (recommended)
2	Smaller, lighter fonts

HUD-1A Format

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.

Blank	Small Logo (HUD1.BMP)
2	Large Logo (HUD2.BMP)

Do Not Print Totals?

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.

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.

Blank	No
Y	Yes

Header

Print Seller Principal Residence Checkboxes?

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.

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.

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:

@D	Closing Date
@B	Buyers names and signature lines
@S	Sellers names and signature lines

Other

Lender Retained Options

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.

Blank	No
Y	Yes

Auto Gen HUD-1 PDF

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.

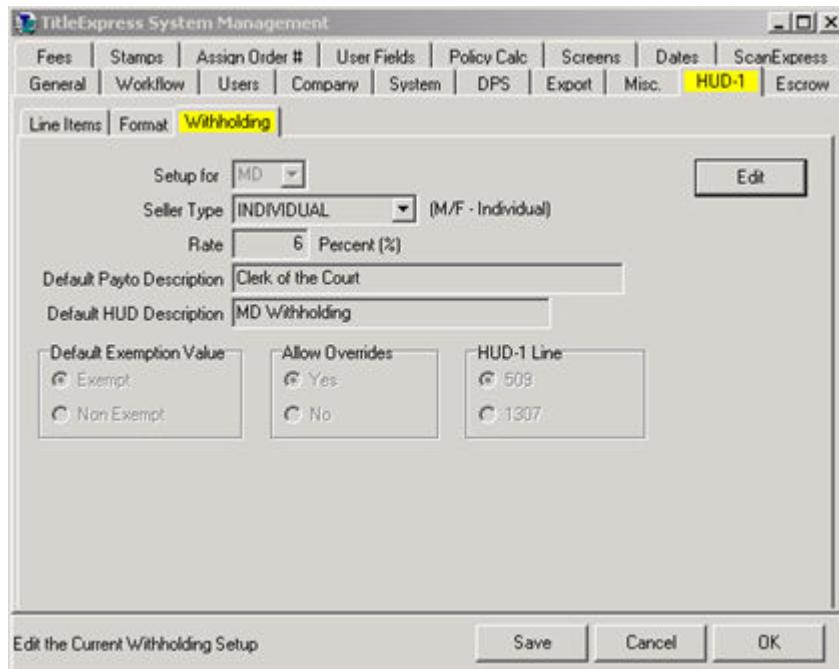
Watermark Estimate and Watermark Final

When the HUD-1 is printed, an Estimated or Final label may be chosen.

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

Maryland



Section 10- 912 of the Tax General Article, Annotated Code of Maryland, provides for income tax withholding on sales or transfers of real property and associated tangible personal property in Maryland by nonresident individuals and nonresident entities. This code section was added by Chapter 203, Acts of 2003 (House Bill 935) and is effective October 1, 2003.

This calculation defines the Net Proceeds as the sales price minus the total of HUD-1 lines 502 through 508.

To set the defaults for both an Entity and an Individual (non-entity) Seller type, click **Edit**.

Setup for

Select State.

Seller Type

Set defaults for each type.

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 Line

Select HUD line.

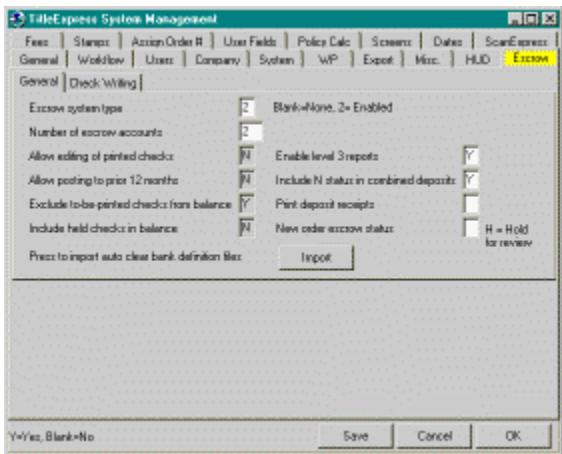
Escrow Tab

About the 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

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

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

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

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

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

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

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

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

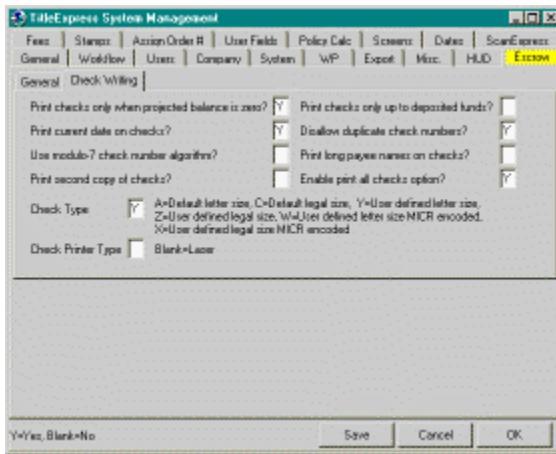
H	Hold for review. All new orders will automatically have a Hold For Review status. A user with appropriate rights will have to change status to Available for Posting in order to edit or print checks in Escrow Accounting. (This option is on the order tab.)
---	--

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?

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?

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?

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?

Y	Yes. The copy is printed immediately after the check to the same paper tray.
Blank	No.

Print checks only up to deposited funds?

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?

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?

Y	Yes, print long payee names (if any) on checks.
Blank	No, use short names.

Enable print all checks option?

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.

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.

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.

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.

@1	Order number
@2	Date
@3	Amount in numbers
@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

vlLLL,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

hlLLL,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

psPrinterName Designates a printer. Name must match exactly. You should also designate the server name, for example \\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

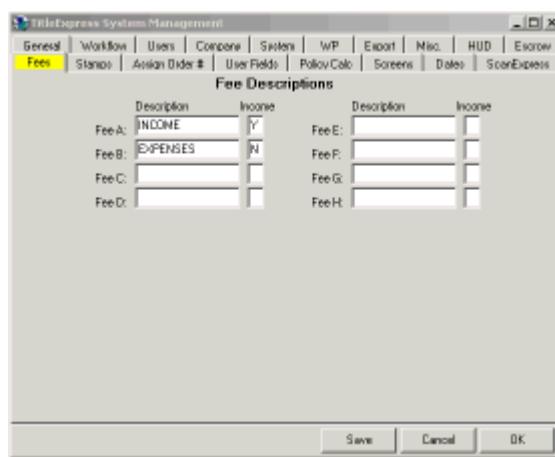
hl53,500,780

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.

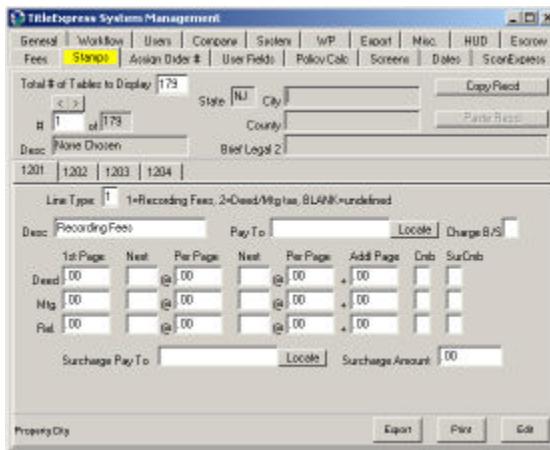
Income

Fees are separated into income and non-income groupings on the Fee Report.

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

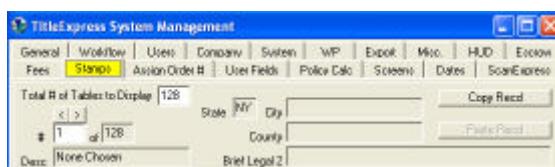
This function exports the current stamps table to OM\ND\TXTAXEXP. This file can be copied into another table. This is useful if, for example your current stamps table only contains New Jersey information, however you now want to add the Pennsylvania table information. Following is an example of a command 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.

Deed	Recording Fees	Pay To	NYALBANY	Locale	Charge B/S
1st Page	Next	Per Page	Next	Per Page	AddlPage
Deed	\$6.00	\$0.00	\$0.00	\$0.00	+ \$0.00
Mtg	\$1.00	\$0.00	\$0.00	\$0.00	+ \$0.00
Rel	\$1.50	\$0.00	\$0.00	\$0.00	+ \$0.00
Subcharge Pay To _____ Locale _____ Subcharge Amount \$0.00					

Line Type

Lines can be designated as a recording fee type or Deed/Mortgage tax type.

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

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

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

B	Default charge to Buyer
S	Default charge to Seller
H	Split evenly
D	Disbursement Lender POC
E	Lender POC
Blank	Manual Entry

Deed

Source

Amount to base tax on.

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

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

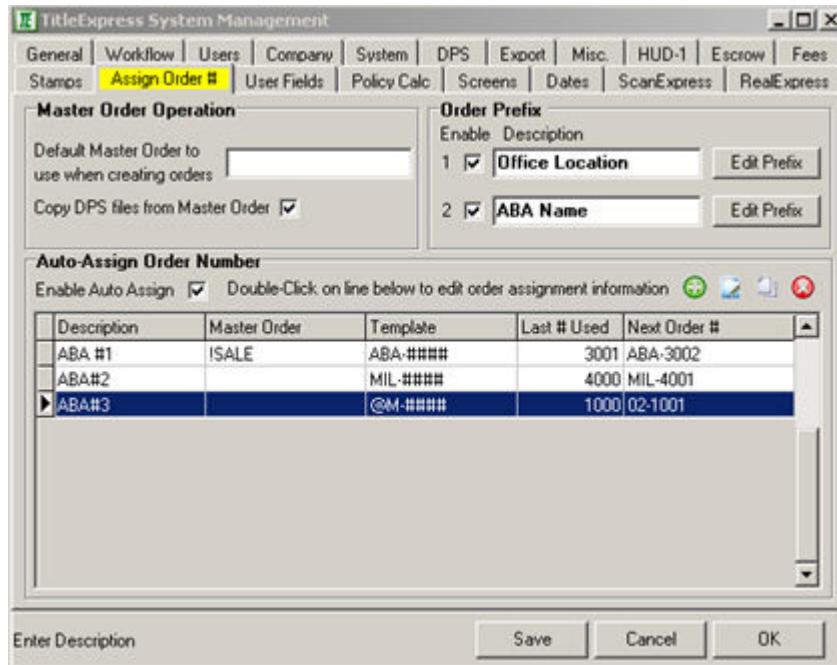
Final (or only) percentage tax percentage.

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.

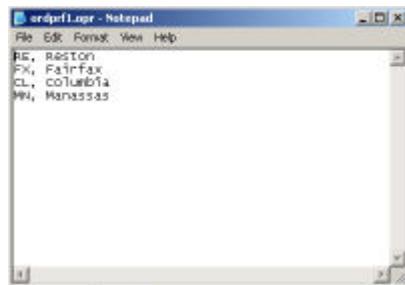
Copy DPS Files from Master Order

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.

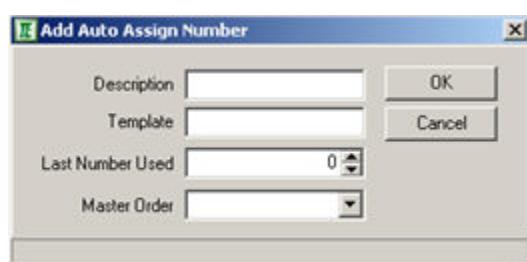
Adding, Editing, Copying and Deleting Sequences

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.

@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 then 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.

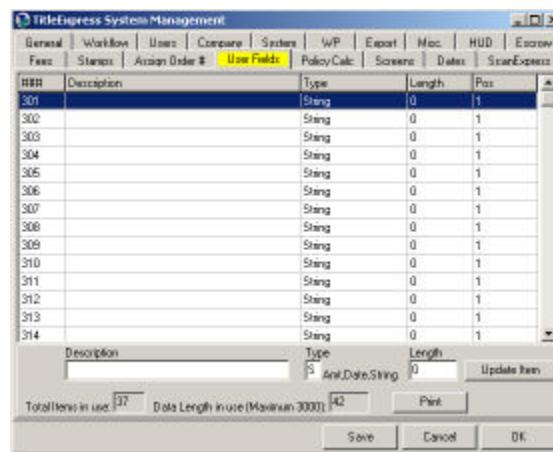
User Fields Tab

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

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

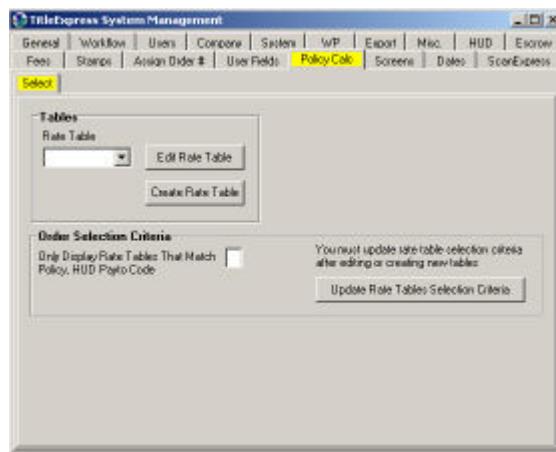
You may setup unlimited underwriter premium calculation tables. Underwriter tables may contain up to nine policy tables. For example, an underwriter table may contain an Owner's Basic, Owner's Reissue, Lender's Basic and Lender's Reissue rates.

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:

*.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.

Blank	No, not in use
Y	Yes, match rate table to HUD Pay to Code.

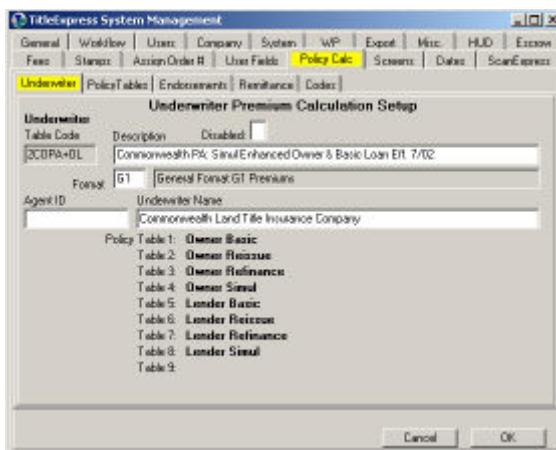
Update Rate Table Selection Criteria

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

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.

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.

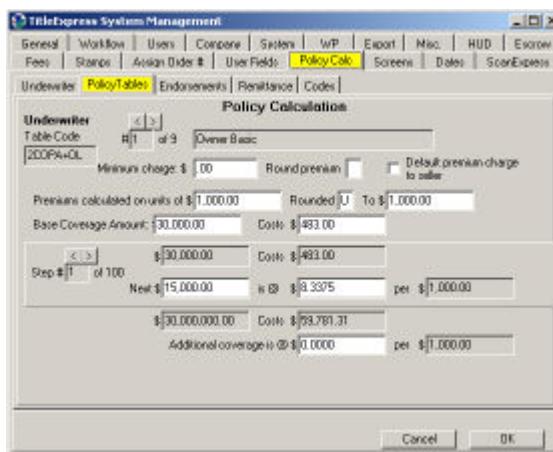


Table #1: Owner Basic

Minimum Charge

Minimum charge for this table.

Round Premium

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.

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.

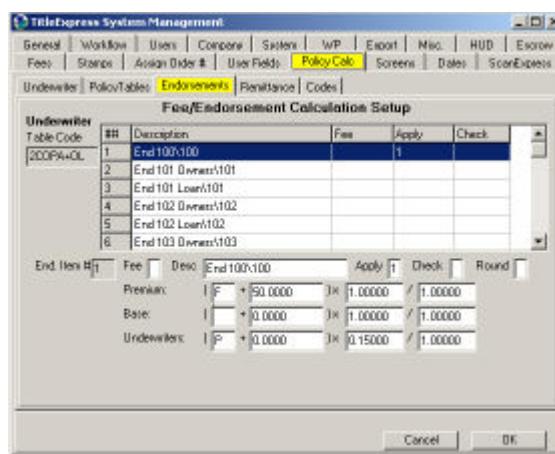
Table 9: Policy Calculation Setup

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

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.

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.

1	Issue separate disbursement for this item.
Blank	Include in underwriter disbursement item.

Round

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.

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

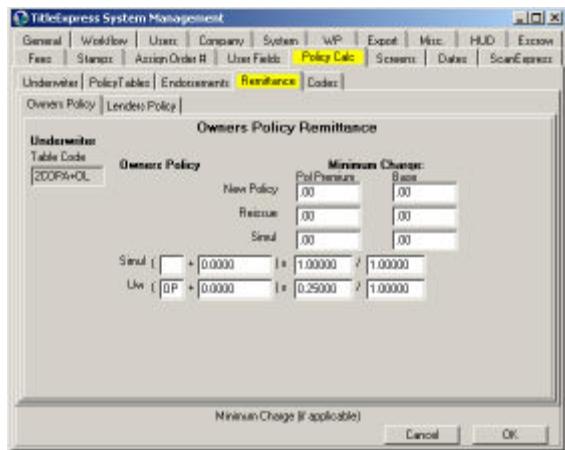
Calculation of base amount (if required).

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.

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.

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.

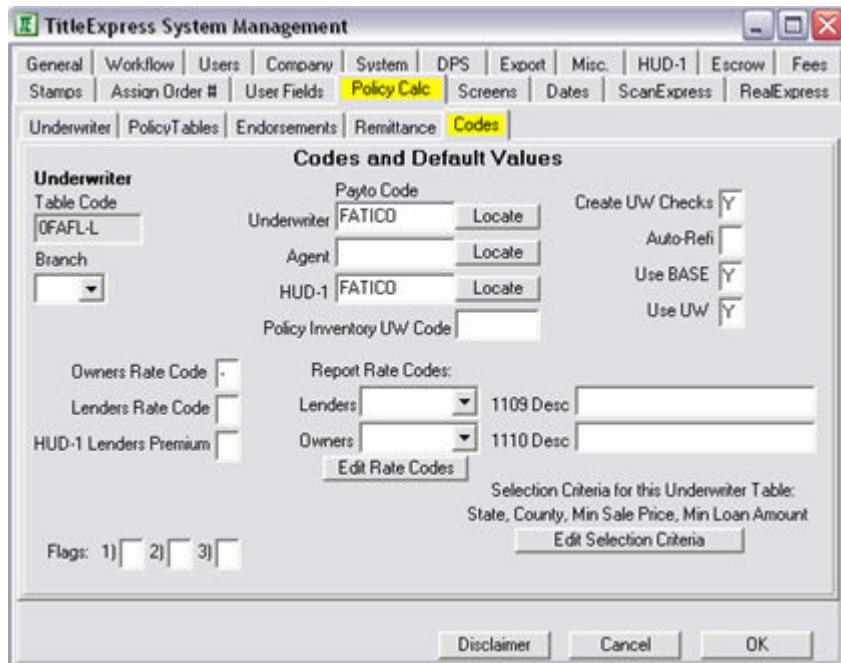
Division Factor

Divide by this value.

Codes Tab

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.

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

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.

Y	Yes, use refinance rate as default.
Blank	No.

Use BASE

Determines if base rates should be default selection.

Y	Yes, use base rate as default.
Blank	No.

Use UW

Determines if underwriter rates should be calculated.

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.

S	Simultaneous
Blank	Basic
- (hyphen)	None

Lenders Rate Code

Default lenders policy rate code.

S	Simultaneous
Blank	Basic
- (hyphen)	None

HUD Lenders Premium

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.

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.

DLAPF--SLUWR - Notepad	
File Edit Format View Help	
0.1010a,Basic Rates (B) - owner,owner's Policy 0.1020a,Reissue Rates (R) - Owner,Reissue Owner's Policy 0.1220a,operative builder (R=10) - owner,builder,owner's Policy 0.4120a,Substitution Rates (R=20) - Owner,Substitution Owner's Policy 0.4185a,permanent Loan Following construction (R=50) - owner,owner's Policy 0.1080b,Apartment or Condo (R) - Owner,Owner's Policy 0.1080c,Community Reinvestment Act (CR) - Owner,Owner's Policy 0.1080d,Leasehold Owners Basic Rate (B) (attach end. PA 1130),Leasehold Owner's Policy 0.1080e,Leasehold Owners Reissue (R) (attach end. PA 1130),Leasehold Owner's Policy 0.1010c,enhanced Coverage Homeowner's Policy basic (B),enhanced owner's Policy 0.1050b,enhanced Coverage Homeowner's Policy Reissue (R),enhanced owner's Policy 0.1110,U.S.A. Government basic (B) - owner,owner's Policy 0.1120,U.S.A. Government Reissue (R) - Owner,Owner's Policy 0.7420a,All other owner,owner's Policy L_4030a,Basic Rates (B) - Loan,Loan Policy L_4040a,Reissue Rates (R) - Loan,Reissue Loan Policy L_4200,Operative Builder (R=10) - Loan,Builder,Loan Policy L_4200b,Substitution Rates (R=20) - Loan,Substitution Loan Policy L_4185b,permanent Loan Following Construction (R=50) - Loan,Loan Policy L_4020b,Apartment or Condo (R) - Loan,Loan Policy L_4245,Community Reinvestment Act (CR) - Loan,Loan Policy L_4035a,Leasehold Loan basic Rates (B) (attach end. PA 1140),Leasehold Loan Policy L_4030c,Enhanced Coverage Loan Policy basic (B),enhanced Loan Policy L_4040b,enhanced coverage Loan Policy Reissue (R),enhanced Loan Policy L_4145,Assignment of Mortgage,Loan Assignment L_4273,Mortgage Extension or Modification - less than 5 years (R=50),Loan Policy L_4274,Mortgage Extension or Modification - 5 -10 years (R=70),Loan Policy L_4235b,Mortgage sheriff's policy,sheriff's Loan Policy L_4010a,Simultaneous Issue,Loan Policy L_7420b,All other Loan,Loan Policy	

1st Field - Policy Assignment

The character in the first field determines when the rate code should appear for selection.

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.

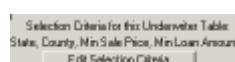
4th Field - HUD Line Description

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.

```

F:\M12-Jones - Notepad
File Edit Format View Help
MI;Allegan,,,0
MI;Barry,,,0
MI;Clinton,,,0
MI;Eaton,,,0
MI;Grand Traverse,,,0
MI;Ingham,,,0
MI;Ionia,,,0
MI;Kalamazoo,,,0
MI;Montcalm,,,0
MI;Muskegon,,,0
MI;Newaygo,,,0
MI;Ottawa,,,0

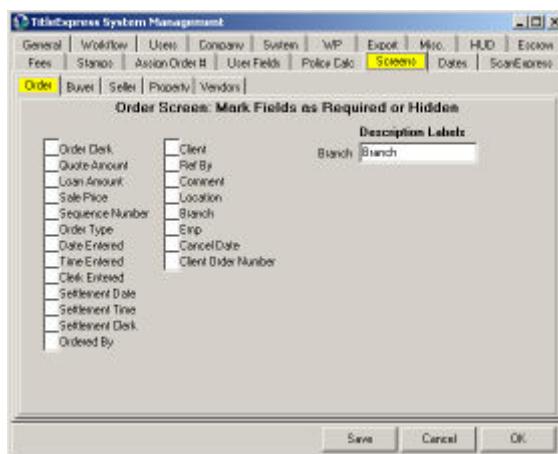
```

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.

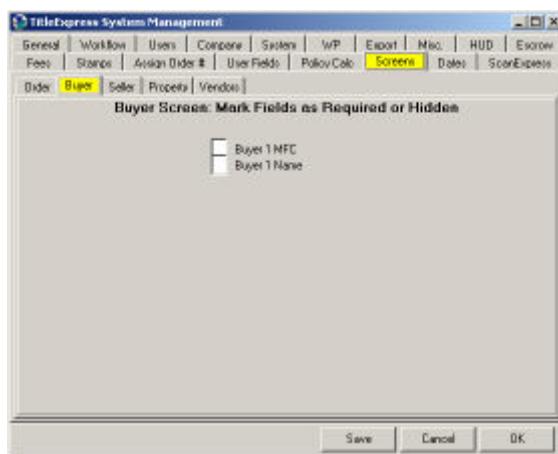
R	Required, field is highlighted in yellow
H	Hidden, field does not display

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.



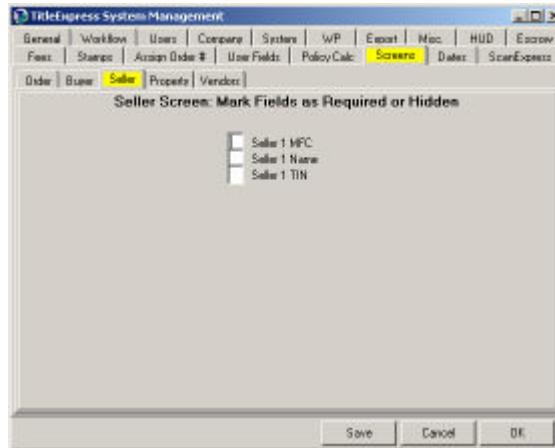
Mark Fields as Required or Hidden

Fields can be marked as required or hidden.

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.



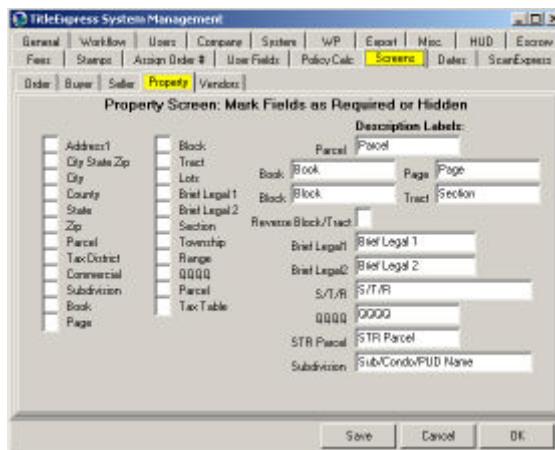
Mark Fields as Required or Hidden

Fields can be marked as required or hidden.

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.

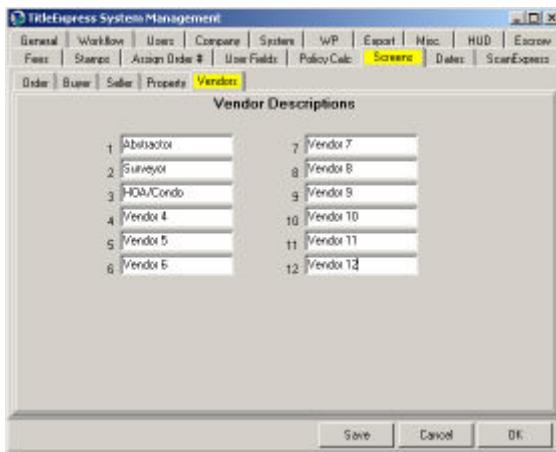
R	Required, field is highlighted in yellow
H	Hidden, field does not display

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

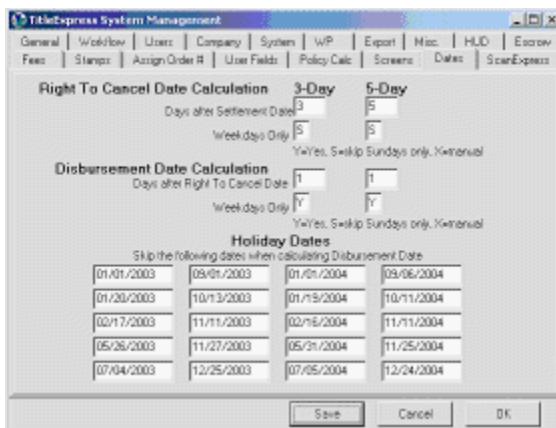
You can customize the descriptions for the Vendor fields to match your jurisdictional needs.



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

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

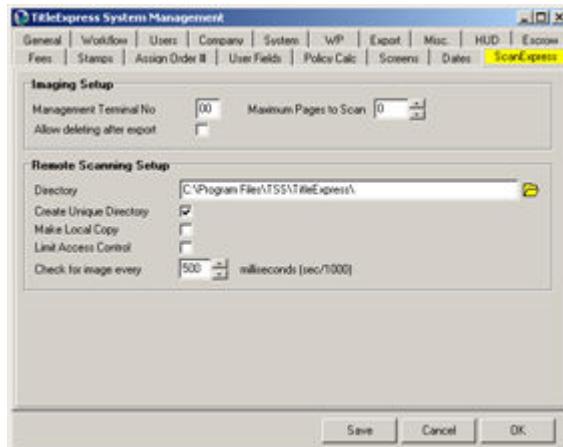
Y	Yes
S	Skip Sundays only
X	Manual entry of date

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).

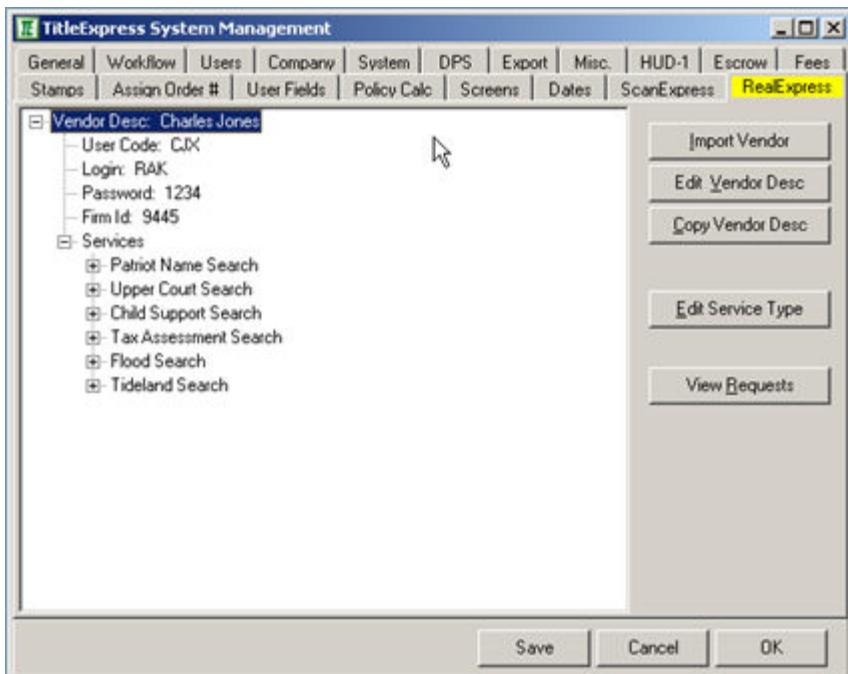
Check for image every

Select timing for remote scan image uploading. Default is 500 milliseconds.

RealExpress Tab

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.

The 'RealExpress Edit Vendor' dialog box contains fields for Vendor, User Code, Login, and Password. Below these is a section titled 'Vendor Specific Information' with a Firm Id field. At the bottom are Cancel and Save buttons.

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

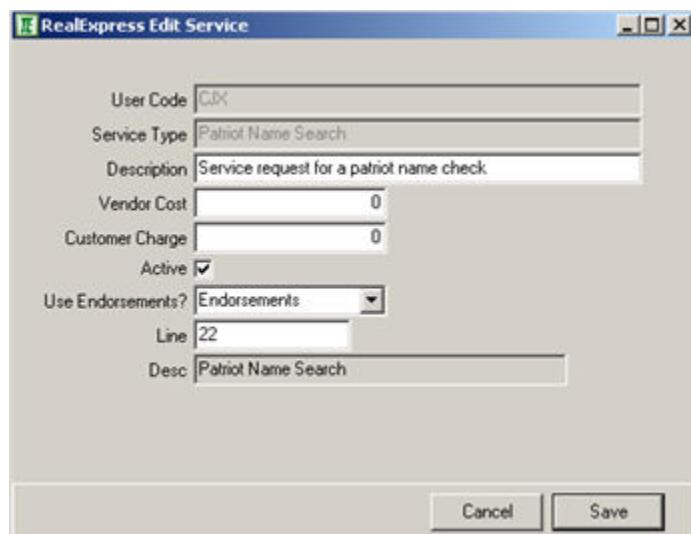
Vendor name

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

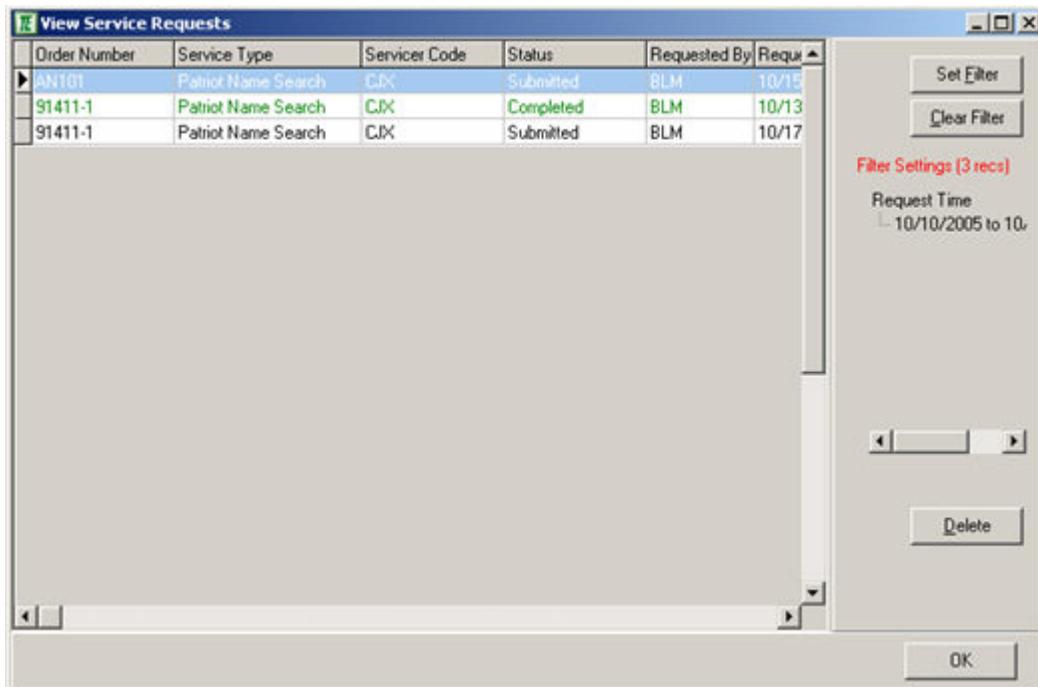
Endorsement line

Desc

Not editable

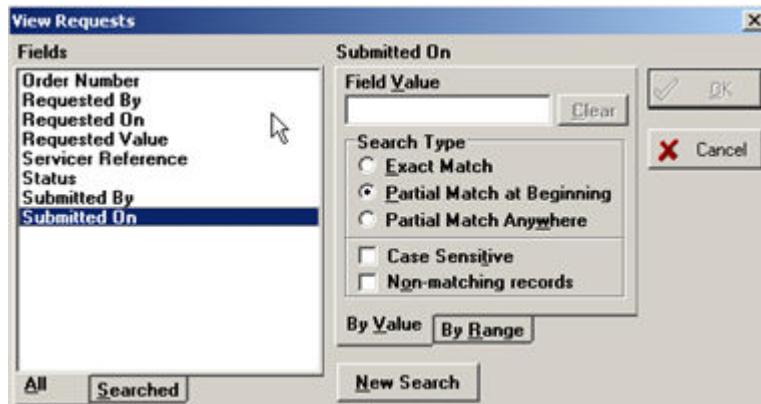
View Requests

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 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 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.

	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
	AbstractExpress for Word
	AbstractExpress for Word
	AbstractExpress for Word
	E-mail Title Documents

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)

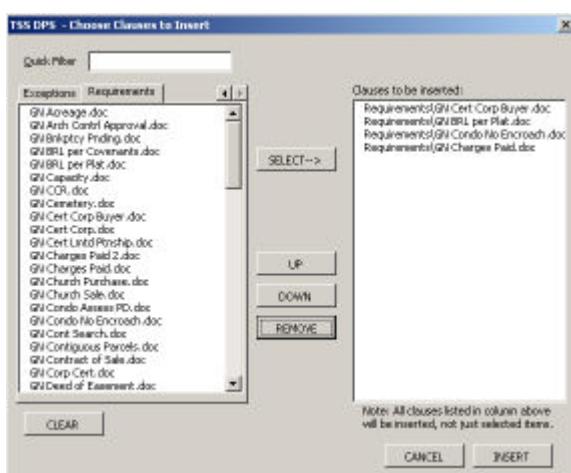
You should always use this command to save DPS documents. It controls the default file names and folders.

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

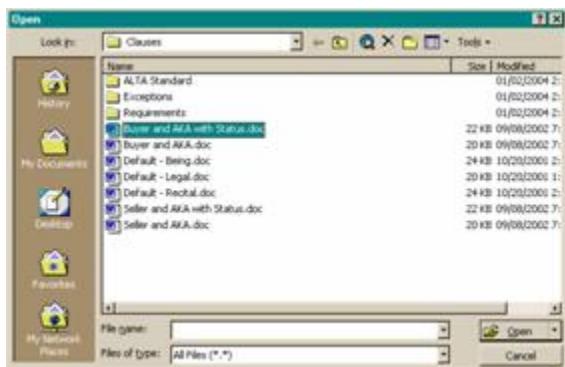
This command is most often used while creating or editing master forms.



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 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 Word's automatic outlining feature, but SEQ fields. If you use 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 Word's automatic outlining feature, but SEQ fields. If you use 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 commands 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.

AbstractExpress for Word

Applies to a customized version of AbstractExpress for Word.

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

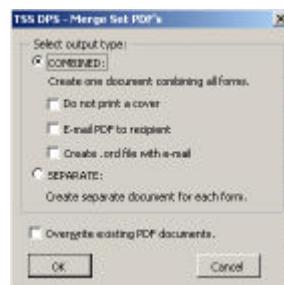
This command is used to merge, print and save all forms listed in the merge set. The default printer is used. Merged documents are saved using the master form name.

Open

This command is used to merge all forms in the merge set. The forms will be opened in separate 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

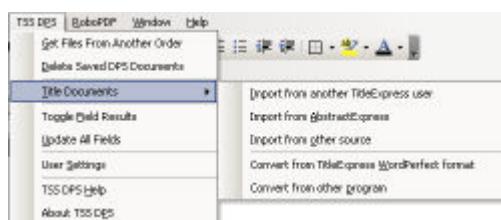
This command is used to add existing DPS forms to the merge set. Select a form to insert into the merge set and then click **OK**.

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.

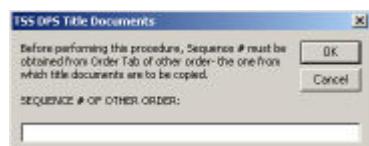
The TSS DPS Menu

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.



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.



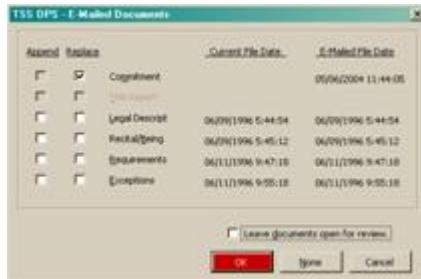
Select each type to be updated. The files will be copied from the network to the laptop. This procedure may take several minutes, depending on the number of files being copied.

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

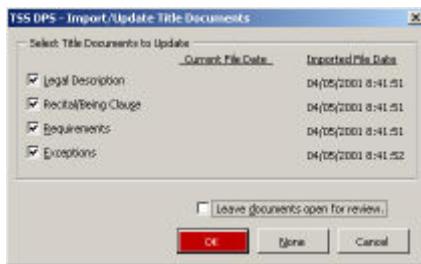
Displays the date the document is received.

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

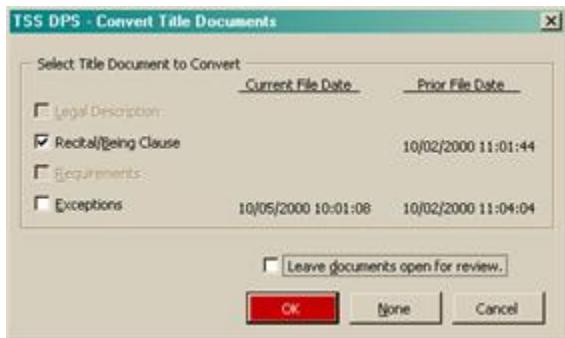
Lists the last imported date.

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 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

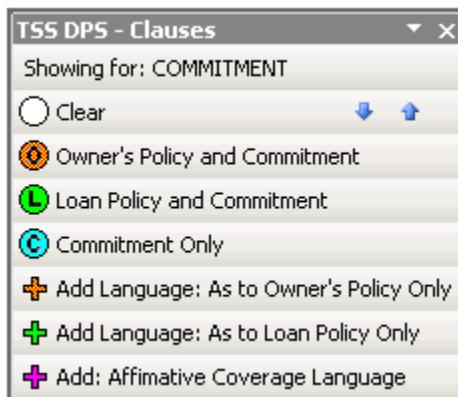
Settings chosen in **User Settings** are specific to a user.



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.

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

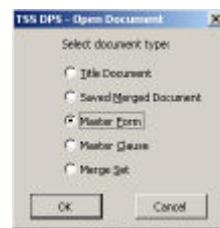
Add the text "(Loan policy to include affirmative coverage as to this exception.)" to the clause. The policy will preface the clause with "Policy insures against loss by reason of:".

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

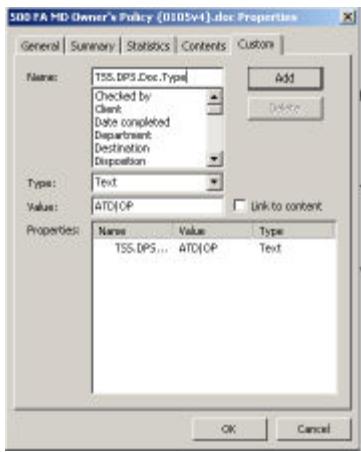
Commitment and Policy Modifications

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 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**.



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

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

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 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 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 Word **Tools** menu, **Templates and Add Ins**) and try again.

On the Word 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 Word 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 Word 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 Word 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 Word's {Username} field. This field is not linked to any data in the TitleExpress order; it pulls the name entered under the Word **Tools** menu, **Options, User Information, Name** field.

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 Word (close all open 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 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

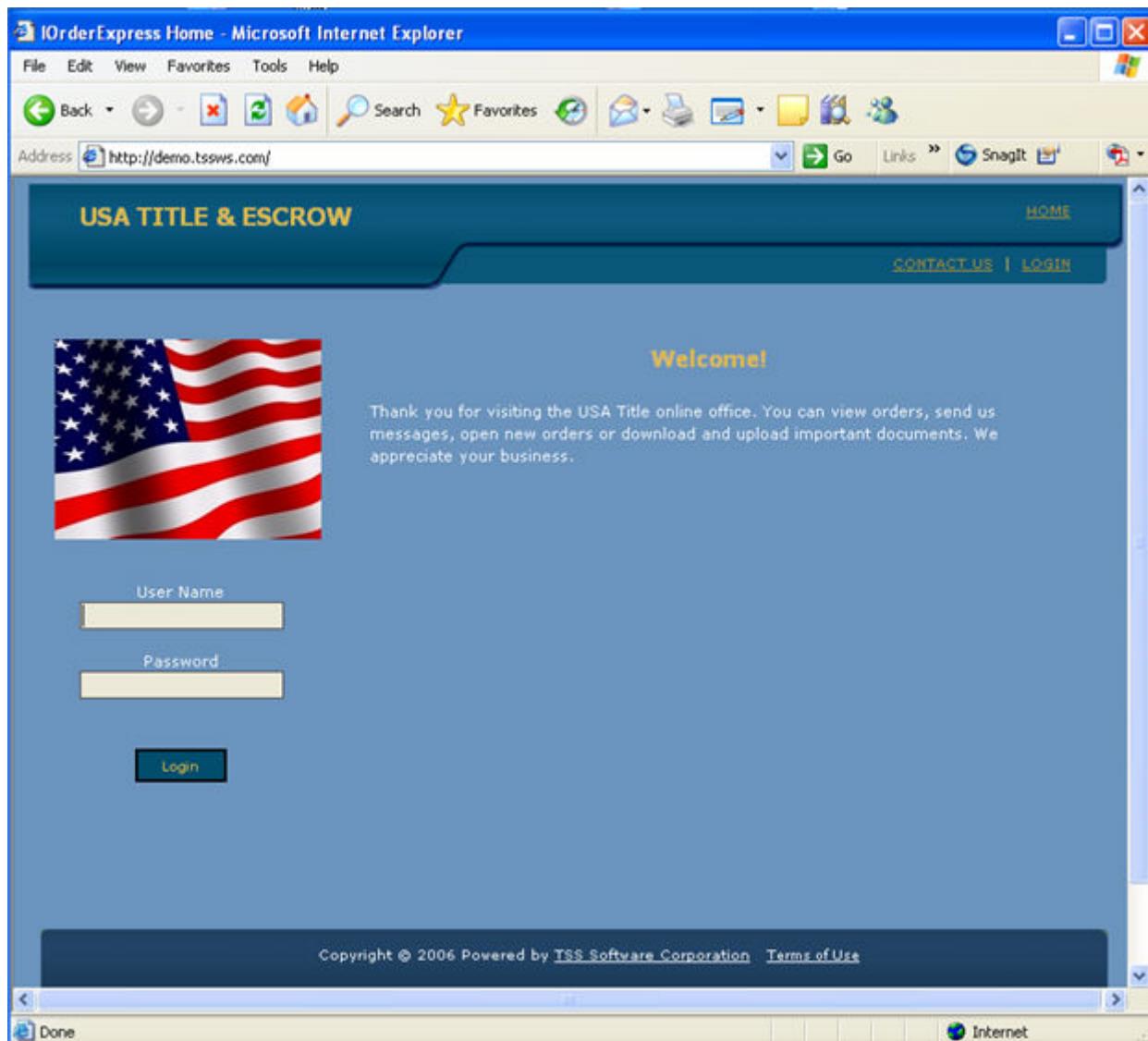
Getting Started

About iOrderExpress

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 5900E

Version 5900E represents a brand-new version of iOrderExpress. Following is a list of features that were not in the prior versions, but are now available.

- iOrderExpress is now a service, installed on a workstation or server of your choice
- iOrderExpress users can upload documents
- TitleExpress users can select order documents for publishing in the Document Manager
- iOrderExpress users can view order information
- iOrderExpress and TitleExpress users can add notes
- Users are assigned to groups, groups are assigned to orders
- E-mail notifications are automatically sent upon upload of document, entry of a new order or entry of a new note
- Group-specific, order-specific messages may be entered
- Extensive auditing reports are available

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:

- Integration with VLoan is not available in this version
- Custom information fields are not available in this version
- Existing iOrderExpress users are assigned to the Unassigned Group. They must be reassigned to the correct Groups.

How it Works

iOrderExpress is installed as a service on a server or workstation of your choice. Once the service is started, you have configured your iOrderExpress website and setup TitleExpress, your customers will be ready to start using your new online transaction management system.

iOrderExpress works best with Internet Explorer 5.0 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 company name for your iOrderExpress home page.
 - 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); and
 - A static public IP address and port number for the computer that will be running the iOrderExpress service (does not have to be the same computer that the TitleExpress database is located on.)
3. Once the licensing has been obtained, TitleExpress version 5900E or higher must be installed (including the iOrderExpress installation.)
4. Setup your website with a link to your iOrderExpress website.
5. Customize your iOrderExpress website.
6. Setup User and Groups in TitleExpress, e-mail message templates, auto-assign sequences and master orders.

Naming and Typographical Conventions

Please review the following information. It will help you better understand the setup 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.

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. **Customer** or **Client** refers to you, as a TSS iOrderExpress customer. **Order** is a TitleExpress order.

Installation

iOrderExpress 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 server. It will:

- Install the iOrderExpress Windows Service
- Display the iOrderExpress 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 installation, the server will reboot.

The installation program (Setupioe.exe) is located in the Program Files\TSS\TitleExpress folder.

Following is an outline of the installation procedure:

1. Install iOrderExpress.
2. Setup database credentials, port and IP address in the TSSXMLCONFIG utility.
3. Start the iOrderExpress service.
4. Contact TSS Technical Support and provide the IP address and port number.



Tutorial

iOrderExpress Website Setup

After you order iOrderExpress, your will receive the following information from TSS:

Company Internet Domain

The Internet name you and other authorized users will use to access your branded iOrderExpress website. It will be of the form <http://CompanyName.iOrderExpress.com>

Administrator Userid

The userid you will use to access the administrator 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 administrator userid. You should change this password the first time you access your iOrderExpress website.

First Time Login

To access your iOrderExpress website, enter the domain name you are supplied in your Internet Explorer web browser. This displays the web page below. Login using the administrator userid and password supplied by TSS.



Website Customization

The following steps should be taken to customize your iOrderExpress website.

Welcome Title and Text

You should first set your welcome message and welcome text.

A screenshot of a software application window titled "Welcome". The window has a dark blue header bar with tabs: "Audit", "Welcome" (which is selected and highlighted in grey), "Logo", "Options", and "Change Password". The main content area is divided into two sections: "Title" and "Text". The "Title" section contains a single-line text input field with the value "Welcome!". The "Text" section contains a larger multi-line text area with the following content:

Thank you for visiting the USA Title online office. You can view orders, send us messages, open new orders or download and upload important documents. We appreciate your business.

And remember, we can be reached at 888-888-8888 if you have any questions, or need help with your login or password.

Please note that this site requires Internet Explorer 5.0 or higher.

At the bottom of the window is a dark blue footer bar with a single button labeled "Save".

Following displays how the text will appear on your home page.



Welcome!

Thank you for visiting the USA Title online office. You can view orders, send us messages, open new orders or download and upload important documents. We appreciate your business.

And remember, we can be reached at 888-888-8888 if you have any questions, or need help with your login or password.

Please note that this site requires Internet Explorer 5.0 or higher.

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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.

Logo

Click the Logo tab and upload the image to be used on the home page.

Options

The following options may be set.

Color Scheme

Select a color scheme that works best with your corporate branding.

Logo Link URL

Enter a URL for a link that is used when your logo is clicked.

Contact Us

A Contact Us link is located on the home page. A URL may be entered (perhaps to the contact page on your website), or if no link is available, text may be entered that appears when the link is clicked.

Change Password

To maintain security, it is recommended that you reset the administrator's password.

Add Link to your Website

Add Link to your 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://company.iOrderExpress.com> where "company" is the "company name" as provided by TSS. 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 web site. 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 + ', ' +
  'status=0, scrollbars=0, resizable=0';
  win=window.open(mypage, myname, settings);
  if (!win) alert('Browser does not support windows');
}</script>
```

```

'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
onclick="NewWindow('http://demo.iorderexpress.com','default','700','600');return
n false"
href="http://demo.iorderexpress.com">here</A>.</P>
</body>
</html>

```

Displaying iOrderExpress in a Frame

iOrderExpress does not work within a frame.

TitleExpress Setup

About TitleExpress Integration

iOrderExpress is tightly integrated with TitleExpress orders. The following should be setup before iOrderExpress users begin logging in.

1. Setup users and assign to groups
2. Setup master orders for each group
3. Setup auto-assign sequence numbers for each master order

Setup Users and Groups

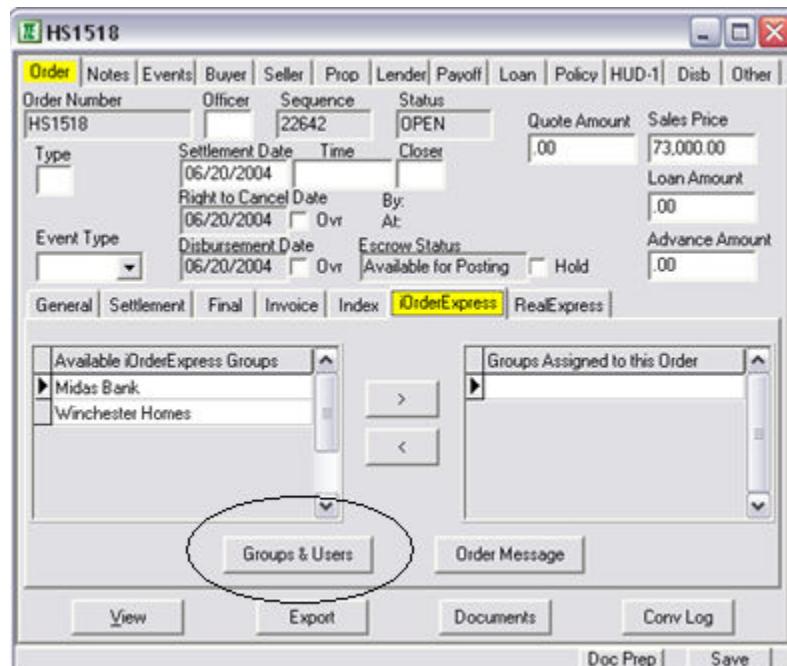
Assigning Access to Orders

An **iOrderExpress user** is an individual who has access your iOrderExpress website. You must grant this user access. This is accomplished by adding a user to a group, and then assigning that group to an order.

If you just want to grant access to an individual, that individual user must be in its own group.
(A group of one.)

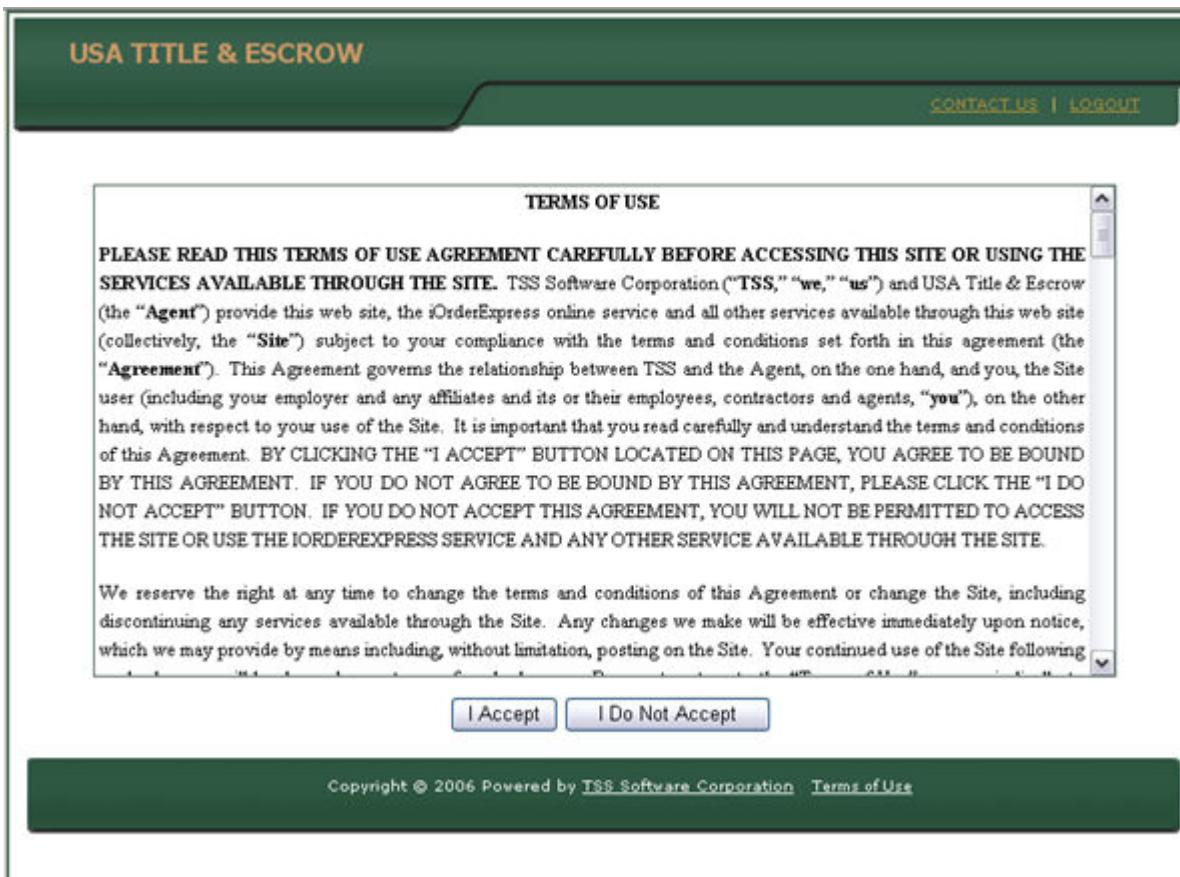
Setting up Users

To grant access to an individual (called an iOrderExpress user), you must first open the order. Then, on the Order tab, select **iOrderExpress**, and click **Groups & Users** (button is only visible on systems with iOrderExpress licensing.) Once the user is added, it is then assigned to a Group. A user may only be assigned to one group.



User First Time Login

The first time a user logs into the iOrderExpress website, they must accept a license agreement.



Groups

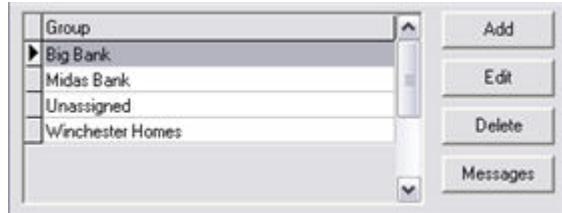
Once a user is established, it must be assigned to a group. A group is typically a collection of users that will be assigned to various orders. Sometimes however, you may have a group that includes only one user, if that user is specific to one order (for example a buyer or seller.)

If user is allowed to open new orders, the user MUST be assigned to a Group that is included in a master order, which must be assigned to an auto-numbering sequence. This is a required step, because TitleExpress must be able to assign an order number when the order is submitted. If the user is NOT setup correctly, the following message will appear when they attempt to submit a new order in iOrderExpress.

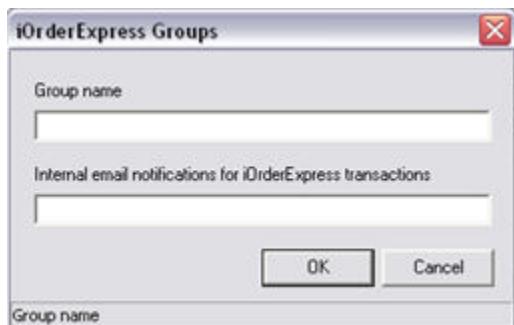


Adding a Group

To add a group, click **Add**.



Enter the group name, and then the e-mail address or addresses (separate with a colon) that should be notified when a group user enters a new order, uploads a document or adds a new note.



Editing a Group

To edit a group, click **Edit**.

Deleting a Group

To delete a group, click **Delete**.

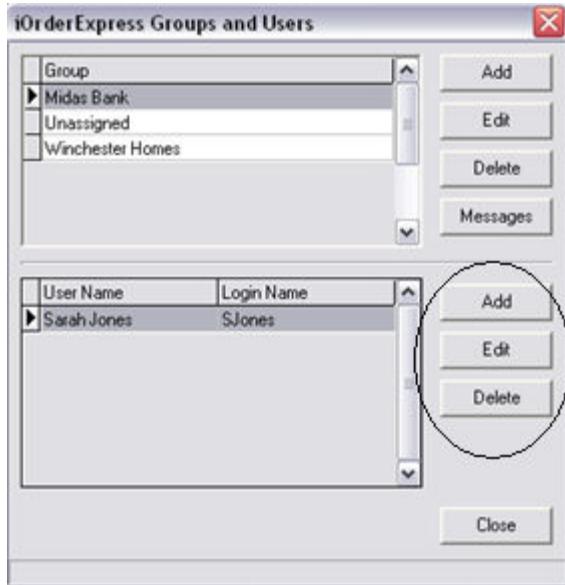
Group Message

Notes entered as a Group message will appear on the page after the login page.

A screenshot of the USA Title & Escrow website. The header includes "USA TITLE & ESCROW", "HOME", "CONTACT US | LOGOUT", and a navigation bar with "ORDERS", "SEARCH", "MY ORDERS", and "LOGOUT". The main content features an American flag graphic and a welcome message from Trina: "Welcome to everyone at 1st American Financial Services. I am Trina, your title processor. Please contact me at 888-268-0422 if you have any questions. I will also receive e-mail notification of any message you add to the order. Have a GREAT DAY!" A red callout box points to a blue rectangular area labeled "Group Message". The footer contains "Copyright © 2006 Powered by TSS Software Corporation Terms of Use".

Users

User may be added, edited or deleted.



Adding a User

To add a user, click **Add**.



Complete the following information.

Group name

Select an existing group. If no group is available, select Unassigned.

Contact name

User's full name

Login name

User's login name. Defaults to first initial and last name.

Password

User's password.

Email

User's e-mail address.

Send notification email on create

Sends an e-mail notification to the new user. See **Default Message Templates** for customization options. This option is only available when a new user is added; it is not available for selection once the user is saved.

Privileges

Assign the necessary privileges to the user.

Editing a User

Click **Edit** to change a user's settings.

Deleting a User

Click **Delete** to delete a user.

Setup Master Orders

Each Group must be assigned to at least one master order. When a user adds a new order using iOrderExpress, they must choose a master order.



Each master order must have an auto-assign sequence number assigned. Perform this step after you have setup the master order.

Follow normal procedures for **Master Order** setup, however be sure to assign the Group to the master order. Please be sure to change the **master order description** to meaningful text, as this is the text that displays to the iOrderExpress user.

Setup Auto-Assign Order Numbers

Each master order must be assigned to an auto-assign sequence so that new orders entered through iOrderExpress are automatically given a new order number.

Follow **normal procedures**; however you may want to consider the following strategies.

An important concept is that auto-assign sequences are grouped by template description.

Use same number sequence for all iOrderExpress orders

If you prefer to have one number sequence for all new iOrderExpress orders, then use the **same template description** for each master order.

Description	Master Order	Template	Last # Used	Next Order #
New Order	IMIDASBANK	@Y-####	0 06-0001	
New Order	IBIGBANK	@Y-####	0 06-0001	
New Order	IBIGBANK-VA	@Y-####	0 06-0001	
New Order	IMIDAS-VA	@Y-####	0 06-0001	
► New Order	IMIDAS-FHA	@Y-####	0 06-0001	

Use unique number sequences for each group

If you would like for each group have different numbering sequences, then the descriptions must be unique for each group's master orders.

Order Processing

While processing orders, following are integration points with iOrderExpress that should be kept in mind.

Users and Groups

Users must be setup and assigned to groups to enable access to order information.

Data Entry

iOrderExpress users can view data as it is updated in an order.

Documents

Documents may be selected for iOrderExpress publishing in the Document Manager. Additionally, when an iOrderExpress user adds a document, an e-mail notification is sent to the e-mail address(es) assigned to the Groups assigned to the order.

Status/Events

Events designated as Public are published on the iOrderExpress Status tab.

Order Message

Messages entered on the Order tab, Messages button are visible to iOrderExpress users on the Order, Notes section. The iOrderExpress user may enter New Notes. An e-mail message will be sent to the e-mail address(es) assigned to the Groups assigned to the order displaying the new note.

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 will be prompted for entry of a settlement date.

Website Use

After login, iOrderExpress users with the assigned privilege may open a new order.

The screenshot shows the homepage of the USA TITLE & ESCROW website. At the top, there's a navigation bar with links for HOME, ORDERS, CONTACT US, and LOGOUT. Below the navigation is a search bar labeled 'Find Borrower' with a dropdown menu and a search icon. To the right of the search bar is a large blue button labeled 'New Order'. Below the search bar is a table listing several orders. The table has columns for Order #, Loan #, Buyer, Seller, Property, Last Modified, Settlement, and a status indicator (an 'X'). The orders listed are:

Order #	Loan #	Buyer	Seller	Property	Last Modified	Settlement
ALP0607003		Atlas, Sam	Smith, Tom	2115 B Avenue	07/12/2006	04/15/2006 X
06-1000000					07/12/2006	07/20/2006 X
MIL-4005	45u603iu				07/11/2006	02/28/2000 X
9800710					07/11/2006	08/11/2006 X
ALP0607001					07/05/2006	07/31/2006 X
9802614					06/21/2006	08/11/2006 X

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Master Orders

The user will be prompted to select a master order.



E-Mail Notifications

Upon the Save/Exit of a new order, an e-mail message is sent to the e-mail address (or addresses) assigned to the group to which the user who entered the new order is assigned.

Data Entry

iOrderExpress users should complete as much information as needed prior to saving the new order.

Existing Orders

Existing orders may be open by assigned users. Data can be viewed, documents uploaded or downloaded, file statuses checked and notes entered.

Order #	Loan #	Buyer	Seller	Property	Last Modified	Settlement	
MIL-4005		Buttermore, Barry		4567 Pleasant Place	07/13/2006	02/28/2000	X
ALP0607003		Atlas, Sam	Smith, Tom	65 Herndon Avenue	07/13/2006	04/15/2006	X
9800710		Mundil, Michael M		425 6th Street	07/13/2006	08/11/2006	X
06-1000000		Jones, Alicia R.	Dally, Franics	2 Windy Street	07/13/2006	07/20/2006	X
ALP0607001		Hernandez, Phillip		2115 Bay Drive	07/05/2006	07/31/2006	X

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To open an order, click the order number.

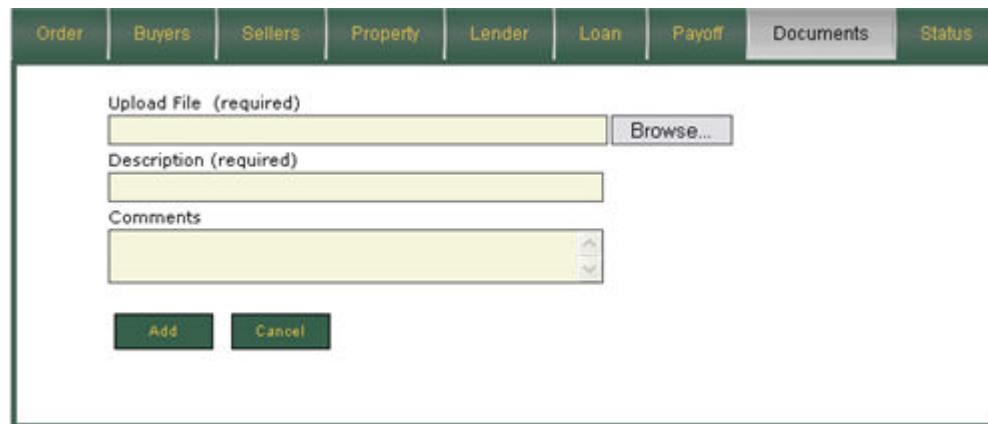
Orders may be cancelled by clicking the red X. Orders older than 60 days are not displayed.

Documents

Click **Upload File** to upload a document.



Click **Browse** to select the file. You must enter a document description.



To open a document, click the document description.

E-Mail Messaging

Default Message Templates

The following templates are located in the OM\Templates folder.

It is suggested that you edit all messages prior to use and customize them to meet your needs. For example, you should add your e-mail signature, change the Subject line, change the iOrderExpress URL to your custom URL, etc.

When a message template is changed, users must exit TitleExpress and then log back in to use the new message.

EventCompletedNotification.txt

If enabled in the System Management, Workflow tab, a message may be sent to parties to an order upon event completion.

NewOEUserNotification.txt

This message may be sent when a new user is added. See **Users**.

WebPublishedNotification.txt

A message may sent when a document is first designated as **iOrder Published** in the Document Manager.

Template Variables

The following variables are available for use in the message templates.

<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

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 desktop web browser, through a secure server, to your company's TitleExpress database. All data flowing across these connections are encrypted. 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 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. Select the needed criteria and then click **Search**.

The screenshot shows a Microsoft Internet Explorer window titled "Admin - Microsoft Internet Explorer". The address bar contains "http://demo.tssws.com/Admin/Admin.aspx". The main content area displays the "USA TITLE & ESCROW" logo and navigation links for "HOME", "ADMIN", "CONTACT US", and "LOGOUT". Below this is a menu bar with "Audit", "Welcome", "Logo", "Options", and "Change Password". The "Audit" tab is selected. A search form allows filtering by "User" (dropdown), "Group" (dropdown set to "Midas Bank"), "Action" (dropdown), "Begin Date" (text input), and "End Date" (text input). Below the form is a table listing audit records:

User	Group	Order #	Action	Date
demo	Midas Bank	MIL-4005	New Order	7/11/2006 11:50:12 AM
demo	Midas Bank		Login	7/11/2006 11:48:36 AM
demo	Midas Bank		Login	7/11/2006 11:35:53 AM
demo	Midas Bank		Login	7/11/2006 11:34:05 AM

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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, "industry 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

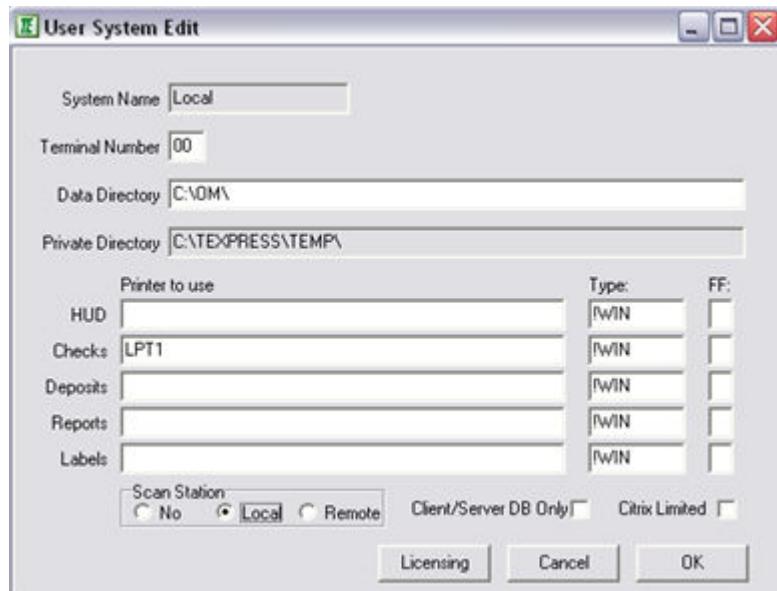
This workstation will not be used for scanning.

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).

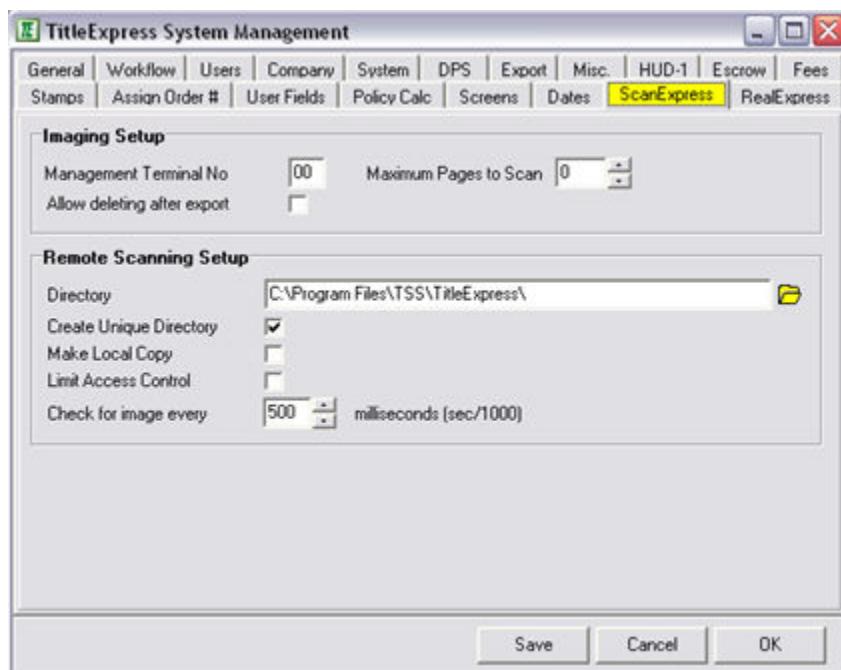


Installation

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

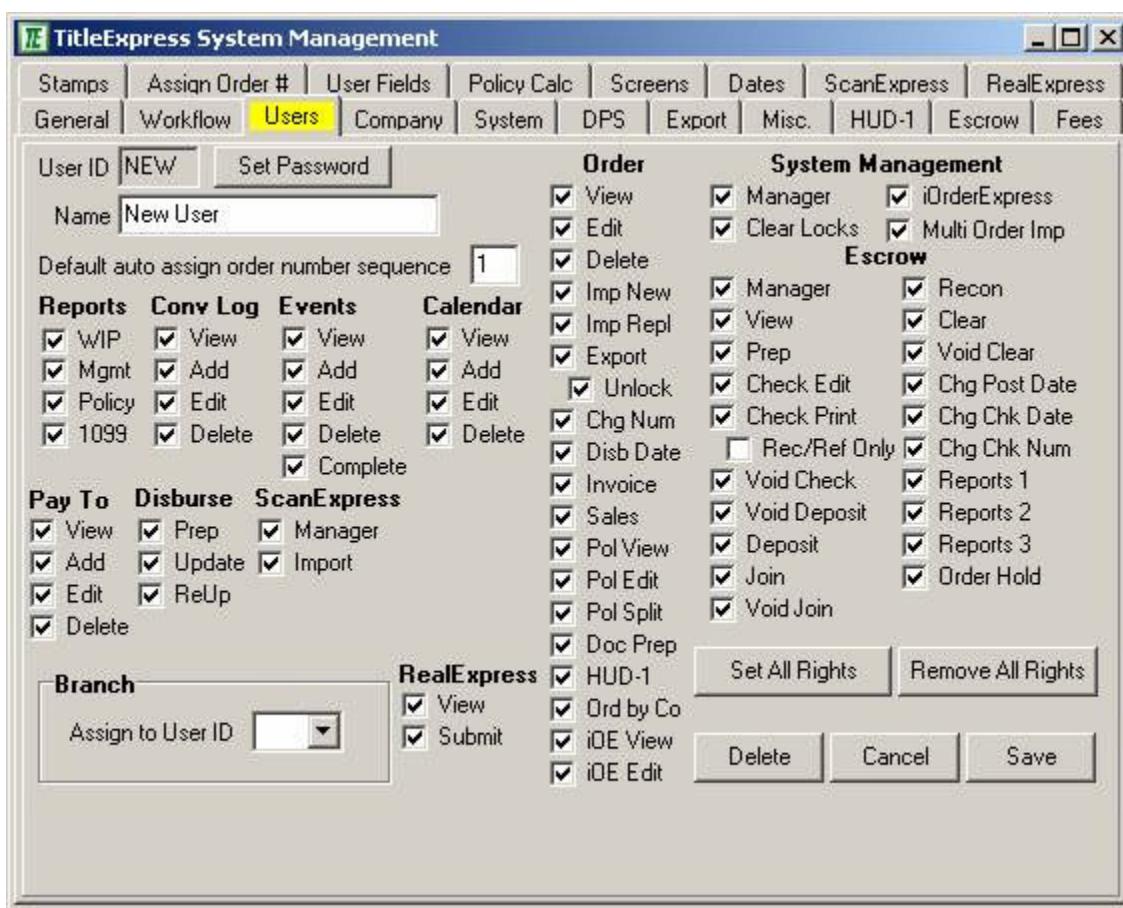
Determines whether file locking occurs when scanning a file across the network. This works with Terminal Server but not for Citrix (turn off for Citrix, on for terminal services).

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.



Manager

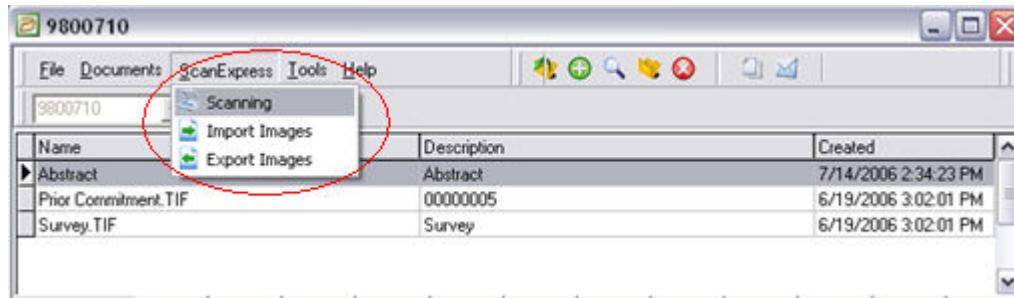
Allows access to the ScanExpress Utilities options. (Must be at the workstation designated as the ScanExpress Manager terminal to access these options.)

Import

Allows user access to the Utilities, Import option. (Requires Manager rights also.)

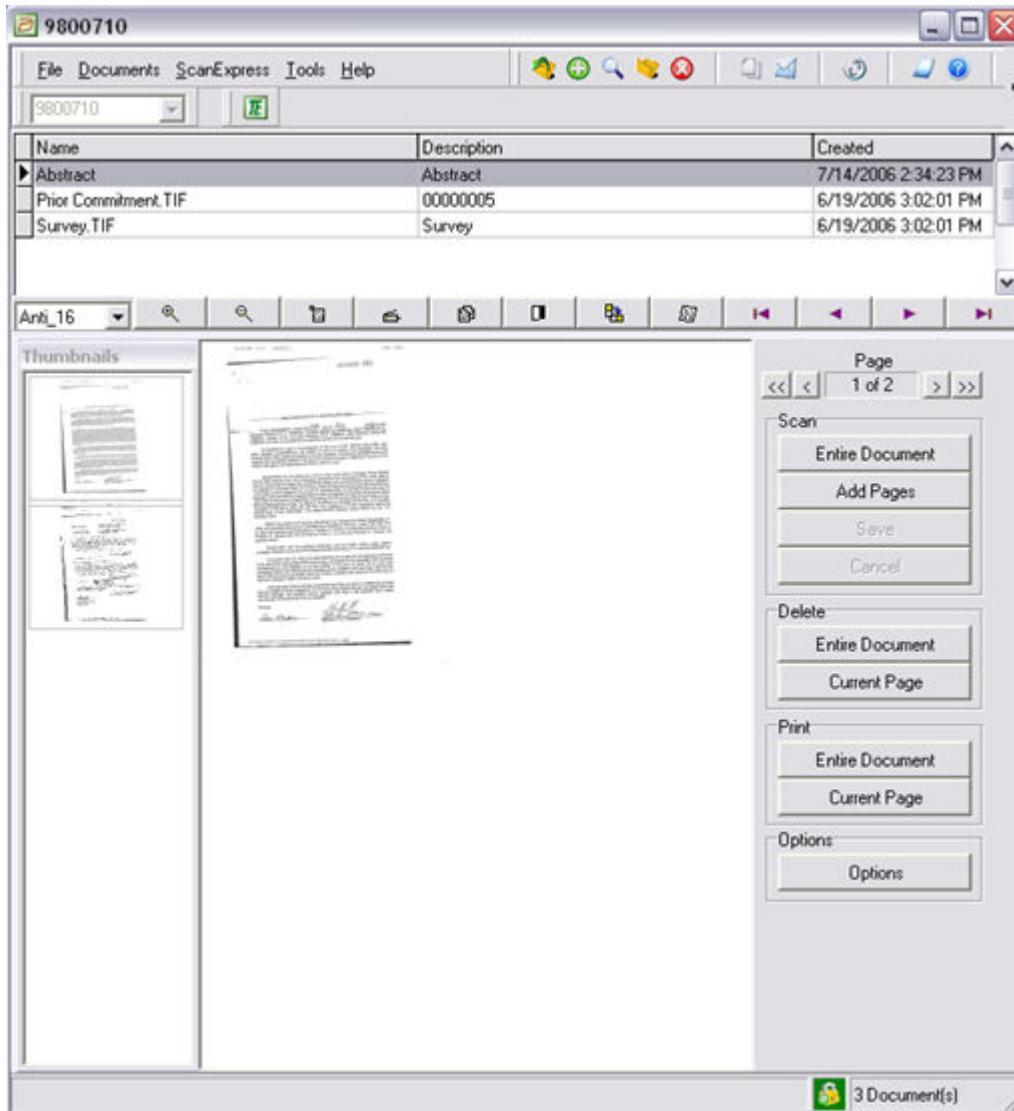
Tutorial

ScanExpress is opened in the Document Manager, using the ScanExpress menu.



If you open Document Manager from the desktop shortcut, (no 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**.



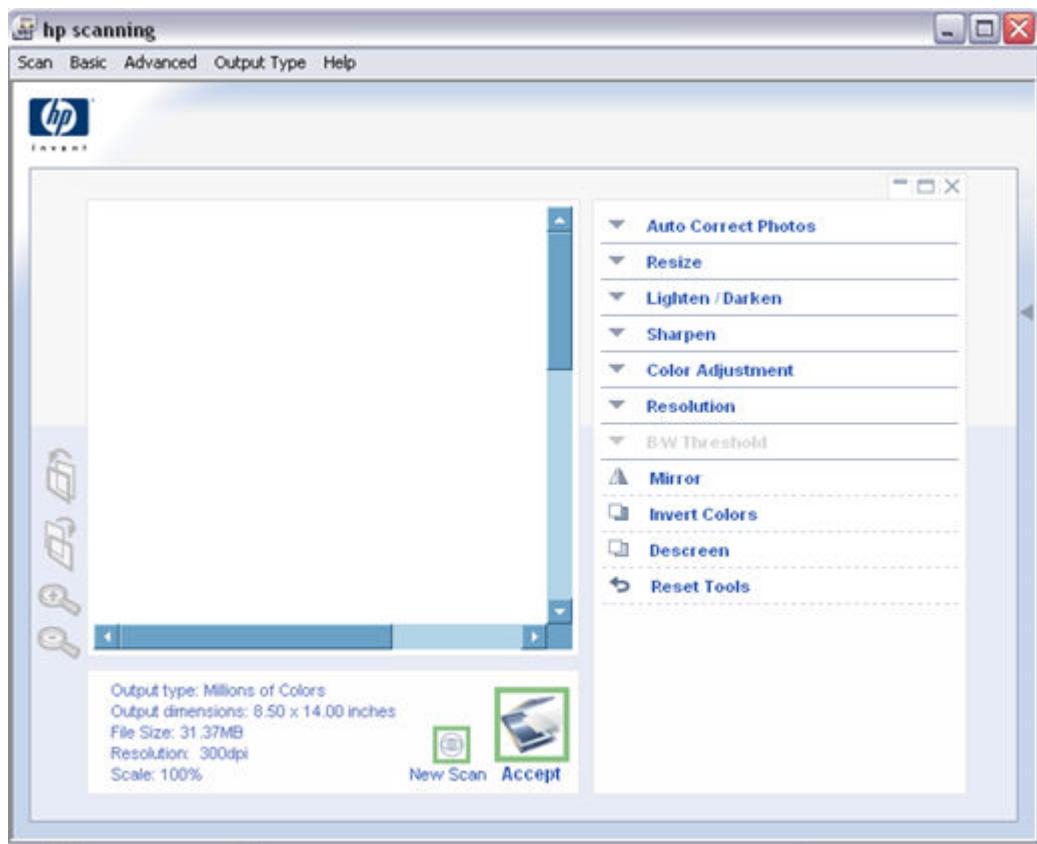
Document Info

You must assign a Name and Description to 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.

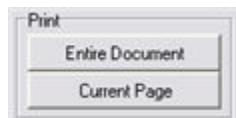
Either click **Scan Additional Pages** if you want to add pages to this document, or click **Save**.

Rename and Deleting Images

Images are renamed and deleted when viewed from the Document Manager document list. Press **Ctrl-L** to access the list.

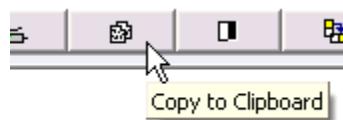
Printing an Image

To print all pages, click the **Entire Document** button. To print an individual page, first navigate to that page, and then click the **Current Page** button.



Using OCR with Images

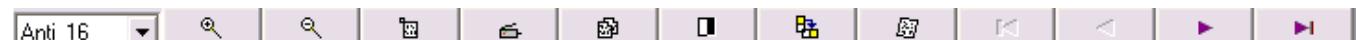
To OCR (recognize an image as text) an image, first copy it to the Clipboard by clicking the **Copy to Clipboard** button on the ScanExpress toolbar.

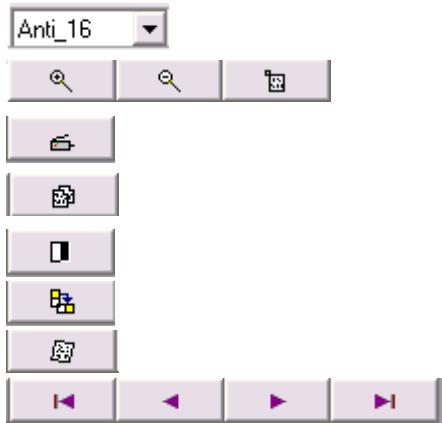


Then, open your OCR program and paste the image into an OCR program. The text can then be transferred to a word processor for further editing.

Toolbar

The toolbar located at the middle of the ScanExpress window offers various functions, as described below.





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

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

About 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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Fax:	(410) 268-2714
E-mail:	sales@iwantTSS.com
Office Hours:	Monday to Friday 8:30 am to 5:30 pm Eastern Time

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:	Toll-Free (888) 268-0422 Local (443) 321-5600
Fax:	(410) 268-2714
E-mail:	support@iwantTSS.com
Office Hours:	Monday to Friday 8 am to 6 pm Eastern Time

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* * * * *

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4. **Payment.** Except as set forth in the Agreement, Licensee shall pay the fees specified in the Invoice within thirty (30) days after the Effective Date and the fees specified in each Subsequent Invoice within thirty (30) days after delivery of such Subsequent Invoice. Any payment due under this Agreement, or any portion thereof, not received by TSS within the period permitted under this Agreement shall bear an additional charge of one-and-one-half percent (1.5%) per month from the date due until actually received, less the sum, if any, in excess of that permitted by applicable state law. If TSS engages an attorney to recover any amount due under this Agreement, Licensee shall pay reasonable attorney's fees, other legal fees and court costs. TSS fees and charges may be exclusive of taxes and duties, and Licensee agrees to pay all taxes and duties levied or assessed in connection with this Agreement, including, but not limited to, sales, use, personal property, value-added and other taxes (excluding taxes based upon the income of TSS).
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B. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, AND INDEPENDENTLY OF ANY EXCLUSIVE OR LIMITED REMEDIES OF LICENSEE, TSS AND ITS SUBSIDIARIES, AFFILIATES, LICENSORS, THIRD-PARTY SERVICE PROVIDERS, DISTRIBUTORS, DEALERS AND SUPPLIERS SHALL NOT BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES (INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF BUSINESS, PROFITS OR INVESTMENT, OR THE LIKE) ARISING FROM OR RELATED TO THIS AGREEMENT OR THE USE OF THE SOFTWARE OR PROVISION OF THE SERVICES, WHETHER SUCH DAMAGES ARE BASED ON OR AROSE FROM BREACH OF CONTRACT, BREACH OF WARRANTY, TORT (INCLUDING NEGLIGENCE), PRODUCT LIABILITY OR OTHERWISE AND WHETHER SUCH DAMAGES WERE INCURRED BY LICENSEE OR A THIRD PARTY, EVEN IF TSS HAS BEEN ADVISED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES AND EVEN IF ANY EXCLUSIVE OR LIMITED REMEDY OF LICENSEE IS FOUND TO HAVE FAILED IN ITS ESSENTIAL PURPOSE.

C. Any action arising from this Agreement shall be commenced within one (1) year after the right of action accrues.
D. TSS is not responsible for the content of third-party websites and shall not be liable for any damages incurred by Licensee arising from or related to Licensee's use of third-party websites to which TSS provides a link.

8. Indemnification. Licensee shall defend, indemnify and hold harmless TSS and its owners, directors, officers, employees and agents (collectively, the "Indemnified Parties") from and against all indemnifiable damages, to the maximum extent permitted by applicable law. "Indemnifiable damages" means all claims, actions, suits, losses, costs, expenses, liabilities and damages (including attorneys' fees and other legal expenses) brought against or incurred by any Indemnified Party as a result of or in connection with (a) any breach of Licensee's obligations under this Agreement, (b) the infringement of any copyright or other intellectual property right of

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9. Termination.

- A. If Licensee fails to pay any fees set forth on the Invoice or any Subsequent Invoice on or before the date on which such fees are due and payable to TSS, this Agreement shall terminate immediately without notice to Licensee.
 - B. Upon the termination or expiration of this Agreement, Licensee shall cease any further use of the Software and/or Documentation and shall promptly return the Software and Documentation, and any copies thereof, to TSS. The Services to be performed hereunder shall terminate upon the termination or expiration of this Agreement.
 - 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.
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 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. (09-22-2005)