



## ServiceLink Transition to BytePro

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Process Document

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Version 1.0

Michael Petersen

Verified by: Douglas Utter



Disclosure Department

### **Contact Information:**

ServiceLink Customer Support

Phone: 800-777-8759

Client Manager: Kerry McDermott

Email: [kerry.mcdermott@svclnk.com](mailto:kerry.mcdermott@svclnk.com)

Office Phone: 724-512-3081

Cell Phone: 412-888-9618

## Overview

Document the manual process of entering fee quotes from Service Link into BytePro

## Goals

1. Describe the manual process of entering fee quotes from ServiceLink to BytePro for Refinances
2. Describe the manual process of entering fee quotes from ServiceLink to BytePro for Purchases

## Specifications

### When:

1. When the disclosure team inputs loan information into Service Link
2. When the fee quotes from Service Link are input on the Loan Estimate Page 2 Screen in BytePro

### How:

#### REFINANCES

- Enter property zip code and CONTINUE
  - If Georgia file, please check for an Attorney Fee on fees sheets
  - Notify your supervisor if there is no Attorney Fee listed
- Refinance Type: Refinance/Modification
- Property Type: On AE Synopsis Form (DocVelocity)
- Loan Amount: On AE Synopsis Form/Base Loan on BytePro
- Is a transfer associated with this refinance?
  - Check the box if value is entered on the Broker Itemization of amount financed (DocVelocity)
  - Example: If the Broker is showing an amount on City/County/Transfer, please select Yes.
- Do not check the "I would like to calculate possible title premium discounts" box
- For Product Selection/Recording section, leave both pre-checked boxes as is (Full Escrow and Full ALTA)
  - Ignore Show more products section
  - Show title endorsements section:
    - Check ALTA 4 and 4.1 boxes if property type is Condominium
    - Check ALTA 5 and 5.1 boxes if property type is a PUD
    - Check ALTA 7 if property type is Manufactured Housing
    - Check ALTA 6 and 6.1 boxes if loan is a Variable Rate Mortgage as well as any conditions listed in the above bullet points
    - The rest will be included with the quote
- For Recording section, the number of pages defaults to 25 and pre-populates a certain area
  - Therefore, no input is needed on this section

## **PURCHASES**

- Loan Number: BytePro
- Purchase Amount: AE Loan Synopsis Form (Docvelocity)
- Loan Amount: On AE Synopsis Form/Base Loan on BytePro
- Street Address/City/State: BytePro
  - If Georgia file, please check for an Attorney Fee on fees sheets
  - Notify your supervisor if there is no Attorney Fee listed
- Email Address: User's Citadel email address
- Zip Code: BytePro and LOCATE
- Make sure county is correct (sometimes will have more than 1 option)

City	County	State
<input checked="" type="radio"/> Jersey City	Hudson	New Jersey (NJ)

- Leave the Owner Policy and Loan Policy defaulted to the original selection
  - For the Endorsements selections:
    - Check ALTA 4 and 4.1 boxes if property type is Condominium
    - Check ALTA 5 and 5.1 boxes if property type is a PUD
    - Check ALTA 7 if property type is Manufactured Housing
    - Check ALTA 6 if loan is a Variable Rate Mortgage as well as any conditions listed in the above bullet points
    - The rest will be included with the quote
  - Transfer Taxes: A value is always needed. This field should be defaulted to 100%
- Once the fee quotes are ran, first thing to do is print to Doc Velocity and label "Title Fee's Quote"
  - Before any information is entered, BytePro has an Estimate dropdown on Loan Estimate Page 2 Screen
    - This dropdown will populate estimates regarding on which loan program is selected
    - Compare Service Link's fees to estimates in BytePro, if BytePro estimate is higher, use BytePro's estimate

LOAN COSTS						
Estimate	Copy Estimates	Clear Costs	Reset Names			
ODF				\$1,795		
<b>A. Origin</b>						
Non-Prime						
ODF						
Maggi						
2nd Lien						
Premier NP/ODF						
Premier Maggi						
Commitment Fee						

  

	PPFC	poc	To	Borrower	Seller/Lender	Good Faith	Estimate
<b>Appraisal Fee</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1,500.00	\$	1,500.00	650.00

## **FEES FROM SERVICELINK TO BYTEPRO (PURCHASES/REFINANCES):**

- All fees go in the Borrower section in BytePro (unless noted otherwise)
- When manually entering fees, do not add an "s" at the end of fee
- Section B fees should not be found on Service Link
  - Credit Report Fee (from Broker Itemization of amount financed) should always be used
  - This is one case where you use the Broker's amount exactly
  - Appraisal Fee should never be lower than \$650
- Section C- always write Title with hyphen before the fee description (ex: Title - )

**FEES THAT ALWAYS ARE THE SAME(PURCHASES/REFINANCES):**

- CA Affordable Housing Fee (Section E on BytePro in blank space) is \$225 (ONLY CA LOANS)
- Title – Notary Fee (Section C on BytePro) is always \$250

**PURCHASE:**

Note: Amounts shown for Items noted with an asterisk (\*) below are disclosed as required by CFPB Rule. Actual charges for such services are shown in the box above.

Loan Costs		Other Costs	
A. Origination Charges (Info Only)		E. Taxes and Other Government Fees	
		\$166.00	
		Recording Charges for Los Angeles	
		Deed (5 Pages)	
		\$37.00	
		Deed of Trust (35 Pages)	
		\$129.00	
		<b>Transfer Tax</b>	
		\$0.00	
		(includes state, county, and local taxes)	
		(0% Buyer/Borrower Responsibility of \$7,196.00)	
<b>Title - Services</b>		<b>F. Prepays</b>	
\$3,573.00			
<b>Title - ALTA Extended Coverage Loan Policy (*)</b>			
\$2,838.00			
		<b>G. Initial Escrow Payment at Closing</b>	
<b>Title - Endorsement Charges</b>		<b>H. Other</b>	
\$25.00		\$1,097.00	
CLTA 110.9-06 (ALTA 8.1-06) -		<b>Title - ALTA Standard Coverage Owner's</b>	
Environmental Protection Lien		\$1,097.00	
\$25.00		<b>Policy (*)</b>	
CLTA 100.2-06 (ALTA 9-06) - Restrictions,			
Encroachments & Minerals			
\$0.00			
<b>Title - Escrow and Title Fees</b>			
\$710.00			
Doc Prep Fee			
\$60.00			
Settlement Fee			
\$650.00			

Any requested endorsements not included within this fee quote may be subject to additional fees to support the additional coverage.

Title - ALTA Extended Coverage Loan Policy	Section C: Title – Lender Coverage
Title – Endorsement Charges (together- all ALTA fees)	Section C: Title – Endorsement Fee
Doc Prep Fee	Section C: Title – Document Preparation
Closing Protection Letter (not on pic above) (common)	Section C: Title – CPL Fee
Settlement Fee	Section C: Title – Settlement Agent Fee
Recording Charges for (city) (add up Deed fees/others)	Section E: Recording Fee - Deed
Transfer Tax (if entered: use total + \$500)	Section E: City/County Deed Tax/Stamp Fee
• \$500 is always used as a cushion	
Title – ALTA Standard Coverage Owner's Policy	Section H: Title – Owner's Title Policy

## **REFINANCE:**

### **TITLE SERVICES AND LENDER'S TITLE INSURANCE**

This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.

Services	Charge
ALTA Loan Policy (6/17/06)	\$950.00
ALTA 8.1 (Environmental Lien Protection)	\$25.00
Search Fee	\$180.00
Doc Signing Fee	\$150.00
Full Escrow	\$475.00
ALTA 9 (Restrictions, Encroachment, Minerals)	\$95.00
Survey Coverage – Lender Policy	\$25.00
ALTA 6 (Variable Rate Mortgage)	\$25.00
ALTA 6.1 (Variable Rate Mortgage)	\$0.00

Total  
**\$1,925.00**

### **GOVERNMENT RECORDING CHARGES**

These charges are for state and local fees to record your loan and title documents.

Services	Charge
Mortgage Paid To: Palm Beach Clerk and Comptroller	\$214.60

Total  
**\$214.60**

### **TRANSFER TAXES**

These charges are for state and local fees on mortgages and home sales.

Services	Charge
Intangible Tax Paid To: Palm Beach Clerk and Comptroller	\$350.00
Documentary Stamp Tax Paid To: Palm Beach Clerk and Comptroller	\$612.50

Total  
**\$962.50**

#### **Disclaimer:**

ALTA Loan Policy	Section C: Title – Lender Coverage
ALTA: 8.1, 9, 6, 6.1 (Add together- All ALTA Fees)	Section C: Title – Endorsement Fee
Search Fee (add up any additional search fees as well)	Section C: Title – Abstract or Title Search
Doc Signing Fee (will always be \$250)	Section C: Title – Notary Fee
Full Escrow	Section C: Title – Settlement Agent Fee
Survey Coverage – Lender Policy	Section C: Title – Survey Fee
Mortgage Paid To:	Section E: Recording Fee – Deed
Transfer Taxes (use total + \$500) <ul style="list-style-type: none"><li>• \$500 is <u>always</u> used as a cushion</li></ul>	Section E: City/County Deed Tax/Stamp Fee

## EXTRA NOTES:

- Once done inputting numbers from Service Link, look at the Broker Itemization of amount financed, always input the higher amount
  - (except: Credit Report Fee, CA Affordable Housing, Notary Fee)
- Also add in any fees to BytePro not found on Service Link
- The blank Closing Cost Table Paid To Names will need to be input with Service Link
  - The 2 that say Solidifi can be changed once this process is rolled out

LE Delivered

Seller Itemization: On

Changed Circumstance

Closing Cost Detail Table

The closing costs on this loan do not match your closing cost setup. [Click here](#) to update the closing costs.

**Lender to Broker Compensation** Estimate

LO Compensation from Lender %

**LOAN COSTS**

Estimate Maggi Copy Estimates Clear Costs Reset Names

**A. Origination Charges** \$22,520

Closing Cost Detail Table

☒ Show Only Closing Costs with Values

Double-click an item below to edit the closing cost.

Line ID	Name	Pmts	Borrower	O...	Total	Good Faith Amt.	Block	PPFC	POC	Type	Paid To	Resp...
808	Mortgage Broker Fee	1,250	20,625.00		20,625.00	16,450.00	A - ...	X		Mortgag...	Broker: Atl...	Buyer
810	Processing Fee		900.00		900.00	900.00	A - ...	X		Process...	Broker: Atl...	Buyer
811	Underwriting Fee		995.00		995.00	995.00	A - ...	X		Underw...	Lender: Cl...	Buyer
803	Appraisal Fee		1,500.00		1,500.00	1,500.00	B - ...		X	Apprais...	PRO-TECK	Buyer
809	BPO Fee		150.00		150.00	150.00	B - ...		X	Apprais...	Lender: Cl...	Buyer
804	Credit Report Fee		38.00		38.00	38.00	B - ...			Credit R...	CBC Innovis	Buyer
813	Re-inspection Fee		200.00		200.00	200.00	B - ...		X	Other	Pro-Teck	Buyer
1109	Title - Courier Fee		100.00		100.00	100.00	C - ...	X		Courier		Buyer
1111	Title - CPL Fee		20.00		20.00	20.00	C - ...			Title En...		Buyer
1103	Title - Insurance Bind...		75.00		75.00	75.00	C - ...			Other		Buyer
1108	Title - Lender Coverage		3,483.00		3,483.00	3,483.00	C - ...			Other		Buyer
1106	Title - Notary Fee		250.00		250.00	250.00	C - ...	X		Notary		Buyer
1113	Title - Recording Serv...		18.00		18.00	18.00	C - ...			Other		Buyer
1101	Title - Settlement Age...		1,000.00		1,000.00	1,000.00	C - ...	X		Settlem...	Solidifi	Buyer
1116	Title - Tax Review Fee		60.00		60.00	60.00	C - ...			Other		Buyer
812	Title - Wire Transfer F		50.00		50.00	50.00	C - ...	X		Other		Buyer
1201	Recording Fee - Deed		109.00		109.00	109.00	E - ...			Deed R...		Buyer
1202	City/County Deed Ta...		15,854.00		15,854.00	15,854.00	E - ...			City Cou...		Buyer
1114	Title - Owner's Title P...		3,364.00		3,364.00	3,364.00	H - ...			Title Ins...	Solidifi	Buyer

Edit Close

- After reviewed and all is correct, the full set of disclosures is printed/uploaded to DocVelocity