

- 4800 Falls of Neuse Road, Suite 400
- Raleigh, NC 27609
- Sales & Service: 800-848-0143
- Email: sales@softprocorp.com
- Web: www.softprocorp.com

USING TITLE INSURANCE RATE TABLES

This document will help you understand how to use your title insurance rate tables. At this point, your rate tables should be installed and ready for use. It is your responsibility to review and test the rates SoftPro has prepared for you. Although we make every effort to ensure the accuracy of the information we provide to you, we highly recommend that you verify this information in your own environment. Please alert us to any inaccuracies that you identify so that we can make the needed corrections. Testing should cover the full spectrum of coverage amounts and premiums to ensure the formulas are calculating properly. If you have any questions about the installation and setup of your rate tables, please call the SoftPro Solution Center at (800) 848-0143.

Policy Premium, Dates & Numbers Screen

The **Policy Premium, Dates & Numbers Screen** is where your policies are entered and the rate tables are used. Access the screen from the Title Insurance tab or the CDF tab.

Creens: 1) Preliminary Title Search & Opinion 2) Policy, Premium, Dates, & Numbers 3) Commitment Data/Insureds, TX Sched D 4) Final Title Opinion 5) Policy Info, Sub. Matters, Countersignature 6) Endorsement Data 8) Additional Title Charges 9) Invoice Detail Lines 10) Invoice Header & Payment 11) Requirements 12) Exceptions 12) Exceptions 13) Final Charges 13) Final Charges 13) Final Charges 14) Provice Header & Payment 15) Requirements 15) Requirements 15) Requirements 15) Final Charges 15) Final Charges 15) Final Charges 16) Final Charges 17) Requirements 1	eneral Order Tracking	Title Insurance	CDF
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12) Exceptions	11) Requirements	inon.	
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13) Itle Insurance Options	13) Title Insurance Option	IS	



The **Policy Premium, Dates & Numbers Screen** has been designed to require very little information to be entered by the user. There are generally only 4 steps to complete this screen:

1. Place your cursor in the **Underwriter/Policy Look-up Code:** field.

2) Policy Premium, Dates, & Numbers (20)18020042.PFD)	×
Policy Information Underwriter/Policy Look-up Code: Underwriter/Policy Description:		^
Underwriter's Case/File Number:	Round Coverage Up to Next:	

2. Press **<F9>** to access the Look-up Table.

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3. Select the policy to issue and click **Retrieve Entry**.

	UNDERWRITER_PO	DLI UNDERW	RITER_POLICYDESC	NEWPOLICYTYPE	ROUNDCO /
10	NY-Z20P-1	NY-Z2 Owners	Policy below \$1 Million	Owner's	
11	NY-Z20P-2	NY-Z2 Owner F	olicy above \$1Million	Owner's	
12	NY-Z1SIMOH	NY-Z1 Simultan	eous Issue Owner's Higher	Simultaneous	
14	NY-Z1SIMLH	NY-Z1 Simultan	eous Issue Loan Higher	Simultaneous	
15	NY-Z1SI10H	NY-Z1 SI OP <	\$1Mil Owner's Higher	Simultaneous	
16	NY-Z1SI1LH	NY-Z1 SI OP <	\$1Mil Loan Higher	Simultaneous	
17	NY-Z1SI20H	NY-Z1 SI OP >	\$1Mil Owner's Higher	Simultaneous	1 1
18	NY-Z1SI2LH	NY-Z1 SI OP >	\$1Mil Loan Higher	Simultaneous	1 1
19	NY-Z2SI1LH	NY-Z2 SI Owne	ers < \$1Mil Loan Higher	Simultaneous	
20	NY-Z2SIMOH	NY-Z2 Simultan	eous Issue Owners Higher	Simultaneous	
21	NY-Z2SIMLH	NY-Z2 Simultan	eous Issue Loan Higher	Simultaneous	
<u>.</u>	DIV TOCHOU	107000		10° 1	>
N.	Catal Catal	Jata Cata	Delete Enter	Madify Table	Hala

4. Press **<Tab>** to move the cursor.

The premium(s) will be calculated and appear on the screen once you move the cursor out of the **Underwriter/Policy Look-up Code:** field. The **Loan Amount** and/or **Sales Price** that has already been entered in the file is used to calculate the premium.

olicy Inform	ation Iolian Lookup Cade: NY-71SIMOH	
Underwriter	//Policy Deported on: NY-71 Simultaneous Jesus Owner's Higher	
Underwrite	Cone /Ele Number	
underwitter	New Pelicy Tupe: Construction of Period Coverses Up to Next	
	Now Follow Type. Simulations V Hound Coverage op to Next.	
	Show full loss premium on CDE	
	Show full loan premium on Settlement Statement	
	Show full loan premium on Invoice	
	Prior Policy Information> Adjustment Amount: To: Owner's	Policy
oan/Mtg Po	licy	
	Basis Code: Loan Amount V Coverage Amount: 225,000.00	
	BasePremium Mult& +/- Amount	Premium
	Policy Premium: Rate Table 1,017.00 30.00 ==	305.00
	Number of Decimal Digits to Round Premium to: 0	
	Simultaneous Issue - Full Premium:	1,017.00
	Policy Number:	
		More
	Additional East	
	03. 10.	
wner's Poli	Partic Carlos C. L. Britter Courses Amounty 275 000 00	
	Dasis Code. Sales Mice Coverage Amount. 2/3,000.00	
	Policy Premium: Bate Table 1 418 00 100 00 -	1 418 00
	Number of Decimal Digits to Bound Premium to:	1,110.00
	Simultaneous lesus - Net Premium:	706.00
		700.00
	Policy Number:	
		More
	Additional Fee: Line: V	



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The **Agent/Underwriter Split** will be calculated automatically. To view or edit the split, click the **More** button.

	D C L .		200,000,00	
oan/Mtg Policy Information (20180	20042.PFD)	mount X Loverage Am	×]
Transaction Code:	Remarks:			305.00
Copy to Invoice Line: 1 🗸 Line:	C.07 V Title - Lender's	Title Insurance	SIrPay: %	
Date Issued: / /	Effective Date: / /	Effective Time: : M		1,017.00

The premium(s) will push to the Closing Disclosure Form. View or edit the line or description by clicking the **More** button.

Transaction Code:		Remarks:			305.00
Copy to Invoice Line: 1	✓ Line:	C.07 V Title - Lender	s Title Insurance	SIrPay: %	
Date Issued: /	1	Effective Date: / /	Effective Time: : M		1,017.00
Agent/		BasePremium Mult%	+/- Amount Premium	-	
Underwriter Split:	Rate Table	. 305.00 20.00	= 61.00 T	o: Underwriter 🗸	More
				9	
					-
	νοτε	The default se	tion title fees	nonulate	
<u> </u>	VOIL.	The dejuant set		opulate	
	to on t	he CDE is set in	the CDF Ontio	ns screen.	
1	., .,				

The premium(s) will also push to the Invoice. View or edit the invoice line number by clicking the **More** button.

	Loan/Mtg	Policy	Code	Annual La Courses Am	225.000.00	
Loan/Mtg Policy Inform	nation (2018)	20042.PFD)	CLODE LOSA	amount szi Envetade attir	×	Destaur
Transaction Code:]	Remarks:]	305.00
Copy to Invoice Line: 1	 ✓ Line; 	C.07 ~	Title - Lender's	Title Insurance	SIrPay: %	
Date Issued: /	1	Effective Date:	11	Effective Time: : M		1,017.00
Agent/ Underwriter Split:	Rate Table	BasePremium 305.00	Mult% -	+/- Amount Premium = 61.00 To	o: Underwriter 🗸	More

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Reissue/Refinance Rate:

To enter a policy that is receiving some sort of reissue or refinance rate, follow the same steps listed above, but add these additional steps:

1. Click **Prior Policy Information**.



2. Complete the following required fields on the **Prior Policy Information** screen: **Prior Policy Type**; **Coverage Amount**; and **Prior Policy Effective Date**.

Prior Policy Information		Required for reiss	ue only.		
Prior Policy Type:	Owner's	Coverage An	nount: 20	00.000.00	
Prior Policy Effective Date:	01/15/2010				
New Policy Effective Date:	02/15/2018	Age: 9	Discount T	able Di	scount: 60
Prior Policy Number:					
Prior Underwriter:					
Prior Policy Premium:	Rate Table	BasePremium 525.00	Mult% +/	- Amount	Premium 525.00
Premium at Current Rate:	Rate Table	BasePremium	Mult% +/	- Amount =	Premium
Apply Adjustment to:	Owner's	Policy	Adjus	tment Amount:	-210.00

ProForm will compute the age of the prior policy and make the necessary adjustment to the new policy of your choice.

Prior Policy Information		Required for reissue on	ly.	
Prior Policy Type:	Owner's	 Coverage Amount 	200,000.00	
Prior Policy Effective Date:	01/15/2010			
New Policy Effective Date:	02/15/2018	Age: 9 Dis	count Table	Discount: 60
Prior Policy Number:				
Prior Underwriter:				
		BasePremium Mult	% +/- Amount	Premium
Prior Policy Premium:	Rate Table	525.00 100.0	10	= 525.00
		BasePremium Mult	≪ +/- Amount	Premium
Premium at Current Rate:	Rate Table			-
Apply Adjustment to:	Owners	Policy	Adjustment Amou	unt: _210.00



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Agent/Underwriter Split Troubleshooting:

If the Agent and Underwriter disbursements are not calculating correctly, verify the split is entered correctly in the Policy Premium, Dates & Numbers screen and the Default Payee is correct in the CDF Options screen.

In this example, thirty (30%) percent of the title premium should be paid to the Underwriter:

	Policy Information	
	Underwriter/Policy Look-up Code: FNGA-SI	
	Underwriter/Policy Description: Fidelity-GA-Simultaneous Issue]
	Underwriter's Case/File Number:	
	New Policy Type: Simultaneous V Round Coverage Up to Next:	
	Simultaneous Issue	
	Show Both Policy Numbers on Both Policies:	
	Show full loan premium on CDF	
	Show full loan premium on Settlement Statement	
	Show full loan premium on Invoice	
	Prior Policy Information> Adjustment Amount: To:	Policy
	Loss Mta Bolicy	
	Basis Code: Loan Higher 🗸 Coverage Amount: 200,000.00	
	Policy Premium: Rate Table BasePremium Mult% +/- Amount 150.00 =	Premium 150.00
and Man Dalias Information (CDE10.	Number of Decimal Digits to Bound Premium to: 2	
San/Milg Policy Information (CDF18-C	+ Full Premium:	500.00
Transaction Code:	Remarks:	
Copy to Invoice Line: 1 V Line: C. Date Issued: / / Ef	01 V Title - Lender's Title Insurance SirPay: % fective Date: / / Effective Time: : · M	More
Agent/ Underwriter Split: Rate Table	BasePremium Mult% +/- Amount Premium 150.00 30.00 0.00 45.00 To: Underwriter	

If the **Default 'to' name** is set to **Agent** in the **CDF Options** screen, the disbursements to the Agent and Underwriter will be correct.

19) CE	F Options (CDF18-0	102 JLA.PFD)	×]
Calc	ulation Options			
1 2 2 1 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1) Charge buyer for day 2) Provide out-of-balan 3) Provide out-of-balan 4) Provide cash from bu 5) Use optional Closing 6) Sort CDF page 2 line 7) Part POC codes on	of closing in all provisions ce notice instantly ce notice when saving file typer/borrower changed notice when saving file Disclosure from for transactions not involving sell a descriptions alphabetically Openo Disclosure form	er (Refinance)	
	8) Use buyer/seller split	feature		
Title	- CDF Section Defaults	Souther Li Other Carts	4	
	All other title fees:	Section C - Services Borrower Did Shop For	~	
	Group endorsements:	None	\sim	
	Default to name:	Agent ~		
	oument Options 1) Disbursement Summ 2) Print additional disbu	ary - Include approval signature lines rsements from broker's commission on Addendum		
Other				
Sett. Agent (A) DS	S V To:	Softpro Settlement Services, Inc.	Re: Settlement Agents Fees	708.75
Address	4800 Falls of N	Neuse Road, Suite 4(+ Raleigh, I	NC 27609	
Underwriter (U) DS	S v To:	Fideltiy Title Insurance, Inc.	Re: Title Charges	303.75
Address	POBox 3488	+ Atlanta, G	A 30008	

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If the **Default 'to' name** is set to **Underwriter** in the **CDF Options** screen, the disbursements to the Agent and Underwriter will be incorrect.

19) CDF Opt	ions (CDF18-0	102 JLA.PFD)			×
Calculation	Options				
□ 1) Cha	rae buver for da	of closing in all proration	s.		
2) Prov	vide out-of-balan	ce notice instantly			
3) Prov	vide out-of-balan	ce notice when saving file	8		
4) Prov	vide cash from b	wer/borrower changed n	otice when saving file		
5) Use	optional Closing	Disclosure forms for trans	sactions not involving	seller (Refinance)	
2 6) Sort	CDF page 2 line	s descriptions alphabetic	ally		
7) Prin	POC codes on	Closing Disclosure form			
2 8) Use	buyer/seller spl	t feature			
Title - CDF	Section Default	-			
	Owner's policy:	Section H - Other Costs	K.	~	
A	other title fees:	Section C - Services Bo	rrower Did Shop For	~	
Group	endorsements:	None		~	
D	efault to name:	Underwriter	~		
Document	Ontione				
Document	Options				
1) Dist	oursement Summ	ary - Include approval sig	nature lines		
2) Prin	t additional disbu	rsements from broker's co	ommission on Addend	um	
ant (A) DS				Rei	
gen (v) bo		v		ne.	
Address	101		•		
writer (U) DS	S ~ 1	o: Fideltiy Title Insu	rance, Inc.	Re: Title Charges	1,012.50
Address	POBox 348	8	Atlanta	GA 30008]
1 10 01 000			[* ender nod ;		

If the **Underwriter** needs to be the Default Payee to show on the CDF, we will need to flip our Agent/Underwriter Split. In this example, we would change the split to seventy (70%) percent to the **Agent**.

	Policy Information Underwriter/Policy Look-up Code: FNGA-SI
	Underwriter/Policy Description: Fidelity-GA-Simultaneous Issue
	Underwriter's Case/File Number:
	New Policy Type: Simultaneous V Round Coverage Up to Next:
	Simultaneous Issue
	Show Both Policy Numbers on Both Policies:
	Show full loan premium on CDF
	Show full loan premium on Settlement Statement
	Show full loan premium on Invoice
	Prior Policy Information
	Policy
	Loan/Mtg Policy
	Basis Code: Loan Higher V Coverage Amount: 200.000.00
	BasePremium Mult% +/- Amount Premium Folicy Premium: Rate Table 150.00 = 150.00
	Number of Desimal Disits to Pound Promium to; 2
an/Mtg Policy Information	(CDF18-0102 JLA.PFD) X mium: 500.00
Transaction Code:	Remarks:
Copy to Invoice Line: 1 🗸 🗸	Line: C.01 V Title - Lender's Title Insurance SirPay: 1/4
Date Issued: / /	Effective Date: / / Effective Time: : · M
	PasaPranium Mult% +/. Amount Pranium
() const (Description many Transaction Frendun

Using Title Insurance Rate Tables



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Other Sett. Agent (A) DS	S V To: Softpro Settlement Services, Inc. Re: Settlement Agents Fees	708.75
Address	4800 Falls of Neuse Road, Suite 4(+ Raleigh, NC 27609	
Underwriter (U) DS	S v To: Fideltiy Title Insurance, Inc. Re: Title Charges	303.75
Address	POBox 3488 Atlanta, GA 30008	