

# RealEC and SoftPro 360: Frequently Asked Questions



*Reminder: Contact your CFPB Leader or Power User with questions that are not on this document.*

## **GENERAL QUESTIONS:**

**1) Q: *What is Closing Insight Common Workflow?***

A: Closing Insight Common Workflow, also known as Common Workflow, is a process that has been agreed upon by multiple lenders and multiple Settlement Agent providers that defines RealEC events to be used in connection with responsibilities of the lender and the Settlement Agent throughout a purchase or refinance transaction. (See the Closing Insight Common Workflow diagrams for details.)

**2) Q: *Do the Closing Insight Common Workflows for RealEC apply to Commercial orders?***

A: No, the Closing Insight Common Workflow applies only to Residential transactions.

**3) Q: *Who is responsible for submitting events on the RealEC product orders?***

A: The Escrow Officer/Closer is responsible for ensuring the events are completed as required by the customer and/or the Closing Insight Common Workflow. However, it can be a local decision for the Escrow Officer/Closer to coordinate with other individuals and departments (Escrow Assistant, Title department/CPF, EPU, etc.) and have them submit the RealEC events.



## **REGISTRATION - SoftPro 360:**

**4) Q: *How do I register for SoftPro 360?***

A: Use the "Register New Account" hyperlink located on the SoftPro 360 Login screen.

**5) Q: *If I am already using 360 for another service (e.g., FedEx-shipping), do I have to re-register?***

A: No.

**6) Q: *Whom should I contact with 360 registration questions?***

A: [SoftProHelp@fnf.com](mailto:SoftProHelp@fnf.com)



## **ACCESS TO THE VIEWS IN SoftPro 360:**

**7) Q: *Can the Escrow Assistant see the Escrow Officer/Closer's view in 360?***

A: Yes, an Escrow Assistant can request access to the Escrow Officer/Closer's view in 360. Contact [SoftProHelp@fnf.com](mailto:SoftProHelp@fnf.com) and provide the Branch PID, the Escrow Officer/Closer name/view, and the Escrow Assistant that should have access to it.

**8) Q: *Can I create a custom 360 View?***

A: Yes. Reference the Job Aid that has been previously distributed. For additional assistance, contact [SoftProHelp@fnf.com](mailto:SoftProHelp@fnf.com)

## **REGISTRATION - RealEC:**

**9) *Q: How do I register for RealEC? Whom should I contact with RealEC registration questions?***

A: [Mya.Haugo@fnf.com](mailto:Mya.Haugo@fnf.com) or [Support@RealEC.com](mailto:Support@RealEC.com) (Note: You should already be registered, based on preparation for the Wells Fargo Bank Vendor Expansion initiative. Your CFPB leader has the "master PID" spreadsheet that contains your RealEC login information, including a temporary password if you have never accessed RealEC.)



## **NEW RealEC PRODUCT ORDERS:**

**10) *Q: What are three RealEC product orders?***

A: (1) Title, (2) Closing and (3) Signing Appointment. These three RealEC product orders should be placed for each transaction in the Closing Insight Common Workflow. (Remember, the Signing Appointment product order does not have to be placed at the same time as the Title and Closing product orders; most likely, it will not be.)

**11) *Q: Does it matter whether I accept the Title order or the Closing order first?***

A: No.

**12) *Q: Why would I uncheck a box in the Review screen?***

A: Information that the lender is sending will overwrite the information in your existing order. For any field where you don't want that to occur, uncheck the box in the Review Screen. For example, if the lender does not provide a Sales Price on a Purchase transaction, you should uncheck the Sales Price checkbox so that \$0 does not come into your existing order and overwrite the actual Sales Price.

**13) *Q: What happens if I accidentally choose the wrong existing order to "Link to" the RealEC product order?***

A: There is not an option to unlink orders. You would need to cancel the RealEC product order and then request the customer place a new RealEC product order. Also remember that in the production system a "HUD" order cannot be converted to a "CDF" order (and vice versa); be certain the correct type of order (HUD/CDF) is being linked to the RealEC product order.

**14) *Q: What are some examples of when I should "Reject" a new RealEC product order?***

A: (1) the property address is not in a county that your branch services;  
(2) you have been advised by another party (e.g., borrower, agent, customer) that the transaction is canceled;  
(3) if the lender sends you only the Title product order (because another company is acting as Settlement Agent/Escrow Company). Remember that Closing Insight lenders have agreed to follow the Closing Insight Common Workflow, which requires both the RealEC Closing and RealEC Title product orders be placed with the same Settlement Agent.

**15) *Q: What if the lender sends the new product order, but no other communication is sent via RealEC?***

A: Continue working the transaction, but contact your lender customer to request they send communication and events through RealEC. Escalate any repeated issues to your CFPB leader or Power User.

## **SUMMARY SCREEN FOR RealEC PRODUCT ORDERS:**

**16) Q: How can I tell who completed an event on the RealEC product order?**

A: The Summary Screen will display events that have been submitted, along with the date, time and person that submitted it.

**17) Q: Is any other information available on the Summary Screen?**

A: Yes. Double-clicking on a submitted event will show a pop-up window that may contain additional information or comments for the event. (Submitted events have a check-mark in the "Action" column.)



## **RealEC EVENTS:**

**18) Q: What is the difference between the "220 Comment" and "222 Comment Action Required" events?**

A: The 220 event is for non-urgent, informational notes that you are communicating. The 222 event is for more urgent situations where you need the lender to review your note and then take action.

**19) Q: Why do some RealEC events have required fields (indicated by a red asterisk)?**

A: Lenders using the Closing Insight Common Workflow have agreed that some fields should always be provided for certain events. You cannot submit the event without entering the field.



## **ASSIGNING A CONTACT TO RealEC PRODUCT ORDERS (4151 event):**

**20) Q: What email address should I assign as the Contact? Who should be the Contact?**

A: This is a decision based on how your branch supports orders. The Contact can be the Escrow Officer/Closer, an Escrow Assistant, or a team email address.

**21) Q: Can there be more than one Contact email address per RealEC product order?**

A: No. (You could create a rule that auto-forwards the notification emails to multiple email addresses.)

**22) Q: Can I change the Contact email address? How?**

A: Yes. Use the 4151 "Loan Contact Update" event to add or update the Contact email address.

**23) Q: Is a Contact email address required for every RealEC product order?**

A: No. The default email address (usually the branch email address) will be used if there is no Contact (Escrow Officer/Closer) email address selected when the RealEC product order is placed.

**24) Q: What if the Escrow Officer/Closer is the Contact and she is Out of the Office?**

A: You can manage new orders and events on existing orders by using the 360 queue (via the Branch view or Escrow Officer/Closer view). New orders will have a "New" status and existing orders will show an envelope icon when an event has been submitted.