

Closing Insight User Guide

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Welcome to Closing Insight

Introduction

Closing Insight is an electronic platform where lenders and settlement agents can exchange data to produce the Closing Disclosure Form that satisfies the CFPB rule. RealEC, a division of BKFS, provides the platform for secure exchange of communications between the lender and the provider. SoftPro 360's Closing Insight integration allows you to participate in this collaboration with major lenders, electronically receiving orders from the lenders, sending your fees on those orders, and receiving lender fees and loan terms.

Key Features

- Seamlessly receive new orders, and securely receive and send messages, documents and CDF data.
- Collaborate with lenders to reconcile and finalize closing disclosure data.
- Save time and reduce errors by replacing manual processes.

About This Guide

We hope this guide helps you utilize the Closing Insight integration to the fullest. Here you will discover how to use this integration.

Closing Insight Title Events

Event Code	Event Description	Event Originator	Event Definition
100	Service Received	Lender	Lender sends this event to initiate a title order request to Provider.
130	Service Confirmed by Provider	Provider	Provider sends this event to Lender to inform Lender the Provider accepts the order request. This event is automatically sent when Event 100 is accepted.
140	Order Not Accepted by Provider	Provider	Provider sends this event to Lender to inform Lender the Provider does not accept the order request. This event is automatically sent when Event 100 is rejected.
150	Product Delivered by Provider	Provider	Provider sends this event to Lender with the final product. This event requires a document to be sent.
180	Document Delivered by Provider	Provider	Provider sends this event to deliver documents to the Lender that are not the product. This event requires a document to be sent.
220	Comment	Both	Lender and/or Provider sends this event to provide a comment on an order.
222	Comment Action Required	Both	Lender and/or Provider sends this event to provide a comment and simultaneously indicate action is required as a result of the comment.
240	Service Cancelled	Both	Lender and/or Provider sends this event to cancel the order request.
325	Loan Contact Update	Lender	Lender sends this event to notify the Provider that the loan contact information has been updated/changed.
385	Product Data Delivery	Provider	Provider sends this event to the Lender to provide the product data. This event is sent with Event 150.
500	Curative Cleared	Provider	Provider sends this event to Lender to notify the Lender that the curative process is complete and title is clear.
780	Final Docs Posted	Provider	Provider sends this event to the Lender when the document being submitted is a Final Document.
4151	Loan Contact Update	Provider	Provider sends this event to notify the Lender that the Title Agent contact information has updated/changed.

Closing Insight Closing Events

Event Code	Event Description	Event Originator	Event Definition
100	Service Received	Lender	Lender sends this event to initiate a closing order request to Provider.
130	Service Confirmed by Provider	Provider	Provider sends this event to Lender to inform Lender the Provider accepts the order request. This event is automatically sent when Event 100 is accepted.
140	Order Not Accepted by Provider	Provider	Provider sends this event to Lender to inform Lender the Provider does not accept the order request. This event is automatically sent when Event 100 is rejected.
180	Document Delivered by Provider	Provider	Provider sends this event to deliver documents to the Lender that are not the product. This event requires a document to be sent.
220	Comment	Both	Lender and/or Provider sends this event to provide a comment on an order.
222	Comment Action Required	Both	Lender and/or Provider sends this event to provide a comment and simultaneously indicate action is required as a result of the comment.
240	Service Cancelled	Both	Lender and/or Provider sends this event to cancel the order request.
325	Loan Contact Update	Lender	Lender sends this event to notify the Provider that the loan contact information has been updated/changed.
406	Closing Statement Delivered by Provider	Provider	Provider sends this event to deliver the Closing Disclosure data from SoftPro to the Closing Insight Exchange for review and submission to the lender. The data will not be sent to the Lender until the Provider submits to Lender from the Exchange.
431	Closing Instructions	Lender	Lender sends this event to deliver the Closing Disclosure data to the Provider. The Lender may also include notes and/or documents. When Provider accepts this event into SoftPro, the lender data will be imported into the file.
432	Closing Statement Modifications Requested	Lender	Lender sends this event to the Provider to request changes to the Closing Disclosure data. This event may also include notes and/or documents.
433	Closing Statement Modifications Complete	Provider	Provider sends this event to Lender to notify Lender the Closing Statement Modifications have been completed. This event can also be initiated by the Provider to request modifications. This event requires Closing Disclosure data. The data will not be sent to the Lender until the Provider submits to Lender from the Exchange.

434	Closing Statement Approved by Lender	Lender	Lender sends this event to Provider to notify the Provider that they have finalized the Closing Disclosure.
435	Closing Statement Distributed by Provider	Lender	Lender sends this event to Provider to send the final Closing Disclosure data. This event may include the final CDF or the lender may send the final CDF in Event 460.
439	Reject to Reopen Not Accepted	Lender	Lender sends this event to Provider to notify Provider that the request to reopen collaboration was not accepted.
460	Document Attached by Customer	Lender	Lender sends this event to deliver documents to the Provider.
734	Provider Disbursed Funds	Provider	Provider sends this event to Lender to advise them that the Provider has disbursed the funds. This event also provides disbursement information.
760	Document Package Delivered by Customer	Lender	Lender sends this event to Provider to notify Provider that the document package has been delivered. This event requires a document to be sent.
4061	Provider Confirms Submission	RealEC	RealEC sends this event to the Lender when Closing Disclosure data is submitted to the Lender from Closing Insight Exchange.
4062	Provider Export Data	RealEC	RealEC sends this event to the Provider when Closing Disclosure data is submitted to the Lender from Closing Insight Exchange. This event should always be accepted back into SoftPro to ensure the data submitted to the Lender matches what is in SoftPro.
4151	Loan Contact Update	Provider	Provider sends this event to notify the Lender that the Title Agent contact information has updated/changed.

Closing Insight Document Signing Events

Event Code	Event Description	Event Originator	Event Definition
100	Service Received	Lender	Lender sends this event to initiate a Doc Signing order request to Provider.
130	Service Confirmed by Provider	Provider	Provider sends this event to Lender to inform Lender the Provider accepts the order request. This event is automatically sent when Event 100 is accepted.
140	Order Not Accepted by Provider	Provider	Provider sends this event to Lender to inform Lender the Provider does not accept the order request. This event is automatically sent when Event 100 is rejected.
180	Document Delivered by Provider	Provider	Provider sends this event to deliver documents to the Lender that are not the product. This event requires a document to be sent.
220	Comment	Both	Lender and/or Provider sends this event to provide a comment on an order.
222	Comment Action Required	Both	Lender and/or Provider sends this event to provide a comment and simultaneously indicate action is required as a result of the comment.
240	Service Cancelled	Both	Lender and/or Provider sends this event to cancel the order request.
310	Re-Scheduled	Both	Lender or Provider sends this event to notify the other party a previously scheduled closing has to be rescheduled.
325	Loan Contact Update	Lender	Lender sends this event to notify the Provider that the loan contact information has been updated/changed.
410	Order Assigned Information	Provider	Provider sends this event to Lender to provide Lender with the Signing Agent's contact information for the order.
460	Document Attached by Customer	Lender	Lender sends this event to deliver documents to the Provider.

The Basics

Title, Closing and Document Signing Orders

Lenders will create title, closing and document signing order requests and designate the provider in the order request. The lender is required to indicate within the Closing Order Request (Event 100) whether the transaction will utilize Closing Insight.

Closing, title and document signing order requests are delivered by RealEC to SoftPro via [Event 100-Service Received](#). RealEC will send a title order request, a closing order request and a document signing request for each loan transaction from the lender to the provider for servicing. RealEC may also deliver an email notification to the address specified in the provider account when an order request is sent from the Lender. New Orders will arrive in the SoftPro 360 Queue. SoftPro users must have a SoftPro360 account to access the queue and process the order.

When the Title or Closing order request is accepted into a SoftPro order a communication referred to as an Order Confirmation ([Event 130-Service Confirmed by Provider](#)) is sent through the integration to RealEC, who then notifies the Lender Customer that the Title or Closing order has been accepted by the provider. The Order confirmation includes the order assignment information of the person or team responsible for the order. A unique Order Confirmation (event 130) is sent for each service: one for Title, one for Escrow/Closing, and one for the Signing Appointment.

1. Basics: Review and Accept Orders into SoftPro

New orders sent from RealEC will appear in the SoftPro 360 view that is set up for your RealEC account. Each product order type requested (Title, Closing/Escrow and Document Signing) will appear separately in the 360 queue and will each have unique SoftPro 360 transaction numbers. Each order request needs to be accepted but can be linked to the same SoftPro file.

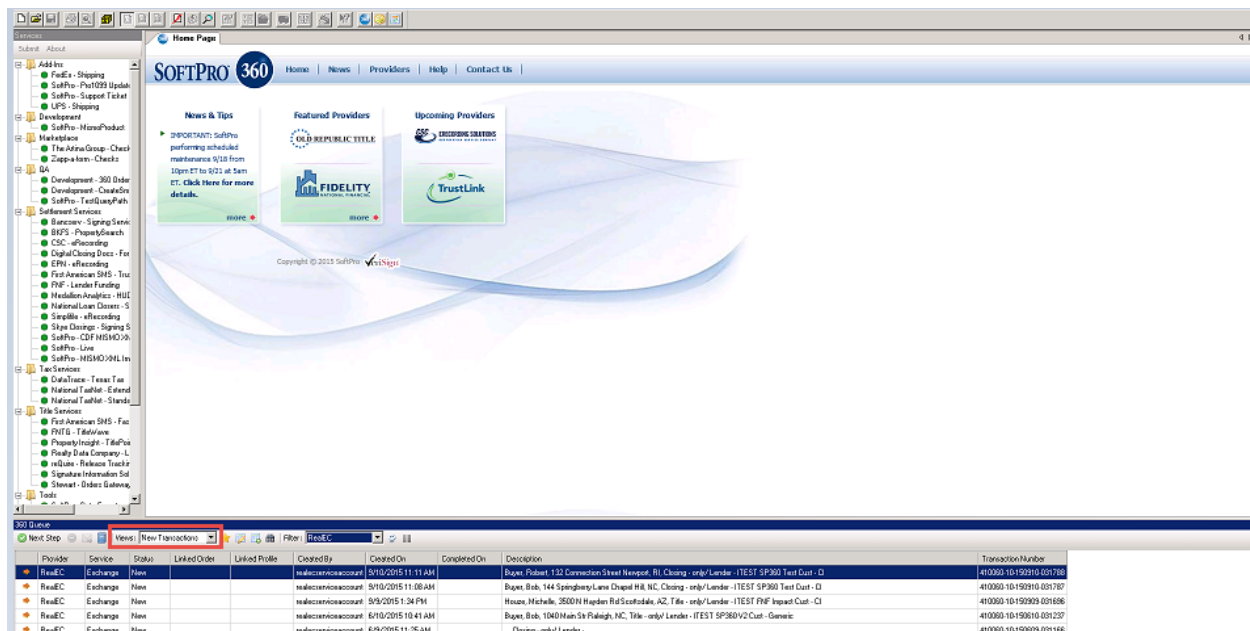
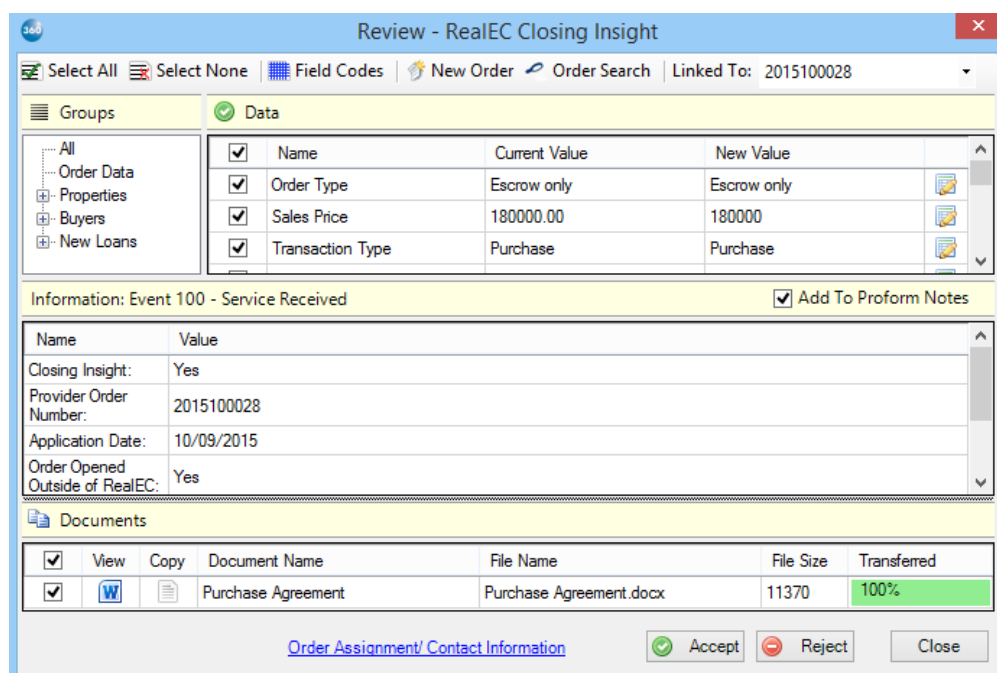


Figure 1: SoftPro 360 Queue - New Transactions

Event 100-Service Received

To review a new transaction, highlight and double click the transaction in your queue or highlight the transaction and click Next Step.

- The Review screen will display all data sent from the Lender to SoftPro 360. All data with a “checked” box will be accepted into your SoftPro order.
- A note will display indicating whether Closing Insight will be utilized for the transaction. If Closing Insight is to be utilized it will show as **Closing Insight: Yes**. If the lender will not utilize Closing Insight for the transaction it will show as **Closing Insight: No**. If **Closing Insight: No** is sent by the lender, it is important to note that although the lender may not require collaboration for the transaction, they may still require a Closing Disclosure form. Please confirm the requirement with your lender prior to accepting the order request.
- The lender will also include the Application Date which will appear in the note section.
- The lender may include the Provider Order Number and an indication if the order was opened outside of RealEC. This would be common in a purchase transaction.
- Any documents sent with the RealEC order will be displayed in the bottom section of the review screen and will also be accepted into the SoftPro order unless you uncheck the checkbox next to the document.



Name	Current Value	New Value
Order Type	Escrow only	Escrow only
Sales Price	180000.00	180000
Transaction Type	Purchase	Purchase

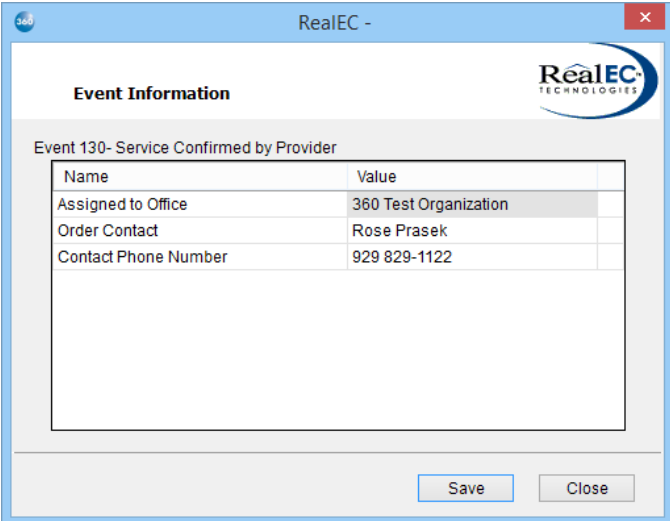
Name	Value
Closing Insight:	Yes
Provider Order Number:	2015100028
Application Date:	10/09/2015
Order Opened Outside of RealEC:	Yes

View	Copy	Document Name	File Name	File Size	Transferred
<input checked="" type="checkbox"/>		Purchase Agreement	Purchase Agreement.docx	11370	100%

Figure 2: Event 100 Review Screen

- To add contact information click on the Order Assignment/Contact Information link.
- Your Order Assignment screen will open and display the office and order contact field from your profile.

- The first time you accept an order you will need to enter your contact information. After the first order has been accepted, you will not need to follow this step unless your contact information has changed.
- Click **Save**.



The screenshot shows a web application window titled "RealEC -". Inside, there's a section titled "Event Information" with the RealEC Technologies logo. Below this, it says "Event 130- Service Confirmed by Provider". A table with two columns, "Name" and "Value", contains the following data:

Name	Value
Assigned to Office	360 Test Organization
Order Contact	Rose Prasek
Contact Phone Number	929 829-1122

At the bottom right of the form are two buttons: "Save" and "Close".

Figure 3: Event 100 Order Assignment/Contact Information Screen

Event 130-Service Confirmed by Provider

Accept the order requests by following one of the following steps:

- Search for an existing order utilizing the Order Search function. If you locate an existing order you can link the new transaction to your existing SoftPro order.
- If the lender has included your SoftPro order number in the request, the order will open and the order number will appear in the Linked to field on the review screen.
- If you have an order open in SoftPro, you will see the order in the Linked To dropdown and you could link the new request to the order by selecting the order.
- To create a new order, click on the "New Order" button and the New Order Screen in SoftPro will open.
- Click on the **Accept** button which will generate the order confirmation (**Event 130-Service Confirmed by Provider**) back to the Lender. You can now populate any additional information into your SoftPro order.

Review - RealEC Closing Insight

Select All Select None Field Codes New Order Order Search Linked To: 2015100028

Groups Data

All Order Data Properties Buyers New Loans

<input checked="" type="checkbox"/>	Name	Current Value	New Value
<input checked="" type="checkbox"/>	Order Type	Escrow only	Escrow only
<input checked="" type="checkbox"/>	Sales Price	180000.00	180000
<input checked="" type="checkbox"/>	Transaction Type	Purchase	Purchase
<input checked="" type="checkbox"/>	Property Type	Single Family	Single Family

Information: Event 100 - Service Received ☒ Add To Proform Notes

Name	Value
Closing Insight:	Yes
Provider Order Number:	2015100028
Application Date:	10/09/2015
Order Opened Outside of RealEC:	Yes
Order Payoff:	No
Order Insurance:	No
Verify Association:	No

[Order Assignment/ Contact Information](#) Accept Reject Close

Figure 4: Event 100 Review Screen with options for accepting new order request

- You will have the option to enter a comment to the lender.

RealEC -

Event Information

ITEST SP360 CI Cust 2 / Event 130- Service Confirmed by Provider

Enter Comment

Thank you for the new order. We appreciate your business.

OK Close

Figure 5: Event 130 Comment Screen

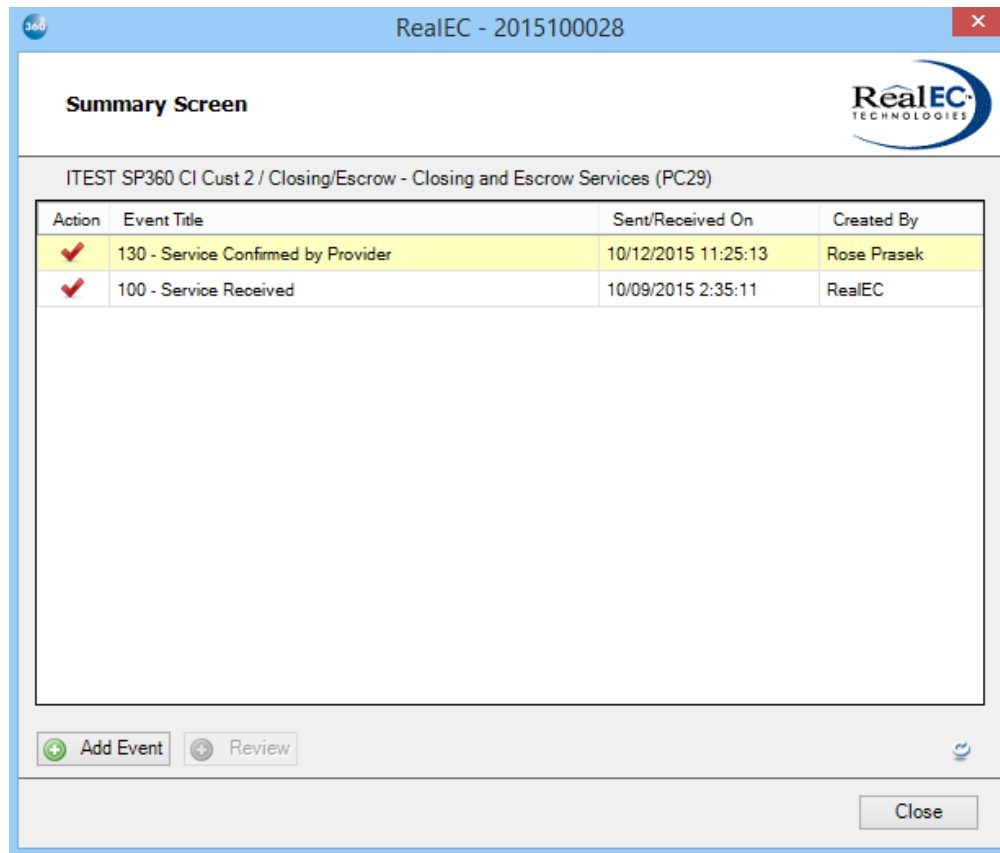


Figure 6: Summary Screen after Event 100 has been accepted

- After you have accepted your new order request the transaction will change to an **In Progress** status.

Event 140-Order Not Accepted by Provider

If the order cannot be accepted follow the following steps:

- Click on the **Reject** button.
- The system will send the Order Rejected (**Event 140-Order Not Accepted by Provider**) to RealEC to inform the Lender the order was rejected. Perform the same action as needed for the other service for the RealEC transaction.
- You will have the option to enter a comment to the lender.

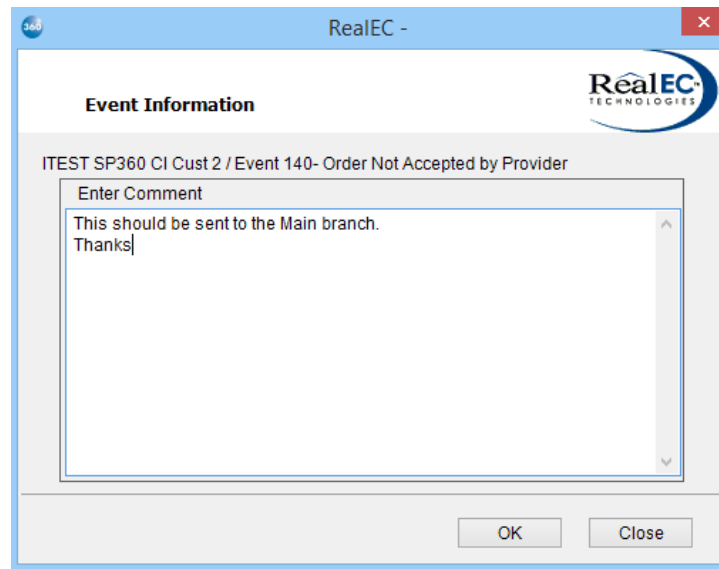


Figure 7: Event 140 Comment Screen

2. Basics: Adding an Escrow Officer/Closer to an order

Lenders may send the optional closing agent information in the Title and Closing Order Request with the Closing Agent/Escrow Officer included as a party to in the transaction. If the agent information is included, the information will appear in the SoftPro 360 queue in the Contact column. Where an Escrow Officer/Closer is not assigned to the order use the Loan Contact Update Event ([Event 4151-Loan Contact Update](#)) to provide the contact email address to RealEC.

Provider	Status	Linked Order	Created On	Sent To	Description	Event	Contact	Product
RealEC	New		9/21/2015 1:29 PM	13477460	Benedict, David, 674 S 167th Ln Goodyear, AZ, Title - only/ Lender - ITEST FNF Impact Cust - CI	100 - Service Received	nothing@realtec.com	3 - Commitment Prelim Report
RealEC	New		9/16/2015 3:39 PM	13477460	Test, Anna, 123 Test Ave Phoenix, AZ, Closing - only/ Lender - ITEST FNF Impact Cust - CI	100 - Service Received	nothing@realtec.com	29 - Closing and Escrow Services
RealEC	New		9/10/2015 11:01...	13477466	Proctor, David, 144 Springberry Lane Chapel Hill, NC, Closing - only/ Lender - ITEST SP360 CI Cust 2	100 - Service Received	nothing@realtec.com	29 - Closing and Escrow Services

Figure 8: SoftPro 360 Queue with Contact Column

Event 4151-Loan Contact Update

Follow the steps below to provide updated Escrow Officer/Closer information.

- Select the order in your RealEC view in the queue to open up the Summary Screen. Note: This event will need to be generated on every product order that you wish to provide updated Escrow Officer/Closer information.
- Select the **Add Event** Button.
- Select the 4151 Loan Contact Update Event and select **Next**.

Name	Value
Email Address	rose.prasek@softprocorp.com

Figure 9: Event 4151 Loan Contact Update Screen

- Enter in the email address of the EO/Closer that the order is being assigned to and select **Next**.

Name	Value
Email Address	mya.haugo@fnf.com

Figure 10: Event 4151 Event Information Screen

3. Basics: Communicating to the Lender

The SoftPro user has the ability to communicate to the lender through several events. Events are product specific and should be sent from the applicable transaction.

Sending Communication Events - Title Product

The events listed below are the available communication events for the **Title Product**.

- **Event 220-Comment** is used to send a comment to the lender.
- **Event 222-Comment Action Required** is used to send a comment to the lender and indicate an action is required as a result of the comment.

- **Event 240-Service Canceled** is used to communicate to the lender that the transaction has been canceled. This event requires a reason code.
- **Event 500-Curative Cleared** is used to notify the lender that the curative process is complete and title is clear.

Follow the steps below to send a title communication event to the lender.

- Double click on the order you would like to send an Event on from.
- The summary screen will open. Click on **Add Event** and choose the communication event you would like to send.
- Highlight the appropriate event and click **Next**.

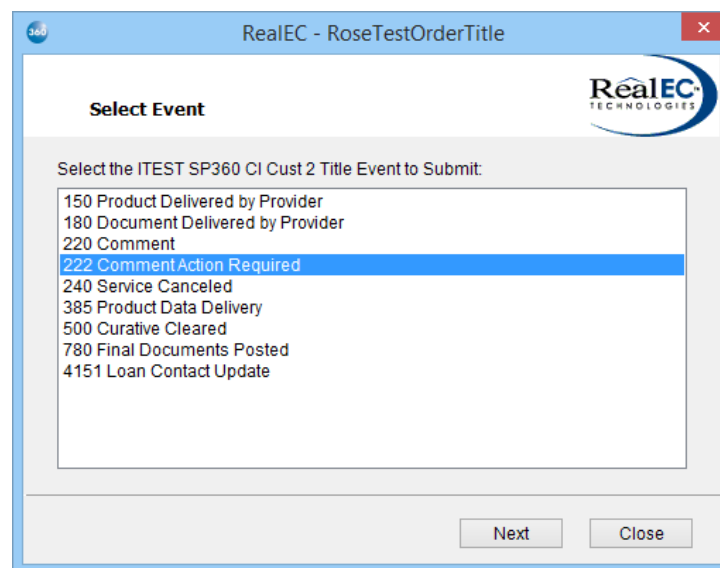


Figure 11: Add Event Screen for Title Events

- Enter the information you would like to communicate to the lender and click **Next**.

Event Information

ITEST SP360 CI Cust 2 / Event 222 - Comment Action Required

Enter Comment ☒ Add to ProForm order

Please provide lender contact information for the subordination lender.
Thank you.

Back Next Cancel

Figure 12: Event 222 - Information Screen

- When events are sent they will appear in the Summary Screen detailing the event title, date sent and who it was sent by.

Summary Screen

ITEST SP360 CI Cust 2 / Title - Commitment Prelim Report (PC3)

Action	Event Title	Sent/Received On	Created By
✓	222 - Comment Action Required	10/12/2015 9:36:50	Rose Prasek
✓	130 - Service Confirmed by Provider	10/12/2015 9:14:55	Rose Prasek
✓	100 - Service Received	10/06/2015 1:47:21	RealEC

Add Event Review

Close

Figure 13: Title Product Summary Screen after Event 222 is sent

Sending Communication Events – Closing Product

The events listed below are the available communication events for the **Closing Product**.

- **Event 220-Comment** is used to send a comment to the lender.
- **Event 222-Comment Action Required** is used to send a comment to the lender and indicate an action is required as a result of the comment.
- **Event 240-Service Canceled** is used to communicate to the lender that the transaction has been canceled. This event requires a reason code.
- **Event 734-Provider Disbursed Funds** is used to advise lender that the provider has disbursed the funds. This event also provides disbursement information to lender and also allows the user to send a document (although one is not required).

Follow the steps below to send a closing communication event to the lender.

- Double click on the order you would like to send an Event on.
- The summary screen will open. Click on **Add Event** and choose the communication event you would like to send.
- Highlight the appropriate event and click **Next**.

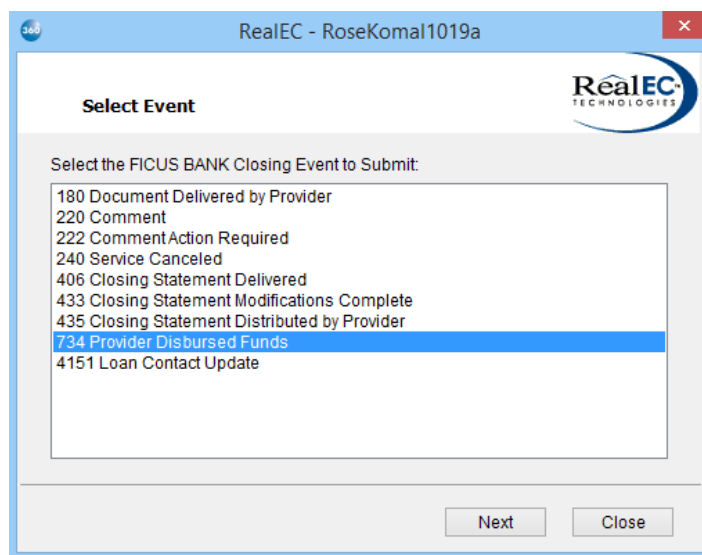
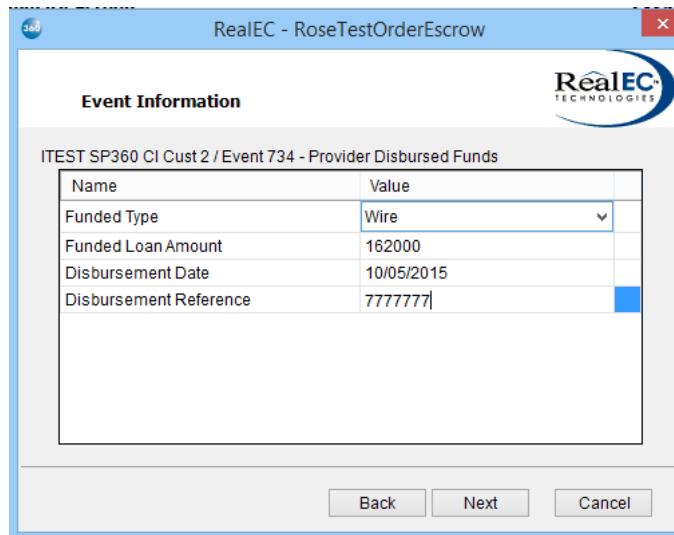


Figure 14: Add Event Screen for Closing Events

- Enter the information you would like to communicate to the lender and click **Next**.



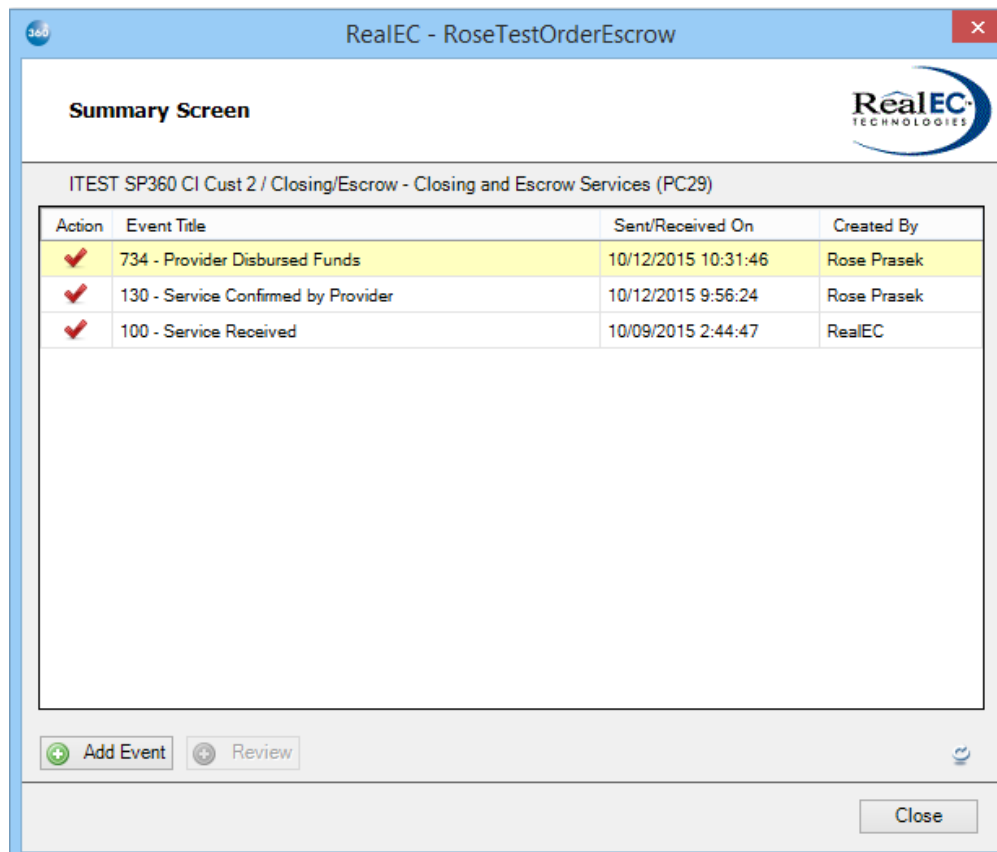
The screenshot shows a software window titled "RealEC - RoseTestOrderEscrow". Inside, there's a section labeled "Event Information" with the RealEC Technologies logo. Below this, a header reads "ITEST SP360 CI Cust 2 / Event 734 - Provider Disbursed Funds". A table with two columns, "Name" and "Value", contains the following data:

Name	Value
Funded Type	Wire
Funded Loan Amount	162000
Disbursement Date	10/05/2015
Disbursement Reference	7777777

At the bottom of the window are three buttons: "Back", "Next", and "Cancel".

Figure 15: Event 734 Information Screen

- When events are sent they will appear in the Summary Screen.



The screenshot shows a software window titled "RealEC - RoseTestOrderEscrow". Inside, there's a section labeled "Summary Screen" with the RealEC Technologies logo. Below this, a header reads "ITEST SP360 CI Cust 2 / Closing/Escrow - Closing and Escrow Services (PC29)". A table with four columns, "Action", "Event Title", "Sent/Received On", and "Created By", contains the following data:

Action	Event Title	Sent/Received On	Created By
✓	734 - Provider Disbursed Funds	10/12/2015 10:31:46	Rose Prasek
✓	130 - Service Confirmed by Provider	10/12/2015 9:56:24	Rose Prasek
✓	100 - Service Received	10/09/2015 2:44:47	RealEC

At the bottom of the window are two buttons: "Add Event" and "Review". A "Close" button is located at the bottom right of the window.

Figure 16: Closing Product Summary Screen after Event 734 is sent

Sending Communication Events – Document Signing Product

The events listed below are the available communication events for the **Document Signing Product**.

- **Event 220-Comment** is used to send a comment to the lender.
- **Event 222-Comment Action Required** is used to send a comment to the lender and indicate an action is required as a result of the comment.
- **Event 240-Service Canceled** is used to communicate to the lender that the transaction has been canceled. This event requires a reason code.
- **Event 310-Re-Scheduled** is used to notify the lender that the previously scheduled closing has to be rescheduled.
- **Event 410-Order Assigned Information** is used to provide the lender with the Signing Agent's contact information for the order.

Follow the steps below to send a document signing communication event to the lender.

- Double click on the order you would like to send an Event on.
- The summary screen will open. Click on **Add Event** and choose the communication event you would like to send.
- Highlight the appropriate event and click **Next**.

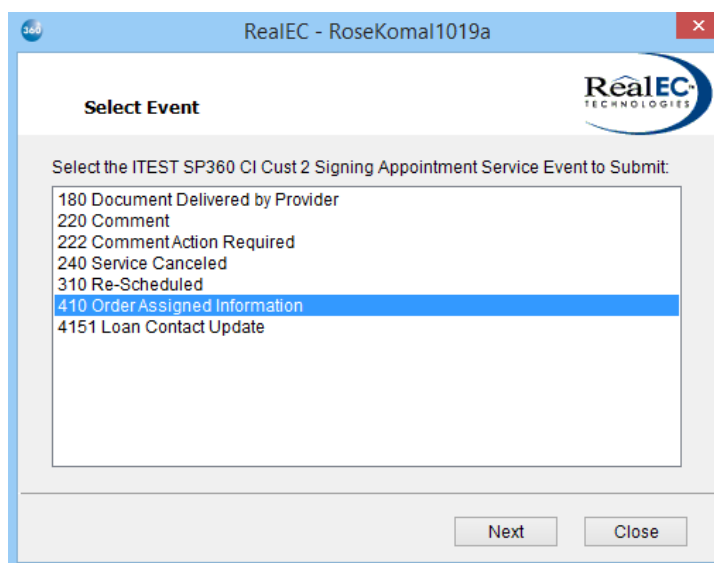


Figure 17: Add Event Screen for Document Signing Events

Event Information

/ Event 410 - Order Assigned Information

Name	Value
Name	Rose's Signing Company
Contact Name	Rose Prasek
Contact Day Phone	919-829-1122

Back Next Cancel

Figure 18: Event 410 Information Screen

- When events are sent they will appear in the Summary Screen.

Summary Screen

/ Signing - Document Signing - 1 Set (PC284)

Action	Event Title	Sent/Received On	Created By
✓	410 - Order Assigned Information	10/12/2015 10:49:26	Rose Prasek
✓	130 - Service Confirmed by Provider	10/05/2015 10:42:17	Rose Prasek
✓	100 - Service Received	10/02/2015 1:57:33	RealEC

Add Event Review

Close

Figure 19: Document Signing Product Summary Screen after Event 410 is sent

4. Basics: Delivering Documents to the Lender

The SoftPro user has the ability to securely deliver documents to the lender through several events. Each of the following events require a document to be attached. Events are product specific and should be sent from the applicable transaction.

Sending Document Events – Title Product

The events listed below are the available document delivery events for the **Title Product**.

- **Event 150-Product Delivered by Provider** is used to deliver the title prelim/commitment to the lender.
- **Event 180-Documents Delivered by Provider** is used to deliver other documents to the lender.
- **Event 385-Product Data Delivery** is used to provide product data to the lender. This event is always sent with Event 150-Product Delivered by Provider and requires data to be entered.
- **Event 780-Final Docs Posted** is used to send the final title policy to the lender.

Follow the steps below to send a title document delivery event to the lender.

- Double click on the order you would like to send an Event on from your “active” order view.
- The summary screen will open. Click on **Add Event** and choose the communication event you would like to send.
- Highlight the appropriate event and click **Next**.

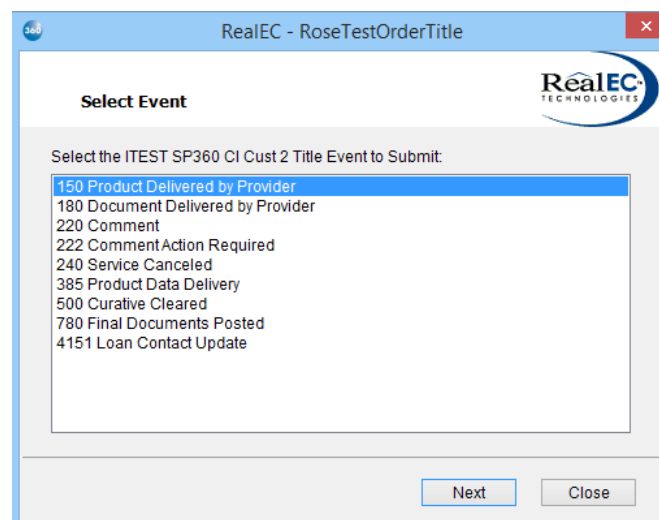


Figure 20: Add Event Screen for Document Delivery Title Events

- Attach the appropriate document, enter required data and click **Next**.

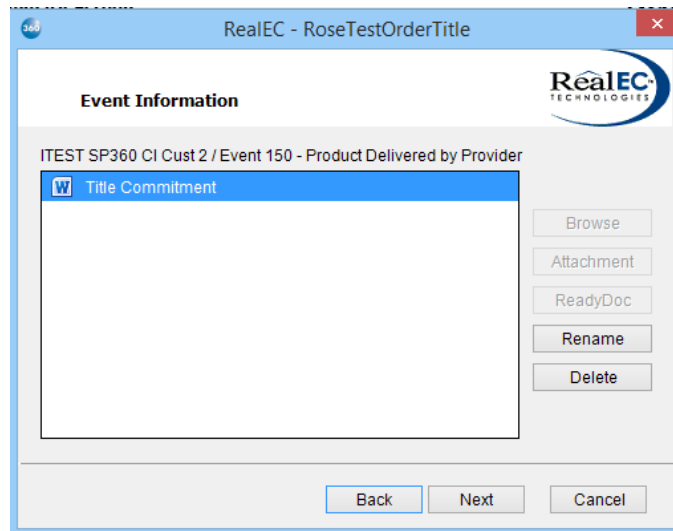


Figure 21: Event 150 Add Document Screen

- Enter the required information and click **Next**.

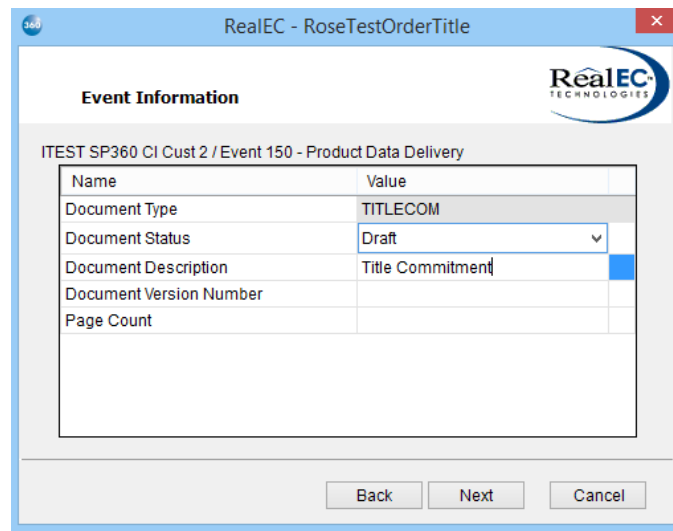


Figure 22: Event 150 Document Information Screen

Name	Value	Status
Long Legal Desc		*
Grantor Vesting Info		
Grantee Vesting Info	Rose Test	
Lien Date		*
Lien Recording Date		*
Lien Book		*
Lien Page		*
Lien Instrument		*
Lien Grantee		*

Figure 23: Event 385 Product Data Screen

- When events are sent they will appear in the Summary Screen.

Action	Event Title	Sent/Received On	Created By
✓	150 - Product Delivered by Provider	10/12/2015 10:00:15	Rose Prasek
✓	385 - Product Data Delivery	10/12/2015 10:00:15	Rose Prasek
✓	222 - Comment Action Required	10/12/2015 9:36:50	Rose Prasek
✓	130 - Service Confirmed by Provider	10/12/2015 9:14:55	Rose Prasek
✓	100 - Service Received	10/06/2015 1:47:21	RealEC

Figure 24: Title Product Summary Screen after Events 150 and 385 are sent

Sending Document Events - Closing Product

The event listed below is the available document delivery event for the **Closing Product**.

- **Event 180-Document Delivered by Provider** is used to deliver other documents to the lender.

Follow the steps below to send a closing document delivery event to the lender.

- Double click on the order you would like to send an Event on from your “active” order view.
- The summary screen will open. Click on **Add Event** and choose the event.
- Highlight the appropriate event and click **Next**.

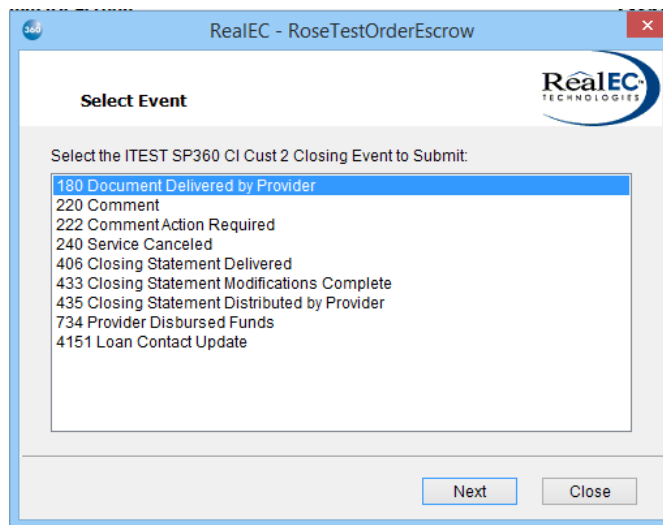


Figure 25: Add Event Screen for Document Delivery Closing Event

- Attach the appropriate document and click **Next**.

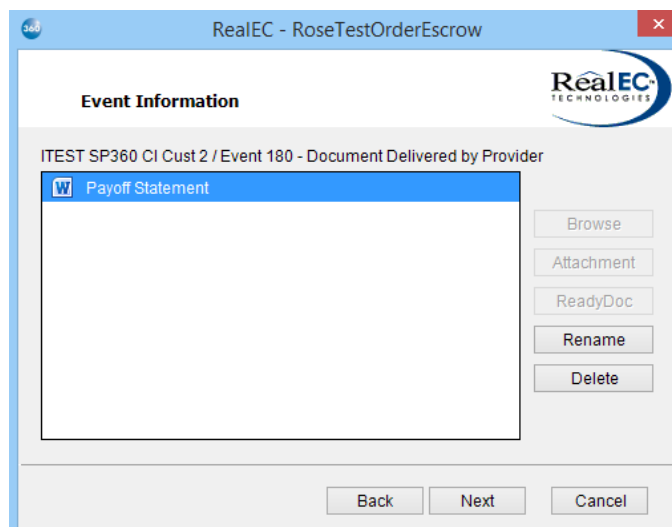


Figure 26: Event 180 Add Document Screen

- Enter the required information and click **Next**.

Event Information

ITEST SP360 CI Cust 2 / Event 180 - Document Delivered by Provider

Name	Value
Document Description	Payoff Statement
Document Type	PayOff
Document Status	
Document Version Number	
Page Count	

Back Next Cancel

Figure 27: Event 180 Document Information Screen

- When events are sent they will appear in the Summary Screen.

Summary Screen

ITEST SP360 CI Cust 2 / Closing/Escrow - Closing and Escrow Services (PC29)

Action	Event Title	Sent/Received On	Created By
✓	180 - Document Delivered by Provider	10/12/2015 11:46:19	Rose Prasek
✓	734 - Provider Disbursed Funds	10/12/2015 10:31:46	Rose Prasek
✓	130 - Service Confirmed by Provider	10/12/2015 9:56:24	Rose Prasek
✓	100 - Service Received	10/09/2015 2:44:47	RealEC

Add Event Review

Close

Figure 28: Closing Product Summary Screen after Event 180 is sent

Sending Document Events – Document Signing Product

The event listed below is the available document delivery event for the **Document Signing Product**.

- **Event 180-Document Delivered by Provider** is used to deliver other documents to the lender.

Follow the steps below to send a document signing document delivery event to the lender.

- Double click on the order you would like to send an Event on from your “active” order view.
- The summary screen will open. Click on **Add Event** and choose the event.
- Highlight the appropriate event and click **Next**.

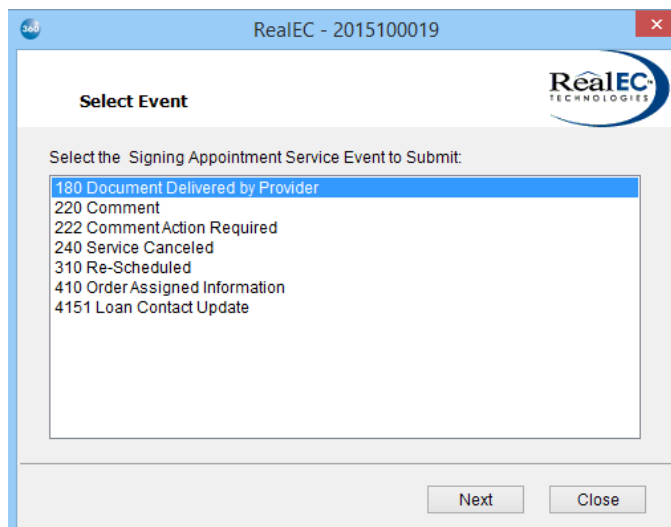


Figure 29: Add Event Screen for Document Delivery Document Signing Event

- Enter the required information and click **Next**.

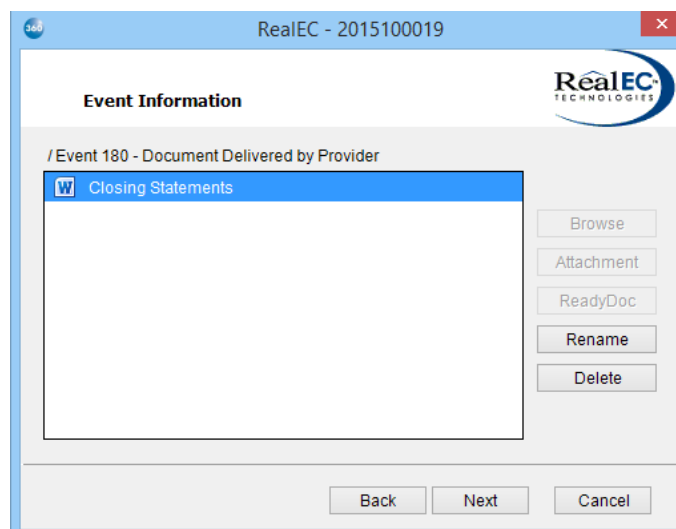


Figure 30: Event 180 Add Document Screen

- Enter the required information and click **Next**. Required information will be displayed with a red asterisk.

Event Information

/ Event 180 - Document Delivered by Provider

Name	Value
Document Description	Test Document
Document Type	Closing Statements
Document Status	
Document Version Number	
Page Count	

Back Next Cancel

Figure 31: Event 180 Document Information Screen

- When events are sent they will appear in the Summary Screen.

Summary Screen

/ Signing - Document Signing - 1 Set (PC284)

Action	Event Title	Sent/Received On	Created By
✓	180 - Document Delivered by Provider	10/12/2015 12:23:00	Rose Prasek
✓	410 - Order Assigned Information	10/12/2015 10:49:26	Rose Prasek
✓	130 - Service Confirmed by Provider	10/05/2015 10:42:17	Rose Prasek
✓	100 - Service Received	10/02/2015 1:57:33	RealEC

+ Add Event + Review

Close

Figure 32: Document Signing Product Summary Screen after Event 180 is sent

5. Basics: Receiving Incoming Events

The lender has the ability to communicate to the SoftPro user through several events. Events are product specific and will be sent to the applicable title, closing or document signing transaction. When events are sent by the lender they will appear in the SoftPro 360 view that is setup for your RealEC account and will have a status of **Ready**.

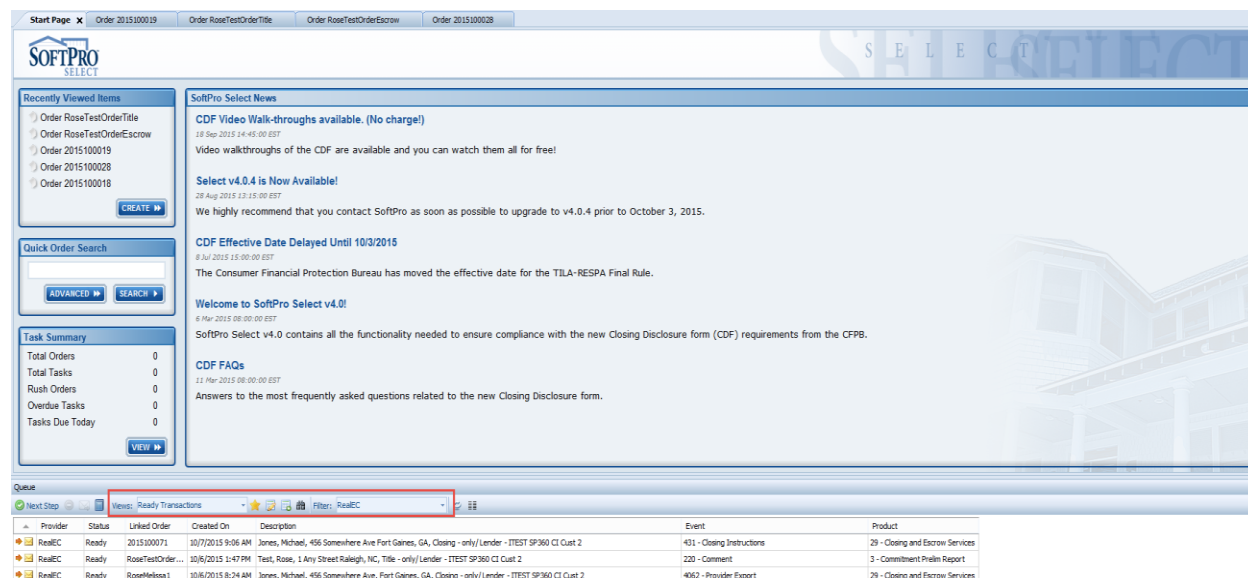


Figure 33: SoftPro 360 Queue - Ready Transactions

Receiving Communication Events - Title Product

The events listed below are the **Title Product** events available to the lender for sending communication to the SoftPro user.

- **Event 220-Comment** is used to send a comment to the SoftPro user.
- **Event 222-Comment Action Required** is used to send a comment to the SoftPro user and will indicate an action required as a result of the comment.
- **Event 240-Service Canceled** is used to communicate to the SoftPro user that the transaction has been canceled.
- **Event 325-Loan Contact Update** is used to notify the SoftPro user that the loan contact information has been updated or changed.

Follow the steps below to accept an incoming title communication event sent by the lender.

- Double click on the order with a **Ready** status.
- Incoming events are shown as created by RealEC as outgoing events will show the SoftPro user who sent the event.
- The summary screen will open. Highlight the event shown with an envelope in the Action column and click **Review**.

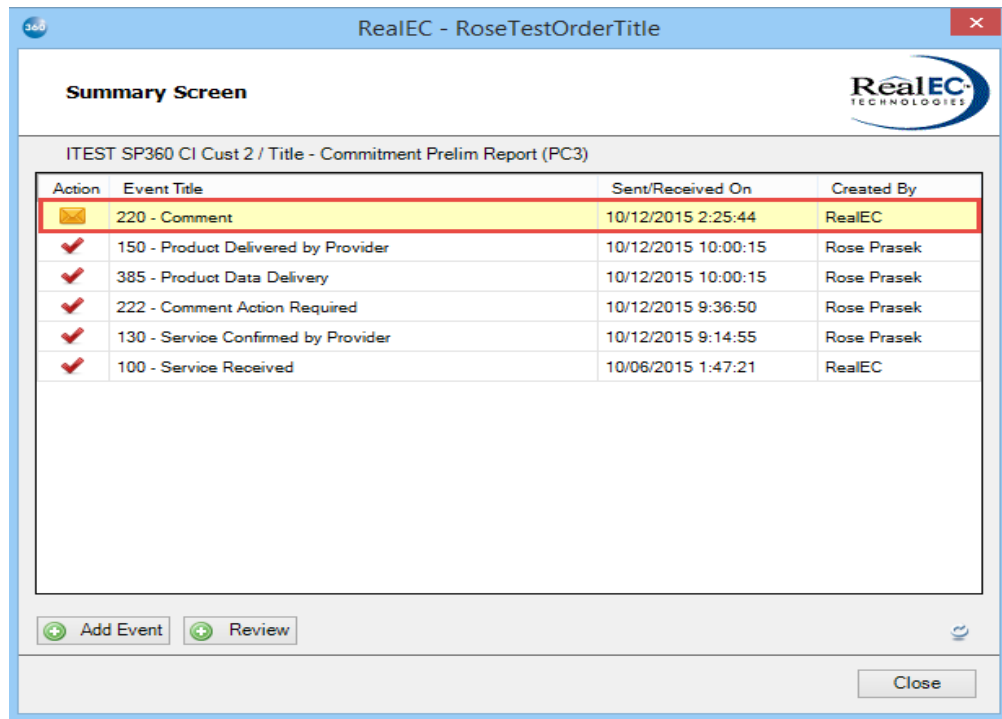


Figure 34: Title Product Summary Screen with incoming Event 220

- The event review screen will open and you can view the information sent by the lender.
- Notes sent from the lender will be added to the note section in your SoftPro order unless you uncheck the 'Add to Proform Notes' checkbox.
- Click **Accept** to accept the information.

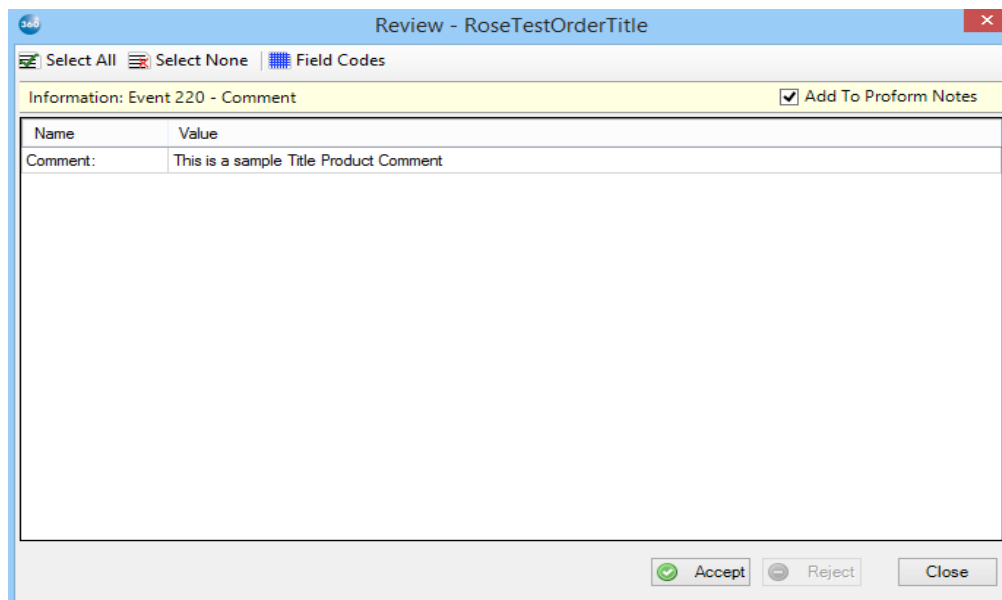


Figure 35: Event 220 from Lender for Title Product

- The Summary Screen will show a red checkbox to indicate the event has been accepted.

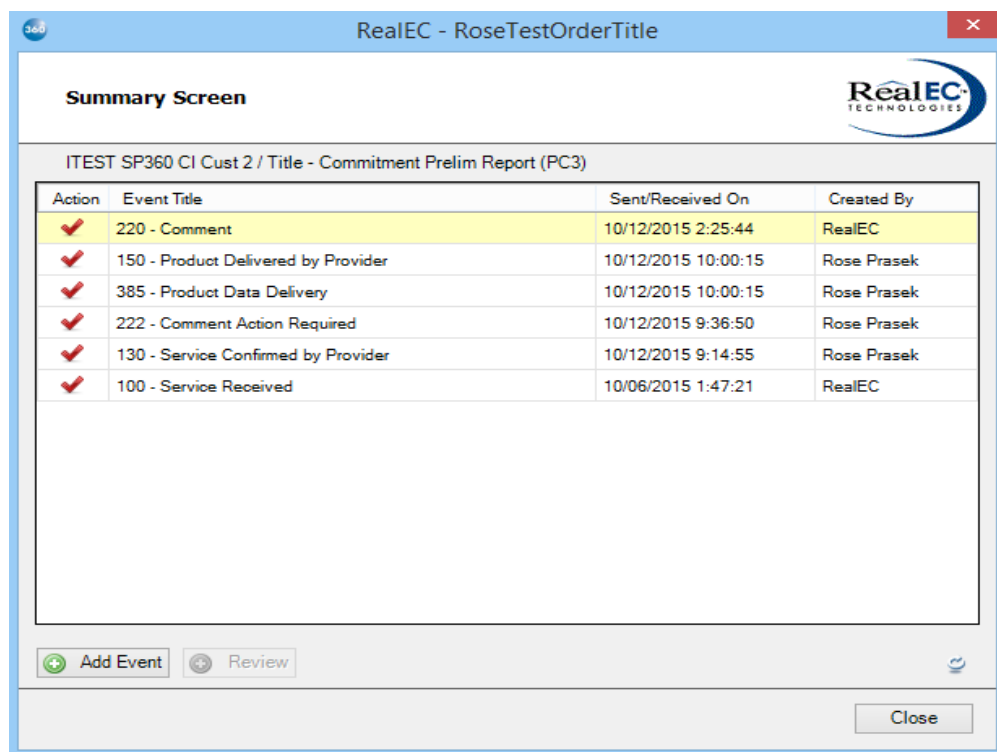


Figure 36: Title Product Summary Screen after incoming Event 220 is accepted

Receiving Communication Events - Closing Product

The events listed below are the **Closing Product** events available to the lender for sending communication to the SoftPro user. Please refer to the Closing Insight section of this guide for the collaboration events.

- **Event 220-Comment** is used to send a comment to the SoftPro user.
- **Event 222-Comment Action Required** is used to send a comment to the SoftPro user and will indicate an action required as a result of the comment.
- **Event 240-Service Canceled** is used to communicate to the SoftPro user that the transaction has been canceled.
- **Event 325-Loan Contact Update** is used to notify the SoftPro user that the loan contact information has been updated or changed.

Follow the steps below to accept an incoming closing communication event sent by the lender.

- Double click on the order with a **Ready** status.
- Incoming events are shown as created by RealEC as outgoing events will show the SoftPro user who sent the event.
- The summary screen will open. Highlight the event shown with an envelope in the Action column and click **Review**.

RealEC - RoseTestOrderEscrow

Summary Screen

RealEC TECHNOLOGIES

ITEST SP360 CI Cust 2 / Closing/Escrow - Closing and Escrow Services (PC29)

Action	Event Title	Sent/Received On	Created By
✉	325 - Loan Contact Update	10/12/2015 3:37:04	RealEC
✓	180 - Document Delivered by Provider	10/12/2015 11:46:19	Rose Prasek
✓	734 - Provider Disbursed Funds	10/12/2015 10:31:46	Rose Prasek
✓	130 - Service Confirmed by Provider	10/12/2015 9:56:24	Rose Prasek
✓	100 - Service Received	10/09/2015 2:44:47	RealEC

+ Add Event + Review

Close

Figure 37: Closing Product Summary Screen with incoming Event 325

- The event review screen will open and you can view the information sent by the lender.
- All data with a “checked” box will be accepted into your SoftPro order.
- Notes sent from the lender will be added to the note section in your SoftPro order unless you uncheck the ‘Add to Proform Notes’ checkbox.
- Click **Accept** to accept the information.

Name	Current Value	New Value
Lender Contact Title		
Loan Contact First Name	CICustomer TestUser	SP360v2 testcust1
Loan Contact Full Name	CICustomer TestUser	SP360v2 testcust1
Loan Contact Day Phone	(999)999-9999	(555)555-5555
Loan Contact Email		Rose.processor@testaccount.cc
Loan Contact Fax		(555)555-5555

Information: Event 325 - Loan Contact Update ☒ Add To Proform Notes

Name	Value
Comment:	Please change contact information for processor. Thank you.
Assigned To Name:	ITEST SP360 CI Cust 2

Accept Reject Close

Figure 38: Closing Product Review Screen for incoming Event 325

- The Summary Screen will show a red checkbox to indicate the event has been accepted.

Action	Event Title	Sent/Received On	Created By
✓	325 - Loan Contact Update	10/12/2015 3:37:04	RealEC
✓	180 - Document Delivered by Provider	10/12/2015 11:46:19	Rose Prasek
✓	734 - Provider Disbursed Funds	10/12/2015 10:31:46	Rose Prasek
✓	130 - Service Confirmed by Provider	10/12/2015 9:56:24	Rose Prasek
✓	100 - Service Received	10/09/2015 2:44:47	RealEC

Add Event Review Close

Figure 39: Closing Product Summary Screen after incoming Event 325 is accepted

Receiving Communication Events – Document Signing Product

The events listed below are the **Document Signing Product** events available to the lender for sending communication to the SoftPro user.

- **Event 220-Comment** is used to send a comment to the SoftPro user.
- **Event 222-Comment Action Required** is used to send a comment to the SoftPro user and will indicate an action required as a result of the comment.
- **Event 240-Service Canceled** is used to communicate to the SoftPro user that the transaction has been canceled.
- **Event 310-Re-Scheduled** is used to notify the SoftPro user that the previously scheduled closing has to be rescheduled.
- **Event 325-Loan Contact Update** is used to notify the SoftPro user that the loan contact information has been updated or changed.

Follow the steps below to accept an incoming document signing document event sent by the lender.

- Double click on the order with a **Ready** status.
- Incoming events are shown as created by RealEC as outgoing events will show the SoftPro user who sent the event.
- The summary screen will open. Highlight the event shown with an envelope in the Action column and click **Review**.

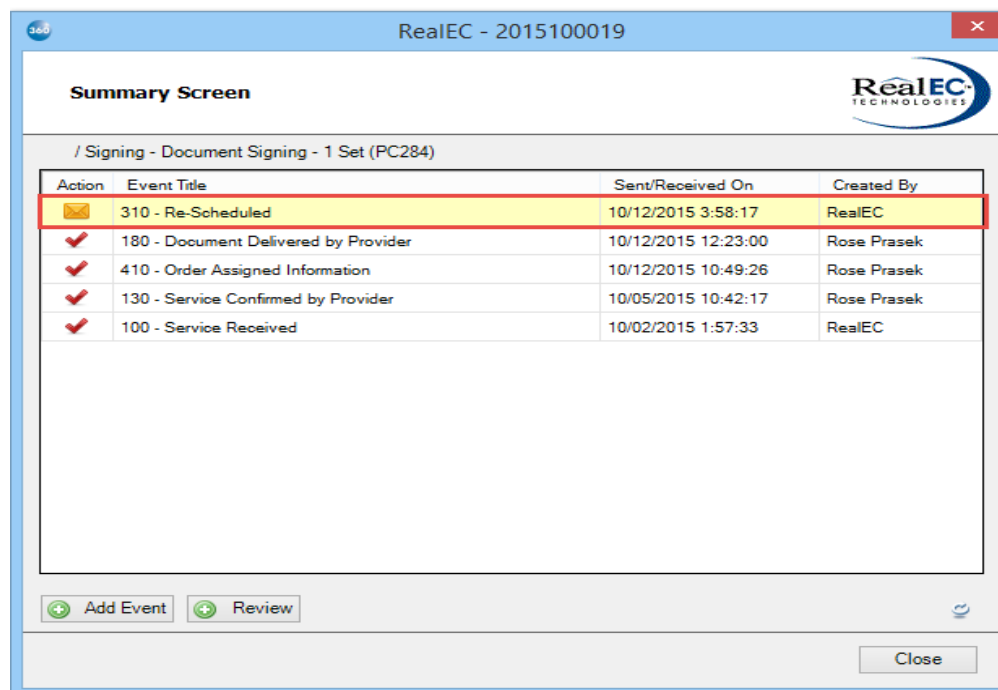


Figure 40: Document Signing Product Summary Screen with incoming Event 310

- The event review screen will open and you can view the information sent by the lender.
- Notes sent from the lender will be added to the note section in your SoftPro order unless you uncheck the 'Add to Proform Notes' checkbox.
- Click **Accept** to accept the information.

Review - 2015100019

Select All Select None Field Codes

Information: Event 310 - Re-Scheduled ☒ Add To Proform Notes

Name	Value
Comment:	Please reschedule this appointment. Borrower is unable to make original date and time.
Scheduled Date:	10/16/2015
Scheduled Time:	10:00:00
Signing Method:	Traditional

Accept Reject Close

Figure 41: Review Screen for Event 310

- The Summary Screen will show a red checkbox to indicate the event has been accepted.

RealEC - 2015100019

Summary Screen

RealEC TECHNOLOGIES

/ Signing - Document Signing - 1 Set (PC284)

Action	Event Title	Sent/Received On	Created By
✓	310 - Re-Scheduled	10/12/2015 3:58:17	RealEC
✓	180 - Document Delivered by Provider	10/12/2015 12:23:00	Rose Prasek
✓	410 - Order Assigned Information	10/12/2015 10:49:26	Rose Prasek
✓	130 - Service Confirmed by Provider	10/05/2015 10:42:17	Rose Prasek
✓	100 - Service Received	10/02/2015 1:57:33	RealEC

Add Event Review Close

Figure 42: Document Signing Product Summary Screen after incoming Event 310 is accepted

6. Basics: Receiving Documents from the Lender

The Lender has the ability to securely deliver documents to the SoftPro user through events.

Receiving Document Events - Title Product

The events listed below is the **Title Product** event available to the lender for sending documents.

- **Event 460-Document Attached by Lender** is used to send a document to the SoftPro user.

Follow the steps below to accept an incoming title product document event sent by the lender.

- Double click on the order with a **Ready** status.
- Incoming events are shown as created by RealEC as outgoing events will show the SoftPro user who sent the event.
- The summary screen will open. Highlight the event shown with an envelope in the Action column and click **Review**.

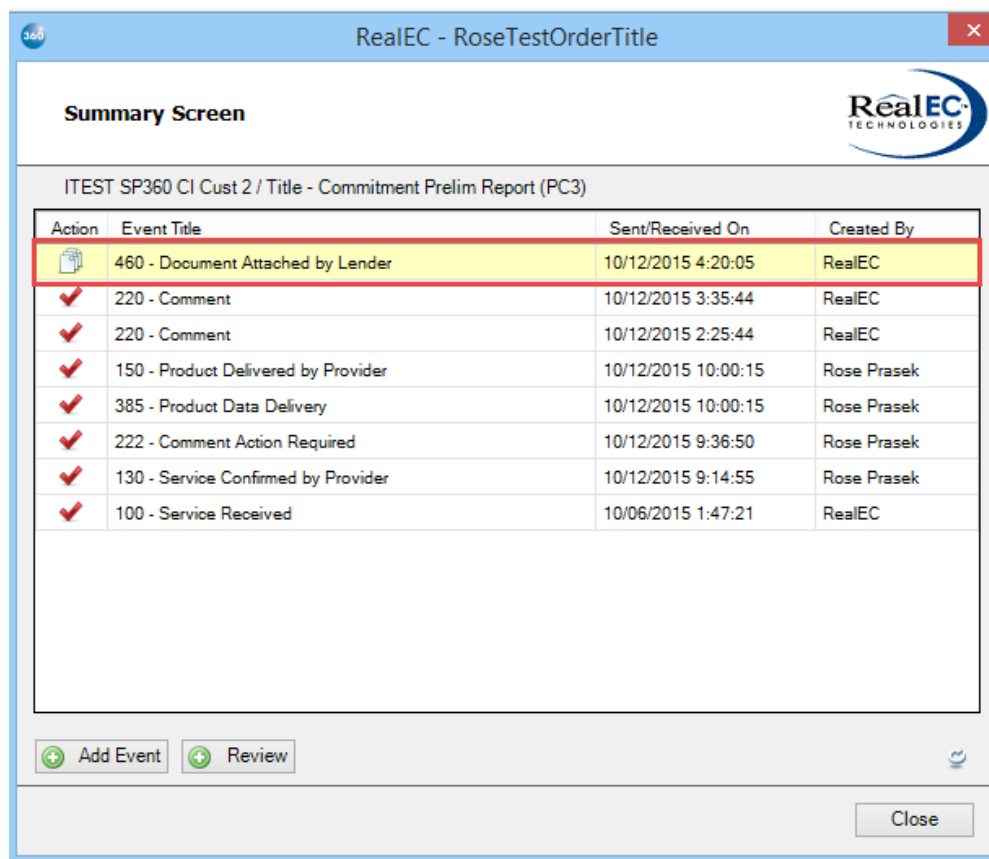


Figure 43: Title Product Summary Screen with incoming Event 460

- The event review screen will open and you can view the document and comment sent by the lender.

- Notes sent from the lender will be added to the note section in your SoftPro order unless you uncheck the 'Add to Proform Notes' checkbox.
- Documents sent from the lender will be added to your SoftPro order.
- Click **Accept** to accept the document and comment.

Review - RoseTestOrderTitle

Select All | Select None | Field Codes

Information: Event 460 - Document Attached by Lender ☒ Add To Proform Notes

Name	Value
Comment:	Purchase Agreement

Documents

<input checked="" type="checkbox"/>	View	Copy	Document Name	File Name	File Size	Transferred
<input checked="" type="checkbox"/>			Purchase Agreement	Purchase Agreement.docx	11370	100%

Accept Reject Close

Figure 44: Title Product Review Screen for Event 460

- The Summary Screen will show a red checkbox to indicate the event has been accepted.

RealEC - RoseTestOrderTitle

Summary Screen

ITEST SP360 CI Cust 2 / Title - Commitment Prelim Report (PC3)

Action	Event Title	Sent/Received On	Created By
✓	460 - Document Attached by Lender	10/12/2015 4:20:05	RealEC
✓	220 - Comment	10/12/2015 3:35:44	RealEC
✓	220 - Comment	10/12/2015 2:25:44	RealEC
✓	150 - Product Delivered by Provider	10/12/2015 10:00:15	Rose Prasek
✓	385 - Product Data Delivery	10/12/2015 10:00:15	Rose Prasek
✓	222 - Comment Action Required	10/12/2015 9:36:50	Rose Prasek
✓	130 - Service Confirmed by Provider	10/12/2015 9:14:55	Rose Prasek
✓	100 - Service Received	10/06/2015 1:47:21	RealEC

Add Event Review Close

Figure 45: Title Product Summary Screen after accepting Event 460

Receiving Document Events - Closing Product

The events listed below are the **Closing Product** events available to the lender for sending documents.

- **Event 460-Document Attached by Lender** is used to send a document to the SoftPro user.
- **Event 760-Document Package Delivered by Customer** is used to send the document package to the SoftPro user.

Follow the steps below to accept an incoming closing product document event sent by the lender.

- Double click on the order with a **Ready** status.
- Incoming events are shown as created by RealEC as outgoing events will show the SoftPro user who sent the event.
- The summary screen will open. Highlight the event shown with an envelope in the Action column and click **Review**.

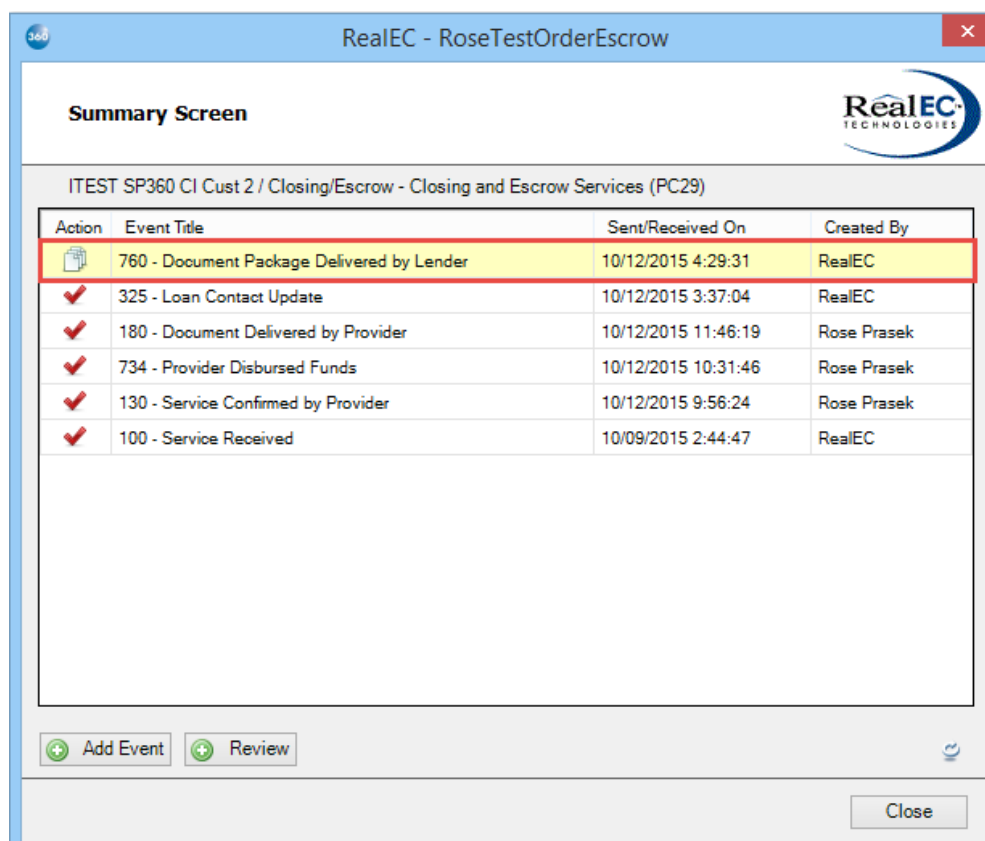


Figure 46: Title Product Summary Screen with incoming Event 760

- The event review screen will open and you can view the document and comment sent by the lender.

- Notes sent from the lender will be added to the note section in your SoftPro order unless you uncheck the 'Add to Proform Notes' checkbox.
- Documents sent from the lender will be added to your SoftPro order.
- Click **Accept** to accept the document and comment.

The screenshot shows a software window titled "Review - RoseTestOrderEscrow". At the top, there are buttons for "Select All", "Select None", and "Field Codes". Below this is a yellow header bar with the text "Information: Event 760 - Document Package Delivered by Lender" and a checked checkbox labeled "Add To Proform Notes".

Name	Value
Pkg Exp Date:	10/16/2015
Comment:	Attached are the closing documents. Please have borrowers execute.

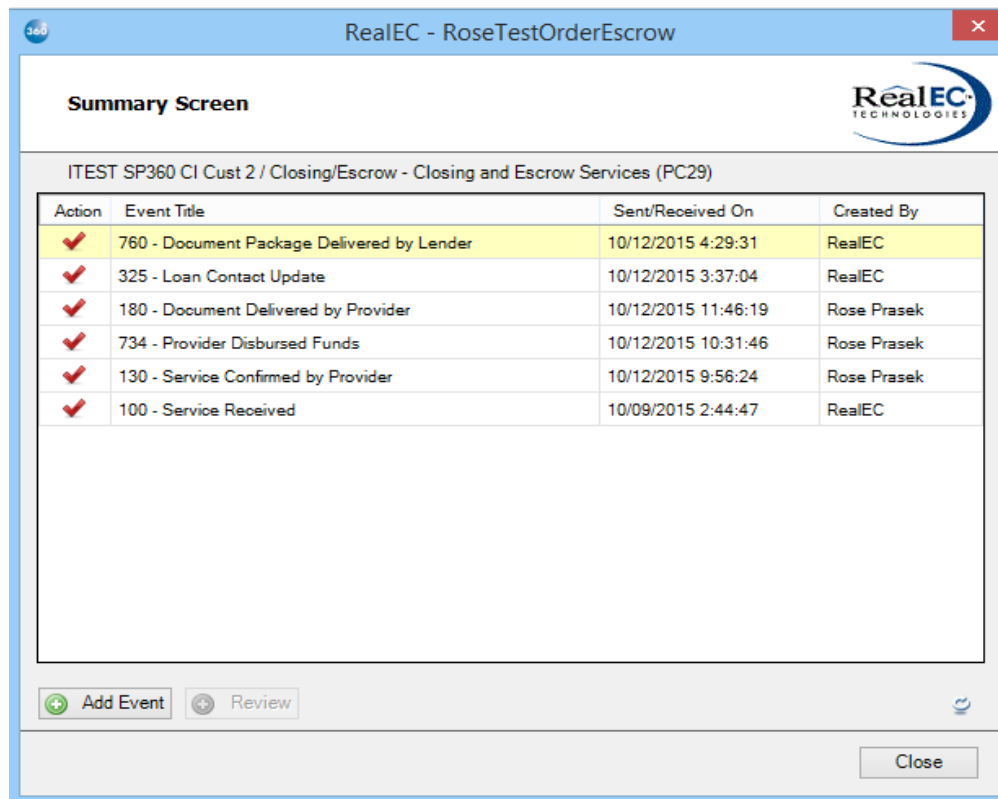
Below the table is a section titled "Documents" with a yellow background. It contains a table with the following data:

<input checked="" type="checkbox"/>	View	Copy	Document Name	File Name	File Size	Transferred
<input checked="" type="checkbox"/>			Closing Package	Closing Package.docx	11370	100%

At the bottom right of the window are three buttons: "Accept" (with a green checkmark icon), "Reject" (with a red X icon), and "Close".

Figure 47: Closing Product Review Screen for Event 760

- The Summary Screen will show a red checkbox to indicate the event has been accepted.



Action	Event Title	Sent/Received On	Created By
✓	760 - Document Package Delivered by Lender	10/12/2015 4:29:31	RealEC
✓	325 - Loan Contact Update	10/12/2015 3:37:04	RealEC
✓	180 - Document Delivered by Provider	10/12/2015 11:46:19	Rose Prasek
✓	734 - Provider Disbursed Funds	10/12/2015 10:31:46	Rose Prasek
✓	130 - Service Confirmed by Provider	10/12/2015 9:56:24	Rose Prasek
✓	100 - Service Received	10/09/2015 2:44:47	RealEC

Figure 48: Closing Product Summary Screen after accepting Event 760

Closing Insight

Closing Collaboration for the Closing Disclosure

When the [Closing Order Request \(Event 100\)](#) includes **Closing Insight: Yes** the loan will require the use of the Closing Disclosure Form and Closing Insight Collaboration to close the transaction and the order will follow the closing collaboration workflow. If the lender does not include this indication in the closing order request, the RealEC generic workflow will be used. The RealEC generic integration does not allow for the exchange of closing disclosure data but does provide the ability to send and receive basic events.

The lender also has the option to change a transaction to utilize Closing Insight by sending an event to RealEC prior to submission of [Event 431 – Closing Instructions](#). SoftPro will automatically change the workflow to the closing collaboration workflow if closing disclosure data is included with Event 431.

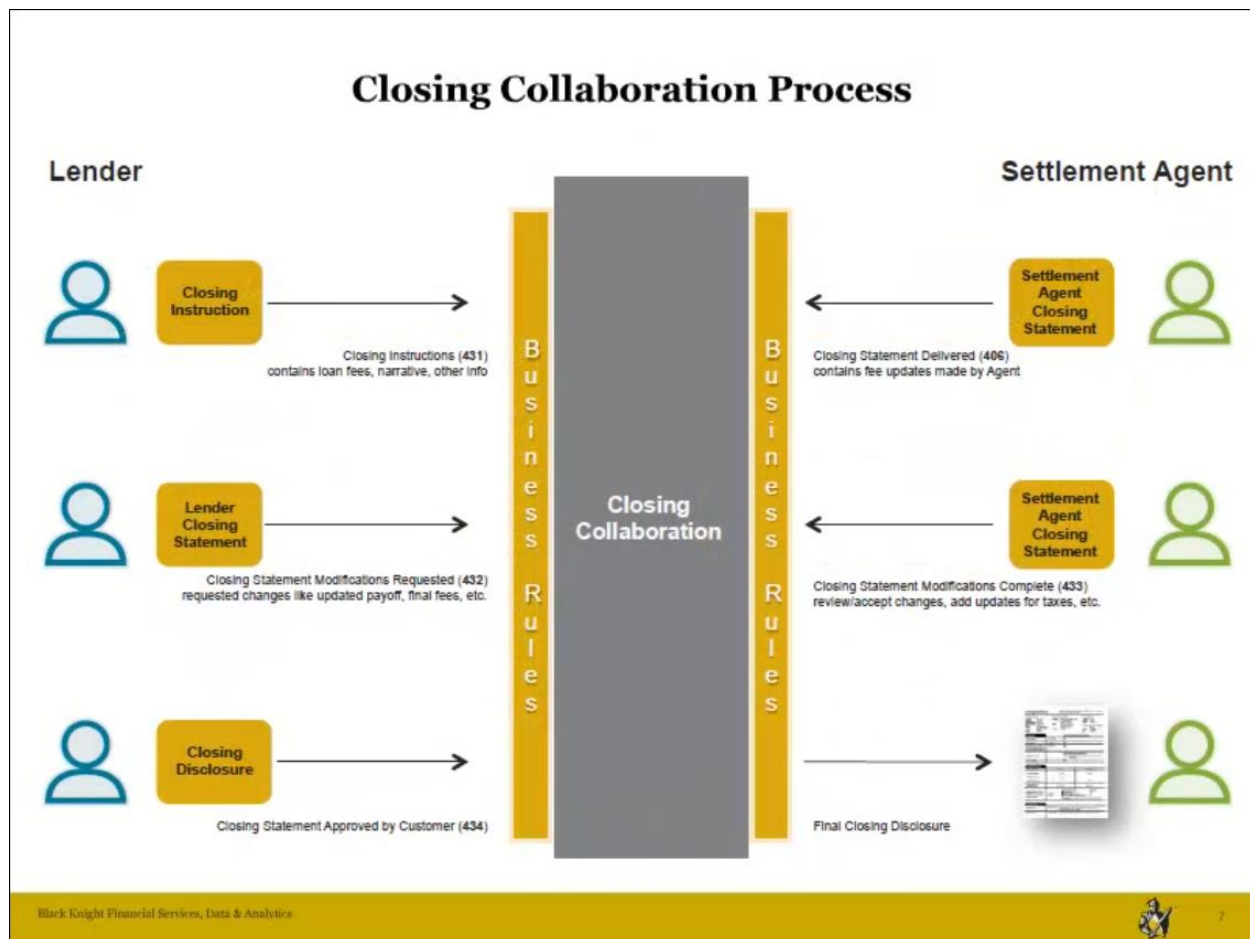


Figure 49: Closing Collaboration Process

1. Closing Insight: Receiving Closing Disclosure data from Lender

The lender will deliver the Closing Disclosure data by sending [Event 431-Closing Instructions](#) to the SoftPro user. The lender may include the closing instructions and comments with this event or they may send the closing instructions using [Event 460-Document Attached by Customer](#). When the Closing Instructions are sent by the lender they will appear in the SoftPro 360 view that is setup for your RealEC account and will have a status of **Ready**.

Event 431-Closing Instructions

Follow the steps below to accept **Event 431-Closing Instructions** sent by the lender.

- Double click on the order with a **Ready** status to view and accept the event.
- The summary screen will open. Highlight the event and click **Review**.

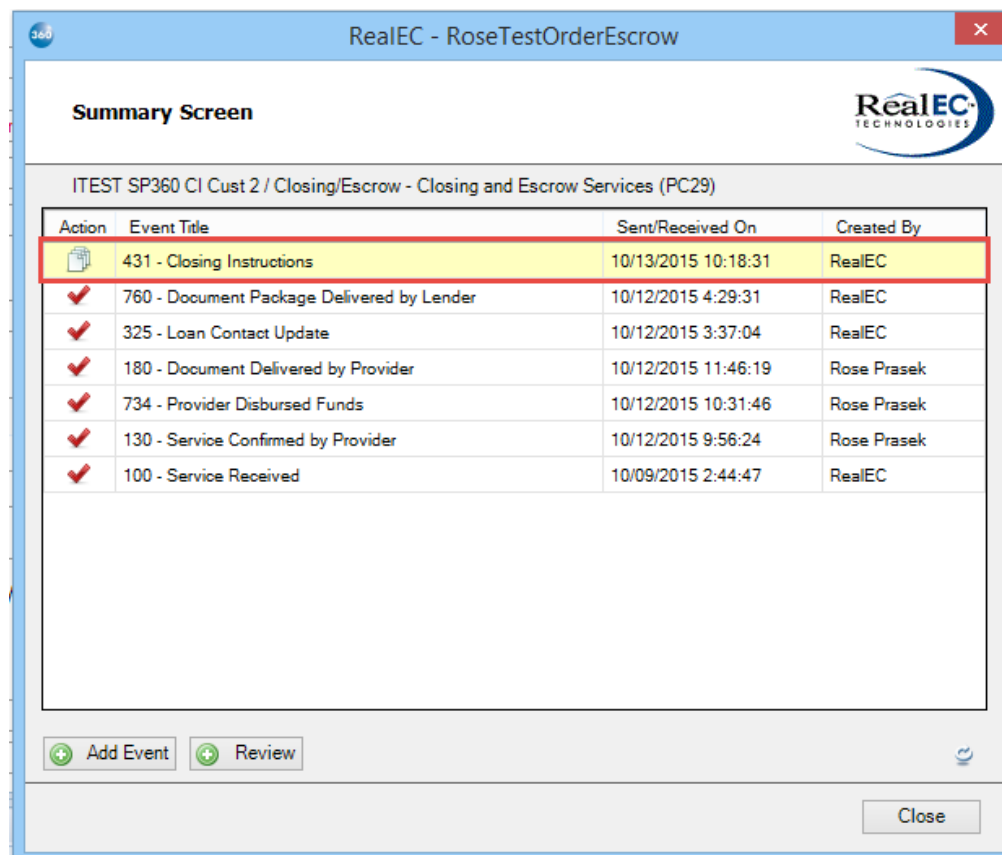


Figure 50: Closing Product Summary Screen with incoming Event 431

- The event review screen will open for your review.
- If comments are sent from the lender, you could view them on the review screen and they will be added to the note section in your SoftPro order. If you do not want them added to your SoftPro order, uncheck the 'Add to Proform Notes' checkbox.
- If documents are sent from the lender, you could view them and they will be added to your SoftPro order. If you do not want them added to your SoftPro order, uncheck the checkbox next to the document.
- The review screen will provide three workflow options. Options 1 and 2 will import your lender data into the SoftPro file. Option 3 will only import documents and notes, if applicable.
- Click the '?' to view the lender data that will be imported. The specific sections of the CDF are highlighted in the sample pdf that is displayed.
- Select an Action.
 - **Event 431-Closing Instructions (Option 1): Import lender data into SoftPro and open order to review.**
 Selecting this option will import the lender closing disclosure data into your SoftPro file and allows you to review and reconcile fees in SoftPro prior to sending the data to Closing Insight. When you are ready to

send the fees to Closing Insight for review and submission to lender, you would manually send Event 406. Option 1 is the default option and allows more control of when data is submitted to the lender. Note: You must submit Event 406 prior to accessing the Closing Insight Portal on any subsequent events.

➤ **Event 431-Closing Instructions (Option 2): Import lender data into SoftPro and open Closing Insight to compare.**

Selecting this option will import the lender closing disclosure data into your SoftPro file and immediately open Closing Insight for review on the Closing Insight Portal. The SoftPro file information will be automatically sent to Closing Insight ([Event 406-Closing Statement Delivered by Provider](#)) for you to review and reconcile the data in Closing Insight prior to submission to the lender. Selecting this action will not send data to your lender until you [Submit to Lender](#) on the Closing Insight Portal. This option also requires you to enter your Closing Insight [login credentials](#).

➤ **Event 431-Closing Instructions (Option 3): Only accept documents and notes into SoftPro order.**

Selecting this option will only import documents and notes (if included) into your SoftPro file. No closing disclosure data will be imported into your SoftPro file. This option requires you to manually enter the lender data and fees into SoftPro. When you are ready to send the fees to Closing Insight for review and submission to lender, you would manually send Event 406. Note: You must submit Event 406 prior to accessing the Closing Insight Portal on any subsequent events.

- Click **Submit** to continue.

Figure 51: Closing Product Review Screen for Event 431

- The Summary Screen will show a red checkbox to indicate the event has been accepted.

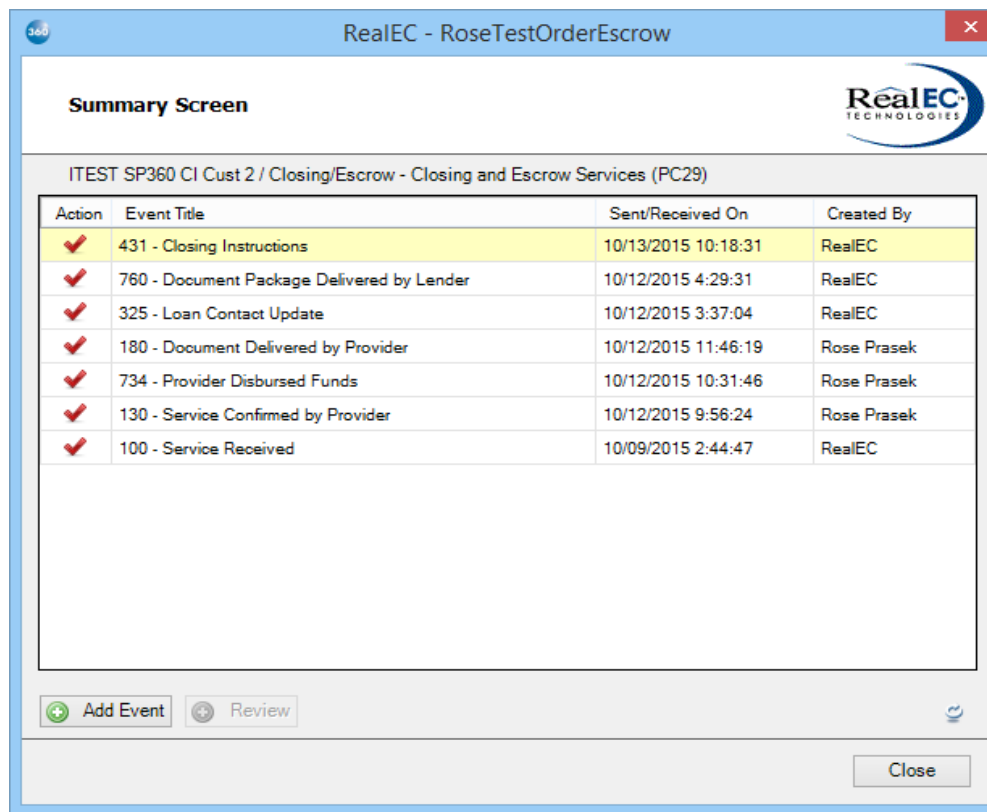


Figure 52: Closing Product Summary Screen after accepting Event 431

Closing Insight Login Credentials

The SoftPro user is required to enter their Closing Insight login credentials prior to submitting events involving the Closing Insight Portal. Follow the step below to enter and save your login credentials.

- Click the **Login Setting** hyperlink.
- Click the **Remember Me** checkbox to have the system save your credentials.
- Enter your RealEC account credentials. If you need RealEC assistance with your credentials, click the **RealEC Login Assistance** hyperlink.

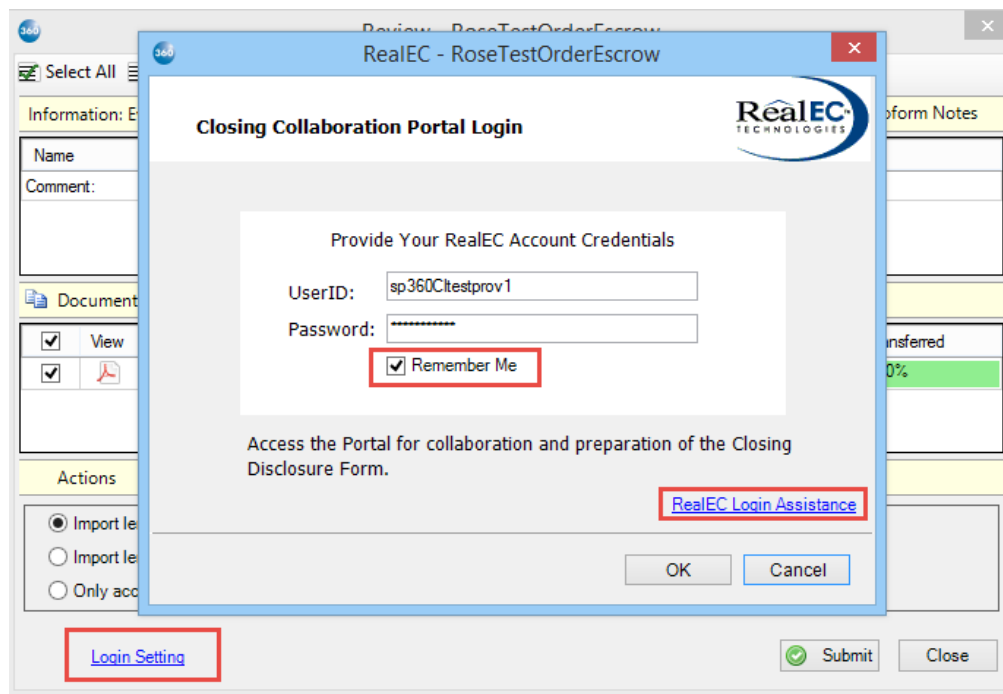


Figure 53: Closing Collaboration Portal Login Screen

Critical values that do not match

In the event one of the following fields included in the lender data does not match the SoftPro file, you will be presented with a screen showing the different values. These values may affect the calculations and allows you to cancel the acceptance of this event and take other actions if needed. Only the values that are different or missing will be displayed. The **Critical Values** are: Loan Amount, Sales Price, Closing Date and Disbursement Date.

- To continue with the data import, click **OK**.
- To cancel the data import, click **Cancel**. This option will return you to the Review Screen and allows you to click **Close** to keep the event active.

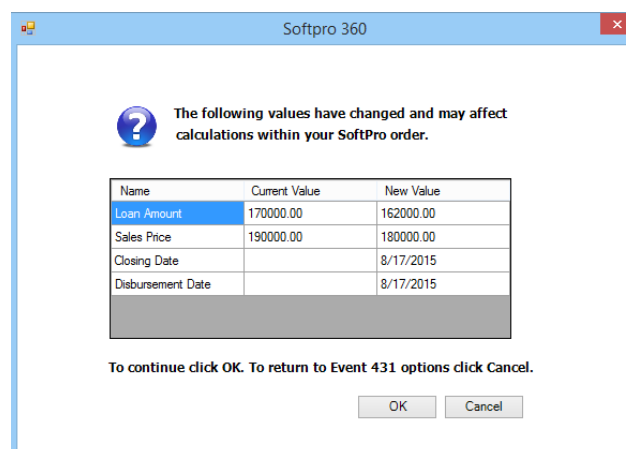


Figure 54: Closing Product Key Value Screen for Event 431

2. Closing Insight: Sending Closing Disclosure Data from SoftPro to Closing Insight

The SoftPro user will deliver their closing disclosure data by sending [Event 406-Closing Statement Delivered](#) to the Closing Insight Exchange. **Event 406 is required to be sent before the Closing Insight Portal is available to the user.** This event will automatically be sent when you accept [Event 431-Closing Instructions Option 2](#). It is important to note that data will not be sent to the lender until Submit to Lender is selected in Closing Insight.

Event 406-Closing Statement Delivered by Provider

Follow the steps below to send your closing disclosure data to the lender.

- Double click on the order from your “active” order view.
- The summary screen will open. Click on **Add Event** and choose Event 406-Closing Statement Delivered by Provider.
- Click **Next**.

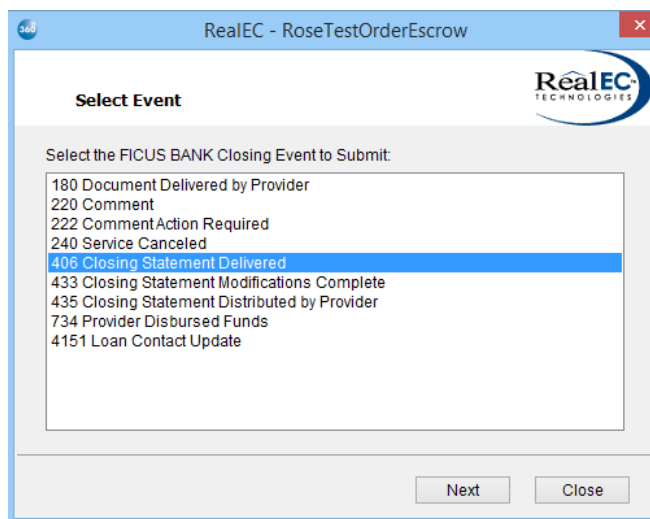


Figure 55: Add Event Screen for Event 406

- Click Next on the 406-Closing Statement Delivered Screen to send the SoftPro file data to the Closing Insight Exchange for review. This will only send the SoftPro file data to Closing Insight. Data will not be sent to the lender until Submit to Lender is clicked in Closing Insight.

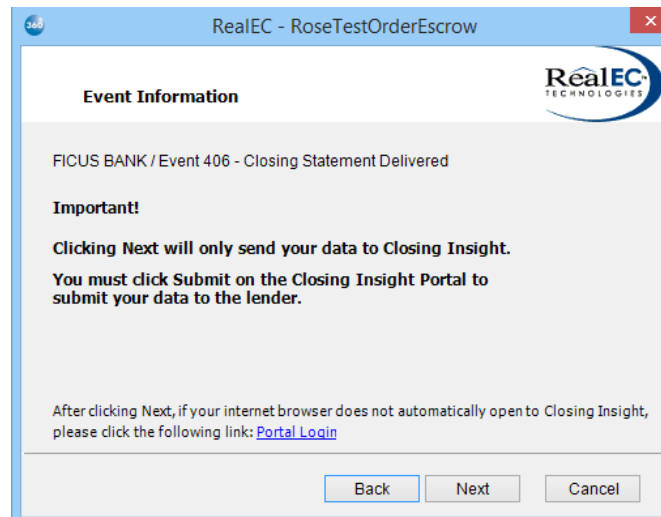


Figure 56: Event 406 Closing Statement Delivered Screen

- Enter your Closing Insight Portal login credentials and click **OK**.

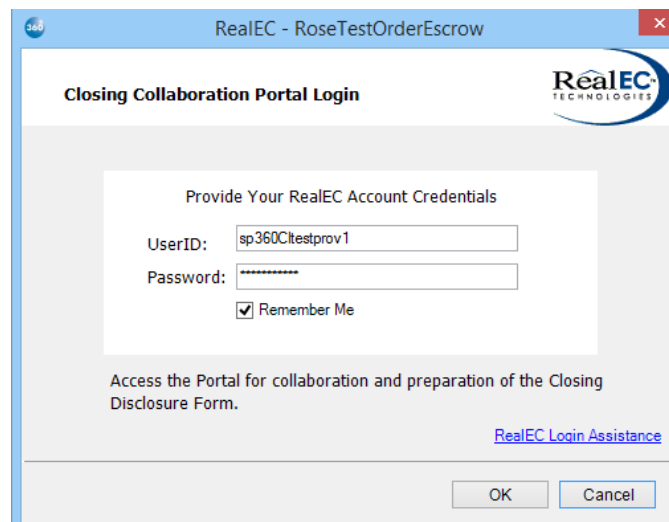


Figure 57: Closing Collaboration Portal Login Screen

Supported Values

In order to submit data to Closing Insight you must include fee types supported by Closing Insight. In the event the values are incorrect or missing you will be presented with a supported values screen.

- Select supported value from dropdown list and Click **OK**. Information you selected will be added to your SoftPro file.
- Clicking **Cancel** will cancel the submission of the event and the event will need to be resubmitted.

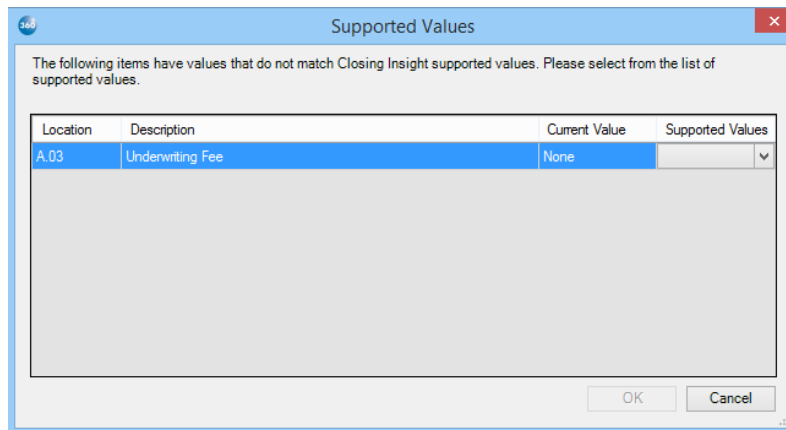


Figure 58: Closing Collaboration Supported Values Screen

- When events are sent they will appear in the Summary Screen.

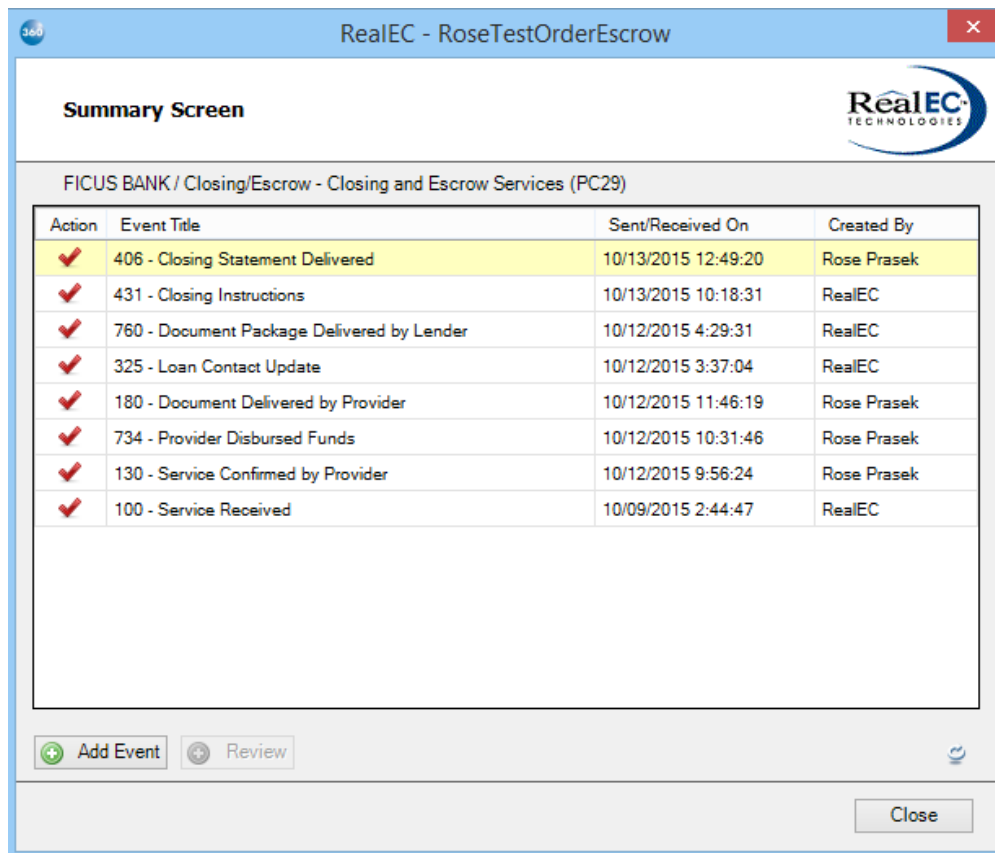


Figure 59: Closing Product Summary Screen after sending Event 406 to Closing Insight

- When closing collaboration events are submitted to the lender they will appear in the Summary Screen as Event 4062. In the screen shot below Event 406 was sent to Closing Insight twice but only submitted to lender the second time.

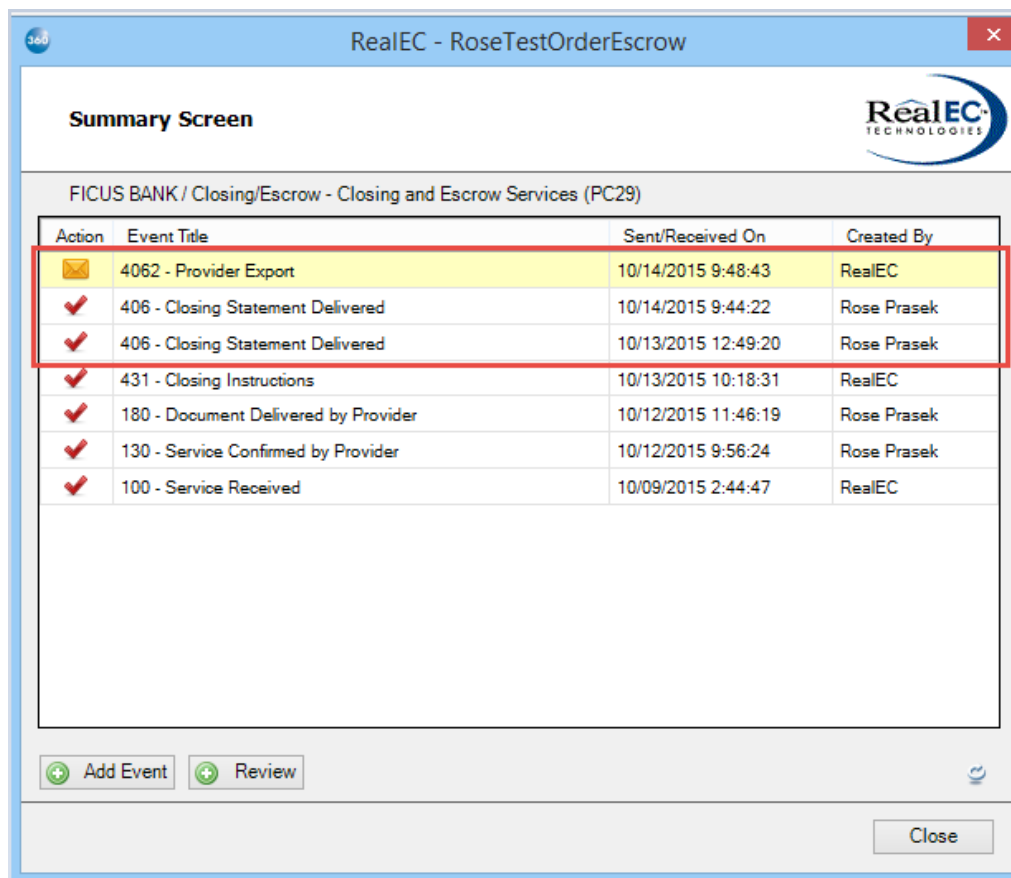


Figure 60: Closing Product Summary Screen after sending Event 406 to portal and submitting to lender

3. Closing Insight: Closing Insight Portal Collaboration

The Closing Insight Portal will become available to the user after Event 406 has been submitted. When **Event 406 – Closing Statement Delivered by Provider** or **Event 433-Closing Statement Modifications Complete** is sent the Closing Insight Portal opens to the your current transaction. The information displayed on the form is the Provider data and will match what is in your SoftPro file. It is important to note that you should only have one instance of Closing Insight open at any time and it is best practice to logout once you have finished working your transaction.

The minimum internet requirements to use RealEC's website could be found at:

<http://www.bkfs.com/RealEC/DivisionInformation/ServiceProviders/Pages/FAQ.aspx>

Reviewing Flags and Findings on the Closing Insight Portal:

BORROWER

Michael Jones

LOAN ID #

123456789

FILE #

RoseTestOrderEscrow

PURPOSE

Purchase

LENDER

FICUS BANK

PROPERTY

456 Somewhere Ave, Fort Gaines, GA 39851

LAST EVENT PROCESSING TIME: 10/13/2015 12:23 PM CDT

CLOSING DISCLOSURE

History & Comments

Lender sent in Closing Instructions 3 hours ago

Submit to Lender

Closing/Signing Date

08/17/2015

Export

Collapse -

STATUS NEEDS ATTENTION

Analyze

Flags 49

Findings 4

Closing Disclosure

Closing Information

Date Issued

Closing Date

08/17/2015

Disbursement Date

08/17/2015

Settlement Agent

Epsilon Title Co.

File #

RoseTestOrderEscro

Property

456 Somewhere Ave, Fort Gaines, GA 39851

Sale Price

\$ 180,000.00

Transaction Information

Borrower(s)

Michael Jones

Seller(s)

FICUS BANK

Loan Information

Loan Term

30 Years

Purpose

Purchase

Product

Fixed

Loan Type

Conventional

Loan ID#

123456789

MIC#

000654321

Loan Terms

Can this amount increase after closing?

Loan Amount

\$ 162,000.00

No Yes

Interest Rate

3.875 %

No Yes

Monthly

\$ 761.78

No Yes

Principal & Interest

Analytics Results

1. The Home Inspection Fee Fee Type exists on the Closing Instructions, but not on the Settlement Agent Closing Disclosure.

2. The Integrated Disclosure Issued Date is an invalid value or is missing from the Settlement Agent Closing Disclosure.

3. The Closing Agent Order Number Identifier on the Settlement Agent Closing Disclosure does not match the Closing Agent Order Number Identifier on the Closing

Figure 61: Closing Insight Portal

The following steps should be followed prior to submitting data to the lender.

- Click Analyze to run analytics and update the flags and findings.
- Flags and Findings will display the number of items to review.
- By default, the Findings will be displayed in the Analytic Results. To view the Flags, click on Flags. When the field is blue, the information will be displayed in the Analytic Results.

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BORROWER: Michael Jones
 LOAN ID #: 123456789
 FILE #: RoseTestOrderEscrow
 PURPOSE: Purchase
 LENDER: FICUS BANK
 PROPERTY: 456 Somewhere Ave, Fort Gaines, GA 39851

CLOSING DISCLOSURE [History & Comments](#)

Lender sent in Closing Instructions 3 hours ago [Submit to Lender](#) [Export](#) [Collapse -](#)

Closing/Signing Date: 08/17/2015

STATUS NEEDS ATTENTION [Analyze](#)

Flags 49 Findings 4

Closing Disclosure
 Closing Information
 Date Issued:
 Closing Date: 08/17/2015
 Disbursement Date: 08/17/2015

Transaction Information
 Borrower(s): ☒ Michael Jones
 Seller(s): ☐
 Lender: FICUS BANK

Loan Information
 Loan Term: 30 Years
 Purpose: Purchase
 Product: Fixed
 Loan Type: Conventional

Analytics Results
 The Borrower Party Address Type of Mailing exists on the Closing Instructions, but not on the Settlement Agent Closing Disclosure.

Figure 62: Closing Insight Portal Flags and Findings

- To review the Flags and Findings, click on the Analytic Result.
- An Analytic Result pop up screen will display detailing the difference between the lender data and the provider data.
- Choose the action to Accept Lender Value or Revert to previous value. In order to send a comment to the lender, you must enter the comment before choosing an action.
- Review each Flag and Finding and choose the appropriate action.

Analysis Result

The Fee with the below information exists on the Closing Instructions, but not on the Settlement Agent Closing Disclosure.

Fee Type: Home Inspection Fee
 Fee Type Display Label Text: omitted
 Integrated Disclosure Section Type: Other Costs
 Actual Amount: \$1,500.00
 Fee Paid To: Third Party Provider

This message is usually addressed by the Lender.

[Accept Lender value](#) [Revert to previous value](#)

Comment:

74 characters remaining

[All Field Comments & Activity](#) [Cancel](#)

FILE #: RoseTestOrderEscrow
 PURPOSE: Purchase
 LENDER: FICUS BANK
 PROPERTY: 456 Somewhere Ave, Fort Gaines, GA 39851

Closing/Signing Date: 08/17/2015

STATUS NEEDS ATTENTION [Analyze](#)

Flags 49 Findings 4

Analytics Results

- The Home Inspection Fee Fee Type exists on the Closing Instructions, but not on the Settlement Agent Closing Disclosure.
- The Integrated Disclosure Issued Date is an invalid value or is missing from the Settlement

	\$0.00				
	\$2,806.61				
	\$2,806.61	\$0.00			
	\$4,845.16				
	\$4,815.36	\$29.80	\$0.00	\$0.00	\$405.00
	\$0.00				

Use this table to see what has changed from your Loan Estimate

Figure 63: Closing Insight Portal – Resolving Flags/Findings

- Once all Flags and Findings have been reviewed, click Analyze to run the analytics again. This step is required to save the changes and submit to the lender. If you Reverted data to previous value it will still show up as a flag or finding until the lender takes action.

Submitting data to the Lender from the Closing Insight Portal:

- Once you are ready to submit your data, click **Submit to Lender**. This will trigger Event 4061 to send the Event 406 data to the lender.
- **Event 4062-Provider Export Data** will also be sent back to SoftPro.

Closing Insight™
Powered by RealEC®

Hello CICustomer TestUser Options Menu Contact Us Logout

Order Dashboard Reports

BORROWER: Michael Jones LOAN ID #: 123456789 FILE #: 12-3456 PURPOSE: Purchase LENDER: FICUS BANK PROPERTY: 456 Somewhere Ave, Fort Gaines, GA 39851

Last Event Processing Time: 10/13/2015 12:53 PM CD

CLOSING DISCLOSURE History & Comments

Lender sent in Closing Instructions 3 hours ago Submit to Lender Closing/Signing Date 08/17/2015 Export Collapse -

STATUS NEEDS ATTENTION Analyze

Flags 15 Findings 1

Closing Disclosure

Closing Information

Date Issued [Field]

Closing Date [Field]

Disbursement Date [Field]

Settlement Agent [Field]

File # [Field]

Transaction Information

Borrower(s) [Field] [Field]

Seller(s) [Field] [Field]

Loan Information

Loan Term [Field]

Purpose [Field]

Product [Field]

Loan Type [Field]

Loan ID# [Field]

MIC# [Field]

Analytics Results

1. The Seller Credit Closing Adjustment Item Type exists in the Paid Already By Or On Behalf Of Borrower At Closing section on the Closing Instructions, but not on the Settlement Agent Closing Disclosure.

Figure 64: Closing Insight Portal – Submit to Lender

4. Closing Insight: Importing data submitted to lender into SoftPro

Clicking **Submit to Lender** on the Closing Insight Portal will submit the Closing Disclosure data to the lender and will send [Event 4062 Provider Export Data](#) to SoftPro 360. This event **always** needs to be accepted into the SoftPro file immediately after submission to lender to ensure the data submitted to the lender matches what is in the SoftPro file. Unlike [Event 431](#) that only imports a portion of the lender data, this event will import all data.

Event 4062 Provider Export Data

Follow the steps below to accept **Event 4062 Provider Export Data** into your SoftPro file.

- Double click on the order with a **Ready** status to view and accept the event.
- The summary screen will open. Highlight the event and click **Review**.

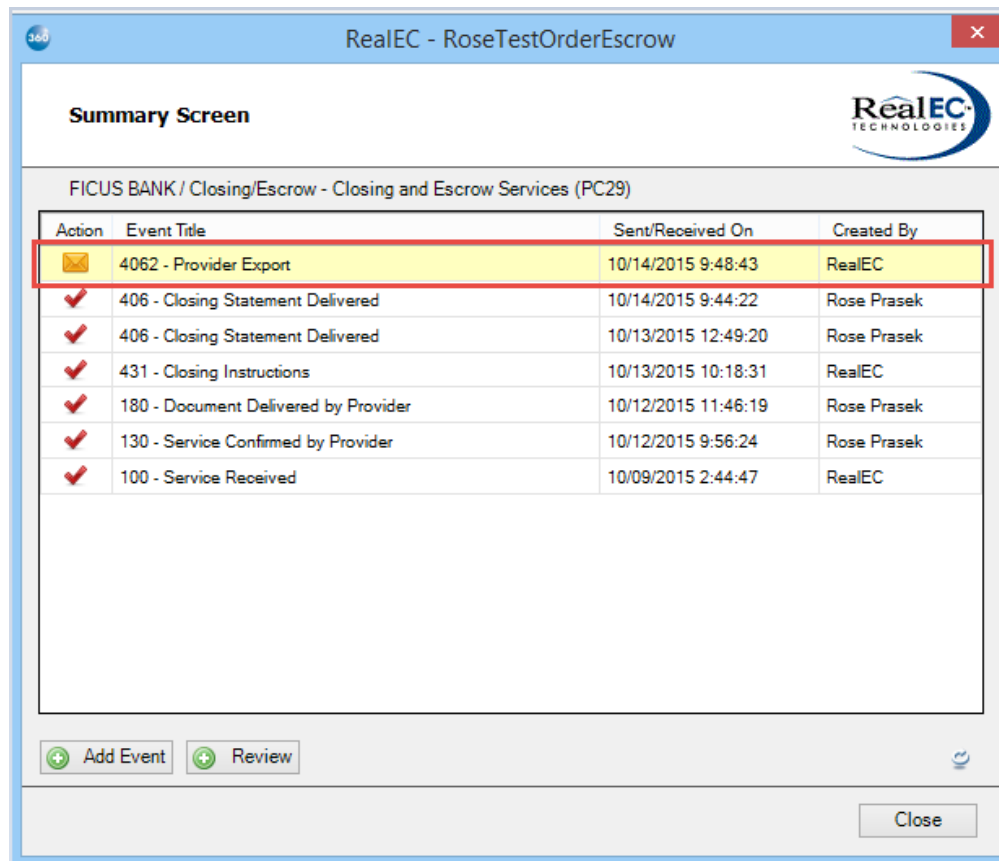


Figure 65: Closing Product Summary Screen with incoming Event 4062

- The event review screen will open and display a message.
- Click **Next** to import the data into the SoftPro file.

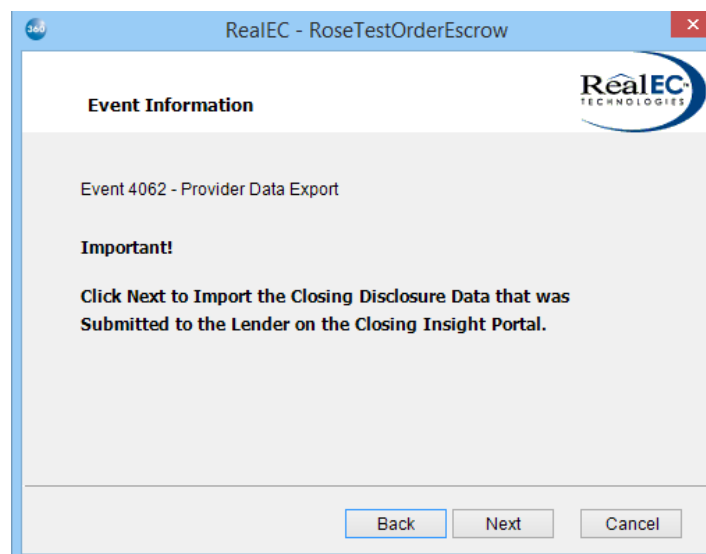


Figure 66: Event 4062 Review Screen

- Click **Next** to import all the data into the SoftPro file.
- If your data was successfully imported you will receive the following message.

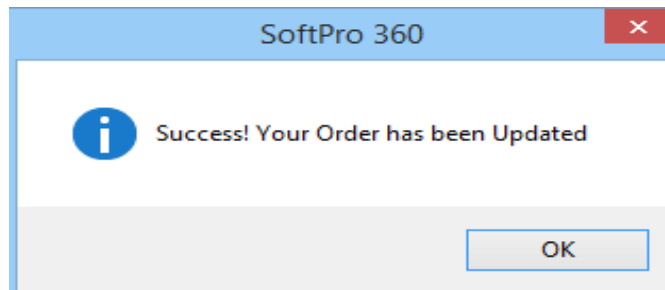


Figure 67: Event 4062 Import Success Screen

- The Summary Screen will show a red checkbox to indicate the event has been accepted.

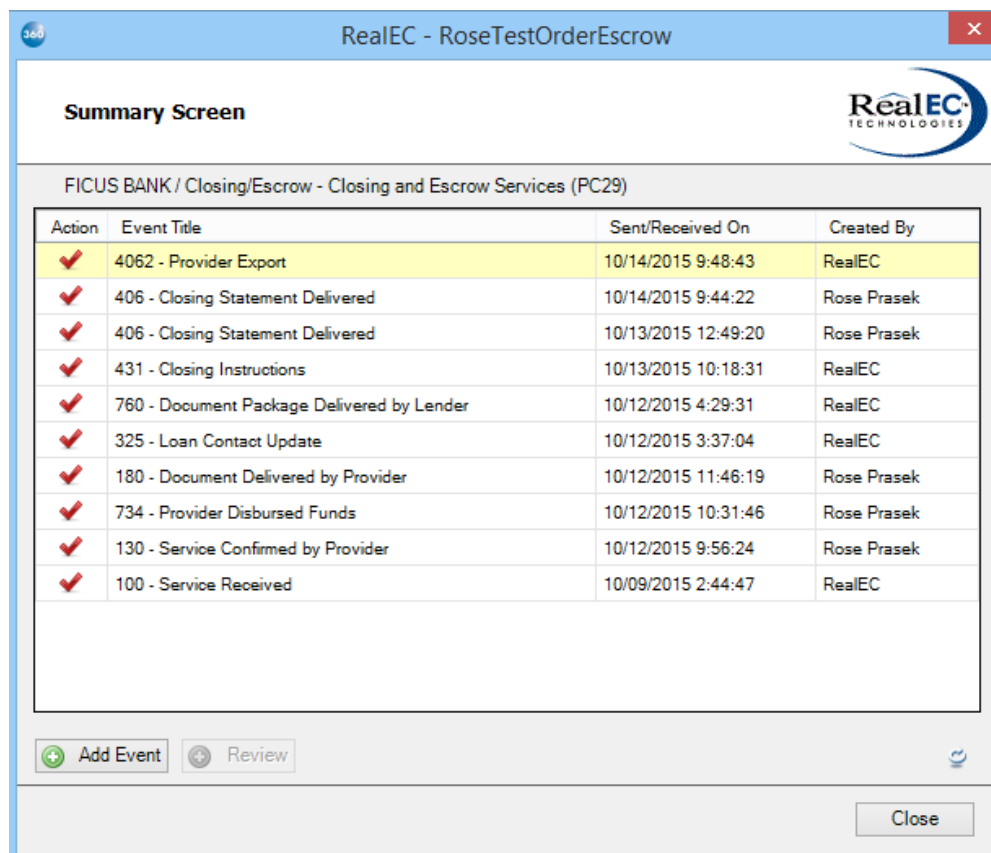


Figure 68: Summary Screen after accepting Event 4062

Notifications when importing data into SoftPro

When data is imported into SoftPro, matching logic is used to determine if the changes affect an existing fee or if it is a new fee. In the event the information cannot be reconciled, the user will receive a notification on the fields that encountered a problem during the import.

- If there was a problem encountered during the import, you will receive the following message.

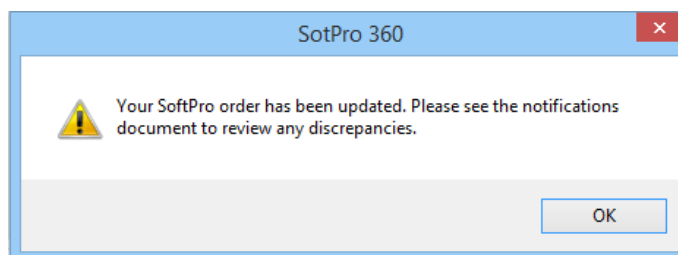


Figure 69: Event 4062 Import Notification Screen

- A notification document will open in your browser and will also be added to your applicable document repository.
- The SoftPro user should review the information and take appropriate action to ensure the data in their file matches the data submitted to the lender.

The following problems were encountered during import/export.

Section: A. Origination Charges

The following charges were not found in the incoming transmission. Please confirm SoftPro data matches lenders data.

Section Number	Description	FeeType	Payee	Amount(s)
A.03/Charge 1	Underwriting Fee	None	Ficus Bank	\$1,097.00

Section: None

The following simple notifications were raised:

- Failed to set 'CDFs 1 OriginationChargeSection Lines 4 Charges 1 FeeType' to 'UnderwritingFee'

Figure 70: Notification Document Example

5. Closing Insight: Making Modifications to the Closing Disclosure Form

After submission of the preliminary Closing Disclosure data, modifications may be required. Modifications could be initiated by either the lender or provider. The lender will submit [Event 432 – Closing Statement Modifications Requested](#) when sending revised data. The SoftPro user will submit [Event 433 – Closing Statement Modifications Complete](#) when they send data to request modifications or in response to lender modifications. The lender may include revised closing instructions and comments with Event 432 or they may send the closing instructions using [Event 460-Document Attached by Customer](#). **Note: You must submit Event 406 prior to accepting or requesting modifications**

Event 432-Closing Statement Modifications Requested

When a modification request is sent by the lender **Event 432-Closing Statement Modifications Requested** will appear in the SoftPro 360 view that is setup for your RealEC account and will have a status of **Ready**. Follow the steps below to review the changes submitted by the lender.

- Double click on the order with a **Ready** status to view and accept the event.

- The summary screen will open. Highlight the event shown with an envelope in the Action column and click **Review**.

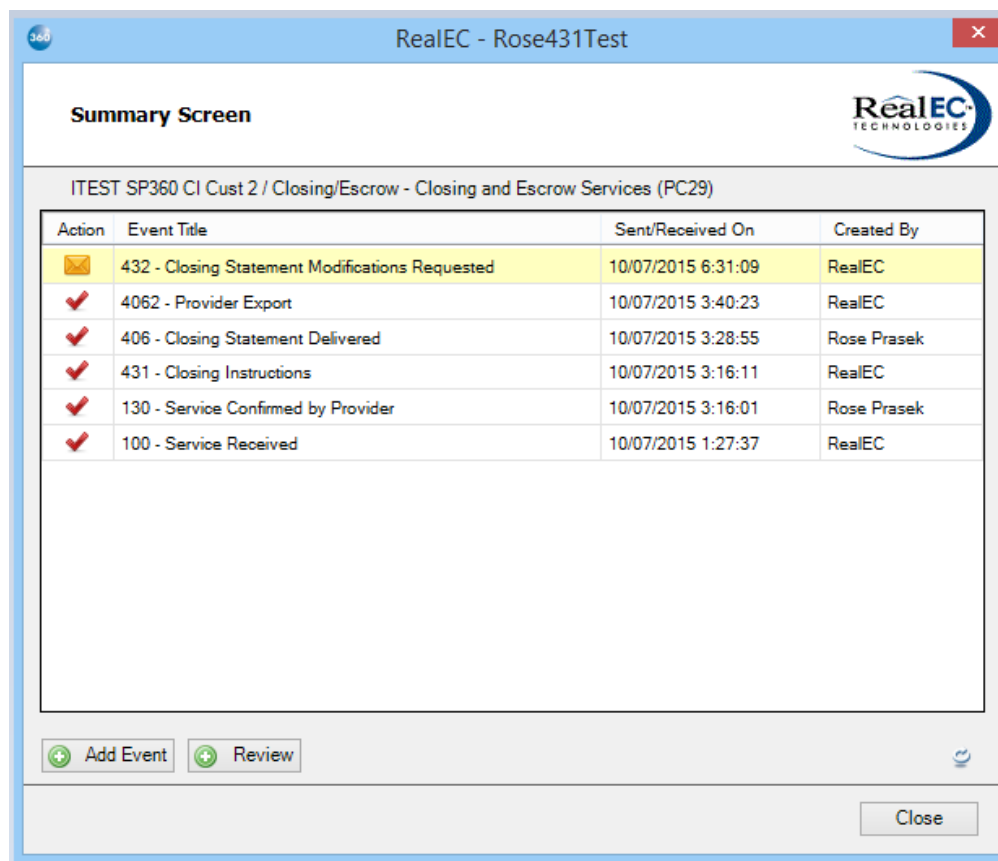


Figure 71: Summary Screen with incoming Event 432

- The review screen will provide two workflow options. Option 1 will send the SoftPro Closing Disclosure data to Closing Insight. Option 2 will only import documents and notes, if applicable.
- Select an Action.
 - **Event 432-Closing Statement Modifications Requested (Option 1): Send SoftPro data and open Closing Insight to compare**
 Selecting this option will send the SoftPro closing disclosure data to Closing Insight for review ([Event 433-Closing Statement Modifications Complete](#)). This option will not import any new lender data into the SoftPro file. The SoftPro user reviews the data in Closing Insight prior to submission to the lender. Selecting this action will not send data to your lender until you [Submit to Lender](#) on the Closing Insight. This option requires you to enter your Closing Insight [login credentials](#).
 - ▶ In the event one of the [critical values](#) included in the lender data does not match the SoftPro file, the user will be presented with a screen showing the different values. These values may affect the calculations and allows the user to cancel the acceptance of this event so they could take other actions

if needed. Only the values that are different or missing will be displayed. The **Critical Values** are: Loan Amount, Sales Price, Closing Data and Disbursement Date.

➤ **Event 432- Closing Statement Modifications Requested (Option 2): Open SoftPro file with no data import**

Selecting this option will only import documents and notes (if included) into your SoftPro file. No closing disclosure data will be imported into your SoftPro file. This option requires you to manually enter the lender revised data and fees into SoftPro. When you are ready to send the fees to Closing Insight for review and submission to lender, you would manually send Event 433.

- Click **Submit** to continue.

The screenshot shows a software window titled "Review - Rose431Test". At the top, there are buttons for "Select All", "Select None", and "Field Codes". Below this is a yellow header bar with the text "Information: Event 432 - Closing Statement Modifications Requested" and a checked checkbox labeled "Add To Proform Notes". The main area contains a table with columns "Name" and "Value", which is currently empty. Below the table is another yellow header bar labeled "Documents" with a document icon. Underneath is a table with columns "View", "Copy", "Document Name", "File Name", "File Size", and "Transferred", also empty. At the bottom is a section titled "Actions" with two radio button options: "Send SoftPro data and open Closing Insight to compare" (which is selected) and "Open SoftPro file with no data import". At the very bottom of the window are a "Login Setting" link, a green "Submit" button with a checkmark, and a "Close" button.

Figure 72: Closing Product Review Screen for Event 432 with no documents or notes

- The Summary Screen will show a red checkbox to indicate the event has been accepted.

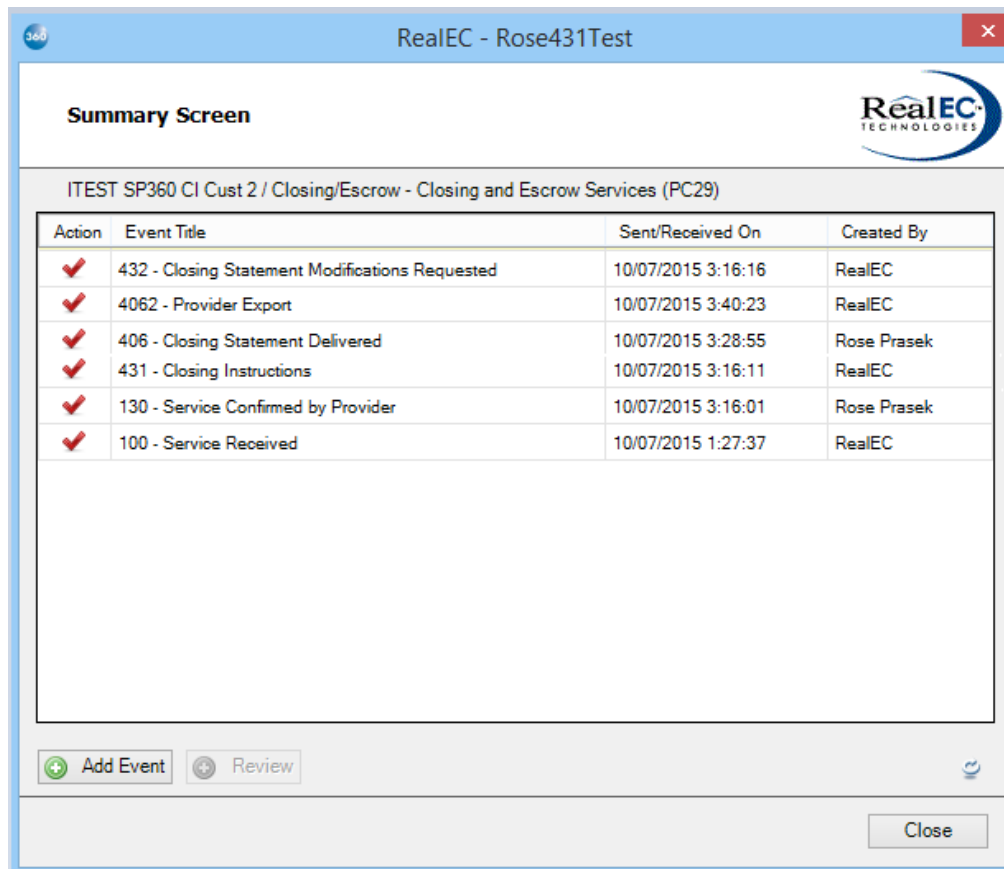


Figure 73: Closing Product Summary Screen after accepting Event 432

Event 433-Closing Statement Modifications Complete

The SoftPro user will deliver their closing disclosure data by sending **Event 433-Closing Statement Modifications Complete** to the Closing Insight Portal. This event should be sent by the user after accepting [Event 432-Closing Statement Modifications Requested Option 2](#) or when you need to request modifications. It will automatically be sent when the user accepts [Event 432 – Closing Statement Modifications Requested Option 1](#). Submitting this event will not send data to your lender until you [Submit to Lender](#) on the Closing Insight and requires you to enter your Closing Insight [login credentials](#).

Follow the steps below to send your closing disclosure data to the lender.

- Double click on the order from your “active” order view.
- The summary screen will open. Click on **Add Event** and choose Event 433-Closing Statement Modifications Complete.
- Click **Next**.

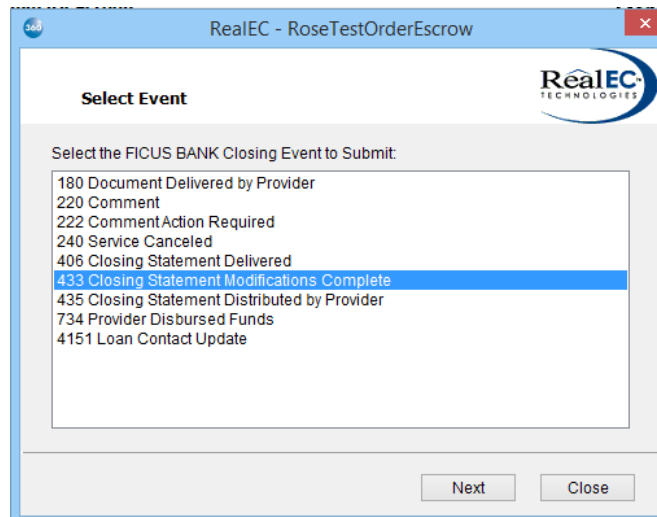


Figure 74: Add Event Screen for Event 433

- Click **Next** on the 433 Closing Statement Modifications Complete Screen to send the SoftPro file data to the Closing Insight Exchange for review. This will only send the SoftPro file data to Closing Insight. Data will not be sent to the lender until Submit to Lender is clicked in Closing Insight.

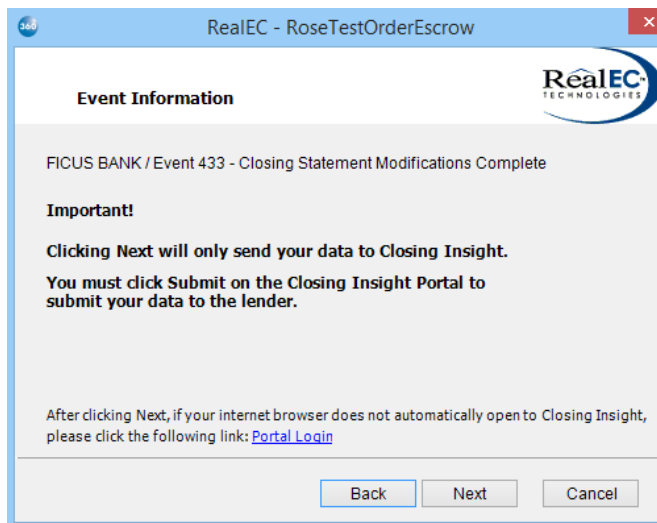


Figure 75: Event 433-Closing Statement Modifications Complete

- Enter your Closing Insight Portal login credentials and click **OK**.
- In order to submit data to Closing Insight you must include fee types supported by Closing Insight. In the event the values are incorrect or missing you will be presented with a [supported values](#) screen.
- When events are sent they will appear in the Summary Screen.

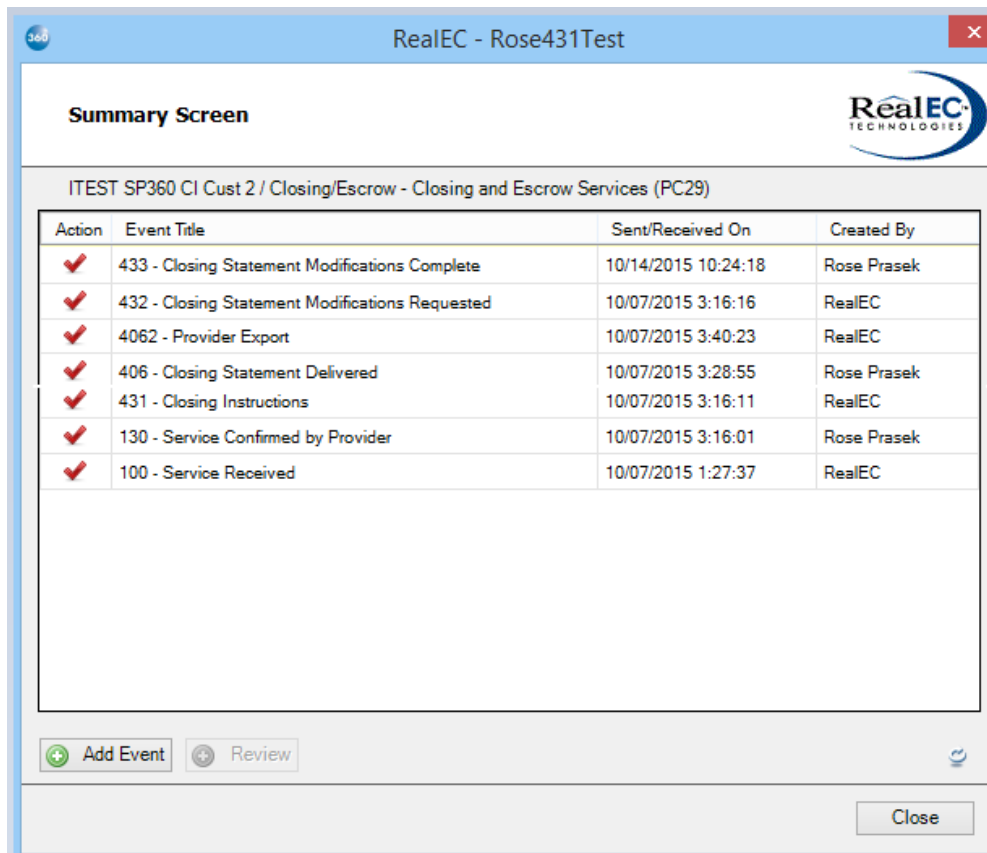


Figure 76: Closing Product Summary Screen after sending Event 433 to Closing Insight

- In order to submit your data to the lender you must click Submit to Lender on the Closing Insight Portal. Once data has been submitted to lender on the portal you will receive [Event 4062 Provider Export Data](#).
- Accept Event 4062 Provider Export Data into your SoftPro file to ensure your file data matches what was sent to the lender.

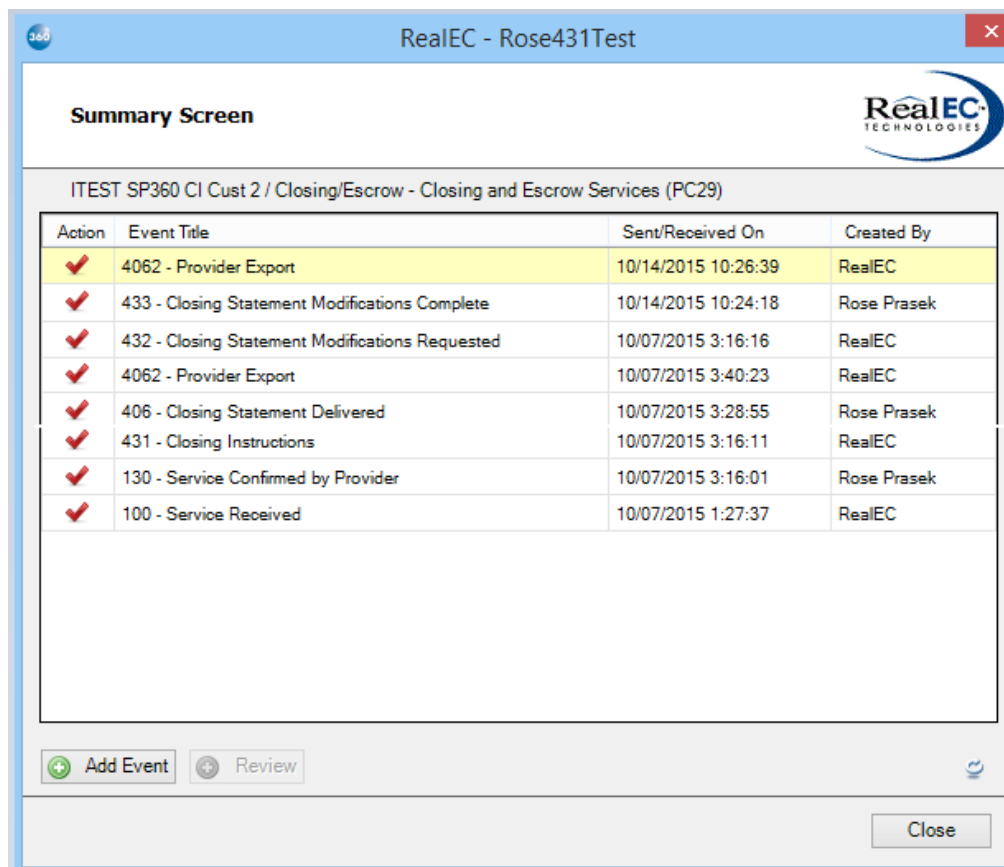


Figure 77: Summary Screen after accepting Event 4062

6. Closing Insight: Finalizing the Closing Disclosure Form

Once the lender is ready to finalize the Closing Disclosure Form they will submit [Event 434-Closing Statement Approved by Lender](#) and [Event 435-Closing Statement Distributed by Provider](#). Both events will be sent when the lender finalizes the Closing Disclosure form.

Event 434-Closing Statement Approved by Lender

When the Closing Disclosure Form is finalized by the lender, **Event 434-Closing Statement Approved by Lender** will appear in the SoftPro 360 view that is setup for your RealEC account and will have a status of **Ready**.

Follow the steps below to accept Event 434 sent by the lender.

- Double click on the order with a **Ready** status.
- The summary screen will open. Highlight the event and click **Review**.

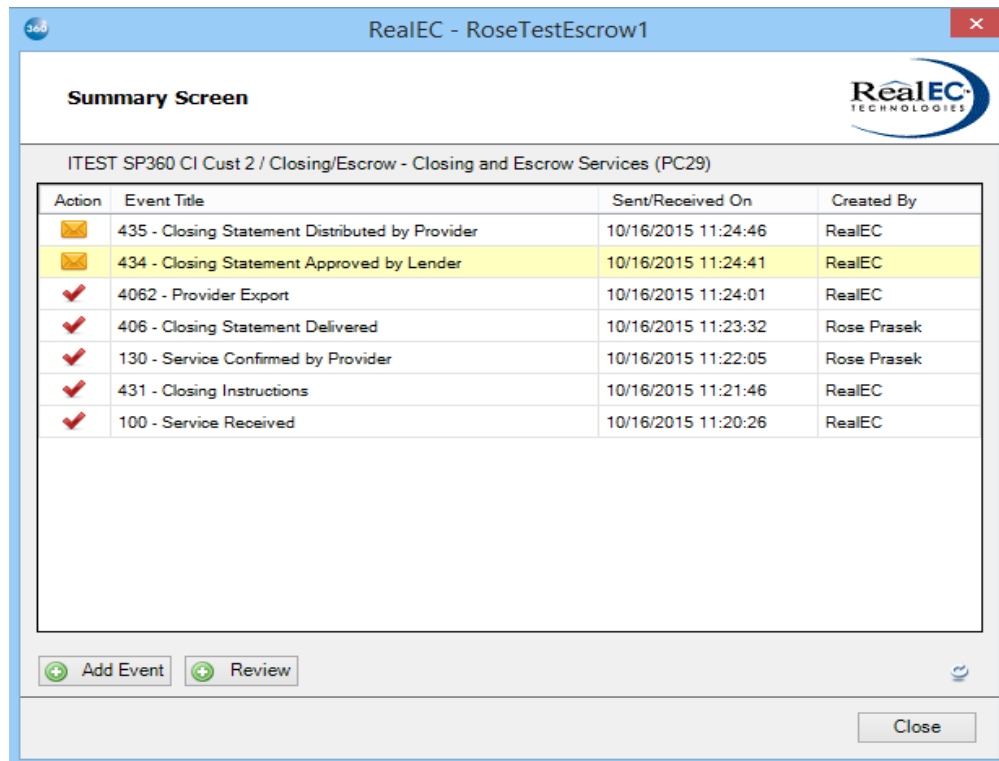


Figure 78: Summary Screen with incoming Event 434

- The event review screen will open and you could view the information sent by the lender.
- Click **Accept** to accept the information.

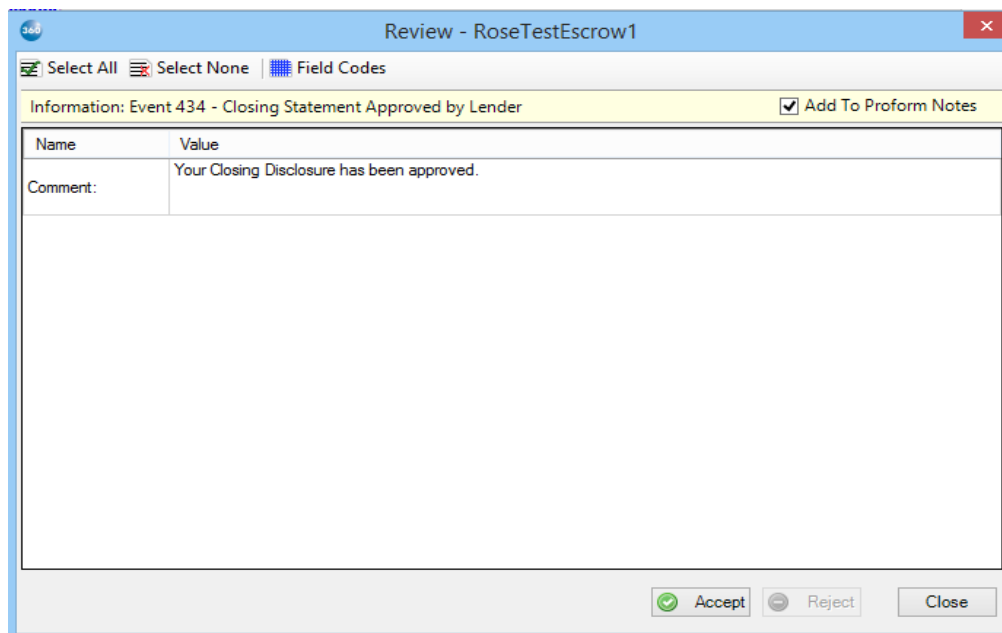


Figure 79: Review Screen for Event 434

- The Summary Screen will show a red checkbox to indicate the event has been accepted.

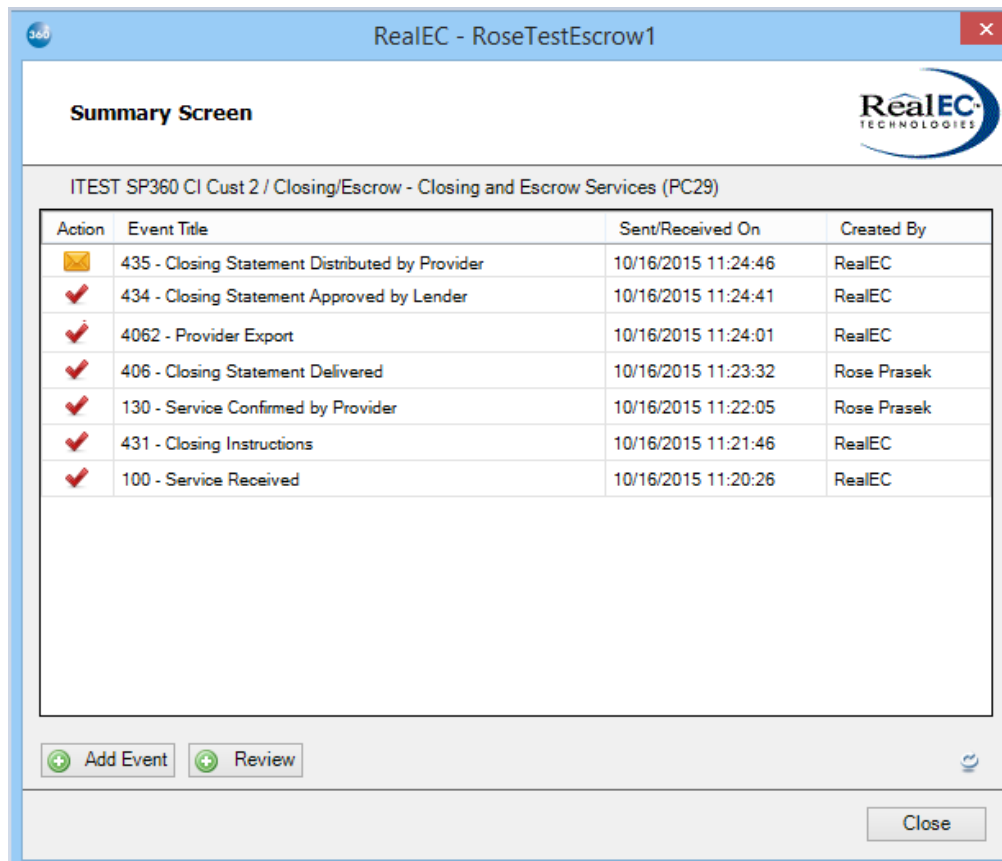


Figure 80: Closing Product Summary Screen after accepting Event 434

Event 435-Closing Statement Distributed by Provider

When the Closing Disclosure Form is finalized by the lender, **Event 435-Closing Statement Distributed by Provider** will appear in the SoftPro 360 view that is setup for your RealEC account and will have a status of **Ready**. The lender may include the final Closing Disclosure form and comments with this event or they may send the Closing Disclosure form using [Event 460-Document Attached by Customer](#).

Follow the steps below to accept Event 435 sent by the lender.

- Double click on the order with a **Ready** status.
- The summary screen will open. Highlight the event and click **Review**.

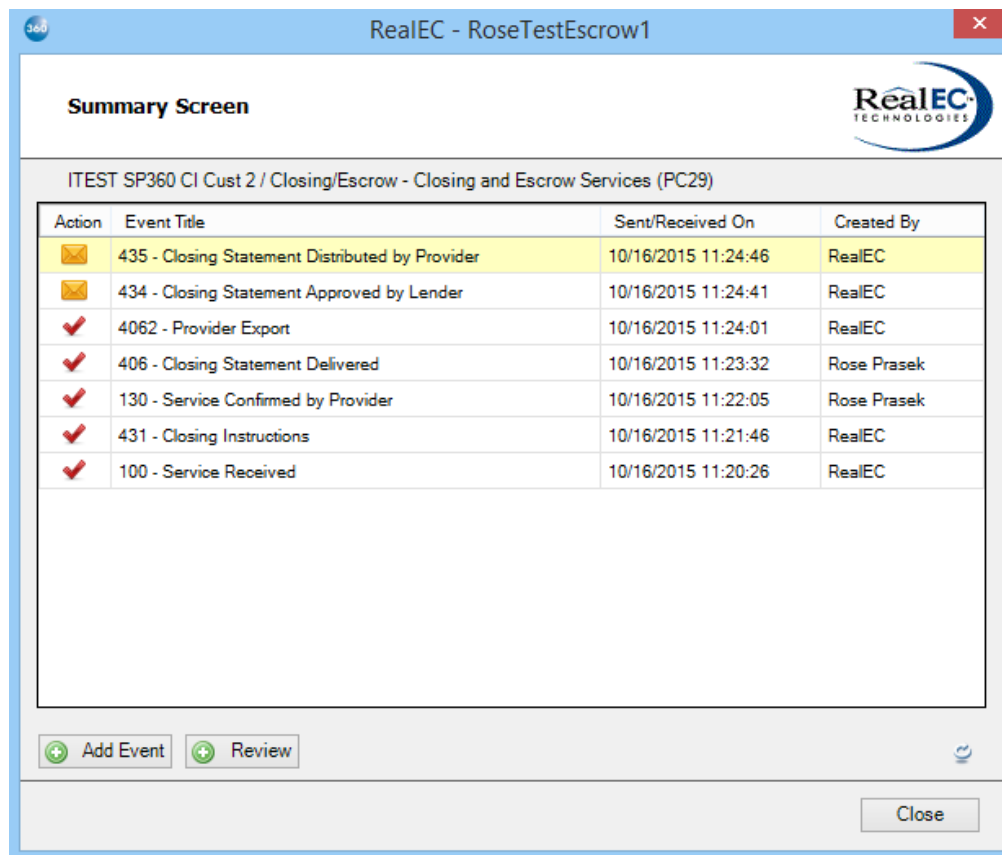


Figure 81: Summary Screen with incoming Event 435

- The review screen will provide two workflow options. Option 1 will send the SoftPro Closing Disclosure data to Closing Insight. Option 2 will only import documents and notes, if applicable.
- Select an Action.
 - **Event 435-Closing Statement Distributed by Provider (Option 1): Send SoftPro data and open Closing Insight to compare**
 Selecting this option will send the SoftPro closing disclosure data to Closing Insight for review ([Event 433-Closing Statement Modifications Complete](#)). This option will not import any new lender data into the SoftPro file but gives the ability to [confirm the final Closing Disclosure data on Closing Insight](#). It also allows you to make a [request to the lender to re-open collaboration](#) if you are not in agreement with the final figures. In the event one of the critical values included in the lender data does not match the SoftPro file, you will be presented with a screen showing the different values. This option requires you to enter your Closing Insight login credentials.
 - **Event 435-Closing Statement Distributed by Provider (Option 2): Open SoftPro file with no data import**
 Selecting this option will only import documents and notes (if included) into your SoftPro file. No closing disclosure data will be imported into your SoftPro file.

➤ Click **Submit** to continue.

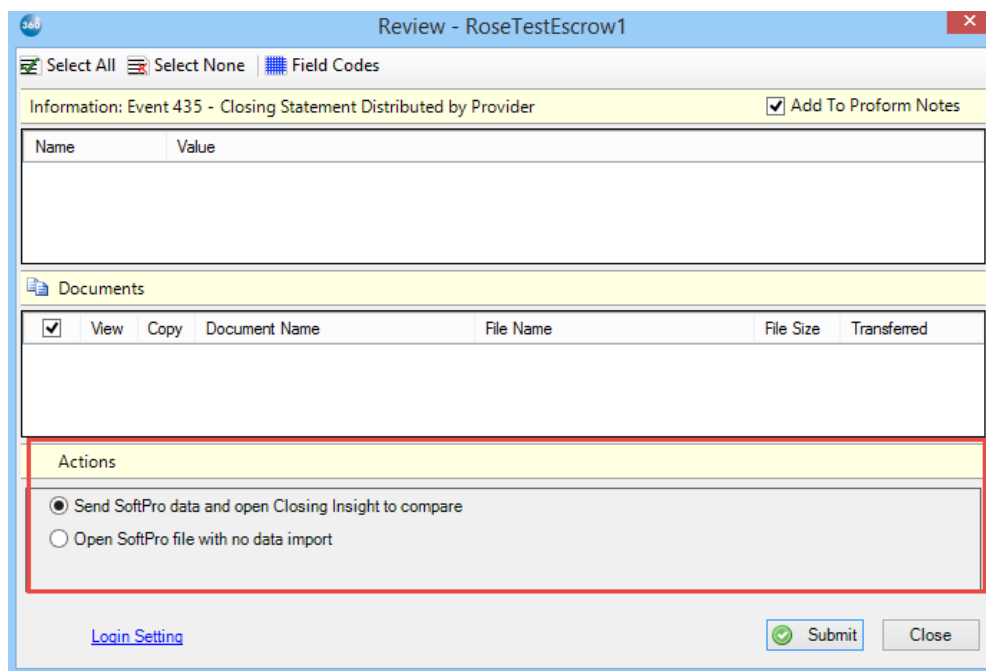


Figure 82: Closing Product Review Screen for Event 432 with no documents or notes

Confirming Final Closing Disclosure Data on the Closing Insight Portal

When [Event 435 – Closing Statement Distributed by Provider \(Option 1\)](#) is selected the Closing Insight Portal opens to your current transaction. The information displayed on the form is the Provider data and will match the SoftPro file. You will have the ability to review the data and Flags and Findings. If you are in agreement with the data submitted by the lender click the Confirm button. This will complete the collaboration on this transaction. In the event you need to request modifications after confirmation, you could send [Event 433-Closing Statement Modifications Complete](#). This will send a request to re-open to the lender.

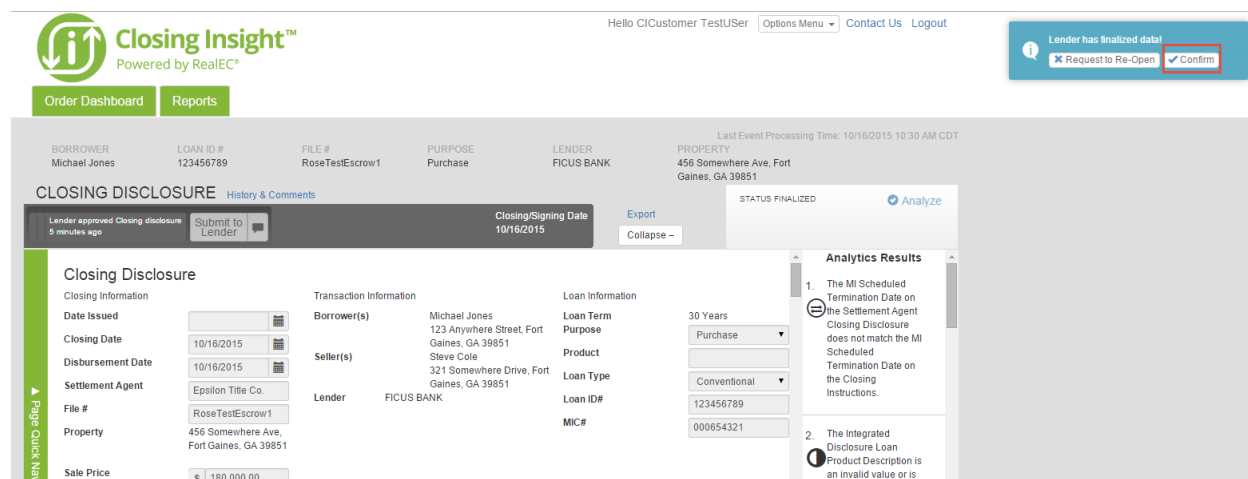


Figure 83: Closing Insight Portal-Confirm Finalized Data

Requesting a re-open of Closing Collaboration

After review of the final Closing Disclosure data you determine that modifications are needed, you can click **Request to Re-Open** on the Closing Insight Portal. Upon requesting a re-open you will be required to enter a reason code and comments. This will allow you to resolve the Flags and Findings and submit revised data to the lender. After resolution of the flags and findings you need to click Submit to Lender to send your Closing Disclosure Data to the lender. This will also send [Event 4062](#) to you for acceptance into your file. The lender will receive your revised data and will make a determination if they will approve or reject your request.

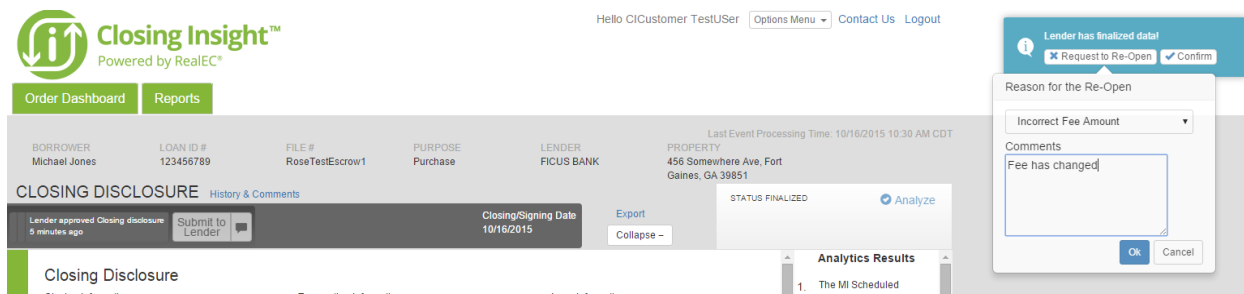


Figure 84: Closing Insight Portal-Request to Re-Open

➤ Lender approves request to re-open

When the lender approves the request to re-open they will make modifications to the Closing Disclosure data and will resubmit [Event 434 and 435](#).

➤ Lender Rejects request to re-open

When the lender rejects the request to re-open you will receive **Event 439-Request to Reopen Not Accepted**. This event will appear in the SoftPro 360 view that is setup for your RealEC account and will have a status of **Ready**.

Follow the steps below to accept Event 439 sent by the lender.

- ▶ Double click on the order with a Ready status.
- ▶ The summary screen will open. Highlight the event and click Review.

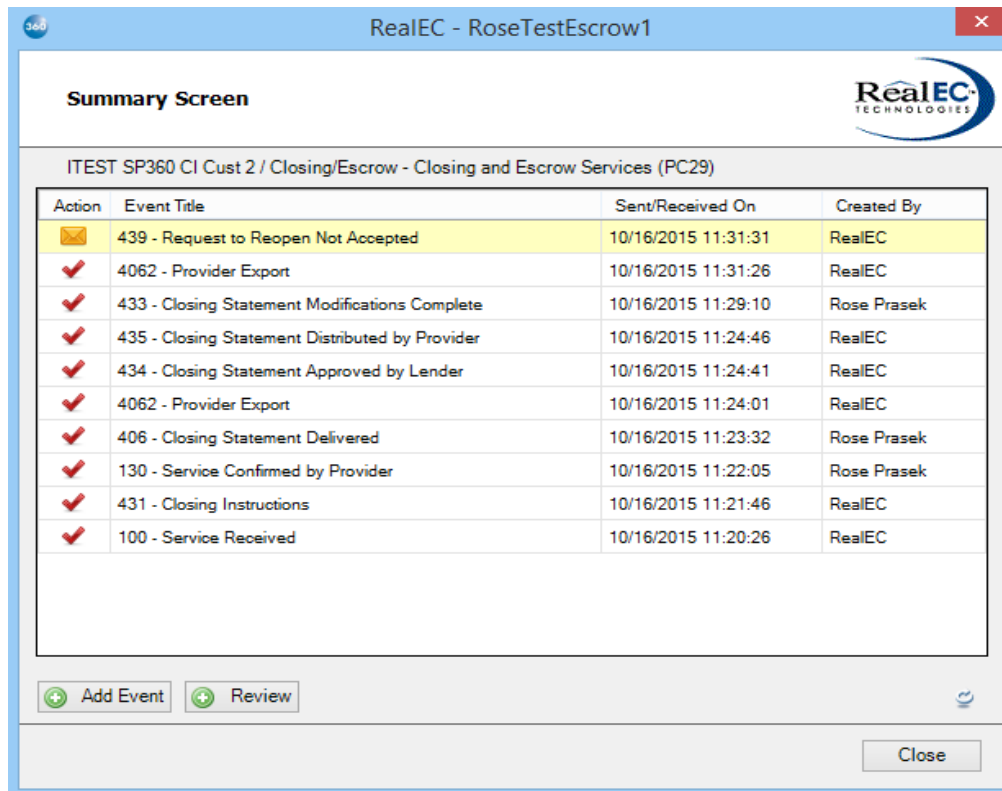


Figure 85: Summary Screen with incoming Event 439

- The event review screen will open and you could view the information sent by the lender.
- Click Accept to accept the information.

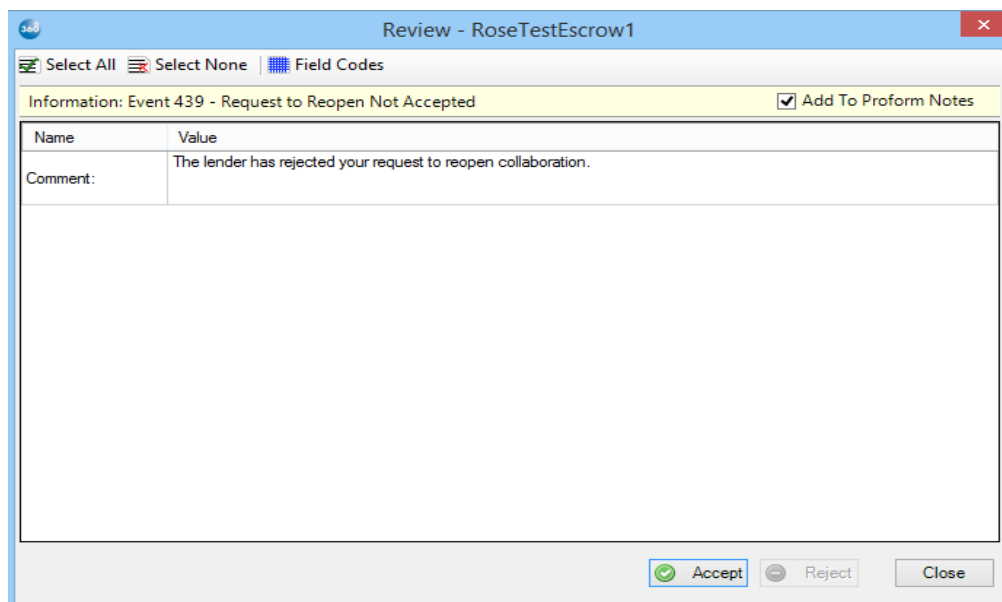


Figure 86: Review Screen for Event 439

- The Summary Screen will show a red checkbox to indicate the event has been accepted.

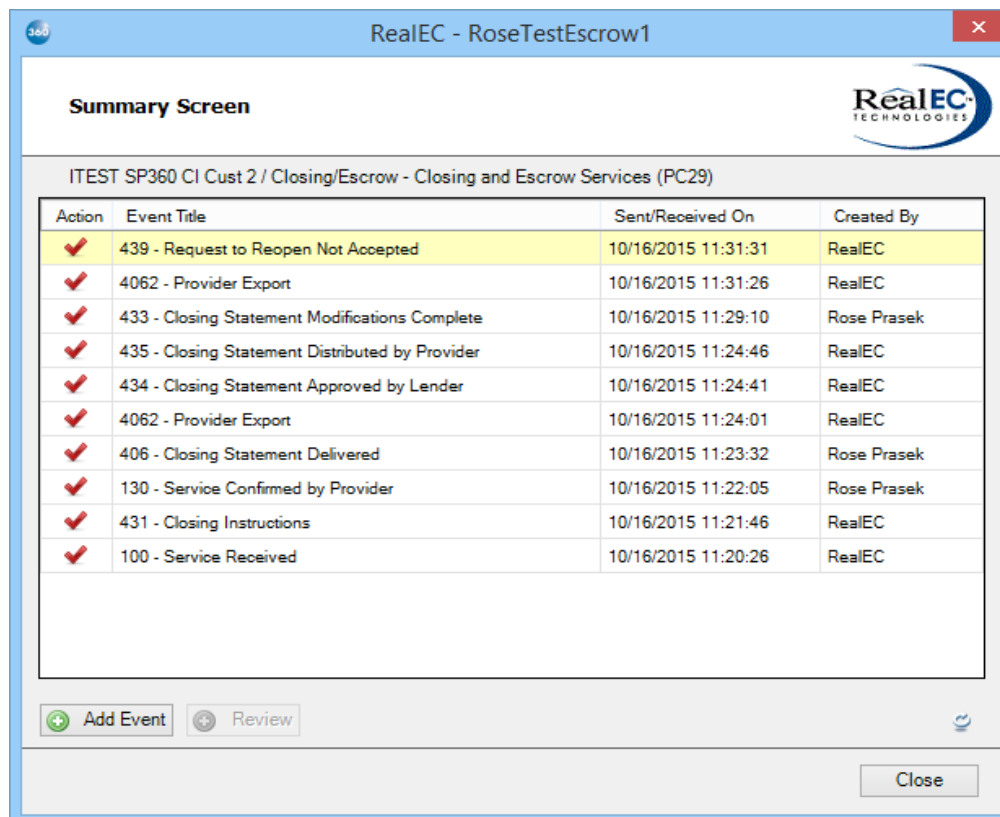


Figure 87: Closing Product Summary Screen after accepting Event 439

- If you are not in agreement with the lender's rejection you will need to contact your lender. This can be done by one of the following methods:
 - ▶ Send Event 220-Comment or Event 222-Comment Action Required
 - ▶ Send Event 433-Closing Statement Modifications Complete
 - ▶ Contact your lender by email or phone