Settlement Agent Self Registration User Guide

Settlement Agents step by step action guide for Agency Registration

Table of Contents

What is Closing Insight™

Closing Insight™, a suite of Web-based technology and workflow solutions was developed by RealEC® Technologies in collaboration with several top lenders, title underwriters and settlement agents to automate the numerous multi-party processes that are required to close a loan.

This Web-based solution delivers a number of process improvements and quality controls to help lenders aggregate fees, generate disclosure documents and reconcile loan estimate data, while helping to ensure process consistency every time. Closing Insight supports the closing process by helping lenders gather loan fee information, collaborate with settlement agents, deliver secure documents within mandated timelines and validate pre-funding and post-closing data.

Closing Insight will help lenders and their business partners satisfy their obligations with CFPB's TILA-RESPA Integrated Disclosure rule.

Agency Registration

Thank you for taking a proactive stand and registering early so that you are prepared to collaborate come August 1, 2015!

The registration process has 2 parts and should not take you longer than **35 minutes**. This User Guide will walk you through every single step to get you registered properly.

Here is an overview of what this process will consist of:

1. **Individual User Registration – 5 minutes**
    a. Confirming your contact information
    b. Obtaining and saving your User ID and Password
    c. Obtaining and saving your PartyID
    d. Establishing 6 security questions
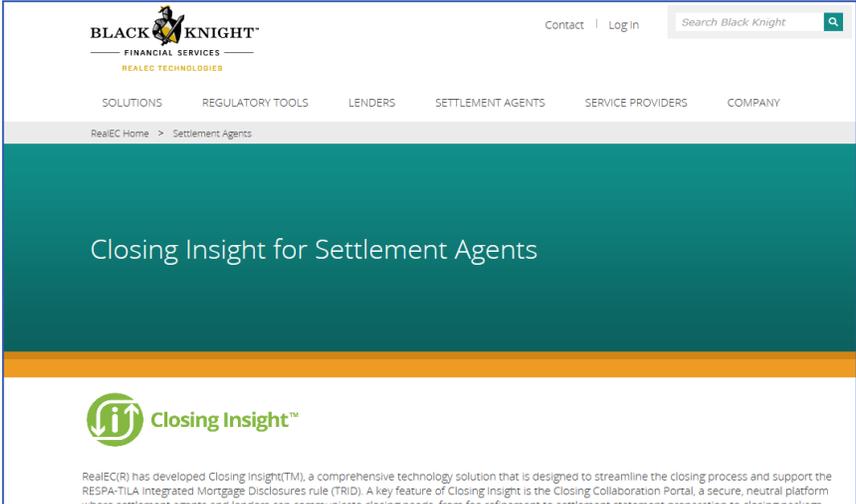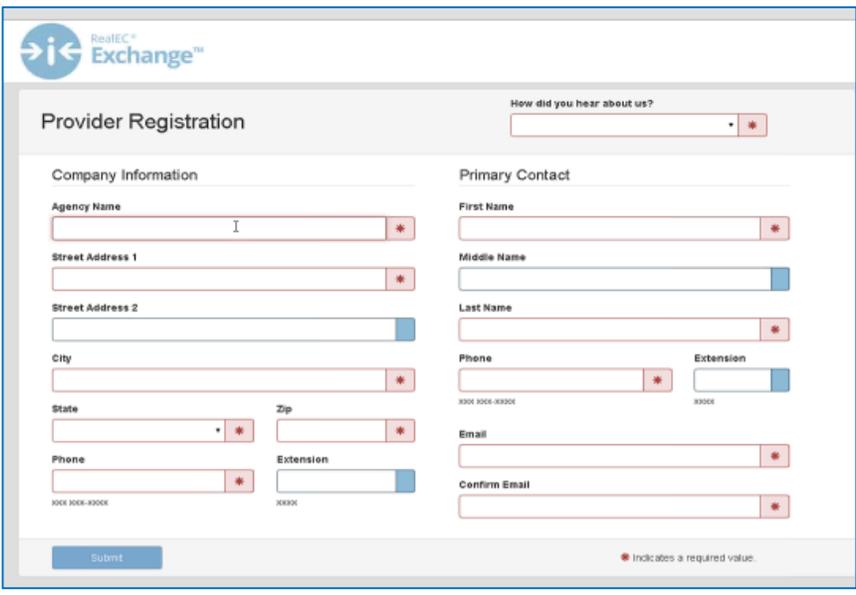   e. Acknowledging the RealEC User Access Agreement

2. **Company Registration – 30 minutes**
    a. Acknowledging the RealEC Network Access Agreement
    b. Entering company information, which includes selecting a Software company preference
    c. Entering billing information
    d. Establishing important company contacts
    e. Adding additional users for the website

It's highly recommended you review this User Guide prior to proceeding so that you are prepared with the information that you will need.

If you still have questions or have any concerns during the registration process, please feel free to contact the **RealEC Closing Insight Support line at: 1-800-893-3241.**
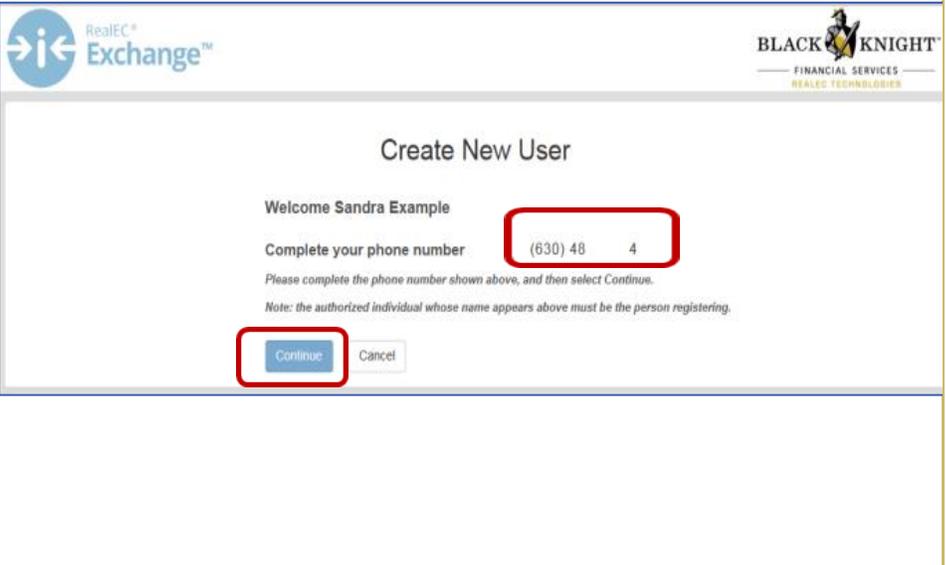
Step #	Page you are viewing with some guidance	Screen Shots with additional guidance
1	**Web Pages** Click on the following link or copy and paste to a web page to begin your registration process. http://www.bkfs.com/RealEC/DivisionInformation/ClosingInsightSettlementAgents/Pages/default.aspx • Click *Register Here*	
2	**Provider Registration** page. • Complete required information • Click Submit	

3	You will now receive an Invitation email to begin the registration process.	RealEC® Exchange™ Thank you for your submission. Please check your email for the registration invitation email and follow the instructions. If you do not see the registration email please check your spam or junk folders to ensure that it has not been removed from your inbox. If you do not receive the registration invitation email please contact RealEC support at 877-273-2532.
4	**Invitation email:** • Click on the "***Begin Registration***" link to imitate a new Agency registration. • Click on "***Existing RealEC User Name***" to add a branch for your company for which you will serve as admin user. **Note**: This link is active for 3 days	August 25, 2015 Testing825 145587 Smithe Houston, TX, 77004 Dear Han10 Solo, RealEC® Technologies extends an invitation to Testing825 to register with the RealEC Exchange™ as a Service Provider. Please click the link below to begin registration. Begin Registration If you have an existing RealEC User Name, please click the link below if you want to register a new branch or location. Existing RealEC User Name Sincerely, RealEC Technologies Note: if clicking the link of your choice does not work properly in your email client, follow these steps: 1. Click the link. Your default web browser should open. 2. Copy the entire link address (URL) that appears in the browser's address bar. 3. Open a new internet browser window. 4. Paste the link into the browser's address bar and press enter. *PLEASE DO NOT FORWARD THIS EMAIL. Forwarding this email with disable the links.* *For your reference when contacting RealEC - Registration code: 11026-10624752* You are receiving this email because you have a business relationship with the sender. In the event you do not wish to receive these types of emails in the f... Please do not respond to this email. If you have any other questions or require additional assistance, contact the RealEC Helpdesk and one of our support a... RealEC Technologies 20 Greenway Plaza Houston TX 77046 www.bkfs.com/realec
5	**Create Your User ID** We need to verify your identity • Type in the missing digits of the phone number that you entered in the Provider Registration page (shown in Step 2) • Click *continue*	RealEC® Exchange™ BLACK KNIGHT FINANCIAL SERVICES REALEC TECHNOLOGIES Create New User Welcome Sandra Example Complete your phone number (630) 48 4 *Please complete the phone number shown above, and then select Continue.* *Note: the authorized individual whose name appears above must be the person registering.* Continue Cancel

	Note: You will have 5 attempts to enter the missing digits of the phone number.	You will receive this message if the system does not recognize the phone number you provided**.** **Complete your phone number** (630) 48_-___4 We are unable to identify your phone number. For better results, ensure you are using the link provided in the invitation email and re-enter your contact phone number. For additional assistance, contact RealEC® Technologies at 877-273-2532 [Continue] [Cancel]
6	**Next Steps** It's time to complete the Registration Process. *Note:* You will receive reminder emails at the 24 & 48 hour mark if the entire process has not been completed! In addition, you will have up to 30 days to complete the registration process.	Hello Sandra! Welcome to the RealEC Exchange™ registration process. Your Closing Insight Partner has requested that you, as the authorized representative for Example for Self Registering Agent, complete the online Settlement Agency registration process for RealEC Exchange™. The registration process has two parts: Individual User Registration and Company Registration. Individual User Registration is the first part and takes about 5 minutes to complete. The steps include: 1. Confirm your contact information. 2. Obtain and save your User ID. 3. Obtain your temporary password from a confirmation email. 4. Log in to RealEC Exchange™ and change your password. 5. Provide answers for several account security questions. 6. Acknowledge the RealEC User Access Agreement. Company Registration is the second part and takes about 30 minutes to complete. It consists of gathering details, such as key contact information. RealEC will provide a checklist for the second part momentarily. When you are ready to start the Individual User Registration, please select Continue. [Continue] [Cancel]

| 7 | **Confirm Contact Information**

• You will need to re-enter your email to confirm

• If no other changes are needed then

• Click *Continue* | ## Please confirm your contact information

The following information was provided as part of the registration invitation. If any information is inaccurate or has changed, please update it below and then click Continue.

First Name
Darth ✔

Middle Name

Last Name
Maul ✔

Email
nothing@nowhere.com ✔

Work Phone **Extension**
666 666-6666 ✔
xxx xxx-xxxx xxxx

Fax **Extension**
xxx xxx-xxxx xxxx

[Continue] Back to Previous Page

™ ℠ ® Trademark(s) of Black Knight IP Holding Company, LLC, or an affiliate. |

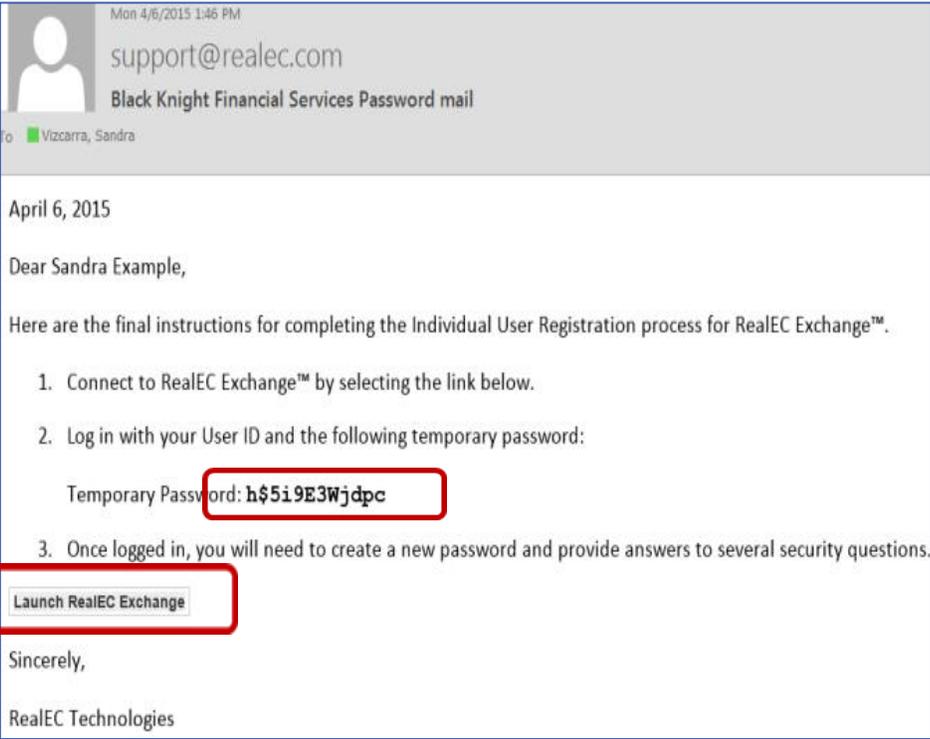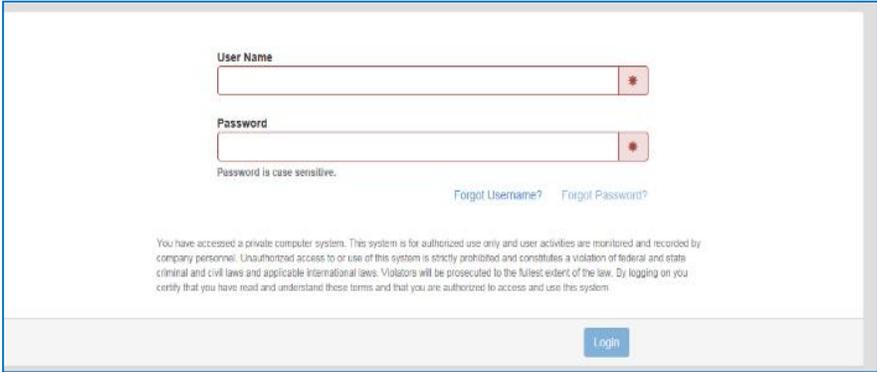| 8 | **Your USER Name and Party ID**

Make note of it please!

You will receive an automated email message with a temporary password and a link to continue. | Thank you Han5!

We have received confirmation of your contact information and have created a new User for you.**We Strongly recommend that you print this page for your reference.**

Next Steps :
1. **Please take note of your UserName.** You will use it to access the RealEC Exchange registration process.

Your User Name is: **Usr_632461**

2. **Please take note of your Party ID.** It identifies your company to the RealEC teams and as on transactions.

Your Party ID is **13486444**

3. Locate the email message RealEC® Technologies sent to you at kathy.chiri@realec.c follow the instructions in the message to finish the user Registration process.

The email message contains a temporary password to use with your UserName and Exchange™.

4. When you are ready to continue, you may close this page. |

9	**Temporary Password email** • Capture your Temporary Password • Click on the **Launch RealEC Exchange** link	
10	**Login Page** • Enter **User Name** and **temporary password** that was provided • Click *Login.*	 **Note**: You can use the *Forgot Username?* link if you need to retrieve your Username. You will then be directed to a page to enter your email & last 4 digits of your phone number. Once you click Submit, you will receive an email containing your User Name.

11	**Create your Permanent Password** • Enter Temporary Password • Establish new one • Click *Change Password* **Password Requirements:** • Minimum of 8 characters • Need Upper & Lowercase & • Numbers & • Special Characters If all the criteria has been met you will see this in the upper right hand corner.	Current Password •••••••••••• ✔ New Password [|] ✱ Minimum of 8 characters containing upper and lower case, numbers, and special characters (! @#...). Confirm New Password [ ] ✱ Minimum of 8 characters containing upper and lower case, numbers, and special characters (! @#...). [**Change Password**] Cancel ✔ **Success** Password changed successfully.
12	**Establish Your Security Questions.** You must establish **6** Security Questions. This will not only add an extra level of security, but will allow you to reset your own password, should you ever forget it!	RealEC uses security questions as an extra level of security. Select six unique questions and answer combinations that can be used to verify your identity. **Password** [ ] ✱ Current Questions ⓪ ➕ Add More [Submit] Cancel **To add a question:** • Enter your NEW permanent password • Click on the **Add More** link – you will get a pop-up • Click on the drop down to select a question • Enter your answer in the 2nd field • Click *Add* **Note**: **The pop-up will remain on the screen, but after you click *Add* you'll see the questions start populating in the background.** See example: Add Security Question & Answer Security Questions [⌄] ✱ [ ] ✱ Minimum of 4 characters. Add Cancel

When you see 6 questions listed in the background, click *Cancel*. This will cancel you out of the pop-up & allow you to see the questions listed. Enter your new permanent password (if still needed) & click Submit when you are done.

| 13 | **Login Screen**
When you click Submit in Step 12, you will be redirected to the Login Page.
• Enter your *User Name* and

• *New permanent password*

• Click *Login* | |

14	**User Access Agreement** After reading the User Access Agreement, click in the box to confirm you understand, then click *Accept*. You can also click on the Printable Version link to keep a copy for your records.	Printable Version **User Access Agreement** You are requesting access to a private computer system. This system is for authorized use only and user activities are monitored and recorded by company personnel. Unauthorized access to or use of this system is strictly prohibited and constitutes a violation of federal and state criminal and civil laws and applicable international laws. Violators will be prosecuted to the fullest extent of the law. By accepting this agreement you certify that you have read and you understand these terms and that you are authorized to access and use this system. ☐ I have read and understand this agreement Accept Decline
15	**Next Steps** It's time to complete the Company Registration Process Click *Continue* when you are ready to proceed	Hello Sandra Example! Welcome back to the RealEC Exchange™ registration process. Your Closing Insight Partner has requested that you, as the authorized representative for Example for Self Registering Agent, complete the online Settlement Agency registration process for RealEC Exchange™. Completing the registration process requires a two-part process. The first part is now completed and the second part consists of the following steps: 1. Acknowledge the RealEC Network Access Agreement. 2. Enter company information. 3. Enter software company preference and customer ID. 4. Enter company contacts. 5. Enter additional users. 6. Enter supported RealEC products. We recommend you initially select the Product Type of Closing/Escrow and the Product Code of Closing & Escrow Services for your support geographical areas. 7. Obtain and save the Party ID. Please note billing details and credit card information will be collected at a later date When ready, please select Continue. Continue

16	**RealEC Network Access Agreement** After reading the RealEC Network Access Agreement, click in the box to confirm you understand, then click *Accept*. You can also click on the Printable Version link to keep a copy for your records.	**RealEC Network Access Agreement** Printable Version **RealEC Network Access Agreement** This Network Access Agreement (the "Agreement") governs the terms of use by you ("User") of the RealEC Exchange offered by RealEC Technologies, LLC ("RealEC") described herein. Please read this Agreement and indicate your acceptance by clicking the "ACCEPT" button at the end of the Agreement. This Agreement is made between you as the user and RealEC as the provider of the RealEC Exchange. You acknowledge and agree by registering as User, clicking the "ACCEPT" button and/or using RealEC Exchange (i) to be bound by all of the terms in this Agreement, and (ii) that this Agreement replaces and supersedes any previous agreement between you and RealEC governing your use of the RealEC Exchange. **Section 1. Definitions.** 1.1 "Confidential Information" means all information disclosed under this Agreement, including, but not limited to, proprietary and confidential matters concerning either party's current or proposed business operations, security and financial information, technical data, inventions, developments, research, borrower information, marketing strategies, business methods, information related to pricing, the terms and ☐ I have read and understand this agreement Accept Decline
17	**Company Information** • Complete all the required fields • Click *Next*	Company Billing Contacts Users Products Notifications License Insurance **Company** **General Information** Name: Testingchewy ✔ Address Line 1: 458 Dunlavy ✔ ALTA ID: Address Line 2: Software Company: RamQuest City: Houston ✔ Software Company ID: State: TX Zip: 77003 ✔ Phone: 555 555-5555 ✔ Extension: Fax: Extension: Website: NEXT Please select your **Software Network**. If your Software Network does not appear in the list, choose the *Not Listed* option. This means you will use the RealEC Exchange website to participate in Closing Insight. When you click next, your base products for your software network will be auto-configured. **Note**: If you choose *Not Listed*, please indicate what software you use. RealEC will consider integration opportunities at a later date

18	**Billing**	Billing Information

The Billing tab will be available once your software platform has been saved.

Without a promo code the registration fee will be 149.99 and the Annual Processing fee will be 50.99

Note: Credit Card billing will be the only payment choice unless a you have received a specific code that over rides it.

You can view the RealEC Base Level Product Pricing by clicking the link in the upper right-hand corner.

Billing Information

Base Level Product Pricing

View Billing Report

Registration Fee

If you have a Promotional Code enter it here and click Apply.

Promotional Code

APPLY

Registration Fee: $149.00

Annual Processing Fee: $50.00

- - - - - - - - - - - - - -

Total: $199.00

Registration Fee: RealEC assesses a one-time set up fee upon initial registration. Payment of the registration fee must be submitted before your account is activated.

Annual Processing Fee: This fee is incurred each year during the annual renewal period for the registered company. Payment of the Initial fee must be submitted during the registration process, subsequent annual charges will be assessed during the monthly billing process.

Billing Method

To enter your credit card information, click the button below to be redirected to another website. Once you have completed entering your credit card information, return here and click Refresh

Billing Preference

Credit Card

Enter Credit Card   Refresh

Status:

Expiration Date:

☐ Financial Acknowledgement *

RealEC will provide an invoice on a monthly basis for the fees and expenses. The invoiced amount must be paid in full on or prior to 30 calendar days after the date of each RealEC invoice. Failure to pay the amount due may impact your ability to participate on the RealEC Exchange and may incur additional charges.

NEXT

Promo Code

Enter a promo code and click "Apply".

If a promo code has been given to you by a partner company you can use it. Otherwise, there will be a promo code to wave the initial fees on www.closinginsight.com until 10/31/2015.

Next, you will need to enter a credit card for transactional charges.

Registration Fee

If you have a Promotional Code enter it here and click Apply.

Promotional Code

| ClsInstWEB | ✓ |

APPLY

Promo Validation Succeeded

Registration Fee: RealEC assesses a one-time set up fee upon initial registration. Payment of the registration fee must be submitted before your account is activated.

Annual Processing Fee: This fee is incurred each year during the annual renewal period for the registered company. Payment of the Initial fee must be submitted during the registration process, subsequent annual charges will be assessed during the monthly billing process.

Registration Fee:	$0.00
Annual Processing Fee:	$0.00
Total:	$0.00

Billing Method

To enter your credit card information, click the button below to be redirected to another website. Once you have completed entering your credit card information, return here and click Refresh.

Billing Preference

| Credit Card | ▼ |

Enter Credit Card   Refresh

Status:

Expiration Date:

☐ **Financial Acknowledgement** *

RealEC will provide an invoice on a monthly basis for the fees and expenses. The invoiced amount must be paid in full on or prior to 30 calendar days after the date of each RealEC invoice. Failure to pay the amount due may impact your ability to participate on the RealEC Exchange and may incur additional charges.

NEXT

Enter Credit Card Information

Click on "Enter Credit Card".

This will open a new window with a secure credit card entry site.

Note: *You may need to disable your pop-up blocker for the window to open.*

Fill out all required fields and click "Submit Transaction".

Credit Card Authorization

If your credit card information is validated, you will get the message "Credit Card Authorized." You can close the tab after.

Once back on the billing page, click "refresh" to

see the status of the credit card transaction and the expiration date.

The status will be one of three:
Approved
Not Approved
Locked (after 4 failed attempts to enter valid credit card information).

If status is locked, please call **RealEC Closing Insight Support line at: 1-800-893-3241.**

Finalize Billing

If you wish to use your company address as the billing address check "Copy Company Address". Enter a new billing address if you wish.

Check the "Financial Acknowledgement" box.

Click "Next"

Billing Method

To enter your credit card information, click the button below to be redirected to another website. Once you have completed entering your credit card information, return here and click Refresh

Billing Preference

Paper Billing

Please enter the mailing address where we should deliver your monthly paper invoice.

☑ Copy Company Address

Company Name
Testingshots ✔

Cost Center

Address Line1
444 Miliam ✔

Bill To Email
nothing@realec.com ✔

Address Line2

Confirm Bill To Email
nothing@realec.com ✔

City
Houston ✔

State
TX

Zip
77001 ✔

☑ Financial Acknowledgement *
RealEC will provide an invoice on a monthly basis for the fees and expenses. The invoiced amount must be paid in full on or prior to 30 calendar days after the date of each RealEC invoice. Failure to pay the amount due may impact your ability to participate on the RealEC Exchange and may incur additional charges.

NEXT

19	**Primary Contacts**	
	You need to identify the following contacts for this location:	Contacts **Contact Information** Primary Billing Partner Approval Technical Outage Enter the contact information for the individual that should be notified if there are any customer service or customer relationship questions. Consider entering a key contact from your Customer Service Team or Business Development Team.
	• Primary Contact • Accounts Payable Contact • Outage Notifications Contact • Technical Contact	**First Name** Luke ✔ **Address Line 1** 8888 Clairwood ✔ **Middle Name** **Address Line 2** **Last Name** Solo ✔ **City** Houston ✔ **Email** kathy.chiri@realec.com ✔ **State** TX ▼ ✔ **Zip** 77055 ✔ **Confirm Email** kathy.chiri@realec.com ✔ **Contact Phone** 555 555-5666 ✔ **Extension** **Contact Fax** **Extension**
	The **Primary & Accounts Payable** Contact *must* be identified.	**Note**: By default, you will already be listed as the *Primary Contact* within the grid. You can be both the *Primary. Partner Approval & Billing Contact*, if this is your choice. You can simply click on the Accounts Payable box and then click *Save Contact*.
	Outage & Technical Contacts are *optional*.	You can only have 1 Person listed per **Contact Type** of: • *Primary,* • *Billing, Outage* or • *Technical Contact* However, you *cannot* have more than 1 Person listed per Contact Type. For example, you cannot have 2 people listed as the Primary Contacts or 2 people listed as the Accounts Payable contact etc. **To add additional Contacts:** • Enter all required data for the contact, including the Contact Type. (You may hover over the question mark for a description. See example above) • Click any tab to update a contact. • Click save on each tab to save contact information.
20	**Adding Users** Here, you may add Users from your company location that will need access to the RealEC Exchange website.	**To add Users:** • Complete all the required fields for each user, including User Status & User Functional Roles. See note below for definition of these selections. • Click *Add New User* • You should see their name populate into the grid • Continue this process until all users have been added

Once a User is added, they cannot be removed. However, a User can be made **Inactive** by whoever is designated as the **Administrator** through the Functional Role feature.

Note: The **Primary Contact** identified in the previous page, is automatically an **Administrator Role**, so you do not need to add yourself as a User.

These roles can be revised or Users can be added on the Exchange Administrative website. You will receive information in the coming months.

- Click *Continue*

User Status:
- **Approved** – Active and can perform functions related to Functional Role
- **Inactive** – Not active, cannot perform any function

User Functional Roles: Establishes security & privileges for each role.

ADD USER

New users must be invited to participate in the RealEC Exchange community. Complete the required information below to send an invitation to confirm their personal information and their security credentials. After they complete registration they will appear in the list of active users.

First Name

E-Mail

Last Name

Confirm Email

Phone

The phone number is used as part of the process to validate the user's identity. Please ensure this is known by the user.

Select the initial roles that will be assigned to the user.

Access Permissions	Select
Contingency User	☐
Admin Website Only	☐
Admin	☐

Total Items: 3   Page Size: 10 |◄ ◄ 1 / 1 ► ►|

CANCEL   SAVE   SAVE & CLOSE

21	**Product Setup**	
	In this section you see the products auto-configured for your software platform. In the lower section, you can add additional products. After making each selection, click *Apply* Continue this process until all Products have been selected.	**My Products** The listed products have been added to your company. If you need to add new or updated products in your jurisdiction, select the products in Product Setup below. ▼ Filter | Remove	Product Type	Product Description	State	County
---	---	---	---	---
[x]	Title	Title Rpt	Texas	Harris
[x]	Title	Last Deed of Record	Texas	Harris
[x]	Title	Commitment/Prelim Rpt	Texas	Harris
[x]	Title	Limited Coverage Product	Texas	Harris
[x]	Title	Foreclosure Search	Texas	Harris
[x]	Closing/Escrow	Document Filing	Texas	Harris
[x]	Closing/Escrow	Commercial Closing	Texas	Harris
[x]	Closing/Escrow	Closing & Escrow Services	Texas	Harris
[x]	Closing/Escrow	Courtesy Closing	Texas	Harris
[x]	Closing/Escrow	Document Signing Service	Texas	Harris	 Total Items: 100 Page Size: 10	◄ ◄ 1 /10 ► ►	 **Product Setup** Select the Products by type and description that your company offers in each state and county, then click Apply. **Product Type** [▼] **State** [▼] **Product Code** [ ] **County** [ ] APPLY ***For Closing Insight – at a minimum the following must be selected for atleast 1 state and 1 county.*** *Note: You are able to add States and Counties at a later date if needed.* **Product Type** **Product Code** Title [▼] Commitment/Prelim R [▼] **Product Type** **Product Code** Closing/Escrow [▼] Closing & Escrow Sen [▼] **Product Type** **Product Code** Document Signing [▼] Document Signing - 1 [▼]

22	**Notifications** The notifications tab will show you the notifications that were added when you chose your software platform. To add and email address to receive notifications click on "Add Delivery Location".	Notifications ADD DELIVERY LOCATION **Current Events / Notifications** The following Integration events are currently set for your account. RealEC provides users the option to receive event email notifications. To add event email notifications, click ADD DELIVERY NOTIFICATION. To edit or remove event email notifications, click EDIT. To remove all email notifications, click REMOVE ALL. Integration Delivery 1: 	Event	Product Type
Approved to Proceed (610)	Closing/Escrow
Borrower Rescission: Contact Borrower (242)	Closing/Escrow
Borrower Rescission: Letter Received (244)	Closing/Escrow
Borrower Rescission: Verification Requested (243)	Closing/Escrow
Clear To Fund (732)	Closing/Escrow
Closing Documents To Be Redrawn (767)	Closing/Escrow
Closing Instructions (431)	Closing/Escrow	
	Add Email Delivery Enter and confirm the email address. For each notification you want to receive, choose the product type and event, then click add. The product/event list will appear below. Once you are done, click save.	Notifications SELECT EVENT / ENTER EMAIL CANCEL SAVE **Delivery New: Email** The following status events are available for viewing on RealEC's web site. RealEC can also provide email notifications when these events occur. Please select the events you would like notifications for from the table below. **DELIVERY OPTIONS** Send all selected notifications to the following email address [ ] * **Confirm Email** [ ] * ☐ Use user email address on Order **NOTIFICATIONS** Product Types Events [▾] [▾] ADD ▼ Filter | Select	Product Description	Event Description
---	---	---
<		>	 Total Items: 0 Page Size: 10 ▾	◀ ◀ 1 /1 ▶ ▶	 CANCEL SAVE

| 23 | **Insurance**

Insurance information can be entered on the insurance tab.

Fill out all required fields and Effective/Expiration dates.

Click continue. | |

Next Steps

Now that you have registered your company you will begin to receive RealEC communications with further instructions.

Any additional Users you entered during this process should now receive an automated email from RealEC. This email will have the user confirm their information, reset their temporary password, establish their security questions and lastly acknowledge the RealEC User Access Agreement.

You may distribute the *Settlement Agent - Individual User Registration* job aid to assist the Users with the steps they need to take to get their account established.