SoftPro Select 4.0.5
Closing Disclosure Form

Release Notes | January 12, 2016

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Summary of Changes

Closing Disclosure Support

- The application now supports the complete Closing Disclosure form (CDF) as required by the **Real Estate Settlement Procedures Act (Regulation X)** and the **Truth in Lending Act (Regulation Z)** **final rule, effective October 3, 2015**.
- **When creating a new order**, the user will be prompted to choose the settlement type: HUD-1 or Closing Disclosure. The Escrow/Closing screen group in the order will show the appropriate screens based on this selection. HUD-1 orders will display the same HUD screens as in prior versions of Select. The new CDF data entry screens appear only in CDF orders.
- The **Default ReadyDocs tree has been updated** with all versions of the CDF as well as settlement statements and other supporting documents. These documents are found under the Escrow & Closing folder. The current HUD-1 documents are still available and have not changed.
- **The Register** will generate pending receipts and disbursements from the CDF just as it does from the HUD-1.
- **The Title Insurance Premiums screen** has new options for calculating simultaneous issue premiums as required by the final rule.
- **Fees sent from title screens** will automatically add the text "**Title –**" as required by the final rule. You do not need to update templates or lookup table entries to support this.
- **Fees will automatically sort alphabetically** on CDF Page 2 when you save the order.

Configuration Requirements

Several configuration changes are recommended prior to 10/3/15:

- **Create new templates** for CDF orders and **update your profiles** to indicate your default templates for CDF orders. You can copy existing HUD templates into new CDF templates, which will populate all non-HUD data from the original template. Users can also apply HUD templates directly into CDF orders. In your CDF templates, set the Title – CDF section defaults on the Options screen. These options are recommended over alternate methods such as including CDF lines in title lookup tables.
- **Update the policy manager** for all simultaneous issue policies to select the Full Loan Premium rate table.
- Ensure that custom documents and reports that reflect HUD data are updated, if appropriate, for CDF orders.
- **Add License ID/NMLS License ID fields and data to the contact lookup tables** for lenders, mortgage brokers, real estate brokers, settlement agent, title company, and escrow company, along with their contact people. This data is displayed on page 5 of the CDF.
- **Review your workflow configuration** to determine if changes are needed.
- **Update custom document trees** if you would prefer to print CDFs and settlement statements from your custom tree rather than the SoftPro default tree.
- On or around 10/3/15, **change the Default settlement type preference** on your profiles from HUD-1 to Closing Disclosure.
- **If these configuration changes are not made prior to 10/3/15**, the CDF can still be produced for any order but will require additional manual data entry.
- **No configuration changes are required for** recording fees, transfer taxes, endorsements, or additional title charges.
- **There is no need to update MyScreens with this release**; the upgrade will handle this automatically. **CDF screens are automatically added** to My Screens for CDF orders where HUD screens used to reside. With CDF orders, **Select will automatically hide HUD screens and show the new CDF screens** in their place.

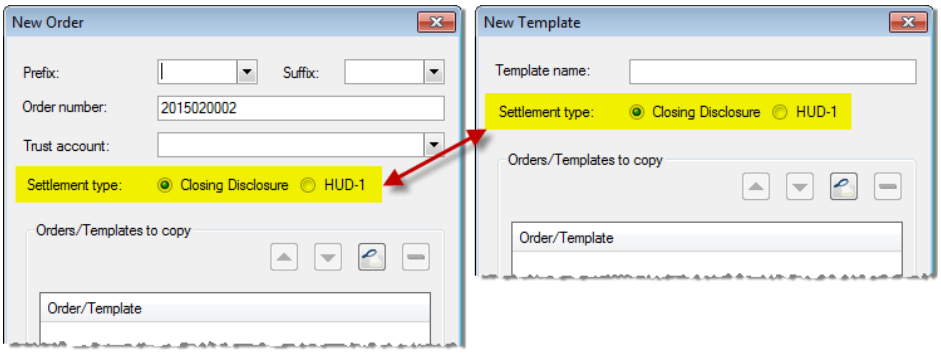
System Requirements

- **The new minimum recommended resolution** for Select users is 1366x768.
- **SQL Server 2005 and Windows XP are still supported for this version, but support will be dropped with the next release (v4.1).**

Closing Disclosure Form

Creating a New Order or Template

When creating a new order or template, the user will need to specify a Settlement Type. The default may be set in SPAdmin. The new order and template dialogs now have two radio buttons for the available settlement types:



- You may copy from a CDF or HUD-1 order into a CDF order. See below for more information.

CDF Page 1

Closing Disclosure Form (CDF) List

This drop-down list appears at the top of each CDF screen:

- **CDF**: Each loan present in an order will have a corresponding closing disclosure form. The loan and CDF are linked together automatically in the order. If multiple CDFs exist in an order, you may use this list to select one for editing.

Closing Information

Provides a basic summary of loan dates, settlement agent, file number, property address, and sale price/appraised value.

- **Date Issued**: The date that the Closing Disclosure form is issued to the consumer; must be entered manually.
- **Closing Date**: The closing date of the transaction. Defaults from the **Settlement date/time** on the **Express Order Entry** and **Order Information** screens, but can be manually overridden.
- **Disbursement Date**: The loan funding date. This is the same field as the **Disbursement date** on the **Order Information** screen.
- **Settlement Agent**: The order contact handling the loan closing transaction. This field defaults to the first settlement agent contact, if one is available, and lists all available contacts from the Order Contacts screen. This is the same field as the Settlement Agent on **CDF Page 5 Contact Information**
- **File #**: This field defaults to the ProForm order number but may be overridden manually.
- **Property**: Lists the property being purchased. If multiple properties are included in the transaction, the first property listed on the Property screen will appear here. This information is the same as that found in the **Property Address** fields on the **Express Order Entry** and **Property** screens. All additional properties will print on the Attachment page of the CDF.
- **Sale Price/Appraised Property Value**: If the transaction is a purchase, these fields will populate automatically based on the **Sales Price** field on the **Express Order Entry** and **Sales Contract** & **Earnest Money** Screens; they may be manually overwritten. If not a purchase, the fields will default to **Appraised Property Value**.

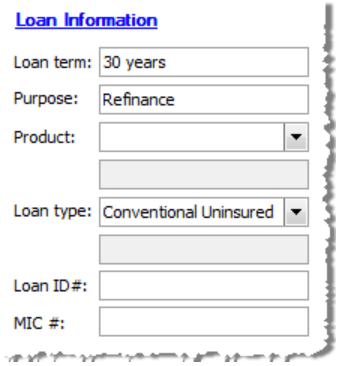
Transaction Information

Displays contact information for the buyer, seller, and lender; selecting the blue Transaction Information hyperlink opens the **Order Contacts screen** to quickly edit the contact information.

- **Borrower**: This field will default from the first set of borrower names associated with the loan, and their current address. This is the same information found on the **Buyer/Borrower** screen. Borrowers are associated to a loan using the **Borrowers** grid on **Loan Information & Funding** screen.
    - If the Borrower title drop-down is changed here, the title shown in the order's **Edit Signature** dialog will be adjusted as well; the title selected from the list is the label that will be printed on **CDF Page 1** and **Settlement Statements**.
- **Seller**: This field appears if the transaction type is a purchase. It will automatically populate with the name and address for the entity specified in **Order Contacts**. This information is reflected on the **Seller** screen as well.
- If the Seller title drop-down is changed here, the title shown in the order's **Edit Signature** dialog will be adjusted as well; the title selected from the list is the label that will be printed on **CDF Page 1**.
- **Lender**: The name of the loan creditor; populates automatically with the **legal name of the lender** associated with the loan on the **Loan Information & Funding** screen.

Loan Information

This section contains details about the loan term, purpose, product, rate, and type. Selecting the blue **Loan Information** hyperlink opens the **Loan Information & Funding** screen to quickly edit the loan information.



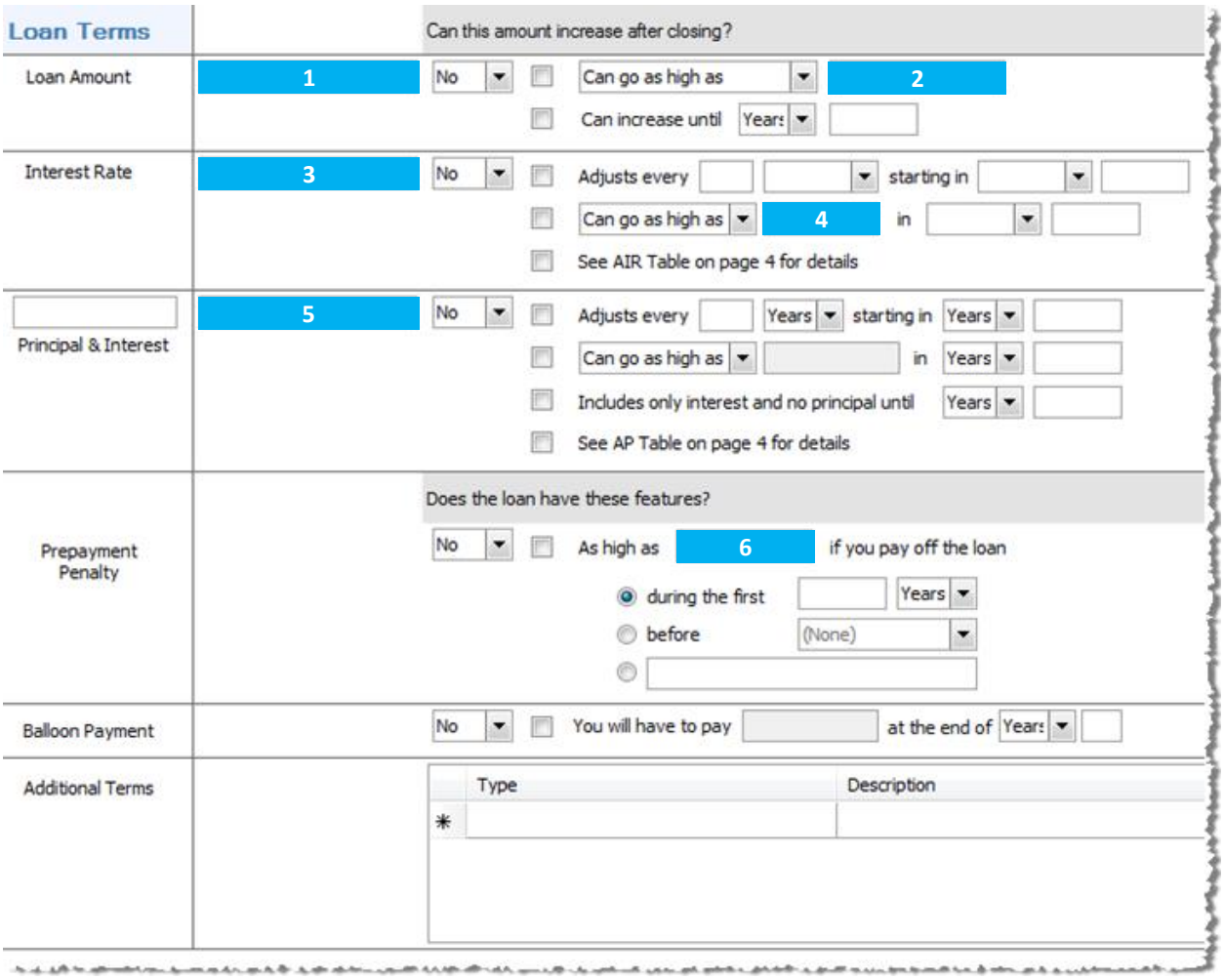
- **Loan Term**: Defaults based on the payment frequency and total yearly payments on the **Loan Terms & Payments** screen.
- **Purpose**: This field will default from the order type that is selected on the **Express Order Entry** screen (i.e. – purchase, refinance, or equity) or "Construction" when the Construction checkbox is selected on the **Express Order Entry** screen. The field may be overridden manually.
- **Product**: This drop-down contains standard loan products. When the **Other** option is selected, the second line beneath is enabled for manual entry.
- **Loan Type:** This drop down list contains standard loan types; when the **Other** option is selected, the second line beneath is enabled for manual entry. These fields are the same as the **Loan type** and **Other description** on the **Loan Information & Funding** screen.

- **Loan ID #**: Input loan number here. This field is the same as **Loan number** on the **Loan Information & Funding** screen.
- **MIC #**: Input mortgage insurance case number here. This field is the same as **Mtg. Ins. Case #** on the **Loan Information & Funding** screen.

Loan Terms

This area is for specifying the loan amount, interest rate, monthly principal/interest, prepayment penalties, balloon payment, and any additional terms.

The loan terms will not print on the Closing Disclosure form unless the corresponding checkbox is selected. If free-form text is needed, the Additional Terms grid at the bottom of the Loan Terms section may be used.



FIELD CODES

The following items correspond with the fields marked in blue above. These fields match other existing fields in Select:

1. Same as **Principal amount of loan** on the **Loan Information & Funding** screen.
2. Same as **Maximum loan balance** on the **Loan Terms & Payments** screen.
3. Same as **Annual Interest Rate** on the **Loan Terms & Payments** screen.
4. Same as **Lifetime maximum rate** on the **Adjustable Rate Mortgage (ARM) Data** screen.
5. Same as **Principal and interest** on the **Loan Terms & Payments** screen.
6. Same as **Maximum prepayment penalty** on the **Loan Terms & Payments** screen.

LOAN AMOUNT

- The **first field** is for the full loan amount.
- The first drop-down defaults to **No** when the **Loan Balance** checkbox on the **Loan Terms & Payments** screen is unchecked. Otherwise, it defaults to **Yes**.
- If **Yes** is selected, the remaining options will allow the user to specify details of the loan amount increase, as well as the specific time period during which this increase may occur.
- If **No** is selected, the checkboxes beside the associated terms will be unchecked. If you need to enter any terms to print on the form, you may still manually enter that information.

INTEREST RATE

- The **first field** is for the interest rate.
- The first drop-down defaults to **No**, unless the **Adjustable Rate Mortgage (ARM) Data** dialog **Type of ARM** field has a value.
- If **Yes** is selected, the remaining options will allow the user to specify details of any interest rate increases, as well as the specific time period(s) during which these increases may occur.
- If **No** is selected, the checkboxes beside the associated terms will be unchecked. If you need any of these terms to print on the form, you may manually enter that information.

PRINCIPAL & INTEREST

- The drop-down label for this section, *Monthly Principal & Interest*, is the same field as the **Payments Per Year** drop down on the **Loan Terms & Payments screen**.
- The first drop down defaults to **No**, unless the loan is set up as an adjustable rate mortgage.
- If **Yes** is selected, the remaining options allow the user to specify details regarding future adjustments that will be made to the principal and interest, including time periods, maximum payments, and interest-only payments.
- If **No** is selected, the checkboxes beside the associated terms will be unchecked. If you need any of these terms to print on the form, you may manually enter that information.

PREPAYMENT PENALTY

- The first drop down defaults to **No**, unless the **Prepayment penalty** checkbox is selected on the **Loan Terms & Payments** screen.
- If **Yes** is selected, select the appropriate time period within which a prepayment penalty would apply, as well as the maximum amount of the penalty. The maximum prepayment penalty defaults from the **Maximum prepayment penalty** field on the **Loan Terms & Payments** screen.
- If **No** is selected, the checkboxes beside the associated terms will be unchecked. If you need any of these terms to print on the form, you may manually enter that information.

BALLOON PAYMENT

- The drop down list defaults to **No**, unless the **Balloon after** field on **Loan Terms & Payments** screen has a value.
- If **Yes** is selected, the user may enter the amount of the balloon payment as well as the balloon payment due period. The balloon payment amount defaults from the **Final payment amount** on the **Loan Terms & Payments** screen but can be manually overridden.
- If **No** is selected, the checkboxes beside the associated terms will be unchecked. If you need any of these terms to print on the form, you may manually enter that information.

ADDITIONAL TERMS

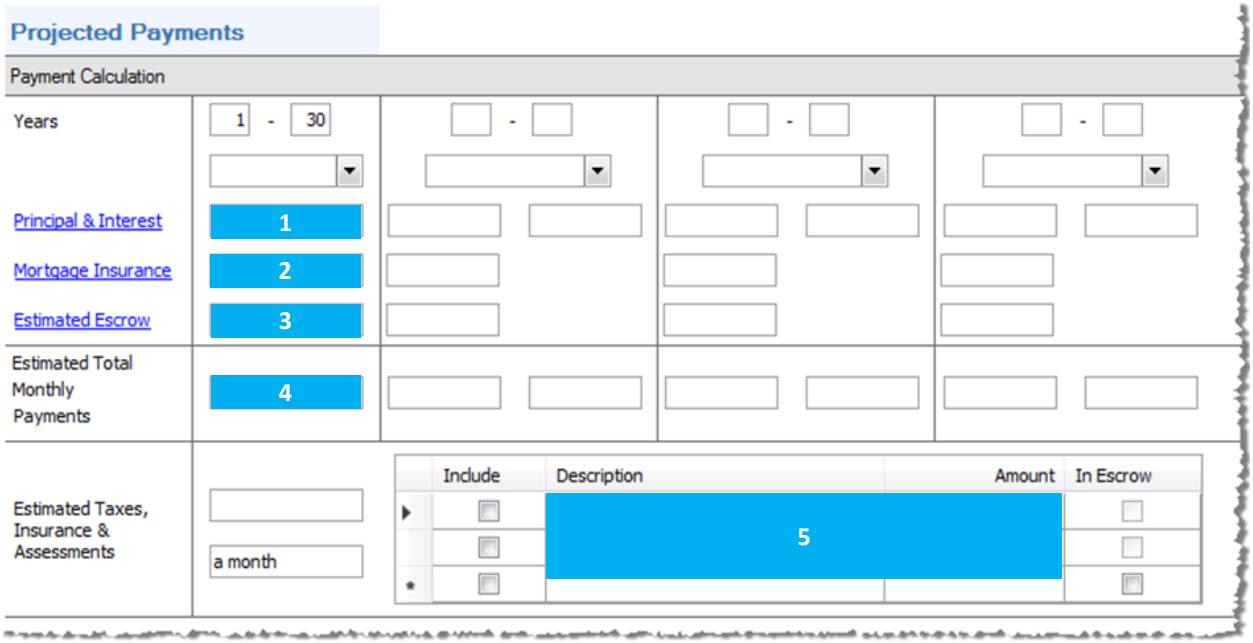
- This section allows users to enter additional loan terms, if necessary; they will print in the appropriate section of Page 1 on the Closing Disclosure form.
- You may uncheck the loan terms in the above sections and elect to use the **Additional Terms** instead, if the language that needs to print on the form is different from the standard language. For example: If the lender requires the Loan Amount increase disclosure to print as "Can increase until the 6th year", the Can increase until

year checkbox can be unchecked, and a new row can be added to **Additional Terms**, with "Loan Amount" selected as the **Type** and "Can increase until the 6th year" as the **Description**.

- A **lookup table** is available in the Additional Terms grid by pressing **F9** in the **Description column** field.

Projected Payments

This section provides a breakdown of how loan payments will be structured during the life of the loan, specifying how principal, interest, insurance, and escrow payments will be handled.



EXISTING FIELD CODES

The following items correspond with the fields marked in blue above. These fields match other existing fields in Select:

1. Same as **Principal and interest** on the **Loan Terms & Payments** screen and **Payment Information Letter** dialog.
2. Same as **Mortgage insurance** on the **Payment Information Letter** dialog.
3. Same as **Estimated escrow** on the **Payment Information Letter** dialog.
4. Same as **Estimated total monthly payment** on the **Payment Information Letter** dialog.
5. Same as **Escrow Payment Descriptions** and **Amounts** on the **Payment Information Letter** dialog.

PAYMENT CALCULATION

- The **first row** allows the user to specify year range(s) for any changes to the payment calculation during the life of the loan. Any column with values entered here will print on the form.
- **Row two** allows the user to specify **interest-only** and **final payment** amounts, if necessary.

PRINCIPAL & INTEREST

- The user is able to enter **Principal & Interest** amounts on this row, including **minimum and maximum** amounts.

MORTGAGE INSURANCE

- Enter **mortgage insurance** costs on this row; defaults from the **Mortgage Insurance** field on the **Payment Information Letter dialog** on the **Loan Terms & Payments** screen.

ESTIMATED ESCROW

- Enter **estimated escrow** amounts on this row. This defaults from the sum of amounts entered in the **Estimated Taxes, Insurance & Assessments** grid which also have the **In Escrow checkbox checked;** can be manually overridden.

ESTIMATED TOTAL MONTHLY PAYMENT

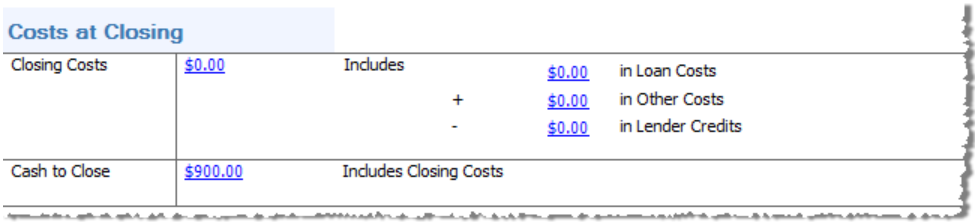
- Enter the **estimated total monthly payments** on this row. **Minimum** and **maximum** payment amounts may be entered.
- The **label** will change to show the appropriate **payment frequency** (ex. monthly, weekly, etc.).

ESTIMATED TAXES, INSURANCE & ASSESSMENTS

- The field to the left of the grid will display an amount calculated from information entered into the grid, converted to a monthly amount total.
- Check the **Include** checkbox to indicate that an item should print on the Closing Disclosure form. If **Include** is unchecked, the row will not print on the form, and the associated amount will not be included in the total estimated taxes, insurance, & assessments.
- To indicate that an amount is escrowed as part of the loan, check the **In Escrow** checkbox. This checkbox is enabled when the **Include** checkbox is checked.
- To add a new row, click on the row with the asterisk (*) and begin entering data. To delete a row, click on the far left column of the grid to highlight the row and press the delete key.

Costs at Closing

This section displays the total closing costs and cash to close information from **Pages 2** and **3** of the Closing Disclosure form. Amount hyperlinks will quickly take you to the appropriate sections where the totals are generated.



- The lender credit amount may be omitted from the Closing Disclosure form if the amount is zero. To print the zero on the form, use the "with print options" versions of the ReadyDocs and check the option **Print $0 Lender Credit on CDF Page 1**.

CDF Page 2

Use this page to detail closing costs that are associated with the transaction.

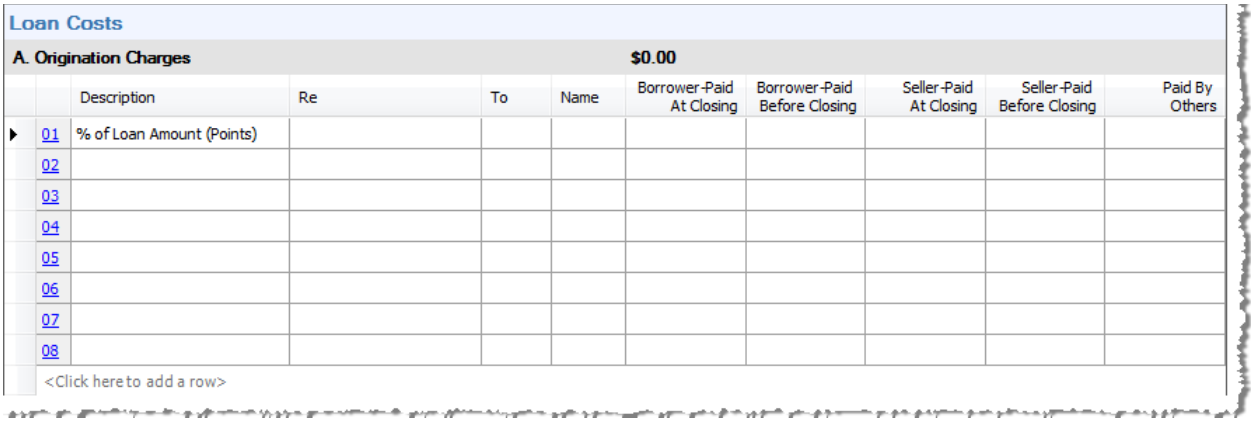
Closing Disclosure Form (CDF) List

This drop-down list appears at the top of each CDF screen:

- **CDF**: Each loan present in an order will have a corresponding closing disclosure form. The loan and CDF are linked together automatically in the order. If multiple CDFs exist in an order, you may use this list to select one for editing.

Section Grids

CDF Page 2 is presented in a grid and allows data to be entered directly within the grid. The following information explains how the section grids function.



GRID COLUMNS

- **Description**: Enter a description of the line item.
- **Re**: Enter a memo or other note about this item. The contents of the **Re** field will print in the memo/extended memo field on receipt and disbursement transactions.
- **To**: Choose an order contact code. This code defaults to the name that appears as the payee for this charge.
- **Name**: Defaults to the name associated with the contact selected in the **To** field and can be manually overridden.
- **Borrower-Paid**: The two Borrower-Paid columns allow the user to list items that will be paid by the buyer/borrower:
  - **At Closing**: Indicates the amount listed is to be paid at the closing; the payor POC (Paid outside of closing) checkbox defaults unchecked and is disabled when an amount is listed here.
  - **Before Closing**: Indicates the amount is to be paid prior to the closing; payor POC (Paid outside of closing) checkbox defaults checked and is disabled when an amount is listed here.
- **Seller-Paid**: The two Seller-Paid columns allow the user to list items that must be paid by the seller.
  - **At Closing**: Indicates the amount listed is to be paid at the closing; the seller POC (Paid outside of closing) checkbox defaults unchecked and is disabled when an amount is listed here.
  - **Before Closing**: Indicates the amount is to be paid prior to the closing; payor POC (Paid outside of closing) checkbox defaults checked and is disabled when an amount is listed here.

- **Paid by Others**: Indicates the amount is paid by a party other than the borrower or seller. To indicate the amount is POC (Paid outside of closing), check the POC checkbox in the Payors grid; partial POC is not allowed. Amounts entered here will generate Payor and Payee grid rows if they are non-POC items or will be Disburse POC items. They are not used to calculate Cash to/from Borrower or Seller.

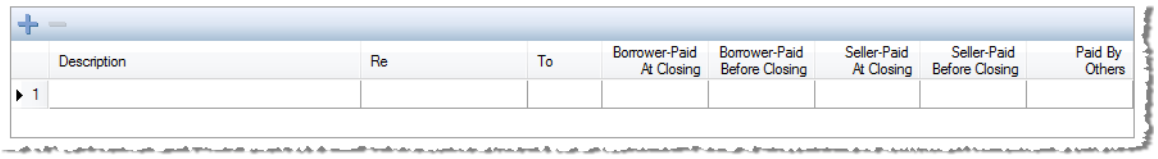
GRID LINES

- **Headers**: Each section has a grey header row that lists the corresponding **Section letter**, **Title**, and **Borrower-Paid Total**.
- **Sorting:** Each section's lines are **sorted alphabetically by description** when an order is saved.
  - **This sorting does not apply to** any default, reserved lines in each section.
  - Uncheck the **Sort CDF page 2 lines descriptions alphabetically on order save** checkbox on the **Options** screen to disable the automatic sorting feature.
- **Row numbers**: Sections **A-C** & **E-H** have blue, hyperlinked line numbers at left.
  - These numbers may be **clicked** to view and edit information in the **Charge Detail dialogs** for those items.
  - Sections **A-C** & **E-H** can each contain up to **99 lines**. However, **CDF Page 2** is not allowed to expand past a single printed page. If there are more liens than will fit on a single page, the document will automatically split into **2a and 2b**.
- **Rows may be added** by choosing the **Click to add new row** option at the bottom of a given section.
- **Rows may be deleted** by clicking in the column to the left of the line numbers to select an entire row and pressing the **delete key**. **Right-clicking** in the far left column & choosing **Delete CDF Line** is also an option.
- The **Enter key** and **arrow keys** can be used to navigate the grid.

Charge Detail Dialogs

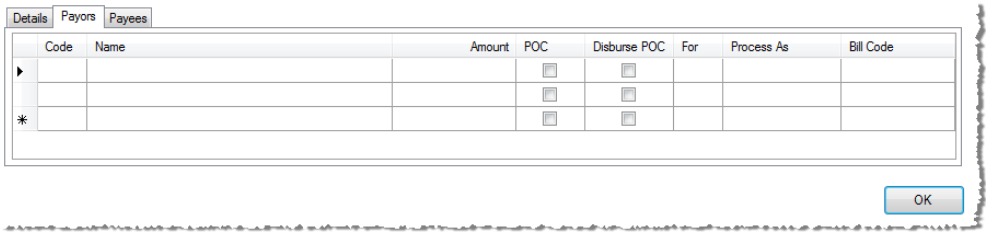
After clicking a row number in the **CDF Page 2** grid, a **Charge Detail dialog** will appear. These dialogs allow you to enter additional details regarding a charge (i.e.-Seller Pay %, Taxable, Additional Description, Payors, Payees, etc.), add multiple charges that will total on the main line on **CDF Page 2**, and choose a calculation charge type to automatically calculate the charge amount.

- **The two headings** at the top of the dialog identify the **CDF Page 2 Section** and **line number** for the charge currently displayed.
- **Charge details**: the top portion details any charges present on the line being edited:



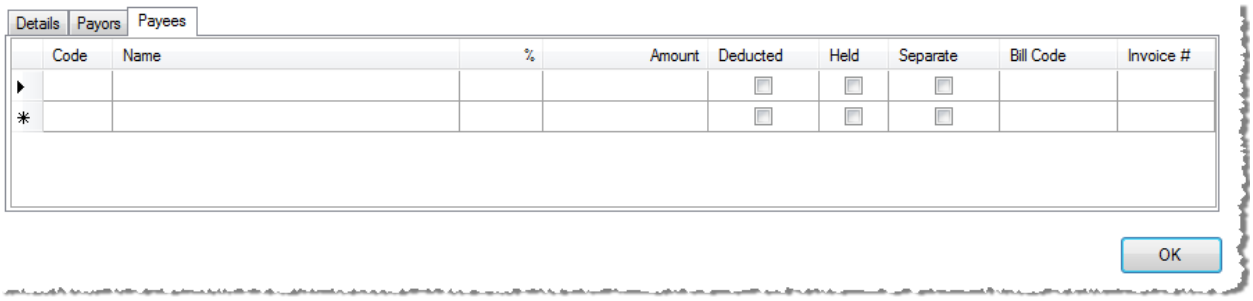
  - **Additional charges** may be **added** or **deleted** by pressing the blue buttons found in the upper left.
    - There are four charge types available. When adding a new charge to a line, you will be required to select Basic, Percent, Proration, or Payoff.
    - When multiple charges are added to a row via this dialog, charges will be itemized on the Closing **Disclosure–Attachment page** and the total will print on the main **CDF Page 2** line with a default description or reference **See additional xxx items**.

PAYORS GRID



- **Payors Grid**: All lines in Section A-C and E-H contain the Payors tab/grid.
- **Code**: Contact types will be determined by amounts entered under Borrower-Paid, Seller-Paid, & Paid By Others.
- **Name**: This field populates with the selected Code's Payee name on the order contact screen.
- **Amount**: This field is editable when an amount has been entered in the Buyer or Seller Amount fields on the corresponding charge line. Reduce the payor amount to generate a new payor row which can be used to specify a different Payor Code, Process As, or Bill Code.
- **POC**: This checkbox may be selected to specify that the amount will be paid outside of closing (POC). The POC checkbox will be disabled and unchecked for Paid At Closing amounts, and enabled and checked for Paid Before Closing. Amounts on CDF Page 2 in the Paid by Others column or amounts on CDF Page 3 can be shown as paid outside of closing by checking the POC checkbox.
- **Disburse POC**: This checkbox is editable when the POC checkbox is selected. Selecting Disburse POC will generate a Payee grid row which will create a disbursement for the selected payee code.
- **For**: If an amount has been entered in **Paid By Others**, this field will be editable and contain all buyer and seller codes.
- **Process As**:
  - **Incoming Fund**: Select this option if the amount is being sent to the closing and should appear as a receipt.
  - **Reduce Funds**: Select this option if the amount is being paid at closing out of the funds due to the order contact code selected in the Code field.
- **Bill Code**: This drop-down list will display when the **Bill codes** option is checked under **SPAdmin > Configuration > Security > Profiles > Order** tab. Bill code options will only be available in the Payor Grid when **Incoming Funds or Reduce Funds** is selected from the **Process As** drop-down.

PAYEES GRID

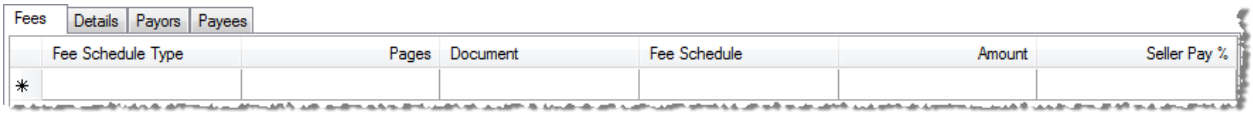


- **Payees Grid**: All lines in Section A-C and E-H contain the Payees tab/grid.
- **Code**: Select a contact type from the drop-down list
- **Name**: This field populates with the selected Code's Payee name on the order contact screen. If a person associated with an order contact is selected, a separate disbursement is generated for that person.
- **%:** Defaults to 100% for the first payee entered. By changing the percentage, the amount going to the first party is reduced. This allows you to assign the remaining balance to other parties.
- **Amount**: This field is editable when an amount has been entered in the Buyer or Seller Amount fields on the corresponding charge line(s).
- **Deducted**: Select this checkbox to indicate that the amount has been deducted. For example, if a lender is net funding the loan, they are subtracting their fees from the loan amount and only sending the difference to

closing. In this case, the lender's fees would have the deducted checkbox selected and the net funding amount would be automatically calculated to subtract these deducted charges. When selected, Held and Separate are disabled.

- **Held**: Select this checkbox to designate this amount is being held. Held amounts will appear separately from other disbursements on Order Transactions and Register. To change a Held amount back to a pending disbursement, you can uncheck Held on the Payee grid or Order Transactions. Held is available when Deducted is not selected.
- **Separate**: Select this checkbox to designate this amount as a separate disbursement from other disbursements to the same payee. Separate will automatically be checked when an order contact person has been selected in the Payee Name drop-down. Separate is available when Deducted is not selected.
- **Bill Code**: This drop-down list will display when the **Bill codes** option is checked under **SPAdmin > Configuration > Security > Profiles > Order** tab.
- **Invoice #**: Select an invoice number to send the amount to an invoice.
- **Description**: Only appears in the Payees Grid under **Section H. Other Costs** to accommodate the additional disbursement from broker's commission. If the **Print Additional Disbursement from Broker's Commission** option is checked on the **Options** screen, and the CDF **To** code is a listing or selling broker code, any disbursements paid to a third party will print on the **Closing Disclosure-Attachment** page along with the Description entered here.

FEES TAB

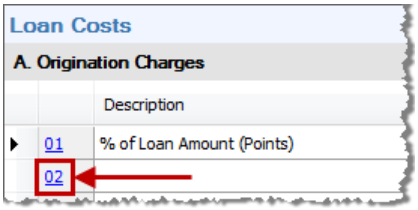


- **Fees Tab**: Only shows in section **E. Taxes and Other Government Fees**; contains the **fee schedule grid**.
- **Fee Schedule Type**: Select a Fee Schedule Type.
- **Pages**: Enter the number of pages for the deed, mortgage, or release.
- **Fee Schedule**: Select a Fee Schedule.
- **Document** defaults to blank; types include **Deed**, **Mortgage/Deed of Trust, Release**, and **Other**.
- You will be able to move money to the appropriate columns by using **Seller Pay %** or **Cost paid** drop-down.

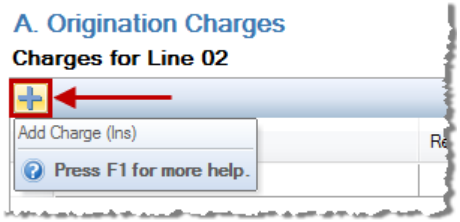
MULTIPLE CHARGES ON SINGLE CDF LINE

A single CDF line can contain multiple charges. To add additional charges to a single line:

- Select the line number **hyperlink** to display the details dialog:

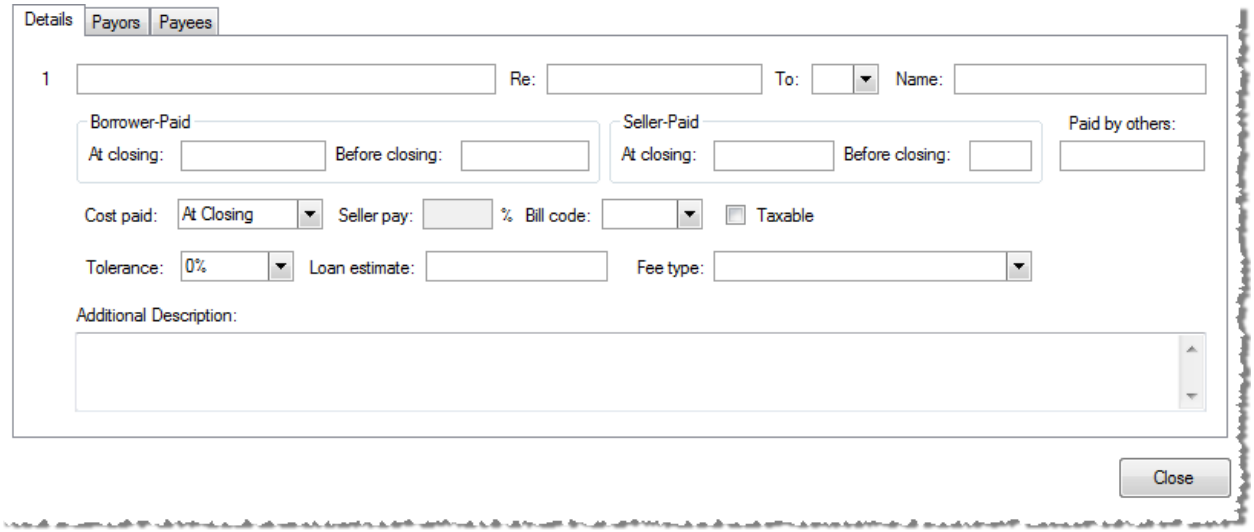


- Click the **Add** button above the top grid

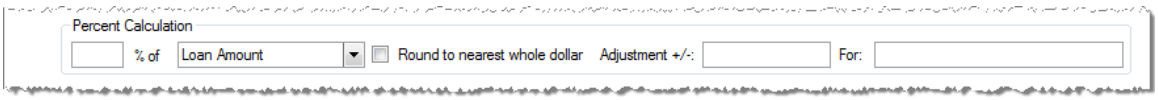


- Choose the **type** of charge you wish to add. Options include: **Basic**, **Percent**, **Payoff**, or **Proration**
- The sum of all the charges included under a given line will total on the main CDF line grid.
  - All charges that are associated with a single CDF line will be itemized on the **CDF Attachment page**.

BASIC & PERCENT CHARGES

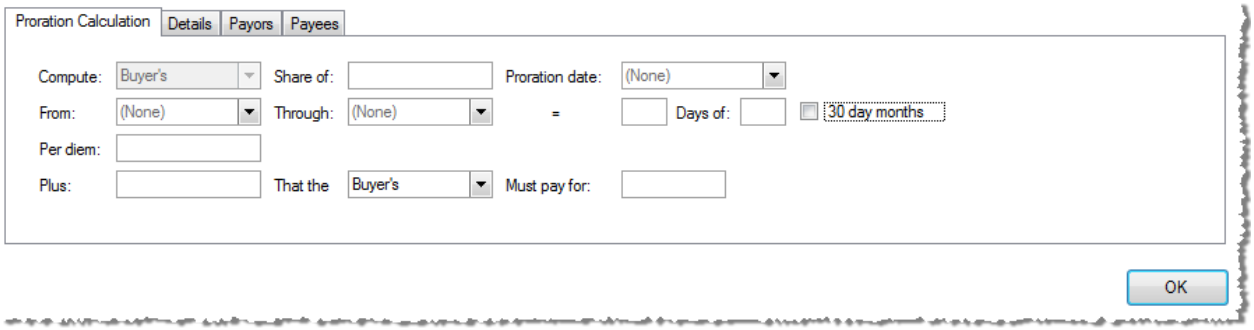


- **Details Tab**: Both **Basic** and **Percent** charges are shown on the Details tab.
- **The first row** displays the **Number**, **Description**, **Re**, **To**, and **Name** information associated with the charge line selected.
- The **Second row** displays any **Borrower-Paid**, **Seller-Paid**, or **Paid by others** amounts associated with the selected charge line.
- The **Cost Paid** drop-down, **Seller pay %** field, **Bill code** drop-down, and **Taxable** checkbox are used to specify when the charge will be paid, which percentage should be paid by the Seller, assignment of a bill code, as well as whether or not the amount is subject to sales tax. **Note**: The **Bill Code** & **Taxable** options are visible only when the **Bill Code** & **Sales tax** options are checked under **SPAdmin > Configuration > Security > Profiles > Order** tab.
- **Tolerance**: Specify the maximum percentage that a charge on the Closing Disclosure may differ from the Loan Estimate. Select **None** if the tolerance doesn't apply to the charge.
- **Loan estimate**: Enter the amount of the charge as shown on the Loan Estimate. This amount is used to generate warning messages when the 0% and 10% tolerances are exceeded. This data will sum to CDF Page 3's Loan Estimate column, where the sum can be manually entered instead of entering the amounts for each charge.
- **Fee type:** Select the appropriate option from the drop-down list to indicate the purpose of the charge. This information is used only when electronically transmitting the data to lenders or other parties.
- **Additional Description** is reserved for any user-entered notes; these will be printed on the **Closing Disclosure–Attachment page** and **Settlement Statements**; this is only visible when the **West Coast-specific** option is selected on **SPAdmin > Configuration > Security > Profiles > Order Tab > Advanced**.
- **Percent Charge**: This charge is calculated in the Details tab; it differs from a **Basic charge** by adding a **Percent Calculation** section directly below the first row of data:

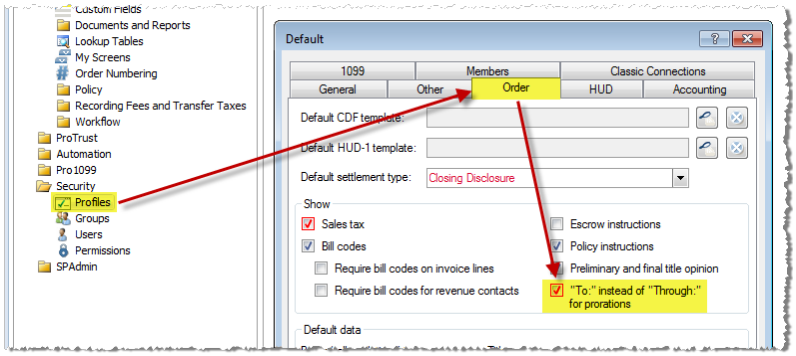


  - **Commissions to a Listing or Selling Agent** can be calculated using the Percent charge calculation type.
  - Enter a **percentage** and select an **amount** or **premium** upon which the percentage will be calculated; **rounding** to the nearest whole dollar may be specified as well.
  - This percentage may be further adjusted by entering a number in the **Adjustment +/-** field and indicating a reason in the **For** field; include a minus sign in the Adjustment +/- field to subtract the amount.

PRORATION CHARGE

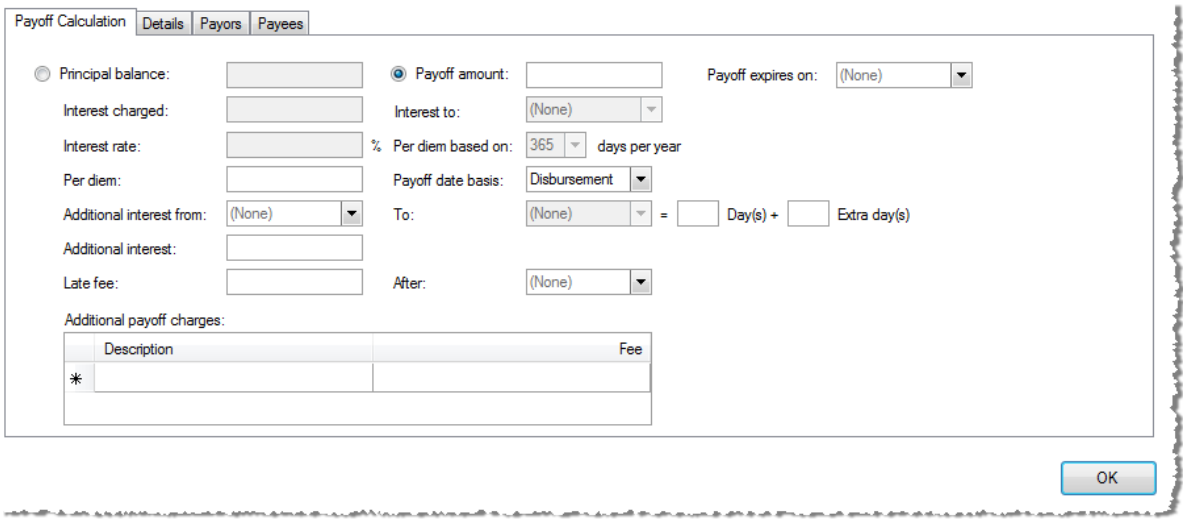


- The **Proration Charge** is configured in the **Proration Calculation** tab.
  - **Compute**: defaults to **Buyer's** on **CDF Page 2**.
  - **Share of**: Enter the total amount to be prorated.
  - **Proration date**: Enter a proration date.
  - **From/Through**: Click the drop-down arrows and select dates.
    - "To:" may be used instead of "Through:" by checking that option on the Profile>Order tab:



  - **Days of**: These two fields automatically calculate the number of days to be prorated.
  - **30 day months**: Check this box to use a general 30-day month for the calculation.
  - **Per diem**: This field automatically calculates the per diem rate and may be manually overwritten.
  - **Plus/That the/Must pay for**: This line may be used to add an additional charge for the Buyer/Seller; the last field is included so that the user may enter the reason that an additional amount was added to the total proration charge.

PAYOFF CHARGE



- **Payoff Charge**: This charge is configured in the **Payoff Calculation** tab and is used to determine a payoff amount for a selected charge line. It may be calculated based on the **Principal balance** or a predetermined **Payoff Amount**.
- **Principal balance**: Enter the principal balance remaining on the loan. The following items are only editable when this option is selected:
    - **Interest charged**: Enter any lump sum of interest charged.
    - **Interest To**: Select a date from the drop-down.
    - **Interest rate**: Enter the applicable interest rate.
    - **Per diem based on**: Select a number of days per year.
- **Payoff amount**: This amount usually includes the principal balance and interest. **Principal balance**, **Interest charged**, **Interest to**, **Interest rate**, and **Per diem based on fields** will be disabled when Payoff amount is selected.
- **Payoff expires on**: Select a date on which the payoff will no longer be valid.
- **Per diem**: If **Payoff charge** is selected, the daily amount of interest will calculate automatically based upon the data in the **Principal balance**, **Interest rate**, and **Per diem based on** fields. If **Payoff amount** is selected, this amount must be entered manually.
- **Payoff date basis**: Select **Settlement**, **Proration**, **Disbursement** (default), or **Other**. If Other is selected, the **To** date field beneath will be enabled
- **Additional interest from/to**: The **From** date defaults from the first day of the month of Settlement, if available.
    - The **To** date may be entered if **Other** is selected as the **Payoff date basis** above.
- **Day(s)+**: The number of days inclusive in the Additional interest **from** and **to** date range; may be manually entered if no to date is specified.
- **Extra day(s)**: Enter the number of extra days to be charged in addition to the calculated number of days in Day(s)+.
- **Additional interest**: This number is computed automatically as **(Per diem amount * (Days + Extra days))**
- **Late fee/After**: Enter any late fees, and select a date after which the late fee should be added to the total.
    - The **After** date is compared to the **To** date. If the **After** date is greater than or equal to the **To** date, the late fee is not added into the total. If **After** is less than the **To** date, the late fee is added to the total. If a date is not specified in the **To** date, then the late fee is not added to the total.
- **Additional Payoff Charges**: Enter descriptions and fee amounts for any additional item charges. These fees are added to the total calculated charge amount. New lines are added automatically as data is entered and lines may be deleted with the delete key.

Sections A-J Details

A. ORIGINATION CHARGES

Charges paid by the consumer to each creditor/loan originator for generating and extending credit. Items listed here might include: application fee, origination fee, underwriting fee, processing fee, verification fee, rate-lock fee, etc.

- The first line, labeled **of Loan Amount (Points)**, is required and may not be deleted. You may manually enter the percentage of points in the description field, or select the 01 line hyperlink to access the Charge Details dialog and calculate the percentage based on the loan amount.

B. SERVICES BORROWER DID NOT SHOP FOR

Services that the creditor requires in connection with the transaction. These items are provided by persons other than the creditor or mortgage broker, and for which the creditor **does not allow** the consumer to shop. This may include: appraisal fees, credit report fees, flood determination fee, etc.

C. SERVICES BORROWER DID SHOP FOR

Services that the creditor requires in connection with the transaction. These items are provided by persons other than the creditor or mortgage broker, and for which the creditor **does allow** the consumer to shop. These items may include: pest inspection fees, survey fees, title insurance-related fees.

D. TOTAL LOAN COSTS (BORROWER-PAID)

Provides a sum of the Borrower-Paid subtotals of Sections **A-C**. This total generally represents all costs that the creditor and mortgage broker require of the borrower in connection with the loan transaction. These lines may not be deleted.

E. TAXES AND OTHER GOVERNMENT FEES

This section details the fees paid to state and local governments, particularly taxes and other government fees for recording documents, and transfer taxes assessed against the purchase price of a real estate contract or the loan amount.

- Rows in this section may only contain **one charge per row**.

F. PREPAIDS

Includes prepaid charges for real estate property taxes, insurance premiums, or other items that must be paid to insure the property or satisfy real estate tax obligations before completion of the credit transaction and the real estate closing. Line F.03 is reserved for prepaid interest and must show $0.00 if interest is not collected in advance.

- The first four lines default to **Homeowner's Insurance Premium**, **Mortgage Insurance Premium**, **Prepaid Interest**, and **Property Taxes**. These lines may not be deleted.
- **Rows 1-3** may not contain multiple charges.

G. INITIAL ESCROW PAYMENT AT CLOSING

This is the amount that the borrower is expected to set aside for the establishment of an escrow account. The first three lines default to **Homeowner's Insurance**, **Mortgage Insurance**, and **Property Taxes**. These lines may not be deleted.

- **Rows 1-2** may not contain multiple charges.
- Property Taxes collected with different time periods may be disclosed on separate lines in this section.
- **Details tab**: Two unique fields are included on this section's details tab; they assist with escrow activities and function similarly to the 1000 section of the HUD-1:

  - **Month/Payments@**: Enter the number of months (or payments) that the Lender is requiring to be collected.
  - **Each**: Enter the monthly payment amount.

H. OTHER

This section is used to disclose any items that are part of the real estate closing, but not required by the creditor or disclosed elsewhere. These may include all real estate brokerage fees, homeowner's or condominium association charges paid at consummation, home warranties, inspection fees, and any owner's title insurance premiums.

- **Real estate commissions** must be the total amount paid, regardless of the retention of any earnest money deposit.
- **Owner's title insurance** must include **"Title-"** at the beginning of the label, as well as the parenthetical **"(optional)"** at the end of the label when designated borrower-paid at or before closing. This required text will be added automatically when the owner's title insurance premium is sent to the CDF from the Title Insurance Premiums screen.

I. TOTAL OTHER COSTS (BORROWER-PAID)

Displays a sum of the Borrower-Paid subtotals of Sections **E-H**. These lines may not be deleted.

J. TOTAL CLOSING COSTS (Borrower-Paid)

Displays a sum of the Borrower-Paid subtotals of **Sections D (Total Loan Costs)** & **I (Total Other Costs)**, totals for all amounts under all Borrower-Paid, Seller-Paid, and Paid by Others, and any general credits provided by the lender. These lines may not be deleted. The Lender Credits description is editable if additional statements are required by the creditor on this line.

CDF Page 3

This page provides more detail regarding closing costs associated with the transaction.

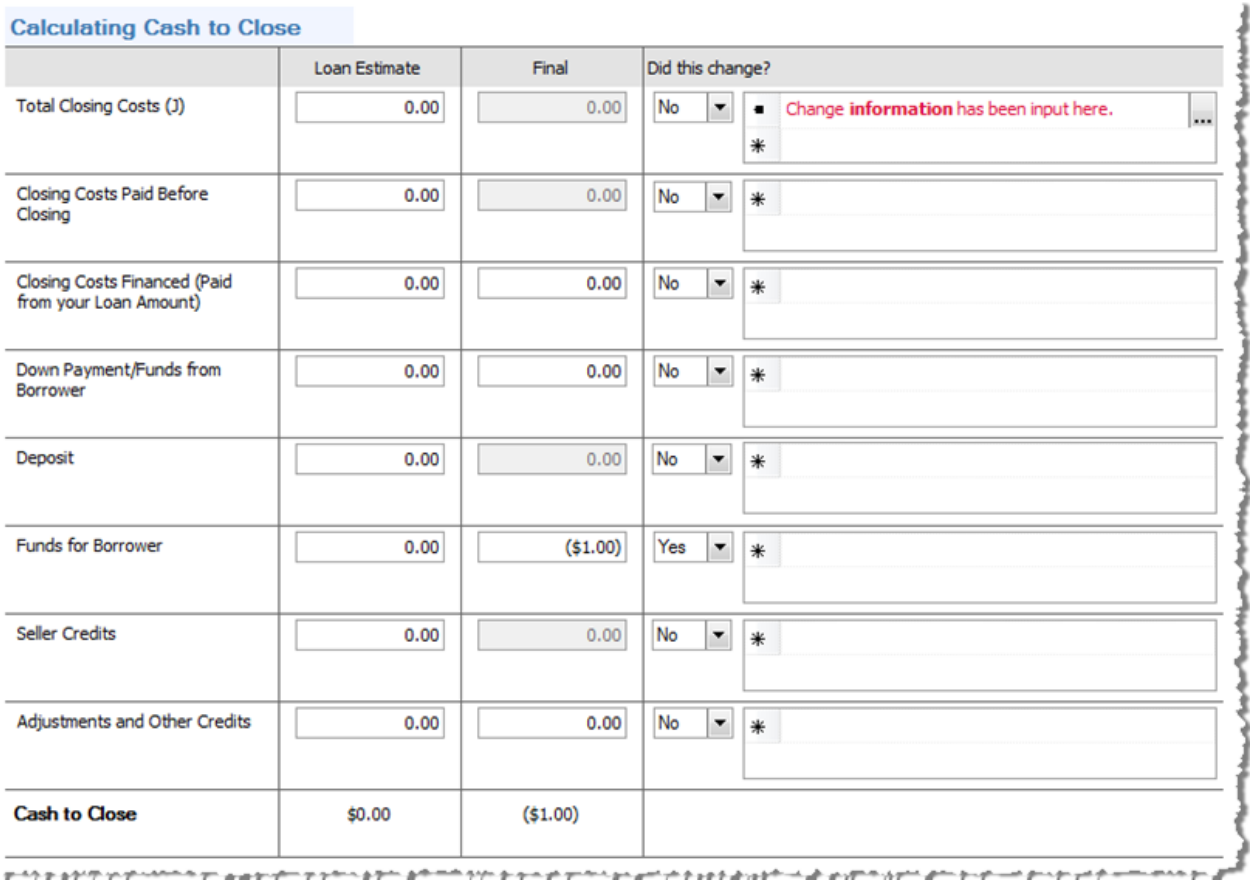
Closing Disclosure Form (CDF) List

This drop-down list appears at the top of each CDF screen:

- **CDF**: Each loan present in an order will have a corresponding closing disclosure form. The loan and CDF are linked together automatically in the order. If multiple CDFs exist in an order, you may use this list to select one for editing.

Calculating Cash to Close

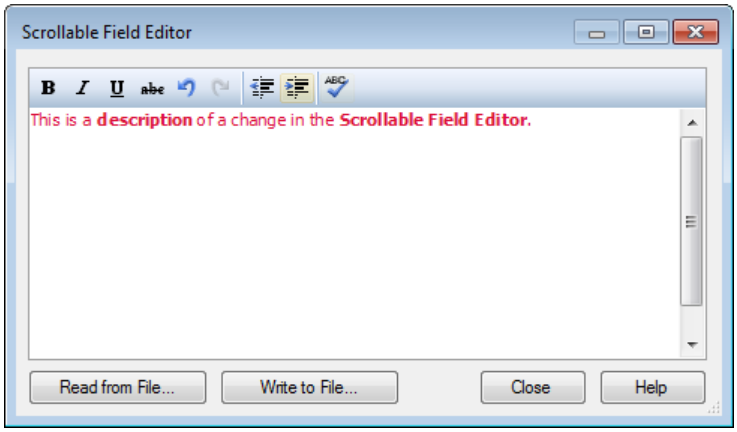
This section allows the user to list any differences in the totals between what was included in the Loan Estimate and on the Final Closing Disclosure Form.



COLUMNS

- **Loan Estimate**: Most fields in this column are manual-entry and are designated for amounts from the loan estimate provided by the lender. The Loan Estimate Total Closing Costs (J) amount will be the sum of all Loan Estimate amounts and can be manually overwritten.
- **Final**: All fields in this column are explained in the Lines section below.

- **Did this change?**: The drop-down list will default to **Yes** or **No** based upon any difference between what is in the **Loan Estimate** column and the **Final** column. The user may manually input a reason for this difference in the field to the right.
    - A **Lookup table** containing common text snippets is available by pressing F9 in the change reason field.
    - Clicking the **button** … at the far right pulls up a dialog for text editing.
    - The CDF requires that certain text included in this section be formatted in bold; Ctrl+B is the shortcut keystroke to bold text, but you can also use the Field Editor dialog which provides a formatting toolbar:



    - The **Read from File…** and **Write to File…** buttons allow for loading and saving portions of text in **.rtf** format.

LINES

The following items correspond with the fields that fall in the **Final** column:

1. **Total Closing Costs (J)**: Same as the **Total Borrower-Paid Closing Costs** on **CDF Page 2, Section J**.
2. **Closing Costs Paid Before Closing**: The sum of all Borrower closing costs "paid before closing" amounts.
3. **Closing Costs Financed (Paid from your Loan Amount)**: This is a manual entry field.
4. **Down Payment/Funds from Borrower**: When the order is a purchase, this field contains the sum of lines **K.01-L.02** minus any **Closing Costs Financed**. When the order is not a purchase, this field contains the sum of all **Section K Payoff** charges, minus **L.02** and any **Closing Costs Financed**. An amount is displayed if the **total of Section K is greater than the total of Section L**, otherwise the field displays **$0.00**.
5. **Deposit**: Sum of all **Deposit** or **earnest money** amounts listed on the **Express Order Entry** or **Sales Contract & Earnest Money** screens.
6. **Funds for Borrower**: When the order is a purchase, this field contains the sum of **K.01-L.02** minus any **Closing Costs Financed**. When the order is not a purchase, this field contains the sum of all Section K Payoff charges, minus **L.02** and any **Closing Costs Financed**. An amount is displayed if the **total of Section K is less than the total of Section L**, otherwise it displays as **$0.00**.
7. **Seller Credits**: This field is the same as the **L.05 Borrower Amount** field on **CDF Page 3**.
8. **Adjustments and Other Credits**: When the order is a purchase, this field contains the **sum of lines K.02, K.04-K.15 on CDF Page 3** and subtracts the **sum of all non-payoff charges on lines L.03, L.04 & L.06-L.17 on CDF Page 3**. When the order is not a purchase, this field contains the **sum of all non-deposit lines K.02, K.04-K.15 on CDF Page 3** and subtracts the **sum of all non-payoff charges on lines L.03, L.04 & L.06-L.17.**
9. **Cash to Close**: This line displays the totals of the **Loan Estimate** and **Final** columns.

Summaries of Transactions

This section of **CDF Page 3** contains **Sections K**, **L**, **M**, and **N**. Unlike **CDF Page 2**, these sections are not sorted alphabetically; lines may not be added or deleted.

SECTION GRIDS

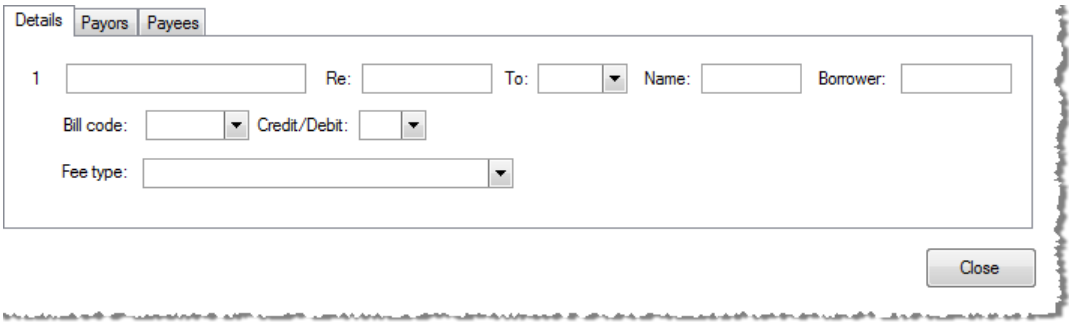
The four grids in this section contain manual-input grids.

- You are able to specify the various **credits** and **debits** associated with the borrower and seller.
  - The **Credit/Debit Column** found in **Sections K** and **L** may be used to specify which items should appear in both borrower and seller amount columns as a debit to one and a credit to the other. **Single-sided** debits and credit amounts may be spe**cified on c**ert**ai**n rows; some rows are always single-sided
- **A Tolerance** credit drop-down is included in **Section L** which is used to specify if a credit amount was given to the borrower to offset a tolerance violation.
- **Totals** from each section are displayed at the top of each respective section.

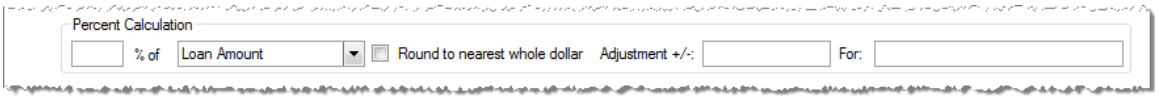
Charge Detail Dialogs

After clicking a row number hyperlink in the **CDF Page 3** grid, a **Charge Detail Dialog** will appear. These dialogs allow you to enter additional details regarding a charge (ex.-Bill Code, Credit/Debit, Additional Description, Payors, Payees, etc.), multiple charges that will total in the Calculation section at the bottom of **CDF Page 3**, and choose additional calculation charge types to automatically calculate the charge amount.

BASIC & PERCENT CHARGES



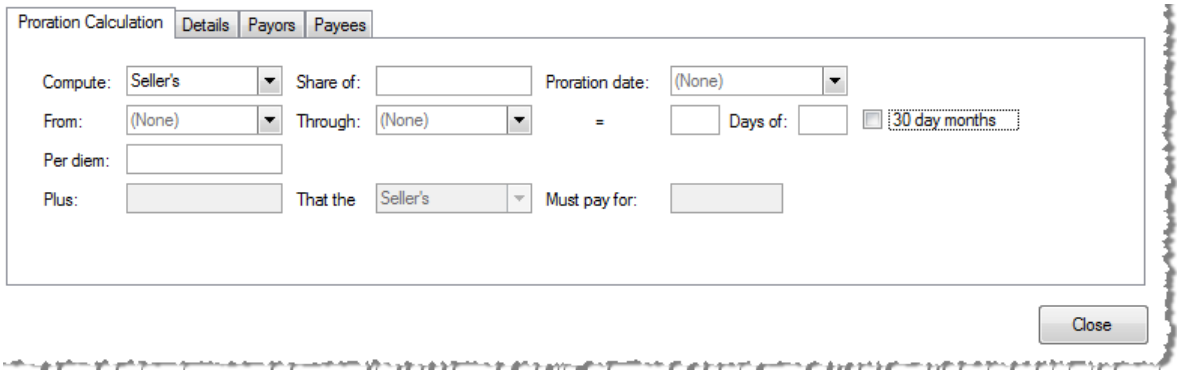
- **Details Tab**: Both **Basic** and **Percent** charges are shown on the Details tab.
- The **first row** displays the **Number**, **Description**, **Re**, **To**, and **Name** information associated with the charge line selected.
  - Depending on the section of **Summaries of Transactions** in which the charge appears, this row will include either a **Borrow-Paid** or **Seller-Paid amount**.
- The **Bill Code**, **Credit/Debit**, and **Fee Type options** are used to assign a bill code, specify whether a charge is a credit or debit, as well as set a particular fee type for the charge. **Note**: The **Bill Code** option is visible only when the **Bill Code** option is selected under **SPAdmin > Configuration > Security > Profiles > Order** tab.
- **Tolerance**: This field only appears in/applies to **Section L**. Use to specify the maximum percentage that a charge on the Closing Disclosure may differ from the Loan Estimate. Select **None** if the tolerance doesn't apply to the charge.
- **Additional Description** is reserved for any user-entered notes; these will be printed on the **Closing Disclosure–Attachment page** and **Settlement Statements**; this is only visible when the **West Coast-specific** option is selected on **SPAdmin > Configuration > Security > Profiles > Order Tab > Advanced**.
- **Percent Charge**: This charge is calculated in the Details tab; it differs from a **Basic charge** by adding a **Percent Calculation** section directly below the first row of data:



  - Enter a **percentage** and select an **amount** or **premium** upon which the percentage will be calculated; **rounding** to the nearest whole dollar may be specified as well.

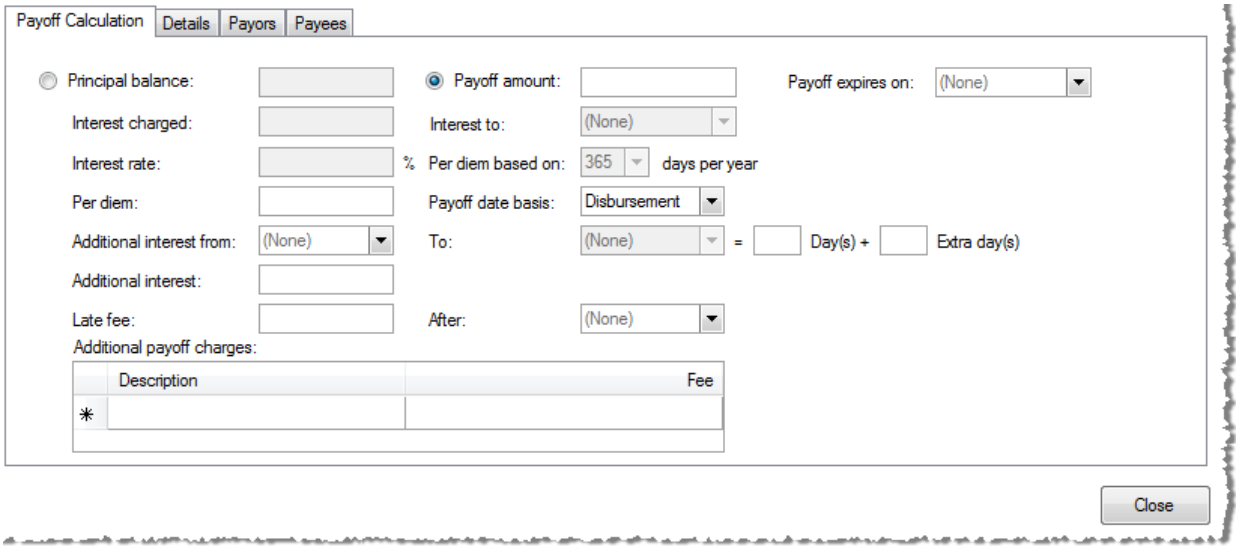
- This percentage may be further adjusted by entering a number in the **Adjustment +/-** field and indicating a reason in the **For** field; include a minus sign in the Adjustment +/- field to subtract the amount.

PRORATION CHARGE



- The **Proration Charge** is configured in the **Proration Calculation** tab.
  - **Compute**: defaults to **Buyer's** on **CDF Page 3**.
  - **Share of**: Enter the total amount to be prorated.
  - **Proration date**: Enter a proration date.
  - **From/Through**: Click the drop-down arrows and select dates.
  - **Days of**: These two fields automatically calculate the number of days to be prorated.
  - **30 day months**: Check this box to use a general 30-day month for the calculation.
  - **Per diem**: This field automatically calculates the per diem rate and may be manually overwritten.
  - **Plus/That the/Must pay for**: This line may be used to add an additional charge for the Buyer/Seller; the last field is included so that the user may enter the reason that an additional amount was added to the total proration charge.

PAYOFF CHARGE



- **Payoff Charge**: This charge is configured in the **Payoff Calculation** tab and is used to determine a payoff amount for a selected charge line. It may be calculated based on the **Principal balance** or a predetermined **Payoff Amount**.
- **Principal balance**: Enter the principal balance remaining on the loan. The following items are only editable when this option is selected:
  - **Interest charged**: Enter any lump sum of interest charged.

  - **Interest To**: Select a date from the drop-down.
  - **Interest rate**: Enter the applicable interest rate.
  - **Per diem based on**: Select a number of days per year.

- **Payoff amount**: This amount usually includes the principal balance and interest. **Principal balance**, **Interest charged**, **Interest to**, **Interest rate**, and **Per diem based on fields** will be disabled when Payoff amount is selected.
- **Payoff expires on**: Select a date on which the payoff will no longer be valid.
- **Per diem**: If **Principal balance** is selected, the daily amount of interest will calculate automatically based upon the data in the **Principal balance**, **Interest rate**, and **Per diem based on** fields. If **Payoff amount** is selected, this amount must be entered manually.
- **Payoff date basis**: Select **Settlement**, **Proration**, **Disbursement** (default), or **Other**. If Other is selected, the **To** date field beneath will be enabled
- **Additional interest from/to**: The **From** date defaults from the first day of the month of Settlement, if available.
  - The **To** date may be entered if **Other** is selected as the **Payoff date basis** above.
- **Day(s)+**: The number of days inclusive in the Additional interest **from** and **to** date range; may be manually entered or overwritten.
- **Extra day(s)**: Enter the number of extra days to be charged in addition to the calculated number of days in Day(s)+.
- **Additional interest**: This number is computed automatically as **(Per diem amount * (Days + Extra days))**
- **Late fee/After**: Enter any late fees, and select a date after which the late fee should be added to the total.
  - The **After** date is compared to the **To** date. If the **After** date is greater than or equal to the **To** date, the late fee is not added into the total. If **After** is less than the **To** date, the late fee is added to the total. If a date is not specified in the **To** date, then the late fee is not added to the total.
- **Additional Payoff Charges**: Enter descriptions and fee amounts for any additional item charges. These fees are added to the total calculated charge amount. New lines are added automatically as data is entered and lines may be deleted with the delete key.

Calculations

CALCULATION		CALCULATION	
Total Due from Borrower at Closing (K)	$0.00	Total Due To Seller at Closing (M)	$81.00
Total Paid Already by or on Behalf of Borrower at Closing (L)	$0.00	Total Due from Seller at Closing (N)	$98,900.00
Cash to Close ☐ From ☐ To Borrower	$0.00	Cash ☑ From ☐ To Seller	$98,819.00

The calculation section underneath sections **(K)** and **(L)** contains three lines:

- **Section K total**: Total Due from Borrower at Closing.
- **Section L total**: Total Already Paid by/on Behalf of Borrower at Closing.
- **Cash to Close:**
  - The **Hyperlink** takes the user to the **Borrower Cash to Close details dialog** containing payor/payee grids.
  - **From**: Checked automatically when cash is due FROM the borrower and a receipt is generated.
  - **To Borrower**: Checked automatically when cash is due TO the borrower and a disbursement is generated.
  - **Amount**: Displays the difference between **Section K** and **Section L** as a positive amount.

The calculation section underneath **(M)** and **(N)** contains three lines:

- **Section M total**: Total Due to Seller at Closing.
- **Section N total**: Total Due from Seller at Closing.
- **Cash:**

- The **Hyperlink** takes the user to the **Seller Cash details dialog** containing payor/payee grids.
- **From**: Checked automatically when **cash is due FROM the seller and a receipt is generated**.
- **To Seller**: Checked automatically when **cash is due TO the seller and a disbursement is generated**.
- **Amount**: Displays the difference between **Section M** and **Section N** as a positive amount.

Transactions without a Seller

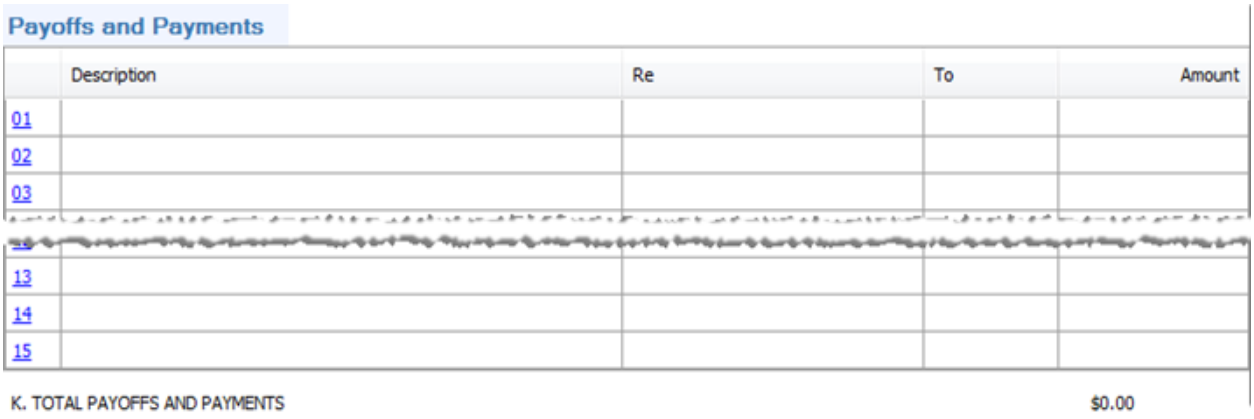
CDF Page 3 will show a **Payoffs and Payments** grid and the optional **Calculating Cash to Close** table when the order meets the criteria for the **optional CDFs**. The criteria are as follows:

- The **Transaction type** is not "Purchase"; **AND**
- The **Use optional Closing Disclosure forms for transactions not involving seller** is checked; **AND**

- No seller contacts exist in the order; **AND**
- **Sales price** is **$0.00**

PAYOFFS AND PAYMENTS

This table contains fifteen lines and is used to summarize payoffs and payments to others required with the transaction:



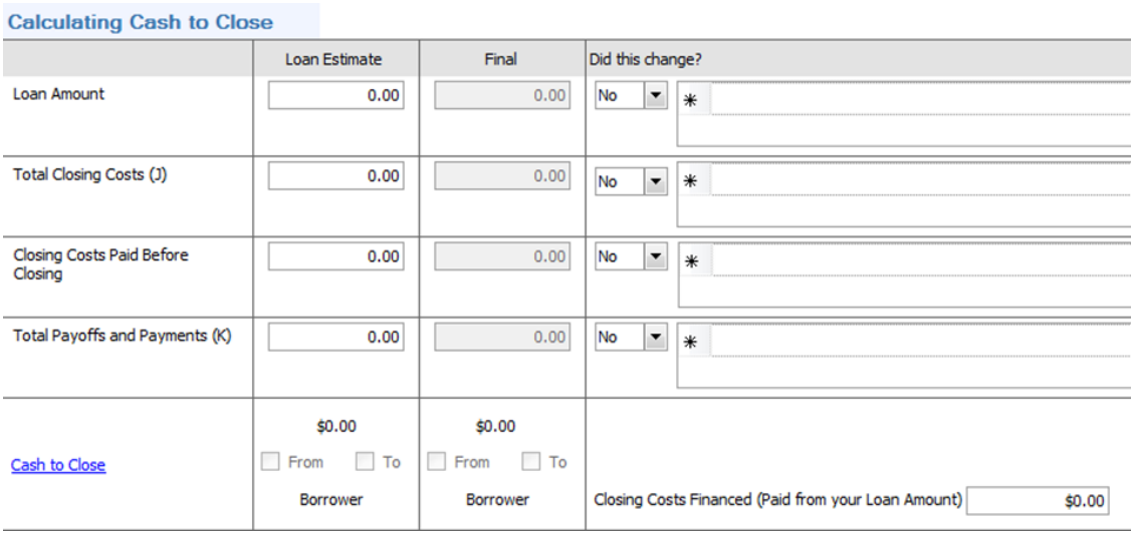
- **Description**: Enter a description of the line item.
- **Re**: Enter a memo or other note about this item. The contents of the **Re** field will print in the memo/extended memo field on receipt and disbursement transactions.
- **To**: Choose an order contact code. This code defaults to the name that appears as the payee for this charge.
- **Amount**: Enter the charge amount
- **Total**: A total for **K. Total Payoffs and Payments** is displayed directly below the grid.

CHARGE DETAIL DIALOGS

Clicking a blue hyperlinked number on the left side of the **Payoffs and Payments** grid will display the charge detail dialog for that line. Multiple charges may be added on each line as explained above.

CALCULATING CASH TO CLOSE

The **Calculating Cash to Close** section contains fewer options with transactions not involving a seller:



LINES

1. **Loan Amount**: The first field is for the estimated loan amount; the second field defaults from the final loan amount on **CDF Page 1** and the **Loan Information & Funding Screen**.
2. **Total Closing Costs (J)**: Same as the **Total Borrower-Paid Closing Costs** on **CDF Page 2, Section J**.
3. **Closing Costs Paid Before Closing**: The sum of all Borrower closing cots "paid before closing" amounts.
4. **Total Payoffs and Payments (K)**: The total of charges input in the **Payoffs and Payments** grid above are displayed here alongside the estimated amount.
5. **Cash to Close**: This line displays the totals of the **Loan Estimate** and **Final** columns.

    - **The hyperlink** pulls up the Borrower Cash to Close details dialog containing payor/payee grids.
    - **From/To Borrower**: The totals calculated the **Loan Estimate** and **Final** columns are displayed as positive amounts; the "To" checkbox will be selected if that amount is due to the borrower, the "From" checkbox will be selected if that amount is due from the borrower.
    - **Closing Costs Financed (Paid from your Loan Amount):** This is a manual entry field.

CDF Page 4

Closing Disclosure Form (CDF) List

This drop-down list appears at the top of each CDF screen:

- **CDF**: Each loan present in an order will have a corresponding closing disclosure form. The loan and CDF are linked together automatically in the order. If multiple CDFs exist in an order, you may use this list to select one for editing.

Loan Disclosures

This section shows additional information regarding the loan.

ASSUMPTION

Check **will allow** if the property is sold or transferred to another person and the lender allows assumption of the loan on the original terms, otherwise check **will not allow**.

DEMAND FEATURE

Check **has a demand feature** if the lender is permitted to require early repayment of the loan, otherwise check **does not have a demand feature**.

LATE PAYMENT

Any dollar or percent charge imposed by the lender due to a late payment, other than a deferral or extension charge, should be disclosed in this section. This information is the same as that found on the **Loan Terms & Payments** screen.

- The **first** and **second fields** are the same as the **Days** and **Late fee** fields on the **Loan Terms & Payments** screen.
- The blue hyperlink will take the user to **Loan Terms & Payments** screen.
- Entering a late payment percentage on the **Loan Terms & Payments** screen will cause this section to default to that percentage, as well as the verbiage "**of the monthly principal and interest payment**."
- Entering a late payment amount on the **Loan Terms & Payments** screen (shown there as the **Late Fee** field) will cause this section to default to that amount.

NEGATIVE AMORTIZATION

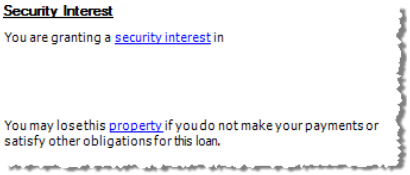
Check **are scheduled to make monthly payments** if the loan will have monthly payments that do not pay all the interest due that month. Check **may have monthly payments** if the loan may have monthly payments that do not pay all the interest due that month. Check **do not have** if the loan does not have negative amortization.

PARTIAL PAYMENT

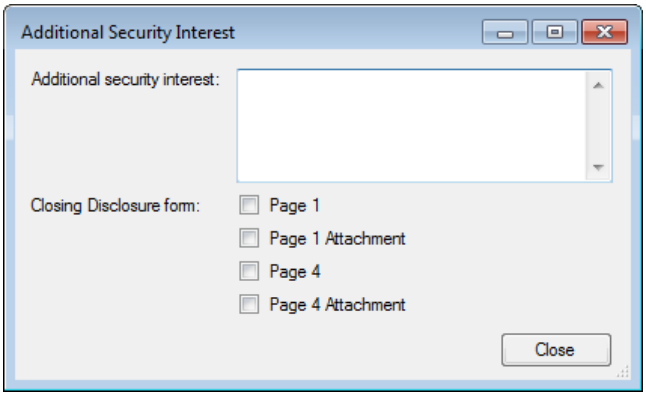
Check **may accept payments** if the lender accepts payments that are less than the full amount due. Check **may hold them in a separate account** if the lender holds any partial payments in a separate account until the remainder of the payment is received. Check **does not accept** if partial payments are not allowed.

SECURITY INTEREST

The **Security Interest** disclosure will populate with the first property in the order.



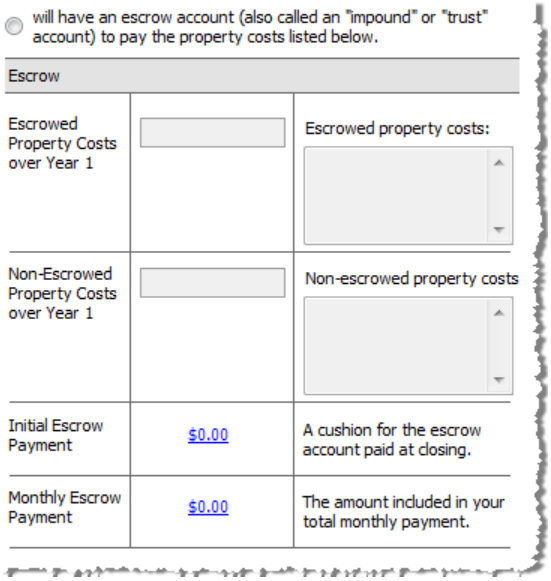
- Click the **security interest** hyperlink and enter any personal property used to secure the credit transaction on the **Additional Security Interest** dialog. Check the appropriate page on which the additional information should print:



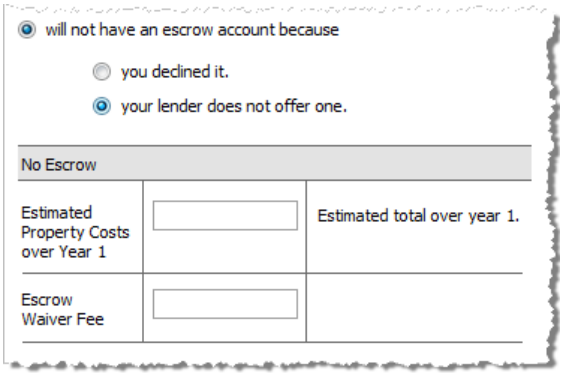
- **Property**: Click the **property** hyperlink to enter or edit the property address on the **Property** screen.

ESCROW ACCOUNT

The loan may or may not have an escrow account. Use this section to disclose the escrow configuration.



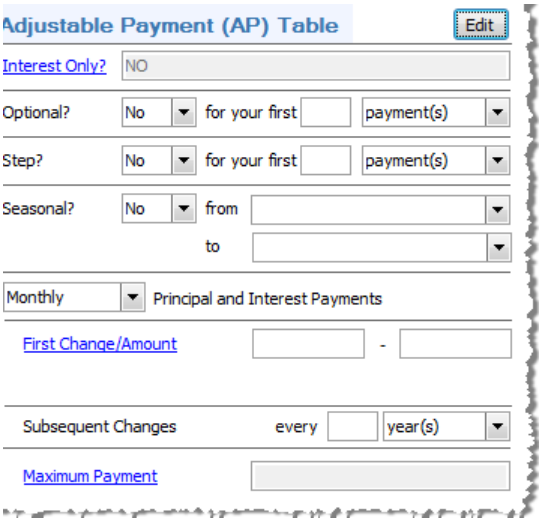
- The **first radio button** indicates that the loan **will have an escrow account** and activates the fields beneath.
  - Input the appropriate escrowed/non-escrowed costs in the fields on the left side, and short written descriptions in the fields to the right. These fields will default from the **Estimated Taxes, Insurance & Assessments** section on **CDF Page 1** screen.
  - Any amounts that are entered in the property cost payment grid and have both the **Include** and **In Escrow** checkboxes checked, will appear in the **Escrowed Property Costs over Year 1** section. If there are both escrowed and non-escrowed amounts, those amounts that are entered in the property cost payment grid and have only the **Include** checkbox checked will appear in the **Non-Escrowed Property Costs over Year 1** section.
  - The first hyperlink takes you to **Section G** on **CDF Page 2** and allows you to edit the initial escrow payment amounts; the second hyperlink takes you to **Projected Payments>Estimated Escrow** section on **CDF Page 1**.



- The **second radio** indicates that the loan **won't have an escrow account**.
  - The two **sub-options** require that the user specify why the loan will not have an escrow account.
  - The remaining fields are present to note the **estimated property costs** and **waiver fee**. **Estimated Property Costs over Year 1** will default to the total of all amounts entered in the property cost payment grid on **CDF Page 1** where the **Include** checkbox is checked, but **In Escrow** is not checked.

Adjustable Payment (AP) Table

Enter any changes to the principal and interest payment, excluding changes to the interest rate, in the Adjustable Payment (AP) Table. This section will print on page 4 of the Closing Disclosure form when **Yes** is selected in the Interest Only, Optional, Step, or Seasonal drop-downs.

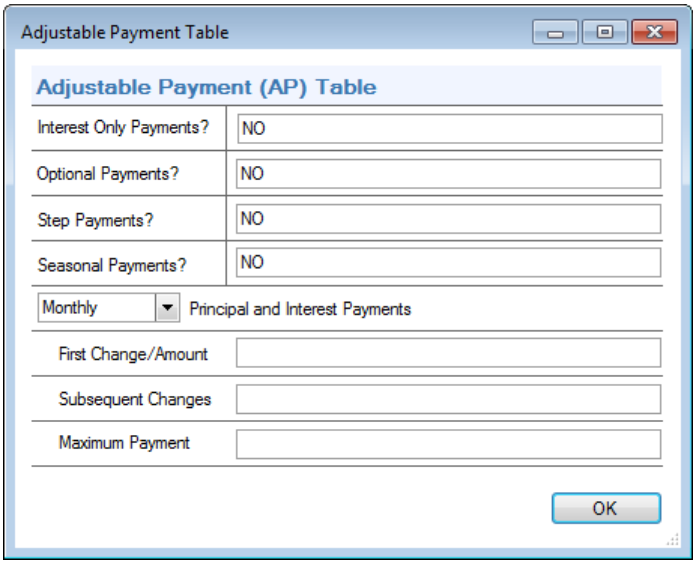


- **Edit:** This button pulls up the Adjustable Payment (AP) Table Dialog.
- The **Interest Only** row populates automatically with information specified on **CDF Page 1**.
  - **Interest Only hyperlink**: moves you to CDF Page 1; will default to **Yes** when the **Includes only interest and no principal until** checkbox is checked.
- **Optional**, **Step**, and **Seasonal** payments may be specified, as well as their respective durations.
- The remaining rows allow for the user to specify when **Monthly Principal and Interest Payments** begin to change, as well the **amount of fluctuation** and **Maximum Payment** amount.
- The **Principal and Interest Payments** drop-down list is the same as the **Payments per year** field on the **Loan Terms & Payments** screen.
- **First Change/Amount**: Click the hyperlink to edit the **Principal & Interest** section of **CDF Page 1**; this row defaults with information from that section.
- **Subsequent Changes**: This row defaults with information from the **Principal & Interest** section of **CDF Page 1**.

- **Maximum Payment**: Click the hyperlink to edit the **Principal & Interest** section of **CDF Page 1**; this row defaults with information from the **Can go as high as** fields.

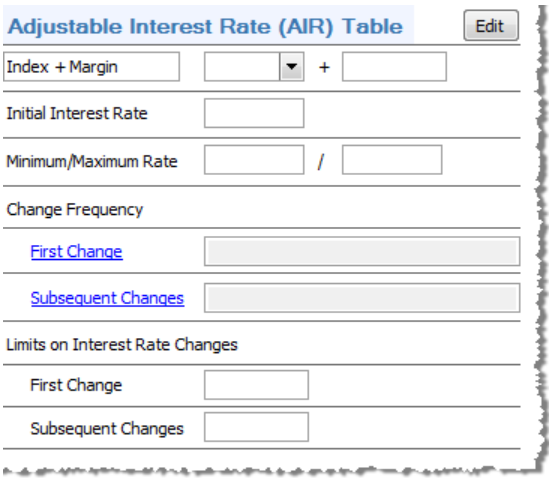
Adjustable Payment (AP) Table Dialog

This dialog allows the user to view the **Adjustable Payment** material **as it will appear in the final document**. If necessary, the content in these fields may be edited and altered manually prior to rendering the document:



Adjustable Interest Rate (AIR) Table

Enter any changes to the interest rate, in the Adjustable Interest Rate (AIR) Table. This section will print on page 4 of the Closing Disclosure form when **Yes** is selected in the **CDF Page 1 Interest Rate > Can this amount increase after closing** drop-down.



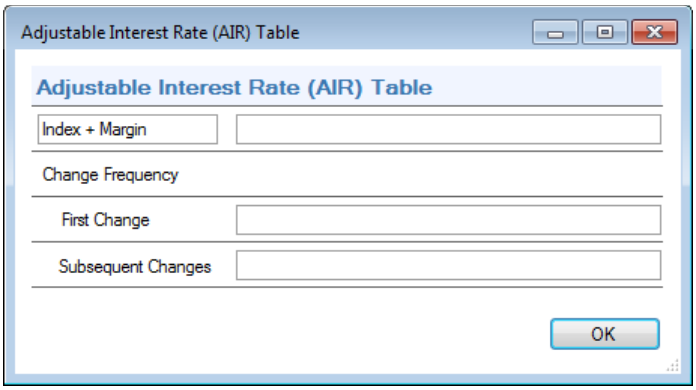
- **Edit:** This button pulls up the Adjustable Interest Rate (AIR) Table Dialog.
- This table is used to specify the details of the **Adjustable Interest Rate** of the loan, including **maximum** and **minimum rates**, **frequency** of rate changes, as well as the **maximum percentage** that the rate may fluctuate.
- Several Fields in this area are shared between screens:
  - **Margin** is the same on the **Loan Terms & Payments ARM Data** screen.

  - **Initial Interest Rate** is the same as **Annual Interest Rate** on the **Loan Terms & Payments** screen and **Interest Rate** on the **CDF Page 1** screen.
  - The **Minimum/Maximum** rates are the same as the **Lifetime maximum/Lifetime minimum rates** on the **Loan Terms & Payments ARM Data** screen as well as the fields found in the **Interest Rate section of the CDF Page 1** screen.

- **Change Frequency (First/Subsequent)**: Click these two hyperlinks to edit the **Interest Rate** section of **CDF Page 1**; each row defaults with information from the **Adjusts every** section.
- **Limits on Interest Rate Changes (First/Subsequent)**: These two manual-entry fields exist to specify the maximum increases that may occur with each periodic interest rate changes.

Adjustable Interest Rate (AIR) Table Dialog

This dialog allows the user to view the **Adjustable Interest Rate** material **as it will appear in the final document**. If necessary, the content in these fields may be edited and altered manually prior to rendering the document:



CDF Page 5

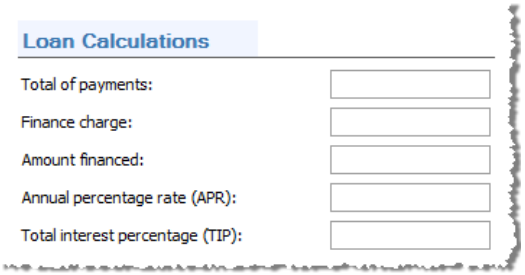
Closing Disclosure Form (CDF) List

This drop-down list appears at the top of each CDF screen:

- **CDF**: Each loan present in an order will have a corresponding closing disclosure form. The loan and CDF are linked together automatically in the order. If multiple CDFs exist in an order, you may use this list to select one for editing.

Loan Calculations

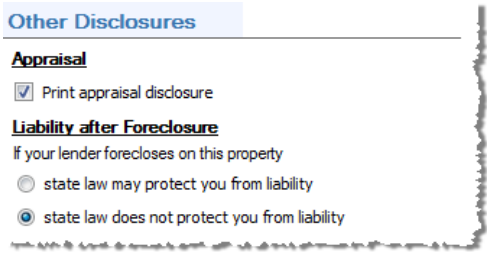
This area contains five fields which must be filled manually.



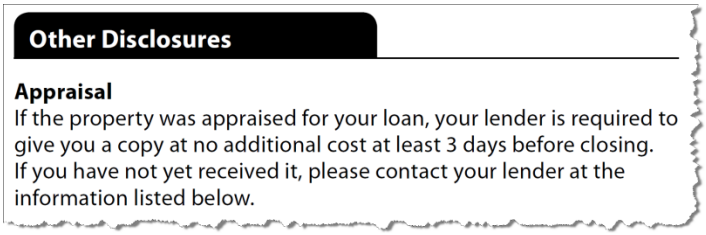
- **Total of Payments**: The final dollar amount that the borrower will have to pay for the loan, including principal, interest, mortgage insurance, and loan costs. Enter manually.
- **Finance Charge**: The dollar amount that the loan will cost the borrower. Enter manually.
- **Amount Financed**: The loan amount available to the borrower after they pay the up-front finance charge. Enter manually.
- **Annual Percentage Rate (APR)**: Borrower costs over the loan term expressed as a rate; not the interest rate. Enter manually.
- **Total Interest Percentage (TIP)**: Total amount of interest the borrower will pay over the loan term as a percentage of the loan amount. Enter manually.

Other Disclosures

The Other Disclosures section on Page 5 prints the Appraisal, Contract Details, Liability after Foreclosure, Refinance, and Tax Deductions disclosure paragraphs as required by §1026.38(p).



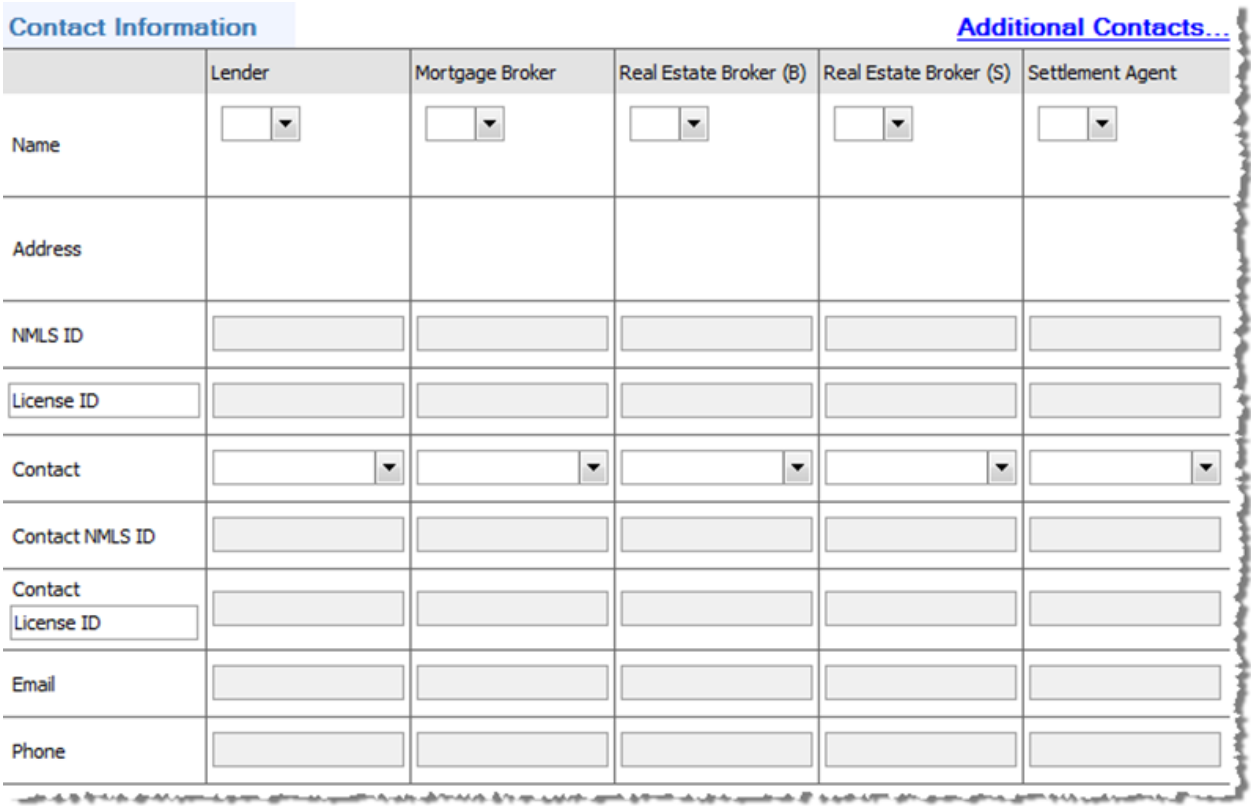
- **Appraisal**: Check this box to print the property appraisal disclosure on Page 5 of the Closing Disclosure form if it is required:



- **Liability after Foreclosure**: This is a required selection. It is used to indicate to the borrower what will happen if a lender forecloses on their property and the foreclosure doesn't cover the unpaid balance on the loan:
  - **State law may protect you from liability**: Check this radio button if state law may protect the borrower from liability for the unpaid balance.
  - **State law does not protect you from liability**: Check this radio button if state law does not protect the borrower from liability for the unpaid balance.

Contact Information

Select an order contact code from the Name drop-down below to populate the fields in the Contact Information grid. Once a Name has been selected, the Contact drop-down will show a list of all people associated with that contact. Select the appropriate contact person for that organization.



CONTACT INFORMATION

The five columns shown in this section (Lender, Mortgage Broker, Real Estate Broker (B), Real Estate Broker (S), and Settlement Agent) display the respective contact and licensing information for these order contacts. Information can be added or edited directly in this section.

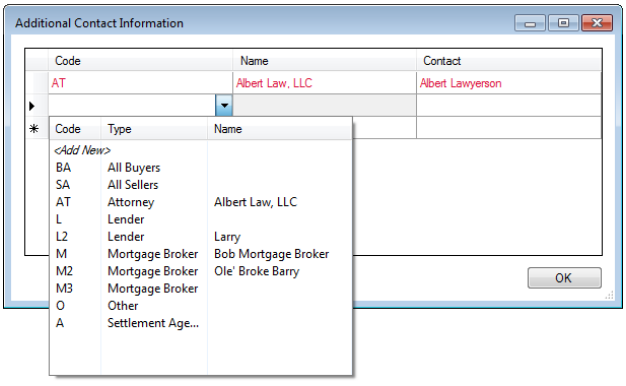
- **Name**: Allows you to select an existing contact from your order or add a new contact. Once a selection is made in this row, the rows beneath will be enabled.

  - **TIP**: Selecting F5 when the focus is in the Name drop-down will take you to the selected contact screen for editing. This shortcut is available throughout the ProForm order on any order contact code drop-down.

- **Address**: Will default automatically to the selected contact's address, if available. Missing or incorrect information found here must be corrected by making edits on the order contacts screen.
- **NMLS ID**: The Nationwide Mortgage Licensing System & Registry number will default if this information already exists in the contact's information. Otherwise, it may be entered here manually, which will simultaneously update the same information on the selected order contact screen.
- **ST License ID**: Applies to the primary organization listed in the **Name** row at the top of the column.
  - The **title of this row**, shown in the far left column, will default automatically based on the state in which the first property resides. This can be manually overridden. **It can always be reset back to the default heading by pressing F2.**
  - The **State License ID numbers shown** in this row will default if this information already exists in the contact's information. Otherwise, it may be entered here manually and will simultaneously update on the selected order contact's screen.
- **Contact**: Select a name from the lists in this row to show as the primary contact person on the form.
  - **TIP**: Selecting F5 when the focus is in the contact person drop-down will take you to the selected Edit Person dialog for editing. This shortcut is available throughout the ProForm order on any order contact person drop-down.
  - **Contact NMLS ID**: Populates automatically with the selected contact person's Nationwide Mortgage Licensing System & Registry data. Missing or incorrect information here may be corrected in the corresponding contact person's information or by typing directly into the field.
- **Contact ST License ID**: Applies to the primary **Contact person** selected for the organization.
  - The **title of this row**, shown in the far left column, will be enabled automatically, based on the state in which the first property resides. This can be manually overwritten. **It can always be reset back to the default heading by pressing F2.**
  - The **State License ID numbers shown** in this row will default if this information already exists in the contact's information. Otherwise, it may be entered here manually and will simultaneously update on the selected order contact's screen.
- **Email**: Populates automatically with the selected primary contact person's email address. Missing or incorrect information may be corrected on the applicable order contact's Edit Person dialog or by typing directly into the field.
- **Phone**: Populates automatically with the selected primary contact person's phone number. Missing or incorrect information may be corrected on the order contact's Edit Person dialog or by typing directly into the field.

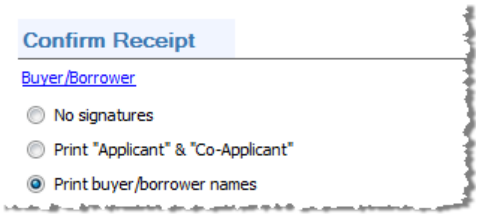
ADDITIONAL CONTACTS

If any additional contacts are needed aside from the five included in this section, the **Additional Contacts** link—found on top of the grid—may be clicked. The **Additional Contact Information** dialog will appear, allowing for the selection/addition of new contacts. These contacts will print on the Closing Disclosure form Attachment page:



Confirm Receipt

You may adjust the signature lines on the Closing Disclosure form by using these radio buttons:



BUYER/BORROWER

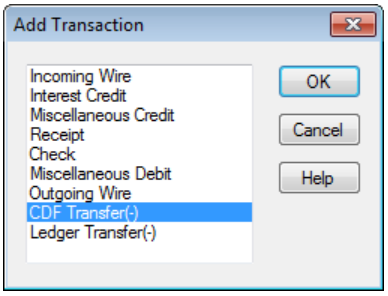
- If a Buyer/Borrower exists in the order, the **Buyer/Borrower** heading hyperlink may be clicked to access the Edit Buyer Signature dialog.
    - **No signatures**: If no signatures are required, select this radio button. The **Confirm Receipt** section will not be printed. Instead, a Loan Acceptance paragraph will be printed underneath the Loan Calculations section.
    - **Print "Applicant" & "Co-Applicant"**: Select this radio button if the Confirm Receipt section is required to print with the generic text "Applicant", "Co-Applicant", and "Date", under the signature lines. Selection of this option will print the Confirm Receipt section and omit the Loan Acceptance paragraph.
    - **Print buyer/borrower names**: Select this radio button if the Confirm Receipt section is required to print with the buyer/borrower's names under the signature lines. Selection of this option will print the Confirm Receipt section and omit the Loan Acceptance paragraph.

Other Screen Changes

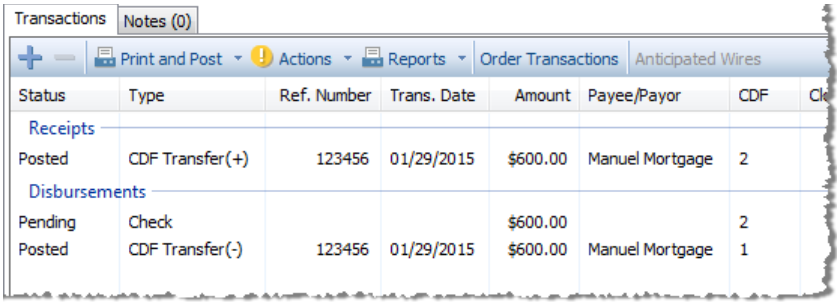
In addition to five pages/screens that have been added with the Closing Disclosure Form (CDF), the new requirements have affected several other order screens.

Register

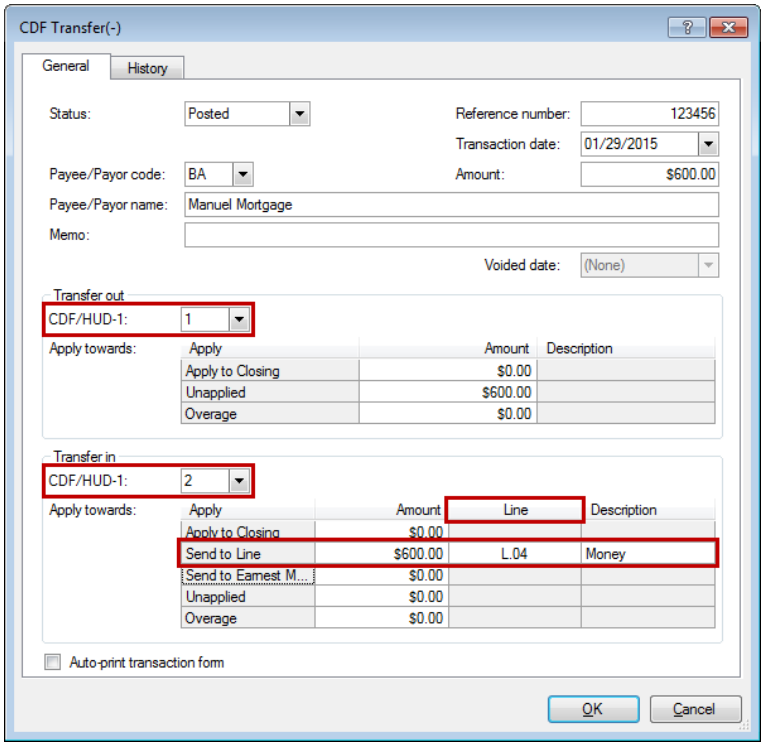
- A new transaction type has been added; **CDF Transfer(-)** will be available when an order has multiple CDF's:



- When posted, a new transaction type **CDF Transfer(+)** will be created:

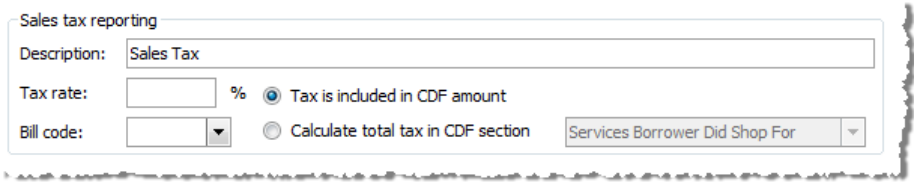


- The fields outlined in red below are changing for all applicable transaction types on **both HUD & CDF** orders.
  - The **CDF/HUD-1** dropdown will apply to all transaction types.
  - The **Send to Line** and **Line** changes will apply to all receipt transaction types, such as **Incoming Wire**, **Miscellaneous Credit**, **Interest Credit**, and **Receipt**, as well as the **Transfer Section** of transfer types **CDF Transfer(-)**, **HUD Transfer(-)**, and **Ledger Transfer(-)**.



Order Contacts

- License **ID**: A license number has been added to all contacts, excluding Buyer & Seller.
- **NMLS ID**: The Nationwide Mortgage Licensing System ID number appears on Attorney, Escrow Company, Lender, Listing Agent, Loan Servicer, Mortgage Broker, Other Contact, Selling Agent, Settlement Agent, Title Company, and Underwriter contacts.
- **Disclose Portion of Premium on line**: This drop-down has been removed from Attorney, Escrow Company, Settlement Agent, Title Company, and Underwriter contacts on a CDF order.
- **Short Name:** A "Short name" field has been added to all contacts; and will default from the Name field. This field already exists for buyer/seller contacts. This field can be overwritten with an abbreviated version of the Name for any documents where there are space limitations for the name, and is used by CDF Page 5 Contact Information.
- **Sales Tax:** When the Sales Tax option is checked in SPAdmin, the Sales tax fields will appear on certain order contacts in a CDF order as they did in HUD-1 orders. In CDF orders, the Calculate total tax option is labeled as **Calculate total tax in CDF section** and sales tax can be sent to **Section B. Services Borrower Did Not Shop For**, **Section C. Services Borrower Did Shop For**, or **Section H. Other Charges**. A new description field has been added for CDF orders; the value entered will appear as the default description on the line where sales tax is calculated.



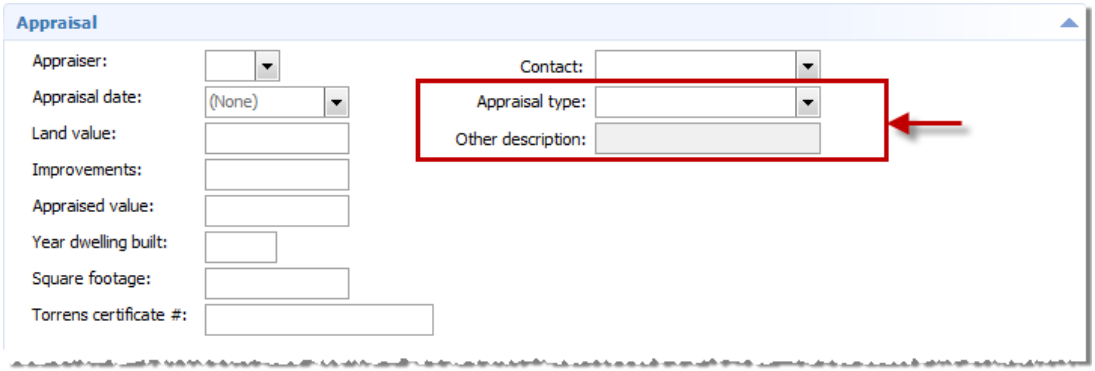
Order Contact Person

- **License ID**: A license number has been added to all **Contact People**, excluding the buyer & seller.
- **NMLS ID**: The Nationwide Mortgage Licensing System ID number has been added to the Attorney, Escrow Company, Lender, Listing Agent, Loan Servicer, Mortgage Broker, Other Contact, Selling Agent, Settlement Agent, Title Company, and Underwriter People screens; changes apply to CDF orders.

Property

- CDF orders have a new **Include on CDF checkbox**. When checked, the amount entered will be sent to CDF lines **K.02/M.02**:

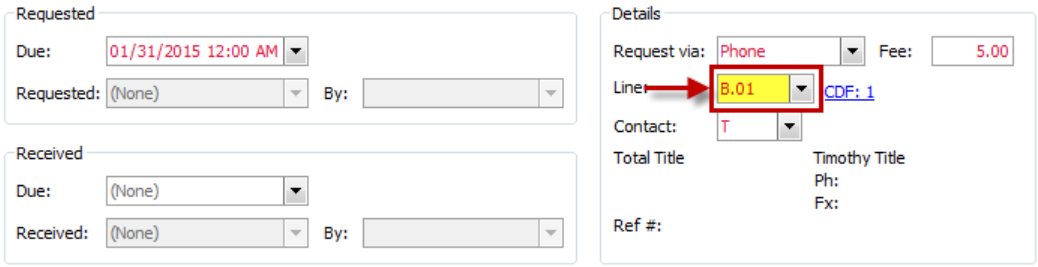
- Both CDF and HUD orders have two new fields on the **Appraisal** section of the **Property** screen: **Appraisal type** and **Other description.**



CDF Line Dropdowns

CDF Combo Boxes have been added to every location in the application that a HUD-1 dropdown was located. A few of these affected screens are: **Requested tasks**, **Title Insurance Premiums**, **Endorsements**, **Additional Title Charges**, **HOA Charges & Prorations**, **Rent Schedule**, **Taxes**, and **Assessments**. These boxes allow the user to send amounts to specific CDF lines. Several examples:

- **Requested Tasks**:

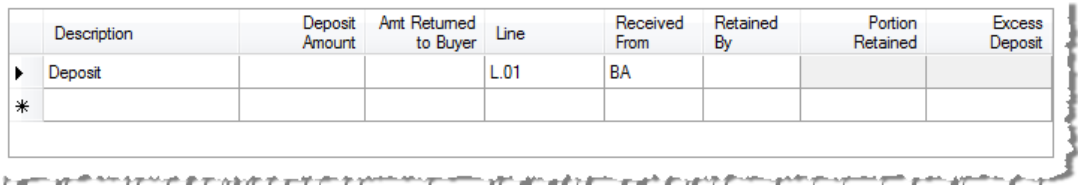


- **Title Insurance Premiums**:

- **Additional Title Charges**:

- **Endorsements**:

Earnest Money Deposit



	Description	Deposit Amount	Amt Returned to Buyer	Line	Received From	Retained By	Portion Retained	Excess Deposit
▶	Deposit			L.01	BA			
*								

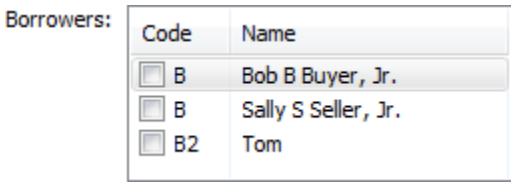
- The **Disb. As Proceeds (507 Description)** column has been removed in CDF orders.
- CDF Order Description column defaults to **Deposit**; HUD-1 order Descriptions continue to default to **Deposit or earnest money**.
- **Deposit Amount:** Enter the amount of the earnest money deposit.
- **Amount Returned to Buyer:** Enter any earnest money deposit amount returned to the buyer.
- **Line:** Select the line to send the Earnest Money Deposit. The default line for CDF orders is L.01.
- **Received From:** Select the buyer who is responsible for the earnest money deposit. This field defaults to all buyers (BA).
- **Retained By**: Select the appropriate order contact that is retaining all or a portion of the earnest money. Available options are Attorney, Listing Agent, Selling Agent, Seller, or Other contact**.**
- **Portion Retained:** Enter the amount retained by the contact selected in the **Retained by** drop-down**.**
- **Excess Deposit:** Enter any amount given directly to the Seller by the contact retaining the deposit. This field will become enabled when a portion of the deposit is retained by a contact other than the seller.

Loan Info & Funding

- CDF orders will not have the **HUD-1** dropdown; all loans are required to be on their own **CDF**.
- Deleting a loan will automatically delete the associated CDF.
- The **Principal amount of loan Line drop-down** list is only editable on HUD-1 orders.
- The **Construction/Equity first draw amount Line drop-down** will be visible on both HUD-1 and CDF orders. A **CDF: hyperlink** will be visible on all CDF orders and when selected will quickly take you to the selected line.

BORROWERS GRID

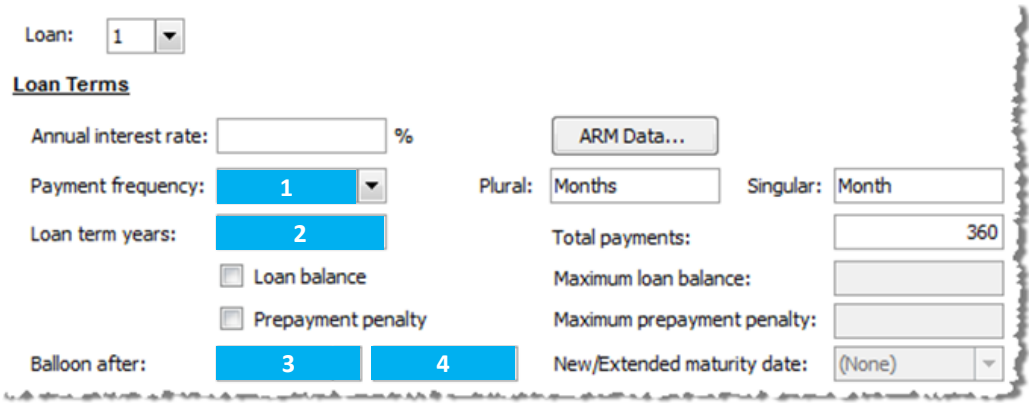
A **Borrowers grid** has been added to designate which buyer/borrower contact is a borrower on the loan. This grid appears in both HUD-1 and CDF orders:



- **Borrowers** will be checked by default for all rows. If **Cash Sale** is checked on the **Express Order Entry** screen, borrowers will default to unchecked for all rows.
- The grid is **sorted** by the associated Borrowers' contact Codes, and then by Name.
- **Organizational contacts** appear in the list on separate rows.
- **Individual contacts** appear in the list on separate rows and display the individual buyer's full name.

LOAN TERMS & PAYMENTS

Four **fields** have been added or modified on the Loan Terms screen for **both HUD-1 and CDF orders**:

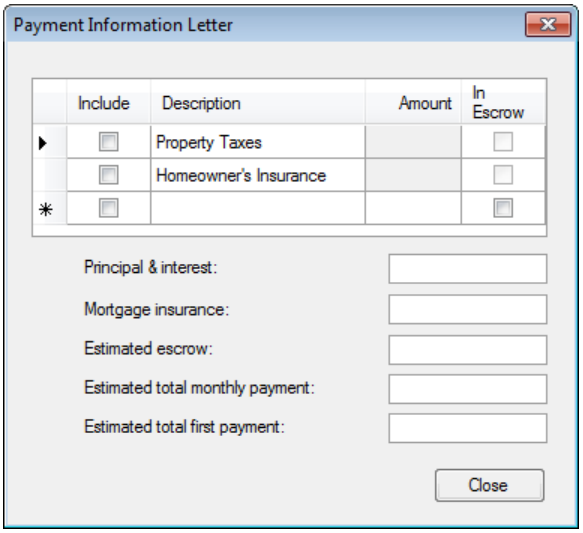


1. **Payment Frequency**: Select a payment interval. This replaces the Payments per year field with a word description of the payment interval. **I.E.** - 12 is now **Monthly**.
2. **Loan term years**: Defaults to 30; may be altered manually.
3. **Balloon after**: Select month(s), year(s), payment(s).
4. **Balloon Payment Due in**: Enter manually. This field previously existed in HUD-1 orders as Balloon after, and now allows month, year or payment values, depending on the selection in the **Balloon after** drop-down list.

PAYMENT INFORMATION LETTER

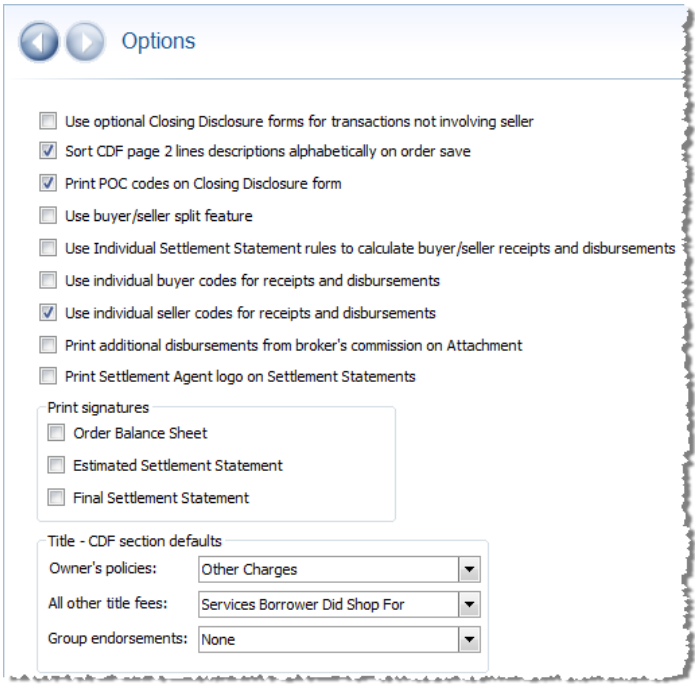
The **Payment Information Letter** dialog, accessed via the **Loan Terms & Payments** screen, has been updated to accommodate the grid and fields included in the **Estimated Taxes, Insurance & Assessments** section of **CDF Page 1**. Five

fields now appear on the bottom of the dialog: **Principal & interest, Mortgage insurance, Estimated escrow, Estimated total monthly payment**, and **Estimated total first payment**.



Options

The **Options** screen has been further updated to accommodate CDF orders. The new and updated options are:



- **Use optional Closing Disclosure forms for transactions not involving seller**: Select this option to use the optional CDF Page 3 screen which shows **Section K. Payoffs and Payments grid** and the optional Calculating Cash to Close table. This option is typically used with refinance transactions.
- **Sort CDF page 2 lines descriptions alphabetically on order save**: Uncheck this option to disable the automatic sorting of CDF Page 2 lines.
- **Print POC codes**: Defaults checked. Causes the POC (paid outside of closing) codes to print on the CDF; works the same as a HUD-1 order.

- **Use Buyer/Seller Split Feature**: For calculated or sent over amounts on a **CDF Page 2** charge, the **Use buyer/seller split feature** will force a balance only between **Borrower-Paid At Closing** with **Seller-Paid At Closing**, and **Borrower-Paid Before Closing** with **Seller-Paid Before Closing**. It will not force balance **Paid at Closing** with **Paid Before Closing** *or* **Paid by Others**.
- **Print additional disbursements from broker's commission**: Checking this will print details of commissions disbursements to a 3rd party on the CDF Attachment page; a new ReadyDoc has also been added which may be used if this option is not checked.
- **Print Settlement Agent logo on Settlement Statements**: Select this option to print the logo associated with the Settlement Agent contact in the order at the top of the Settlement Statements.
- **Print signatures**: specify whether or not print signatures should be printed on the **Order Balance Sheet, Estimated Settlement Statement**, and/or the **Final Settlement Statement.**
- **Title - CDF section defaults**: This set of drop-down lists provides the user with a central location from which they may set CDF line defaults for title fees. These can be adjusted easily and will affect all fees without needing to go to each fee individually. **Note:** It is **strongly recommended** that CDF line defaults be set with these options. See CDF Line Dropdowns on Title Screens for other methods used to select CDF lines.
    - **Owner's policies**: Owner's policies, owner's policy guaranty and recoupment fees, and owner's policy endorsements reference this option to determine which section to default their CDF Line to.
        - If this option is changed, calculated CDF Line dropdowns will **default to the next available line in the newly selected section**, but **user-entered** CDF Line dropdowns will remain the same, whether or not they were manually selected or populated from a lookup table.
        - **Options**: Other Charges, Services Borrower Did Not Shop For, and Services Borrower Did Shop For.
    - **All other title fees**: Loan policies, loan policy guaranty and recoupment fees, loan policy endorsements, commitment endorsements, and additional title charges reference this option to determine which section to default their CDF Line to.
        - If this option is changed, calculated CDF Line dropdowns will **default to the next available line in the newly selected section**, but **user-entered** CDF Line dropdowns will remain the same, whether or not they were manually selected or populated from a lookup table.
        - **Options:** Services Borrower Did Not Shop For, Services Borrower Did Shop For, and Other Charges.
    - **Group endorsements**:
        - **Note: The CDFLine column is not included in the Endorsements lookup table by default**. It is strongly recommended that users control selecting the CDF line via the **Title - CDF section defaults** options. If Endorsements need to be grouped in any way other than the grouping available with the **Group Endorsements** options here, the user must do this manually by selecting the same line in all CDF Line dropdowns.
        - **None**: Choose this default option if you want each endorsement to be itemized. The CDF Line for each Endorsement will default to the next available line in the same section as the parent policy. When selected:
            - **Loan Policy Endorsements**: Will be sent to the same CDF that the parent policy is being sent to.

              If the parent policy is not being sent to the CDF, then the section selected will be the one selected in the "All other title fees" dropdown, and

              The CDF selected will be the one associated to the Loan tied to the parent policy.
            - **Owners Policy Endorsements**: Will be sent to the same CDF that the parent policy is being sent to.

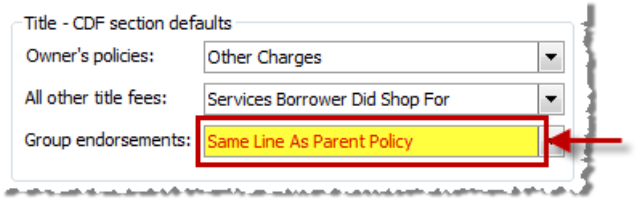
              If the parent policy is not being sent to the CDF, then the section selected will be the one selected in the "Owner's policies" dropdown, and

              The CDF selected will be the first CDF.

- **Commitment Endorsements**: will be sent to the section selected in the "All other title fees" dropdown, and to the first CDF.

- **Same Line As Parent Policy**: Choose this default option if you want endorsements to be grouped on the same CDF line as its parent policy. When selected,
  - **Loan & Owner's Policy Endorsements** default the CDF Line to the same line selected on the parent policy.
  - **Commitment Endorsements** default the CDF Line to the next available line in the **All other title fees** section on the first CDF. Endorsements on the same commitment are sent to the same line.
  - **Endorsements will not default** a CDF Line until the parent policy has a CDF Line.
- **Separate Line From Parent Policy**: Choose this default option if you want endorsements associated to the same policy type to be grouped together in the same CDF section as the policy. When selected,
  - **All Endorsements belonging to the same title product will be grouped on the next available line in the appropriate section**. For example, all endorsements for the first Loan Policy will be grouped together on the same CDF line in the same section that contains the first Loan Policy.
  - **The CDF and the section will be determined** for each product (Loan Policy, Owner's Policy, and Commitment) following the rules described in the "None" section above.

- **Endorsements – Options for Grouping on the CDF: Grouping Endorsements with the Options screen**: The following example demonstrates how the **Same Line as Parent Policy** option works; see options details above for a description of the other two options.
  - An order is created & the **Same Line As Parent Policy** endorsement grouping option is set on the Options screen:



  - A **Simultaneous Issue** policy is added.
    - The **Owner's Policy** premium is sent to **H.01** (CDF Page 2) by default, as "Other Charges" is the selection in the **Owner's policies** dropdown.
    - The **Loan Policy** premium is sent to **C.01** (CDF Page 2) by default, as "Services Borrower Did Shop For" is the selection in the **All other title fees** dropdown.
  - Two Endorsements are added to the **Owner's Policy**. They are **automatically** being sent to **H.01**, grouped with the **Parent Owner's policy**.
  - Two Endorsements were added to the **Loan Policy**. They are **automatically** being sent to **C.01**, grouped with the **Parent Loan policy**.
  - The Title Policy Fees and Endorsements are grouped together on CDF Page 1 in Sections C & H.
    - **Note:** An itemization can be seen on the CDF attachment page
- Adjusting endorsements grouping is simple, and can be done at any time from the options screen.

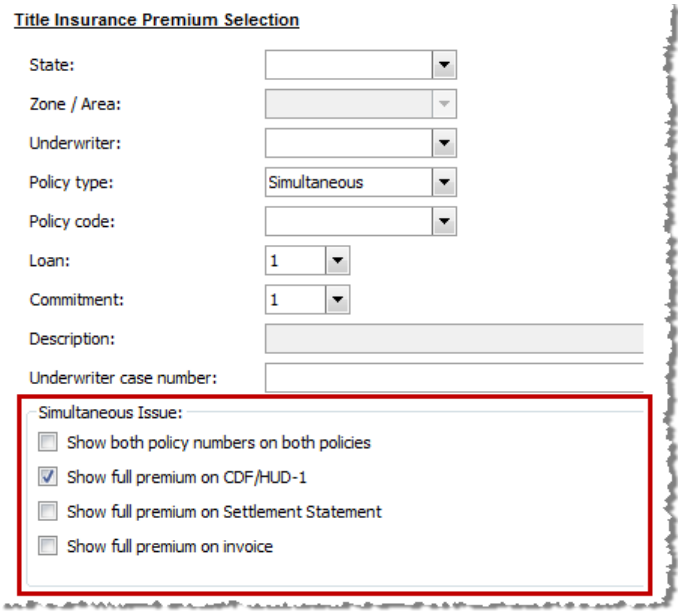
Title Insurance

The new regulations require title insurance premiums to be disclosed in a specific way for simultaneous issues. The loan policy premium amount disclosed on the Closing Disclosure form must reflect what the premium would be if it were not a simultaneous issue. The owner's policy premium must reflect the difference between that loan policy premium and the total cost of the two policies under a simultaneous issue.

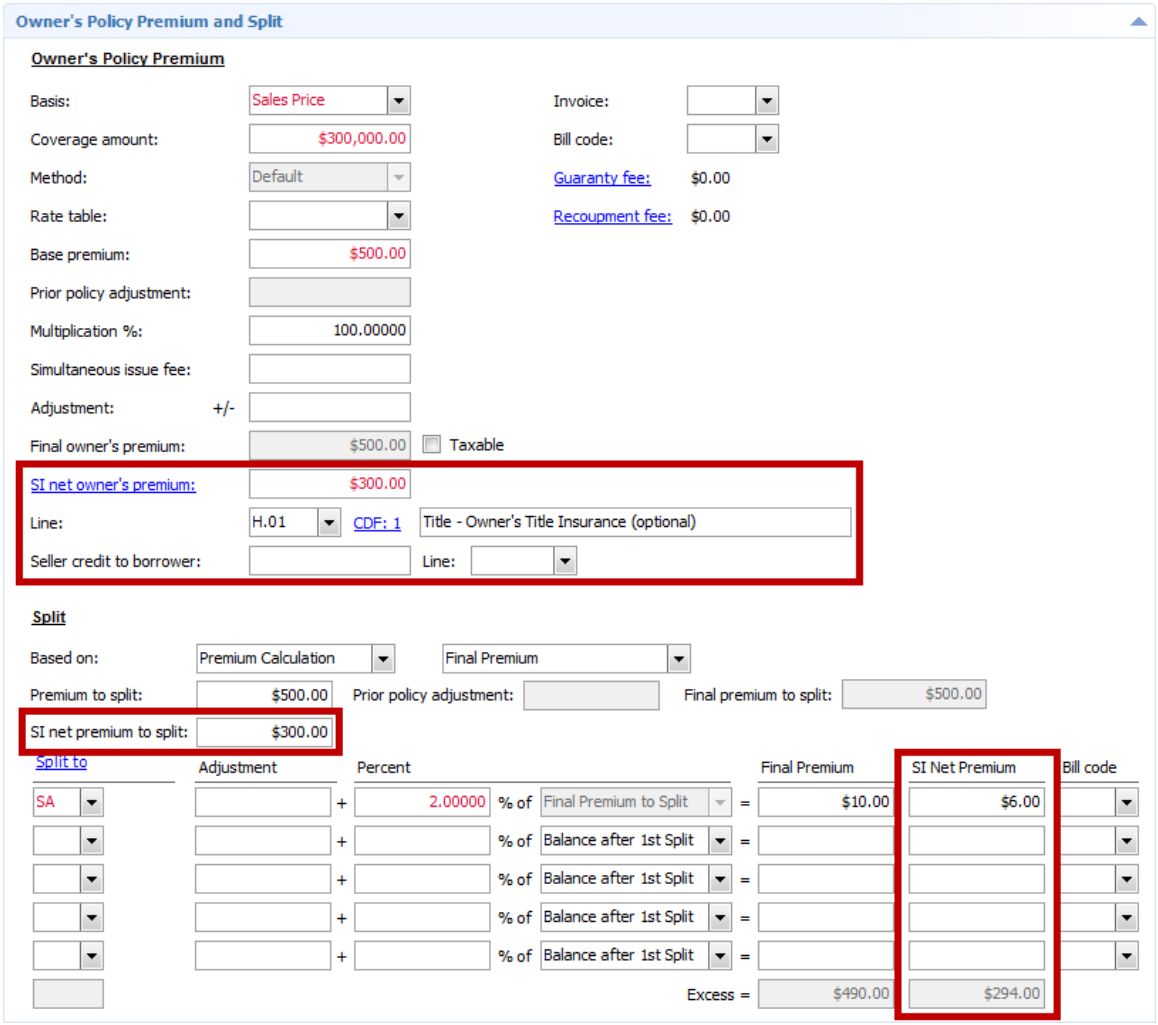
Select maintains the ability to calculate the final premiums as it always has, but has also added fields to calculate the premiums with the new method as well. Both the traditional method and new method are needed to comply with the regulation. The premiums calculated pre-regulation are still used in many circumstances for certain documents and reports. Therefore, the Title Insurance Premiums screen will include both the pre-regulation and post-regulation methods of calculating premiums. This functionality has been added to CDF and HUD-1 orders when there is a simultaneous issue.

PREMIUM CALCULATIONS

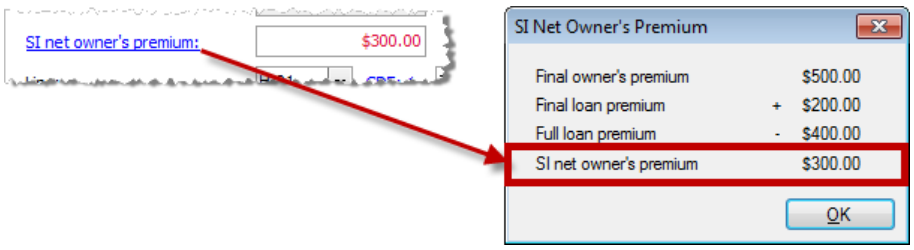
- **Title Insurance Premiums screen - Main**:
  - A **Simultaneous Issue** section is only available with a Simultaneous Issue policy type and appears under the Underwriter case number field. There are 3 new checkboxes:



  - **Show full premium on CDF/HUD-1**: This checkbox is checked by default with a CDF order and unchecked with a HUD-1 order. When checked:
    - New fields will show in the Owner's Policy Premium and Split & Loan Policy Premium and Split sections.
    - The new premium amounts, **Full loan premium** and **SI net owner's premium**, calculated with the new method will be sent to the CDF or HUD line instead of the traditional final premium amounts. **Note:** it is strongly recommended that setting the CDF line for title fees be managed via the new dropdown lists on the Options screen underneath the **Title – CDF section defaults**.
  - **Show full premium on Settlement Statement**: This checkbox is activated when Show full premium on CDF/HUD-1 is checked. When unchecked, the traditional premium calculations will appear on the Settlement Statement and when checked, the new premium amounts will appear on the Settlement Statement.
  - **Show full premium on invoice:** This checkbox is activated when Show full premium on CDF/HUD-1 is checked. When unchecked, the traditional premium calculations will appear on the invoice and when checked, the new premium amounts will appear on the invoice.
- **Owner's Policy**: Several items have been modified in the **Owner's Policy Premium and Split Section**:



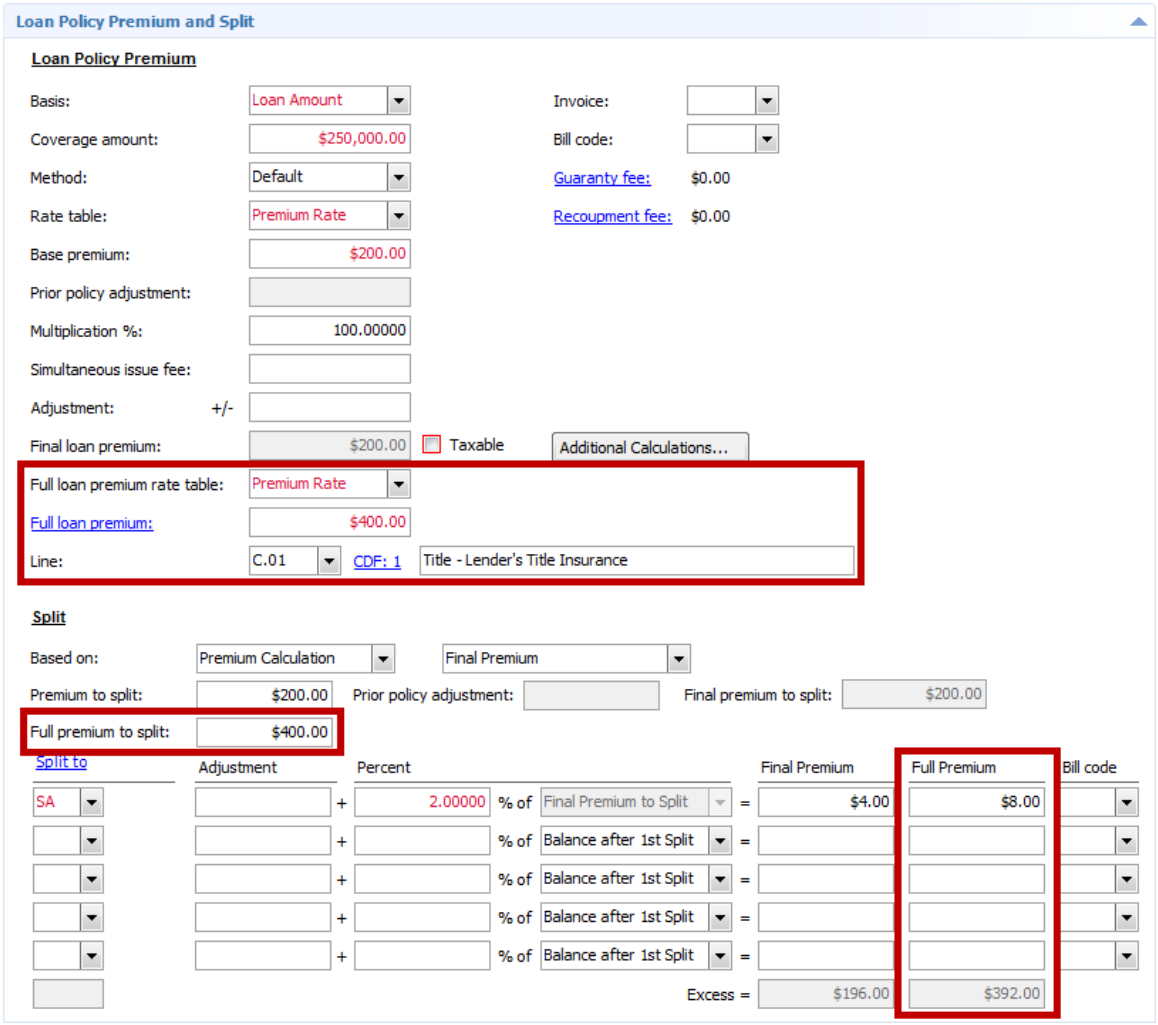
- The new fields **only** appear on a Simultaneous Issue policy type and **only** when **Show full premium on CDF/HUD-1** is checked. The exceptions are the CDF Line dropdown and Description which always appear in a CDF order.
- A new owner's premium titled **SI net owner's premium** has been added.
  - This hyperlinked label opens the dialog that shows how the new **SI net owner's premium** is calculated. Final owner's premium and Final loan premium are the traditional premium amounts. Full loan premium and SI net owner's premium are the new premium amounts using the new method:



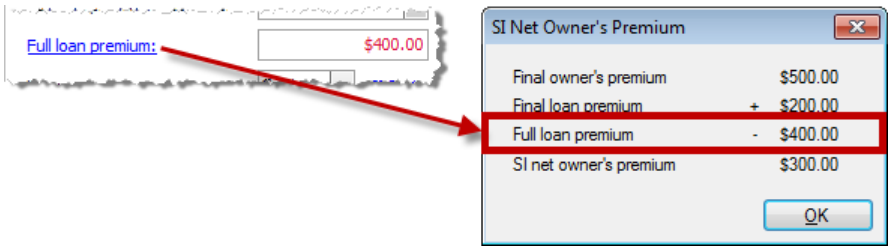
- A **Seller credit to borrower** field and **Line** dropdown are included for when the seller pays all or a portion of the owner's policy and the difference between the amount that needs to be paid with the traditional calculations and the amount paid with the new calculations are credited to the borrower. If the premium is taxable, this is also taken into account in determining the credit to the borrower.
- An **SI net premium to split** field has been added to show the **SI net owner's premium total** to split.

- A second amount column titled **SI Net Premium** has been added to the splits section to show the calculation of the splits using the new premium. These amounts will be used on the CDF and disbursements; the SI Net Premium may be split up to five ways.

- **Loan Policy Premium and Split:**



- The new fields **only** appear on a Simultaneous Issue policy type and **only** when **Show full premium on CDF/HUD-1** is checked. The exceptions are the CDF Line dropdown and Description which always appear in a CDF order.
- A **Full loan premium rate table** dropdown has been added to be used in full loan premium calculation.
- A new loan premium titled **Full loan premium** has been added.
  - This hyperlinked label opens the dialog that shows how the new **SI net owner's premium** is calculated. Final owner's premium and Final loan premium are the traditional premium amounts. Full loan premium and SI net owner's premium are the new premium amounts using the new method:



- A **Full premium to split** field has been added to show the **Full loan premium total** to split.
- A second amounts column titled **Full Premium** has been added to the splits section to show the calculation of the splits using the new premium. These amounts will be used on the CDF and disbursements.

- **Validation warning:**
  - The following validation message will appear if the sum of the final premiums does not equal the sum of the full loan premium and SI net owner's premium: "The amounts calculated for the traditional premiums do not equal the amounts calculated for the full premiums."

AGENT/UNDERWRITER SPLITS

Agent and Underwriter splits are not disclosed on the CDF, although split amounts will continue to be sent to the Payee grids for disbursement for premiums, endorsements, and additional title charges.

- **Validation warning:**
  - Each contact receiving splits must have the same split percentage on the loan policy as well as the owner's policy.
  - The following validation message will appear if the splits associated with the final premiums do not match the splits associated with the full premiums: "The splits to T, U, and A for the traditional premiums do not equal the splits for the full premiums."

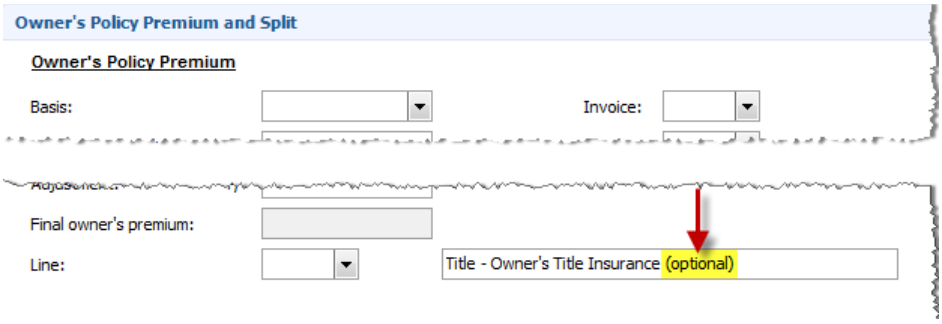
DESCRIPTION FIELDS

A new description field has been added to:

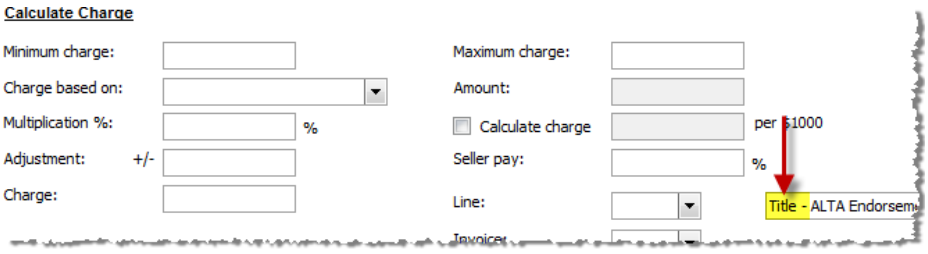
- **Title Insurance Premiums** for the **owner's policy**, **owner's policy guaranty fee**, **owner's policy recoupment fee**, **loan policy**, **loan policy guaranty fee**, and the **loan policy recoupment fee**.
- **Additional title charges**
- **Endorsements**

This field is needed because CDF requirements specify that the prefix **Title –** be added to all title related charges, and that the verbiage **(optional)** be added at the end of the Owner's title insurance premium. Because these new fields will default the text as required, it is not necessary to update descriptions in the endorsement and additional title charge lookup tables to include this text. Two examples:

- **Title Insurance Premium:**



- **Endorsement:**



CDF LINE DROPDOWNS ON TITLE SCREENS

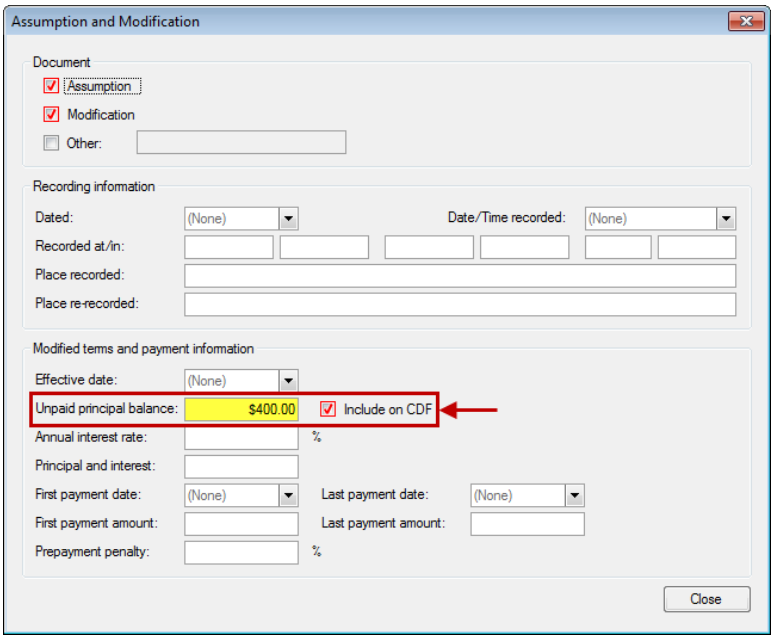
There are several ways to populate the CDF lines on the title screens. Since lines sort alphabetically within a given section on the CDF, we have added CDF section defaults to the Options screen. See the Options screen for more details. Although it is possible to group lines when configuring a template or lookup table, the CDF section defaults is the recommended way for setting the CDF lines on the title screens.

Following is a list of CDF lines and the different ways they can be populated:

1. **Premium lines**, such as the **Final loan premium/Full loan premium** line and **the Final owner's premium/SI net owner's premium** line:
   - **Options screen** (recommended)
   - **Policy Manager**
   - The **SelectCDFLine** formula may be integrated into a lookup table, template, or field.
   - **Manual selection**
2. **Seller credit to borrower** line on the **owner's premium**
   - **Policy Manager**
   - The **SelectCDFLine** formula may be integrated into a lookup table, template, or field.
   - **Manual selection**
3. **Guaranty fee/Recoupment fee** lines on the owner's and loan premiums
   - **Options** screen (recommended)
   - The **SelectCDFLine** formula may be integrated into a lookup table, template, or field.
   - **Manual selection**
4. **Endorsements** and **Additional Title Charges**
   - **Options** screen (recommended)
   - The **SelectCDFLine** formula may be integrated into a lookup table, template, or field.
   - **Manual selection**

EXISTING LIENS

The screen accessed through **Existing Liens Screen > Note Information Section > Assumption & Modification button** has renamed the **Include on HUD-1** checkbox to read **Include on CDF** on CDF orders.



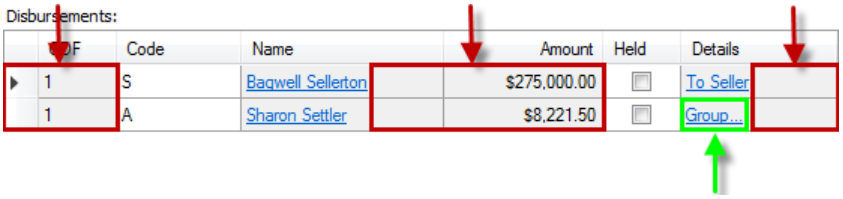
- The total of all existing loans assumed or taken subject to at closing are disclosed/sent to **L.03** and **N.03** automatically.
- If the existing loan is an **Assumption**, users can manually enter the amount on line **L.03**.

Order Transactions

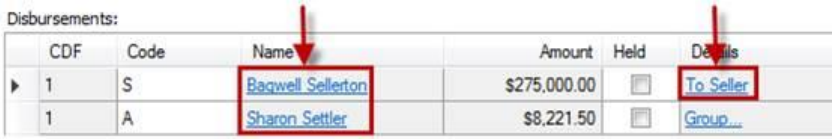
- With both **HUD-1** & **CDF** orders, existing HUD-1 Amounts have been renamed **Order Transactions**.
- Transactions will be generated here based on the data entered into the CDF screens just as they are for HUD orders,
- For CDF orders, the **HUD column** has been renamed to CDF.

DISBURSEMENT DETAILS DIALOG

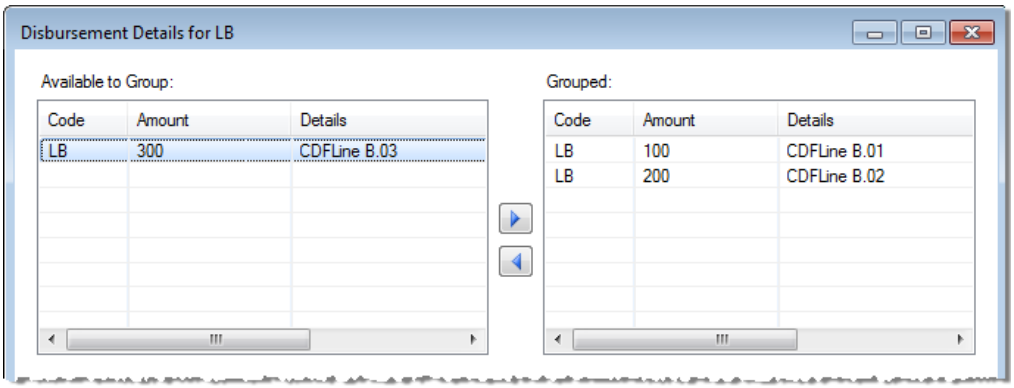
- The Disbursement Details dialog has been modified to allow easier grouping and ungrouping of disbursements.
- To access the new **Disbursement Details dialog**, you may **double-click on the shaded area of any row** or use the **Group…** hyperlink.



- Clicking directly on other hyperlinks will take you to details for that item (I.E.- CDFLine, Contact, To Seller, etc).



- **Grouping**: Highlight a row in the Available to Group grid on the left and click the [redacted] button to move the disbursement to the Grouped grid. Continue for all rows to group. Click **OK** when finished.
- **Ungrouping**: Highlight a row in the Grouped grid on the right side and click the button to move the disbursement to the Available to Group grid. Continue for all rows to ungroup. Click **OK** when finished.



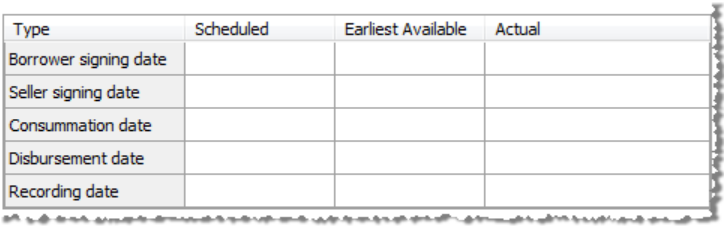
Delivery & Tracking

This screen and corresponding ReadyDoc provide an audit trail of preparation, approval, delivery, and receiving activities of the Closing Disclosure form. A new ReadyDoc may also be used to generate a print version of the data recorded here.

CLOSING DISCLOSURE FORM (CDF) LIST

This drop-down list appears at the top of each CDF screen:

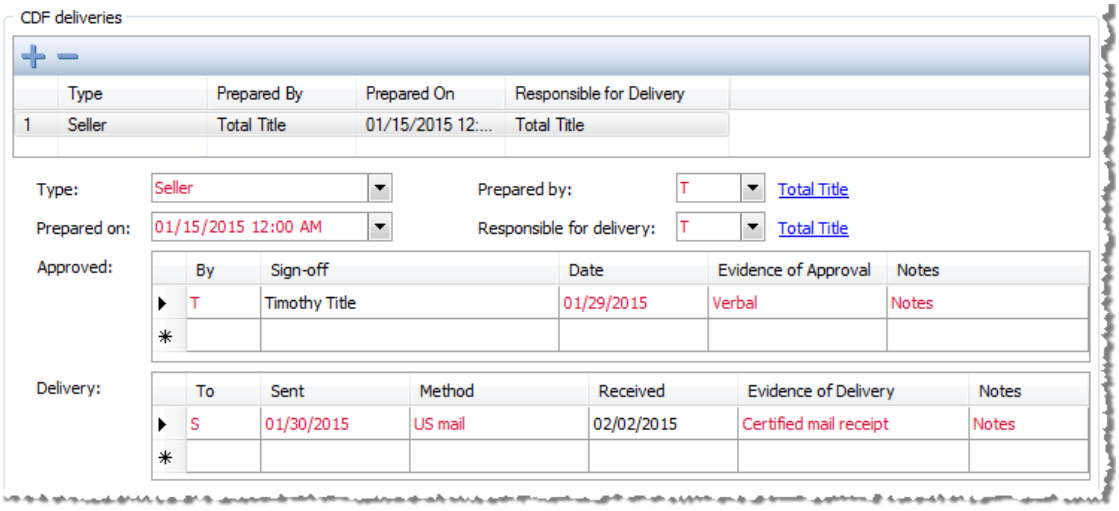
- **CDF**: Each loan present in an order will have a corresponding closing disclosure form. The loan and CDF are linked together automatically in the order. If multiple CDFs exist in an order, you may use this list to select one for editing.
- **Status**: use this dropdown to set the status of the selected CDF. Options include **Amended**, **Amended Estimated**, **Amended Final**, **Estimated**, and **Final**.
- **Loan Estimate Delivered**: specify when the loan estimate was delivered.
- **Waiting period waiver received for**: choose **CDF** and/or **Right of rescission** if the order can be exempted from the waiting period; the CDF waiver should rarely be used.
- **Dates Grid**: Use this grid to specify dates for key events in the life of the CDF.



Type	Scheduled	Earliest Available	Actual
Borrower signing date			
Seller signing date			
Consummation date			
Disbursement date			
Recording date			

CDF DELIVERIES

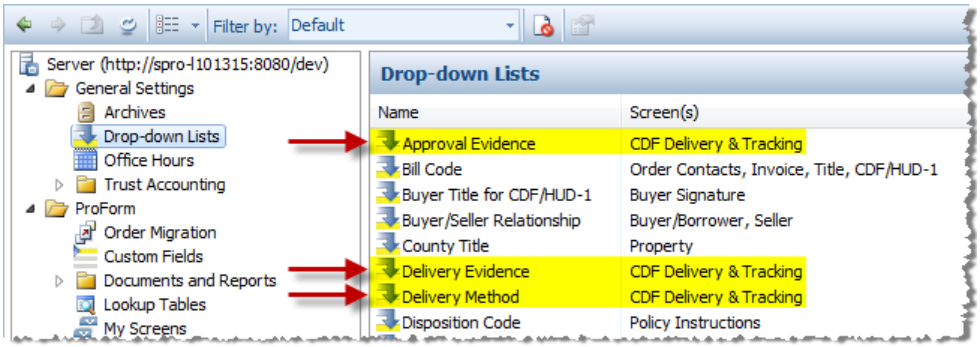
Use these grids and dropdowns to record the details of CDF deliveries to/from various parties involved in the transaction:



- **Delivery & Tracking Grid**: Use the + − buttons here to **add** and **delete** CDF deliveries. After adding a row or multiple rows, you may **select** the row and then edit the delivery details by using the options below.
  - **Four dropdown lists** allow you to indicate:
    - **Type**: options include **borrower** or **seller**.
    - **Prepared On**: select a date that the CDF was prepared
    - **Prepared by/Responsible for delivery**: use these drop-downs to select the appropriate contacts; the hyperlinks here will jump you directly to the order contact's details screen.
- **Approval Grid**: Use this grid to specify how and when the CDF was approved prior to delivery. **Verbal**, **written**, **email** approvals may be specified here. The contents of the **Evidence of Approval** drop-down can be customized by modifying the **Approval Evidence Drop-down List** in **SPAdmin**. The contents of the drop-down can be customized by modifying the **Delivery Method Drop-down List** in **SPAdmin** (see screenshot below).
- **Delivery Grid**: Use this grid to specify how and when the CDF was delivered.

- Delivery methods include: **Express delivery**, **US mail**, **Certified mail**, **E-mail**, **In person**.
- Evidence of Delivery options include: **Express delivery tracking slip**, **Certified mail receipt**, **E-mail confirmation**, **In person signature**, **Waiting period expired**. The contents of the drop-down can be customized by modifying the **Delivery Evidence Drop-down List** in **SPAdmin** (see screenshot below):

- **CDF Delivery & Tracking Drop-Down Lists**: You may access and edit the new down lists from SPAdmin:

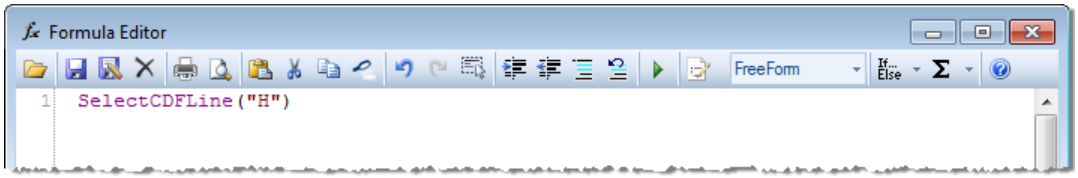


Configuration Changes

The Closing Disclosure Form (CDF) requirements have affected some of the areas where the application is configured.

Formulas

- For CDF orders only, the user may assign a CDF section and Line number via a new **SelectCDFLine()** formula function. **Note**: Access the formula editor by using the **F8 key**.
  - The formula can be used in **templates** and in the **CDFLine column** in a **lookup table**.
  - Using this formula will prevent a lookup entry from selecting the CDF Line before the charge is ready to be sent to the CDF, and it will prevent unrelated charges from defaulting to the same CDF Line.
  - **For example**, in order to select the next available **Section H** line when the entry is retrieved into the order, the CDF Line column would need this formula:



    - When the charge is actually ready to be sent to the CDF, the next available CDF Line in **Section H** will populate.

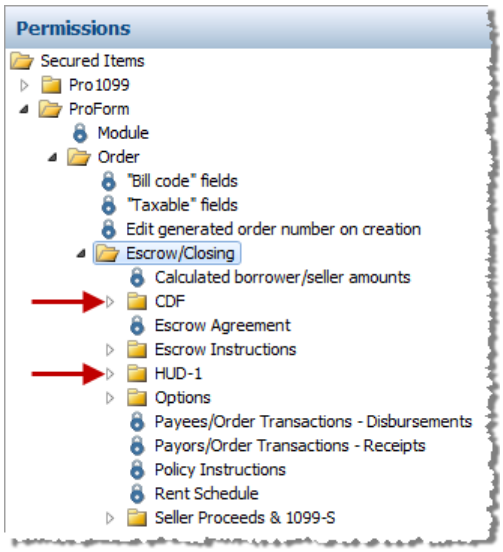
- Allowed parameter values for the **Formula Editor** and text fields in the **Policy Manager**:

ALLOWED VALUE	EXAMPLE
SectionLetter	B
SectionLetter.	B.
SectionLetterNumber	B01
SectonLetter.Number	B.01
SectionLetter<space>Number	B 01
SectionLetterNumber, no leading zero for the number	B1
SectionLetter.Number, no leading zero for the number	B.1
SectionLetter<space>Number, no leading zero for the number	B 1

SPAdmin

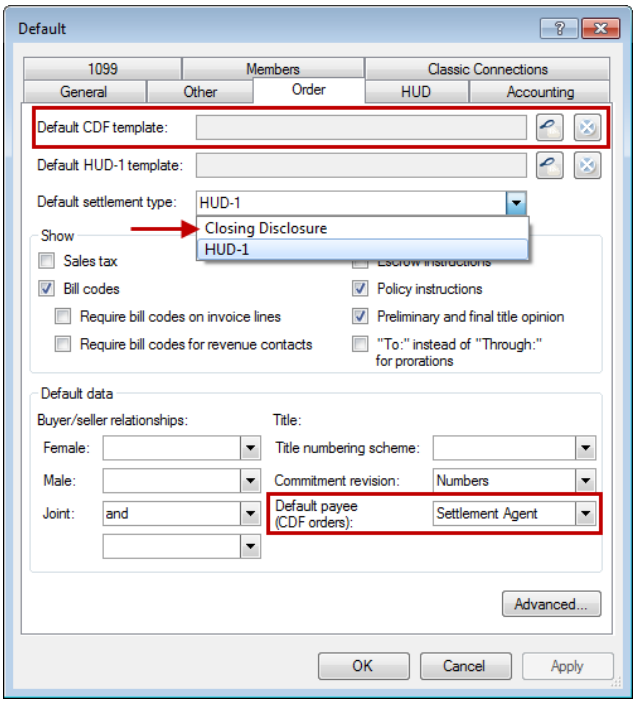
PERMISSIONS

- New **CDF permissions** have been added under **SPAdmin > Configuration > Security > Permissions > ProForm > Order > Escrow/Closing**.
  - HUD-1 specific permissions have moved under a **HUD-1 subfolder**. CDF permissions are in a **CDF subfolder**.
  - On upgrade from prior versions of Select, user and group rights to the new CDF permission will be set to the same rights as the existing HUD-1 permission. CDF Line dropdown permission will default from the existing HUD-1 & HUD-1 Line dropdown permission.
  - All new and existing loan fields that are on CDF Pages 1-5 will be governed by both CDF and Loan permissions unless otherwise specified.



PREFERENCES

The **Order tab** has been modified:



- **Default CDF template**: Allows user to browse and select a default template for CDF orders.
- **Default settlement type**: Allows users to specify a default settlement type on the **New Order dialog**. The default preference is **HUD-1**; the settlement type can still be changed on the **New Order dialog**.
    - **Note:** It is recommended that users modify this preference to **Closing Disclosure** when the new Closing Disclosure form is effective.
- **Default payee (CDF orders)**: Allows users to specify the default payee for title fees originating from **Title Insurance Premiums**, **Endorsements**, & **Additional Title Charges**. This payee will also be used to determine Sales Tax.

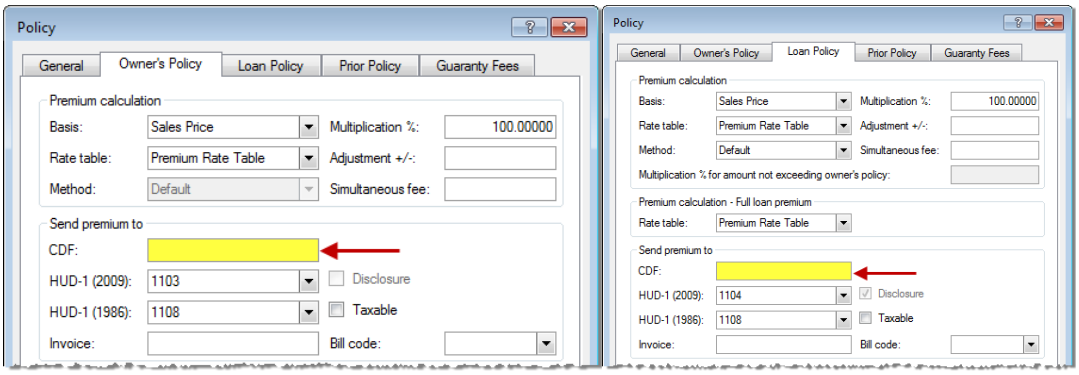
The **Accounting tab** has the following changes in the **Accounting > Advanced area**:

- A **CDF Order Balance Sheet** dropdown list has been added for **letter-** or **legal-sized CDF Order Balance Sheets**.

- The **Order Balance Sheet** dropdown list was renamed to **HUD-1 Order Balance Sheet** and contains **letter-** and **legal-sized HUD-1 Order Balance Sheets**.
- A **CDF Disbursements Summary** dropdown list has been added for **letter** or **legal-sized CDF Disbursements Summary** reports**.**

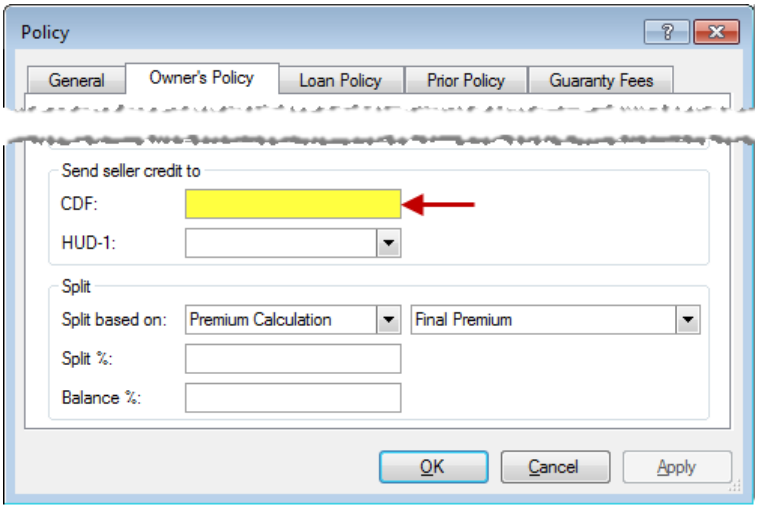
POLICY MANAGER

- A **CDF Line textbox** has been added to the **Owner's Policy** and **Loan Policy tabs** underneath **Send premium to**:



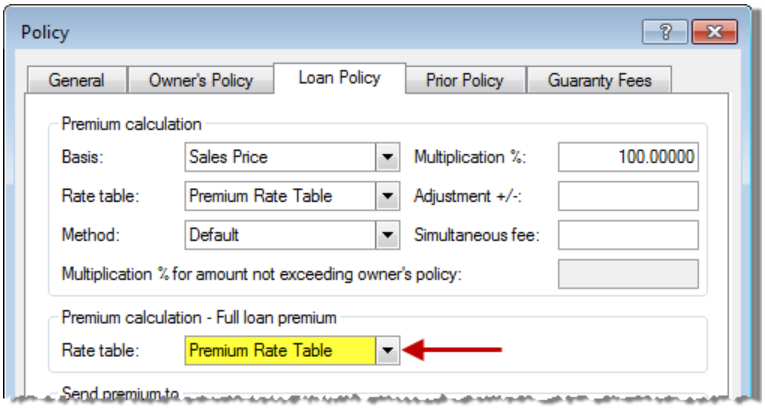
  - The user may use this field to specify a particular CDF line. Options that may be input here include: **B.01-B.99, C.01-C.99, H.01-H.99**. The user can also notate a section letter and when the Policy Manager is retrieved into ProForm, the next available line in that section will be selected. When a value is populated in this field, it will retrieve into ProForm as a formula behind the field. **Note:** it is strongly recommended that setting the CDF line for title fees be done via the new dropdown lists on the Options screen underneath the **Title – CDF section defaults.**

- A **CDF Line textbox** and a **HUD-1 Line dropdown** has also been added to the **Owner's Policy tab** underneath **Send seller credit to**: These fields are only relevant in CDF and HUD-1 orders when the **Show full premium on CDF/HUD-1** is checked for a simultaneous issue on the Title Insurance Premiums screen.



  - The user may use the CDF line textbox to specify a particular CDF line for CDF orders. Options that may be input here include: **L.04, L.08-L.11, L.15-L.17.** The user can also notate a section letter and when the Policy Manager is retrieved into ProForm, the next available line in that section will be selected. When a value is populated in this field, it will retrieve into ProForm as a formula behind the field. **Note:** it is strongly recommended that setting the CDF line for title fees be done via the new dropdown lists on the Options screen underneath the **Title – CDF section defaults**
  - The user may use the HUD-1 Line dropdown to specify a particular HUD-1 line for HUD-1 orders.

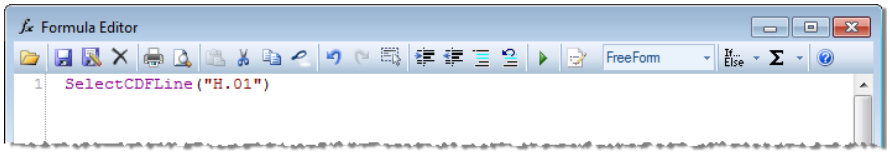
- A **Rate Table** drop-down has been added to **Loan Policy tab** which applies to **Simultaneous issue policies.** This field is only relevant in CDF and HUD-1 orders when the **Show full premium on CDF/HUD-1** is checked for a simultaneous issue on the Title Insurance Premiums screen.



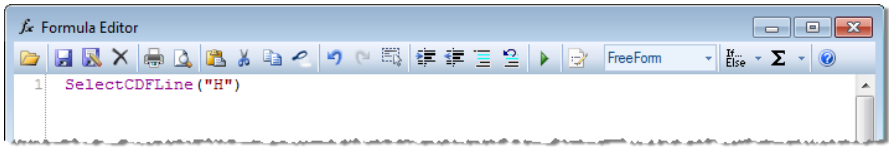
  - This corresponds with the new Full loan premium rate table dropdown added to the **Loan Policy Premium and Split** section of the **Title Insurance Premiums** screen.
- **Guaranty Fees tab**: the **Bill code** and **Payee field** labels have been renamed from **(2009)** to **(CDF/2009)**.

LOOKUP TABLES

- **HUD-1 lookup fields** will only retrieve into HUD-1 orders; **CDF lookup fields** will only retrieve into CDF orders.
- **Custom lookup tables containing HUD-1 fields** will retrieve into HUD-1 orders, and will not affect CDF orders that don't support those fields.
  - Users will need to manually update lookup tables to include new CDF fields as needed.
- Since CDF lines re-sort alphabetically, hard-coding a CDF line in a lookup table may unintentionally group the item with another item that is now on the hard-coded line. Therefore, an option has been added to choose the next available CDF line by specifying the section in the lookup table with a formula.
- **Note:** The **CDFLine** column was not added to the endorsements lookup table in order to encourage users in the best practice of using the **Options** screen to set the CDF line for endorsements. Additional title charges are likewise recommended to use the **Options** screen to set the CDF line, rather than adding the **CDFLine** column to the lookup table.
- **Using formulas in lookup tables**:
  - To select a **CDF Section** and **Line #** to be put in a lookup:

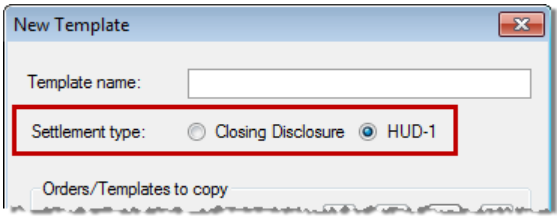


  - Set the **next available CDF section or line** based on another existing item of the same type. For example: here's a formula that can be used to a line or next available section based on where the 1st HOA fee exists:



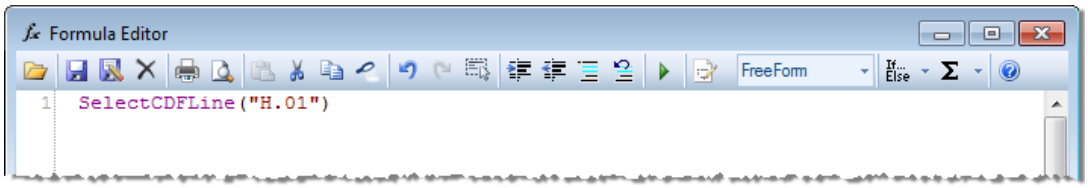
Templates

- **All fields** in a **template** or **order** will be copied into templates and orders when choosing a template or order on the **File/New dialog** or via the **Apply Template** feature. The following **exceptions** apply:
  - Order.Number
  - Order.Ownershipprofile
    - This item only copies from one order to another order; it **won't copy** from a template to an order.
  - Order.Statuslock
  - Order.Escrow.Statuslock
  - Order.Invoice.Status
  - Order.Workflow
- **Settlement Type** radio buttons have been added to the **New template dialog**.

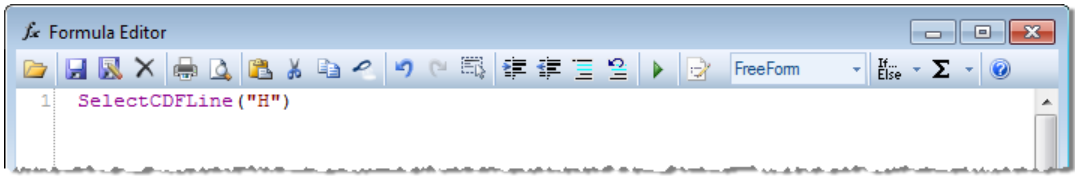


- A new **CDF order** may be created using a **HUD-1 template**, or by using the **Apply Template** feature and selecting a **HUD-1 template/order**.
  - The following will **not** copy to a CDF order:
    - HUD-1 Section fields (700-1300, 1500, 100-500), Express HUD-1 Pages 1-3, and the HUD-1 Header, and the field exceptions listed above.
  - The **Options Screen** will only copy the following items:
    - Use buyer/seller split feature, Print approval signature lines on Order Balance Sheets, Use Individual Settlement Statement rules to calculate buyer/seller receipts and disbursements, Use individual buyer codes for receipts and disbursements, Use individual seller codes for receipts and disbursements, Print tax proration disclosure on Buyer/Seller Certification, & "The buyer & seller understand that the tax…"
- A new **HUD-1** order may be created using a **CDF template**, or by using the **Apply Template** feature and selecting a **CDF template/order**.
  - The following will **not** copy to a HUD-1 order:
    - CDF Page fields (CDF Pages 1-5), CDF Line drop-downs, and the field exceptions listed above.
  - The **Options screen** will only copy the following:
    - Use buyer/seller split feature, Print approval signature lines on Order Balance Sheets, Use Individual Settlement Statement rules to calculate buyer/seller receipts and disbursements, Use individual buyer codes for receipts and disbursements, Use individual seller codes for receipts and disbursements, and the three dropdown fields under **Title – CDF section defaults** for CDF orders
    - If line sorting is defaulted in an order, but a template has the sort option manually checked or unchecked, then the template's setting will apply.
    - If the sorting is manually checked or unchecked in the order, then the order's setting will apply.
- Since CDF lines resort alphabetically, hard-coding a CDF line in a template may unintentionally group the item with another item that is now on the hard-coded line.
  - To ensure this doesn't happen, the CDF Line can be selected in the template as has always been possible with HUD-1 Lines.
  - A formula can also be used to select the Next Available CDF line in a section.
- **Using formulas in templates**:

- Select a **CDF Section** and **Line #** to be put in a template:



- Set the **next available CDF section or line** based on another existing item of the same type. For example: here's a formula that can be used to a line or next available section based on where the 1st HOA fee exists:



Technical Changes

The Closing Disclosure Form (CDF) requirements have affected the database structure.

Database Changes

DATABASE STRUCTURE

The CDF data structure mimics the HUD data structure:

HUD TABLE	CDF EQUIVALENT
pfm.HUD	pfm.CDF
pfm.HUDLine	pfm.CDFLine
pfm.HUDCharge	pfm.CDFCharge
pfm.HUDPayee	pfm.CDFPayee
pfm.HUDPayor	pfm.CDFPayor
pfm.HUD1Disbursement	pfm.CDFDisbursement
pfm.HUD1Receipt	pfm.CDFReceipt
pfm.HUDOption	pfm.CDFOptions

DATABASE SCHEMA - HUD DATA

There are no changes. Everything remains the same with v4.0.

- Data is stored exactly where it was in v3.0.
- No changes are required to custom HUDs.

DATABASE SCHEMA - CDF DATA

- New tables have been created for all objects used on CDF pg 2 and 3.
- Most CDF Pg 1, 4, and 5 data is in existing Loan and Contact tables.

PFM.CDFLINE TABLE FIELDS

- SectionNumber stores the section letter and line number. **Example: A.01**
- Number stores the line number as an integer. **Example: 1**
- SectionType joins to zref.CDFSectionType for letter or description.

ID	Code	Description
1	NULL	Cash To Close From/To Borrower
2	K	Due from Borrower at Closing
3	N	Due from Seller at Closing
4	L	Paid Already by or on Behalf of Borrower at Clos...
5	M	Due to Seller at Closing
6	G	Initial Escrow Payment at Closing
7	A	Origination Charges
8	H	Other
9	K	Payoffs And Payments
10	F	Prepaids
11	NULL	Cash To Close From/To Seller
12	B	Services Borrower Did Not Shop For
13	C	Services Borrower Did Shop For
14	E	Taxes and Other Government Fees
15	J	TOTAL CLOSING COSTS (Borrower-Paid)
16	D	TOTAL LOAN COSTS (Borrower-Paid)
17	I	TOTAL OTHER COSTS (Borrower-Paid)

All 5 amount columns from page 2 are stored here: BuyerPaidAtClosing, BuyerPaidBeforeClosing, SellerPaidAtClosing, SellerPaidBeforeClosing, and PaidByOthers.

- Amount (sum of all amount columns)

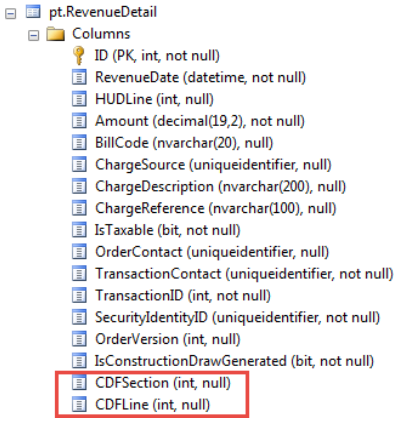
Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	**$1,802.00**				
01 0.25 % of Loan Amount (Points)	$405.00				
02 Application Fee	$300.00				
03 Underwriting Fee	$1,097.00				

CUSTOM SETTLEMENT STATEMENTS & HUDS

- Existing settlement statements will not work for CDF orders.
- Existing HUDs will work for HUD orders.
- CDF customizations are very limited by the Final Rule.
- Having a custom HUD doesn't necessarily mean you need a custom CDF.
- Standard settlement statements are available in the application.

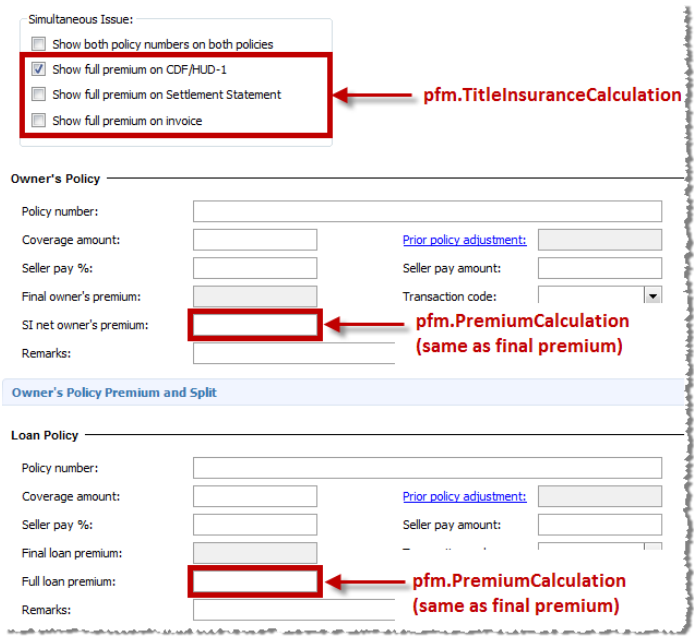
DATABASE SCHEMA - REVENUE

- A new CDF reference has been added in pt.RevenueDetail.
- Other columns are written as they have been in HUD orders.
- If revenue reports **do not** reference HUDLine column, they should not require changes. Example:



DATABASE SCHEMA - PREMIUMS

New fields have been added to the Title Insurance Premiums screen:



Policy Register/Remittance Reports

- Underwriters want the real final premiums, not the alternate version disclosed on the CDF
- Those existing final premium fields are unchanged for CDF orders
- Therefore, no changes are needed for these reports

System Requirements

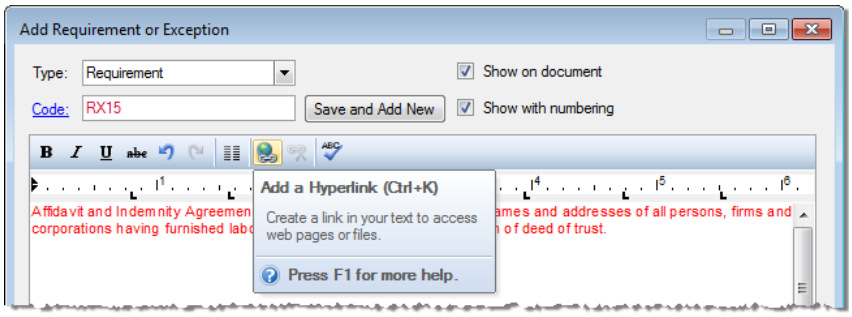
- The only change to the system requirements for v4.0 is to the minimum recommended screen resolution for the client, which has changed from 1024x768 to 1366x768.
- **Note:** Support for SQL Server 2005 and Windows XP will be dropped in the next major release (v4.1). Both will continue to be supported for all versions of v4.0.

4.0.1 (4.0.30302.25)

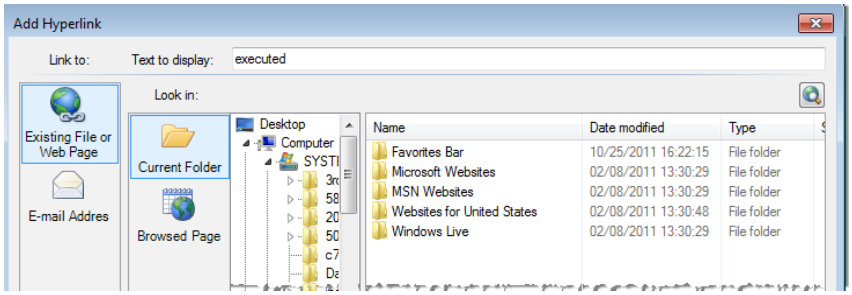
Version 3.0 Hotfixes

All items from the **Select 3.0 Hotfix 4.7, Hotfix 4.7.1, and Hotfix 4.8** releases were included in the **Select 4.0.1** release. One of the key improvements made in the 4.7 release is the ability to add hyperlinks with the **rich-text formatting dialogs**; details on that change include:

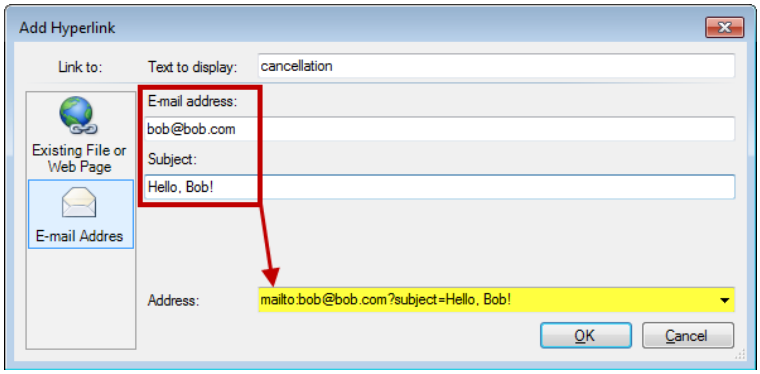
- **Hyperlinks**: The ability to add hyperlinks into a document has been added to all rich-text formatting dialogs. This will provide the user with the means to create valuable in-text references. *7105*
    - **For example**, a hyperlink could be added while working with Requirements and Exceptions which could point the recipient to a supporting document such as a deed.
- **ALTA document packages** have been updated to reflect any hyperlinks. *243764*
- **Custom document** and **Underwriter** packages will need to be updated to reflect the new hyperlinks.
    - **To activate this feature on custom documents**, the user must manually add the **<PRAGMA Enable-Hyperlinks>** tag into the document. This only needs to be done once in a given document; hyperlinks will then be available at any point after the location that the tag was inserted.
    - **Spacing Adjustments** may also be necessary on some custom documents. The new hyperlinks functionality will cause certain coding tags to collapse when rendering, when they had previously resulted in hard returns. Returns may have to be added manually in these spots.
- The feature may be accessed via a new **toolbar button** or by the **Ctrl+K** shortcut:



    - A **hyperlink** may be added to a file or web page:



- An email address may also be added, along with a subject line. As the **E-mail address** and **Subject** field are filled in, the address field at bottom will be populated:



ProForm

DOCUMENTS

- **ALTA Single Transaction Indemnity Letters** were duplicating the underwriter name at the top of the document; resolved. *250141*
- Issues **printing PDFs with watermarks** have been resolved. *202684, 255575*

TEMPLATES

- **The ownership profile field** was being copied from templates into orders; resolved. *244125*

TRANSACTIONS

- **The authorization code field** was not working correctly when creating a draft check in a register- or order-related ledger; resolved. *247596*

4.0.2 (4.0.30302.30)

ProForm

DOCUMENTS

- **ReadyDoc Reports**
  - The **Substitute 1099-S** form was printing the sales price instead of the 1099-S proceeds for each seller; resolved. *234196*
  - **Order Summary**: A corporation with a foreign address wasn't printing for the buyer/seller; resolved. *257290*
  - The Buyer's HUD was printing all of the commission details if any of the 700 fees were paid by the buyer; resolved. *248222*

LOOKUP TABLES

- An error was occurring in certain situations when accessing lookup tables: "The type initializer for 'LookupTableGridViewTextBoxCell' threw an exception;" resolved. *243373*

CONTACTS

- An order save error was occurring when using extremely long names in the **Contractor** dropdown in the Contact details area; resolved. *238605*
- Users weren't able to edit transactions posted to SA/BA if Seller & Buyer contacts were later deleted; resolved. *248432*

- **Templates & Overlay**
  - **HUD Back charges with descriptions and no amounts** were not populating correctly into orders when applied with a template; resolved. *240873*

HUD (ESCROW AND CLOSING)\ESCROW INSTRUCTIONS

- **Escrow Instructions**: duplicate phrases appeared to be added when retrieved from lookup tables; resolved. *247744*

WORKFLOW

- Performance improvements were made to speed up submitting an order from one step to another. *248941*
- The manual sort order for role queue was not working correctly; resolved. *261115*

ProTrust, Transactions, Register

IBA INTEREST

- An error occurring with **IBA transactions** in extreme high-load environments has been resolved. *247327*

REPORTS

An adjustment has been made to the manner in which **Voids & Stop pays appear by Transaction date**. Now, any transactions where the void/stop pay date falls later than the report's transaction end date parameter will appear as a posted transaction.

- Transactions which are posted prior to the report date range but have been voided within the report date range will appear in separate groups titled "POSTED PRIOR TO DATE RANGE" and will be reflected in the report totals. **Two reports reflect this change**:
  - **Single Ledger Balance printed from ledger**. *242769*
  - **Single Ledger Balance printed from report tree**. *242770*

DISBURSED TRANSFERRED FUNDS

In certain situations, timeouts and deadlocks were occurring with disbursed transfer funds which caused transactions not to clear correctly with ProClear. **Performance improvements** resolved this issue. *257585*

REGISTER

- The **Responsible Party** wasn't updating in the register when a different escrow officer was selected in an order; resolved. *149755*
- Changes have been made to the **pt.RevenueDetail table** which will provide greater detail in revenue reports when voiding transactions that include fees diverted from one contact to another. In particular, these changes allow revenue reports to appropriately allocate voided revenue between the diverted contact and the transaction's payee. *243418*
- If a **state was not selected** for the property address and the user attempted to **uncheck the ProForm-generated transactions checkbox**, an error would appear; resolved. *249126*

SPAdmin

DOCUMENT AND REPORT TREES

Manually-imported ReadyDocs & ReadyBlocs were not having "**##**" added to the end of their named upon import; resolved to help differentiate between new docs. *233772*

LOOKUP TABLES

License number fields have been added to all contact lookup tables **on upgrade**. *259238*

- **License No** was added to all contact lookup tables, excluding buyer & seller.
- **NMLS ID** was added to all Attorney, Escrow Company, Lender, Listing Agent, Loan Servicer, Mortgage Broker, Other Contact, Selling Agent, Settlement Agent, Title Company, & Underwriter contact lookup tables.
- **License No** was added to all order contact person lookup tables.
- **NMLS ID** was added to all order contact person lookup tables.

4.0.3 (4.0.30302.44)

Summary

This release includes a number of new features:

- **Document annotation**: Users now have the option to annotate .pdf files from the Attachments screen. This includes adding highlighting, notes, shapes, text, bookmarks, "rubber stamps," and more. The annotation option is available for any .pdf saved in order attachments.
- **Document merge**: A new functionality has been added which enables the user to take a .pdf from the attachments area of an order or from a location on their computer and then merge it into the Selected ReadyDocs area of the Documents tab. Example use: Add the map when creating the commitment so you can publish or email them as one combined .pdf.
- **Order unlock request**: A feature has been added that allows one user to request access to an order that is open on another user's machine.
- **Memory usage optimization**: Functionality has been added to help detect & fix memory leaks.
- **Lookup table cascade**: A feature has been added to suppress cascading lookups. Example use: Check "Suppress Cascading" on the Lender lookup table's City column so that selecting a lender will not trigger a City lookup, which could result in a prompt to the user if duplicate entries exist for the lender's city.

Document Annotation

Users now have the option to annotate .pdf files from the Attachments screen. This includes adding highlighting, notes, shapes, text, bookmarks, "rubber stamps," and more. The annotation option is available for any .pdf saved in order attachments, whether it originated from Select's ReadyDocs or another source. *56242*

LICENSING/PERMISSIONS

The document annotation option is available with an SPImage license.

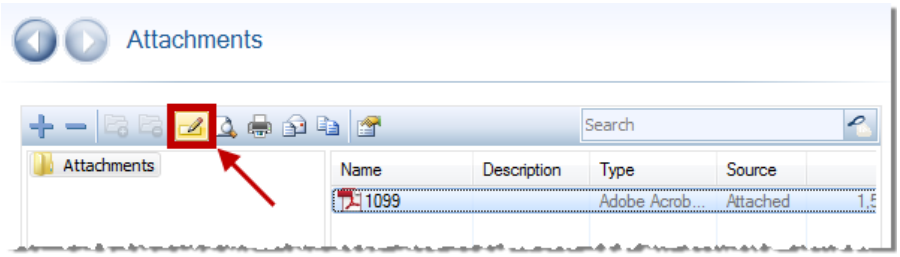
Permissions have been added:

- SPAdmin > Security > Permissions > SPAdmin > Managers > **Rubber Stamps Manager**:
  - Used to assign the SPAdmin rubber stamp creation and editing right to users or groups. If not granted, the stamp manager will be disabled & users with permission to access SPAdmin will be able to view but not edit the data.
- SPAdmin > Security > Permissions > ProForm > Order > ReadyDocs > **Annotate Attachments**:
  - Used to assign the annotation right to users or groups. If this permission is granted, the user can access all the attachment annotation tools. If not granted, the Annotate button in the Attachments toolbar and the Annotate option in the Attachment right-click/context menu will be disabled.

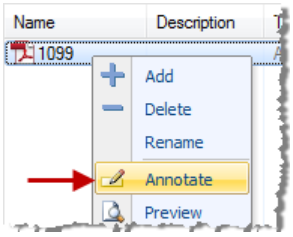
ACCESSING THE ANNOTATION SCREEN

To open a .pdf and annotate, the user may:

- Select a .pdf in the attachments list and **click the annotate icon in the toolbar**:



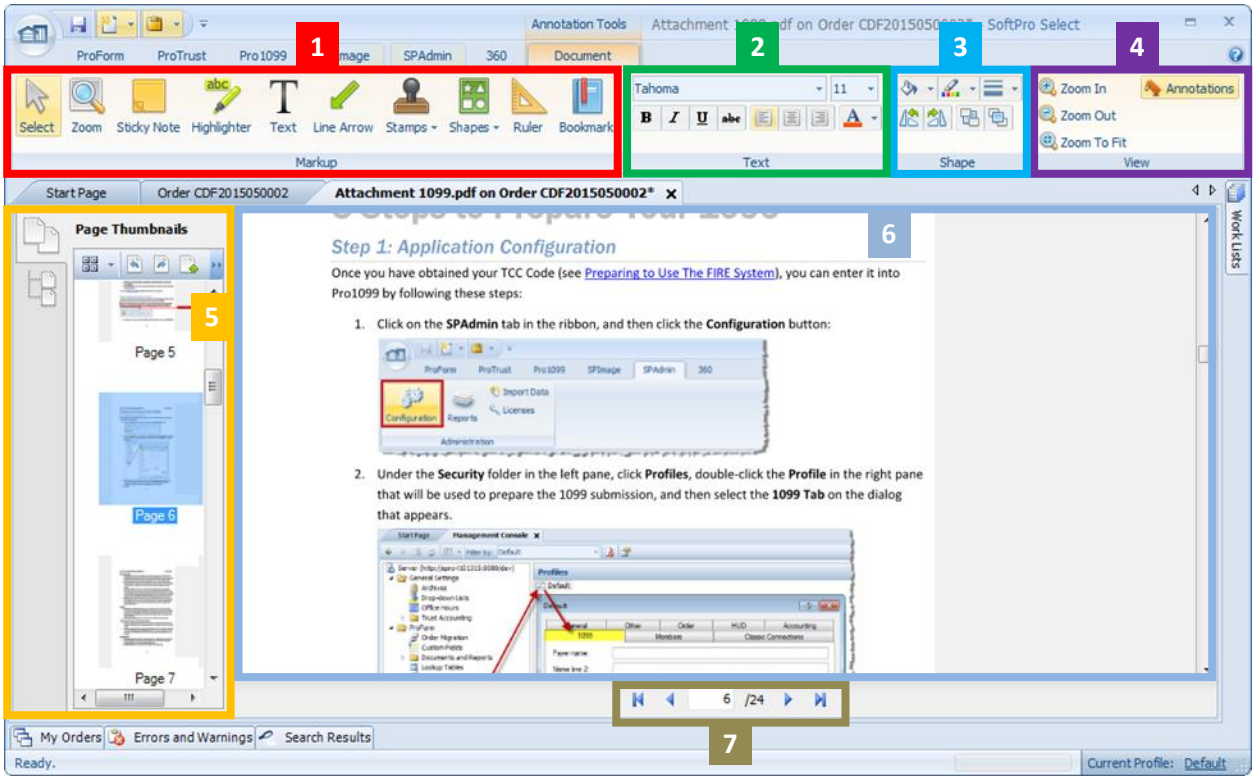
- Right click on a .pdf in the attachments list and **click the annotate icon in the context menu**:



- **Multiple documents can be opened and annotated simultaneously**, but they must be opened one-at-a-time and they will each open in separate tabs.

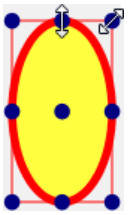
ANNOTATION TOOLS

The annotation screen can display one .pdf at a time. Annotation tools and navigation options are located on the top, left, and bottom of the screen. All annotations may be formatted and customized to some extent. Descriptions below:

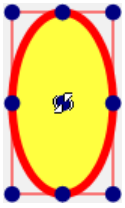


1. **Markup**:
    - **Select tool**: Allows the user to select the document and annotations:
        - **Document navigation**: the select tool will display as a hand icon when hovering over the document, and allow the user to "grab" and move the selected page around on screen.

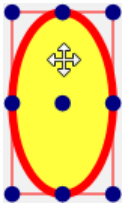
- **Text selection**: This tool changes into a text cursor when hovering over text and allows for the selection and copying of text.
- **Annotation selection**: the select tool will display with various arrow cursors when hovering over a selected annotation. Right clicking on an annotation and selecting the **Properties** option will display details on who added the annotation and when. Additionally, The cursors allow the user:
  - **Stretch/resize** an annotation by hovering over the blue dots on the perimeter of the shape:



  - **Rotate** an annotation by hovering over the center dot

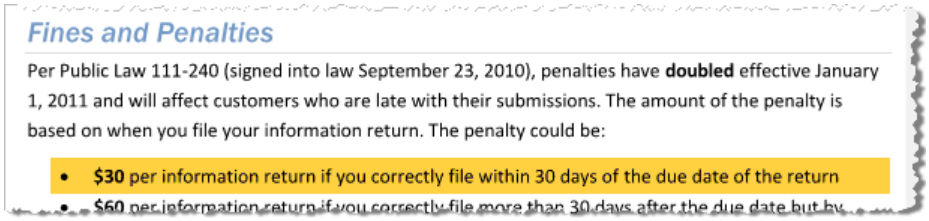


  - **Move** an annotation around on the page by hovering over an open area of an annotation



- **Zoom**: when this tool is selected, the user may **click & drag to select an area of the page and zoom in** on that area. Zooming back out can be done via the view options.
- **Sticky Note**: allows the user to insert a note; customizable text, color, and size.

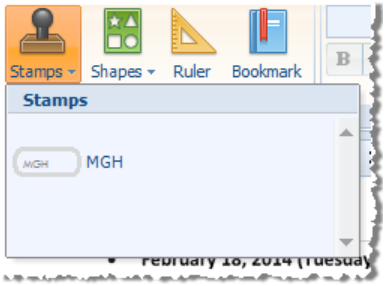
- **Highlighter**: inserts a transparent, colored square block of highlighting; color may be adjusted.



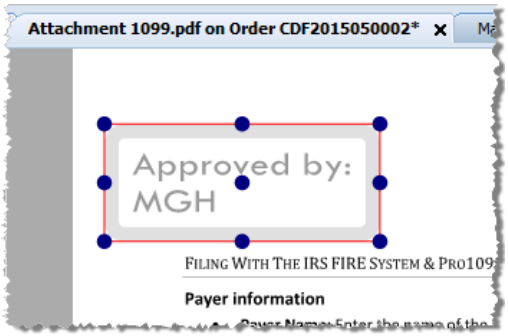
- **Text**: A text box may be inserted; background color and text formatting may be altered. The default text setting box has no background color. May be rotated and resized.

- **Line Arrow**: Inserts an arrow; size, color, and location may be customized.

- **Stamps**: stamps configured in the Rubber Stamps manager in SPAdmin will display in this drop-down:



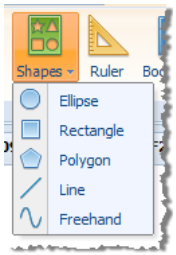
  - When a stamp is selected, the stamp will be inserted on the page being viewed:



    - The stamp may be **scaled**, **rotated**, and **moved**, just like other annotations.
    - The **font** may be adjusted with the text options.
    - Shape options are available as well.
    - The stamp text may only be edited in SPAdmin.
  - Stamps may also be inserted with the **CTRL+ALT+S** "Quick Stamp" shortcut:

    - The user must type the **stamp code** in to pull up existing stamps in the quick stamp field.
    - The user can use the **up or down arrow keys** to scroll though available stamps which have a code starting with the same letter(s).

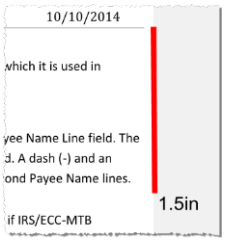
- **Shapes**: The user may insert several different shape annotations.



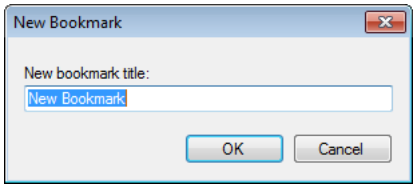
  - **Ellipse/Rectangle**: click on the document, hold the mouse button down, drag to the desired size and shape, and release the mouse button.
  - **Polygon**: To add a polygon, click on the document to set a starting point, then click again once for each additional corner. To complete your polygon, double-click the final corner.

- **Line**: to draw a line, click where you want the line to begin, and holding the mouse button down, move the mouse to the desired end point. Release the mouse button.
- **Freehand**: Use this tool to draw a freeform line on the document.

- **Ruler**: This option draws a straight line and simultaneously displays a measurement in inches. Color and line width may be adjusted, but font size may not be changed.



- **Bookmark**: The bookmark tool allows for the insertion of one bookmark per page. **If a bookmark already exists on a particular page**, the button won't be available. Clicking the icon pulls up a New Bookmark dialog:



  - For details on how to navigate and edit bookmarks, see the navigation information below.
  - Added bookmarks will display in the **Page Bookmarks** pane.
  - Adobe Reader will also show these bookmarks in its bookmarks list.

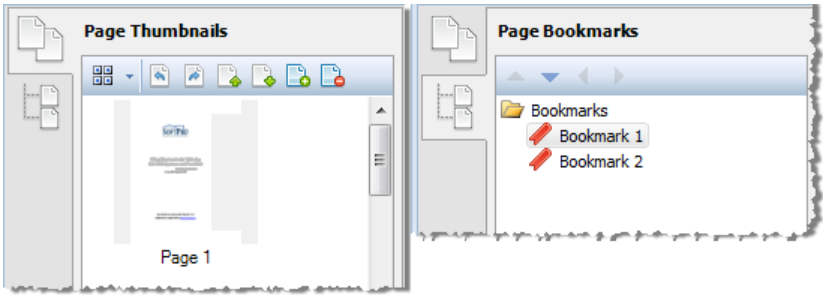
2. **Text**: **Font**, **font size**, **basic formatting (Bold, italic, underline, strikethrough)**, **alignment**, and **color** may be specified when a text annotation is selected.
3. **Shape**: **Fill color**, **outline color**, and **line width** may be specified when a **shape OR text annotation** is selected. Additionally, the user may:

   - **Rotate an annotation left/right** : These buttons rotate shape in 90-degree increments around a center point.
   - **Send an annotation to the back/front** : These two buttons will move an annotation from the back to the front or vice versa; although the .pdf document itself always remains as the bottommost layer.

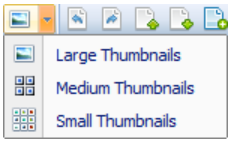
4. **View**: Use these buttons to zoom in/out on the open document.

   - The **Annotations** button "hides" and "displays" all of the annotations applied to the document but does not delete them.

5. **Page navigation panel**: The left side of the annotation screen contains **Page Thumbnail** & **Page Bookmark** tabs:



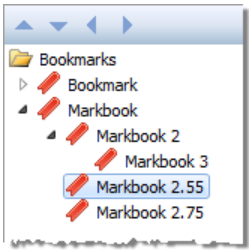
   - **Page thumbnails**: One image will be shown for each page in the document.
     - An option to view large, medium, or small thumbnails can be specified.



- Two **rotate** buttons allow the user to rotate a selected page 90-degrees to the left or right.
- Two **move** buttons allow for the user to move a selected page up or down in the page order.
- The **Insert** and **Delete** buttons allow the user to:
  - Select other .pdf documents from their computer and insert them **in their entirety** into the document being annotated, and
  - Delete individual selected pages

○ **Page Bookmarks**:

- Once added via the bookmark tool, bookmarks will be visible in the navigation panel on the left; they may clicked to navigate through the document.
- Bookmarks may be reordered and indented by using the arrow buttons at the top of the pane.



- To **rename** a bookmark, right-click the bookmark and click **Rename**.
- To **delete** a bookmark, right-click the bookmark & choose the **Delete** option or select a bookmark and press the **Delete** key.
- Bookmarks added here will be displayed within Adobe Reader's bookmarks list.

6. **Preview Pane**: displays the .pdf under review, as well as any included annotations. With appropriate permissions, the user may also add and edit annotations.
7. **Page navigation buttons**: The bottom of the screen contains buttons for navigating through pages; the user may input a number manually and press **Enter** to skip to a specific page:

SAVING

Saving annotations does not save the rest of the order; the user will need to save while in the annotations tab as well as while in the order tab in order to ensure that everything is captured.

SEARCHING

Searching a .pdf in while in annotate mode can be done two ways; the search function does not apply to text in annotations (**I.e.**-text boxes, sticky notes, etc):

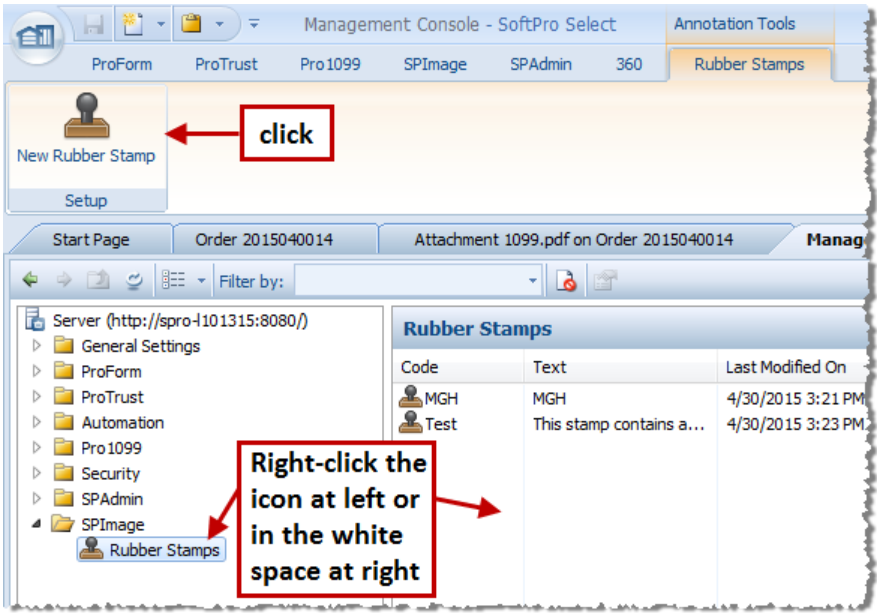
- The **CTRL+ALT+F** shortcut allows the user to search the entire document by pulling up a find field. Pressing the **Enter** key will jump the user from one instance of the search term to the next.
- **Right click** and select **find** from the context menu; the find field will appear. Pressing the **Enter** key will jump the user from one instance of the search term to the next.

RUBBER STAMPS

Rubber stamps may be added, edited, and deleted in SPAdmin under the SPImage folder.

To create a new rubber stamp:

- Click the **New Rubber Stamp** icon at the top of the screen.
- Right click the **Rubber Stamps** node in the SPImage folder.
- Right click in the white space in the **Rubber Stamps** frame.

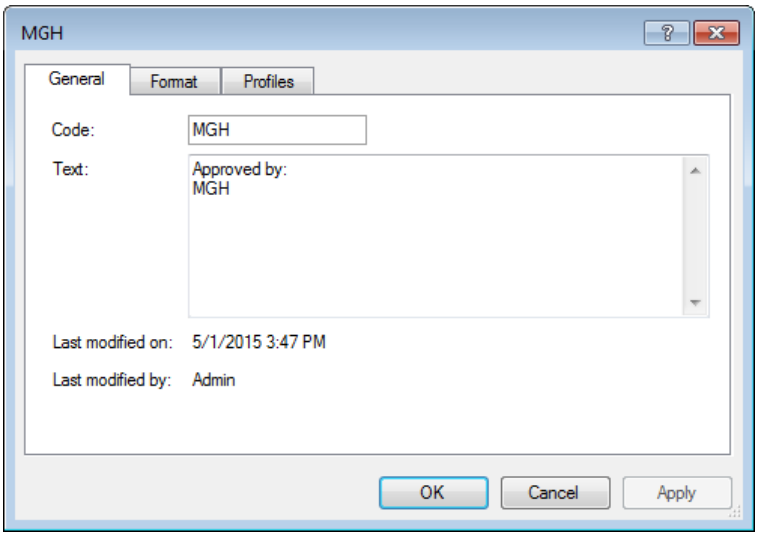


To delete a rubber stamp, the user may select a stamp and press the **Delete** key, or **right click** on a stamp and select the **Delete** option for the context menu.

To edit a rubber stamp:

After opening a stamp, the user will encounter a dialog with three tabs:

- **General**:



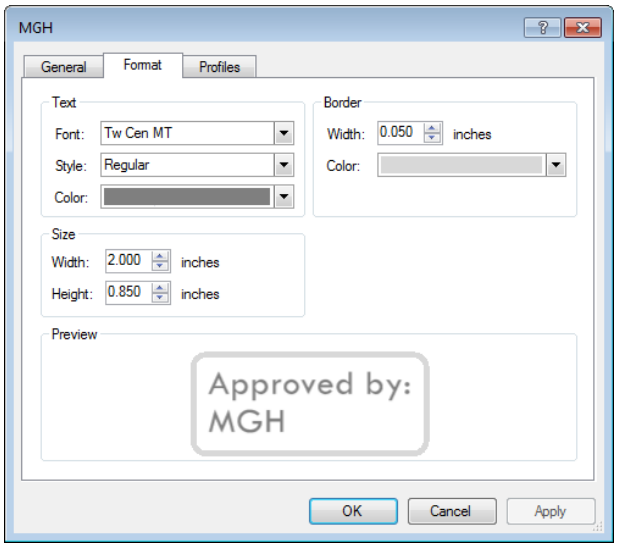
  - **Code**: choose a brief code to use as the title for the stamp.
  - **Text**: input the actual text content of the stamp itself. If multiple lines of text are needed, use the enter key to add line breaks in this text field.
    - Six keywords may be included by the user when configuring the stamp. These items will be inserted automatically when the stamp is applied:
      - **%user_name%**: Username of the user who applied the stamp.

- **%user_fullname%**: Full name of user who applied the stamp.
- **%user_initials%**: Initials of the user who applied the stamp.
- **%date%**: System date when the stamp is applied.
- **%datetime%**: System date/time (in client machine's time zone) when the stamp is applied.
- **%time%**: System time (in client machine's time zone) when the stamp is applied.

▪ After the stamp is applied, the replaced text will not change if other users open the document to view or annotate it. The text is "stuck" as of the time the stamp was originally applied, to reflect the original user and date/time the stamp was applied.

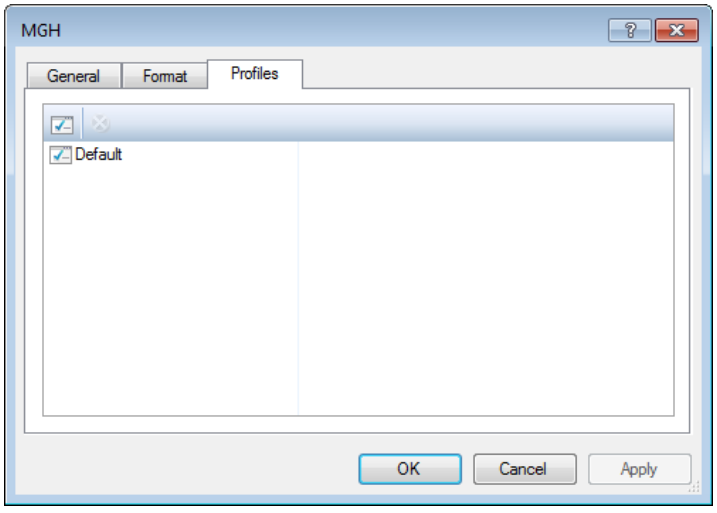
- **Last modified on/Last modified by**: indicates the date and time that the stamp was changed, as well as the user who made the change.

- **Format**:



- **Text**: Font, style, and color may be adjusted.
- **Size**: The default width and height of the stamp may be set in inches.
  - ▪ The stamp may be manually resized/adjusted once applied on the annotation screen.
- **Border**: the border width in inches and color may be specified.
- **Preview**: The bottom of the tab shows what the stamp will look like based on the adjustments being made. Text shown here will adjust based on what is input in the General tab.

- **Profiles**: Use this option to give particular profile(s) access to a particular stamp.



Document Merge

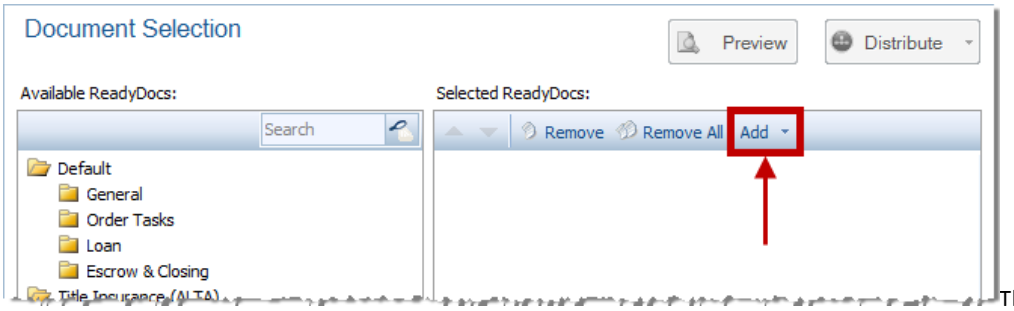
A new functionality has been added which enables the user to take a **.pdf** from the attachments area of an order ***or*** from a location on their computer and then merge it into the **Selected ReadyDocs** area of the **Documents tab**. The user can then print the item as part of a closing or title package; this is useful when the user needs to print items specific to one closing that wouldn't be useful in the document tree or the attachments grid. *265850*

The user can now:

- Add a .pdf to the end of a group of ReadyDocs without having to print separately from the Attachments grid.
- Print a .pdf located on their computer without having to add it to the ReadyDoc tree.

LOCATION

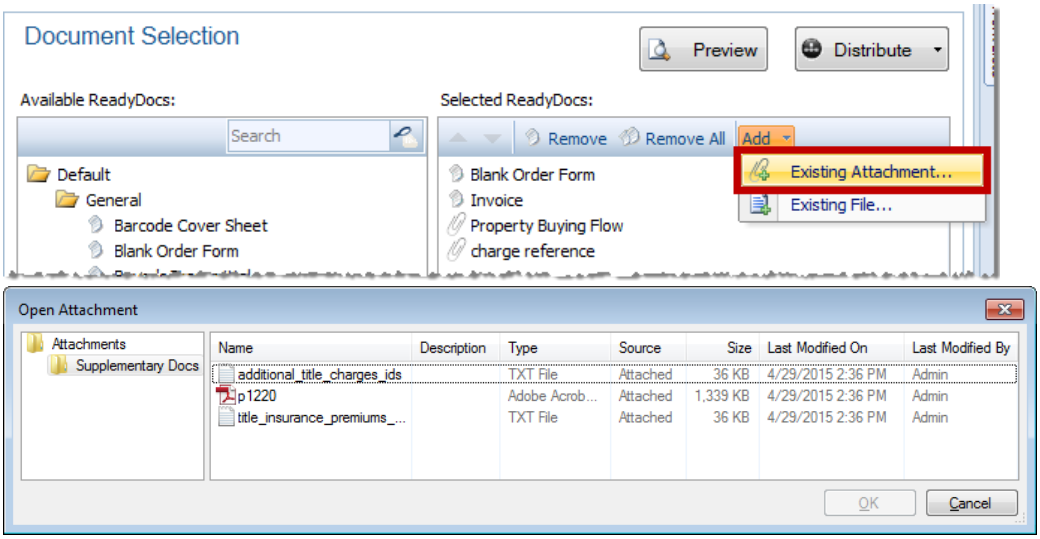
On the **Selected ReadyDocs panel**, there is a new **Add** button on the toolbar:



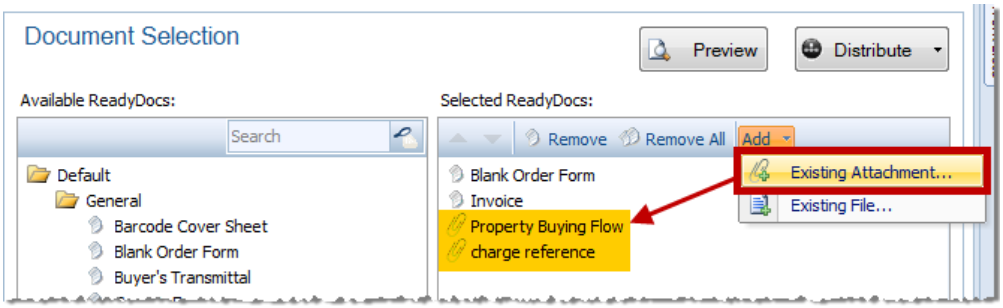
The dropdown contains

EXISTING ATTACHMENT... OPTION

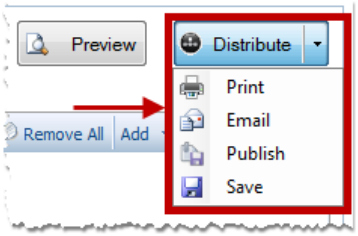
- Selecting the **Existing Attachment** option will display the **Open Attachment** dialog:



  - Only one document can be selected at a time.
  - The user may attach any .pdf located in the Attachments folder or any subfolders.
- Selected documents will appear at the end of the documents list in the Selected ReadyDocs panel:

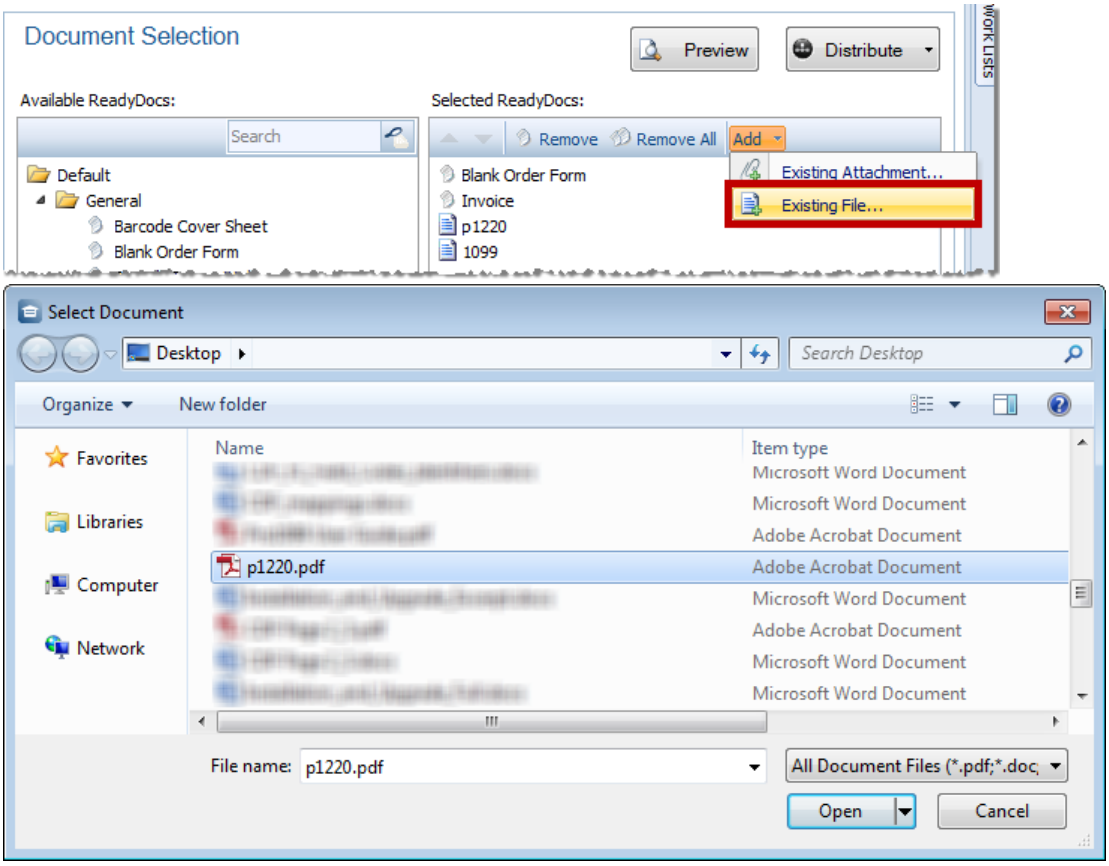


- The **paperclip icon** indicates that the item was merged and not taken from the ReadyDocs tree.
- Documents may be removed from the panel by using the **Remove** or **Remove All** buttons.
- **The user may preview** a merged .pdf as any other document.
- **There is no hotspot option** available with documents added this way.
- Merge documents may be **printed**, **emailed**, **published**, and **saved as .pdfs** with the options that are available via the black arrow on the **Distribute button**:



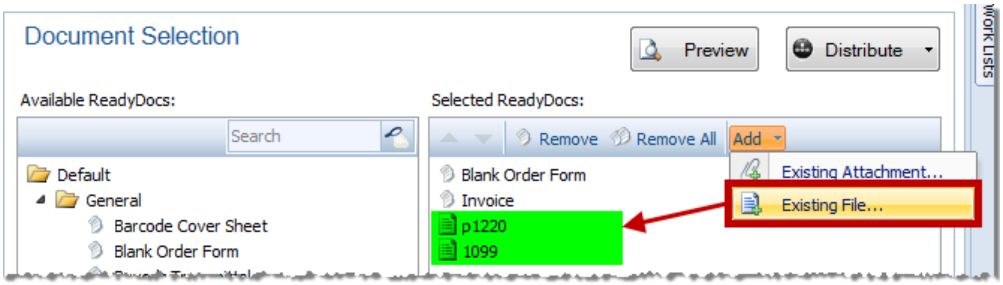
EXISTING FILE... OPTION

- Selecting the **Existing File** option will display the **Select Document** dialog, allowing the user to browse to a location on their computer to find a document :

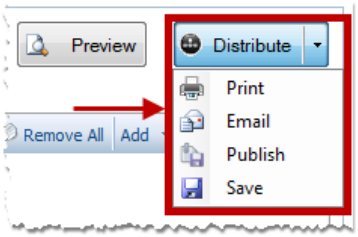


- **Multiple documents can be selected/added** at a time.

- Documents will appear at the end of the documents list in the **Selected ReadyDocs panel**:



  - The **paper icon** indicates that the item was merged and not taken from the ReadyDocs tree.
  - Documents may be removed from the panel by using the **Remove** or **Remove All** buttons.
  - **The user may preview** a merged .pdf as any other document.
  - **There is no hotspot option** available with documents added this way.
  - Merge documents may be **printed**, **emailed**, **published**, and **saved as .pdfs** with the options that are available via the black arrow on the **Distribute button**:



Open Order Access Request

A feature has been added that allows one user ("USER B") to **request access to an order** that is open on another user's ("USER A") machine. If given access, USER B may then open the order on their machine. A permission has been added to SPAdmin which, if granted to USER B, would allow USER B to **forcibly close an open order** on USER A's system. *255639*

This feature provides the following functionality:

- **IF USER B requests access to USER A's open order**:
  - USER A may **accept or deny** the request from USER B to close the order.
  - USER B **will receive notification** that a request to open an order has been denied **or** accepted, and the order will open.
- **USER B may force USER A's order to close** and open it on their system, but only if USER B has the necessary permission in place.
  - USER A **will receive notification** that USER B has forcibly closed their order; **unsaved changes will be lost**.

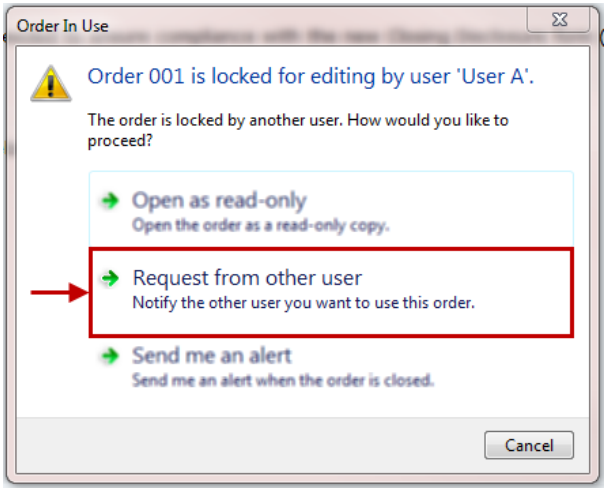
PERMISSION

A permission **must be granted** to give a user the **force order closure option**:

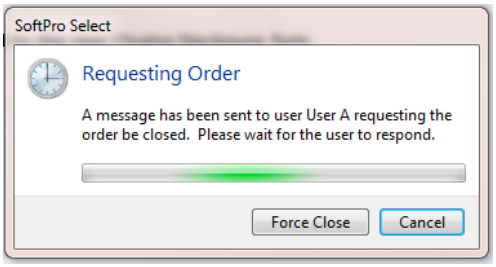
- SPAdmin > Security > Permissions > ProForm > Order > **Force Order Closure**:
  - If this permission is granted, a user may force close another user's order. If not granted, the user will need to be granted permission from another user to open their order. This permission isn't given to any group or user by default.

REQUESTING ACCESS TO AN OPEN ORDER

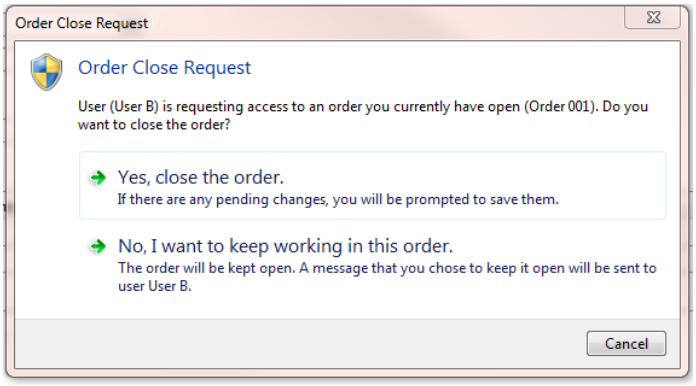
If USER B attempts to open an order that USER A has open, USER A will receive the **Order in Use** dialog. This dialog now contains a **Request from other user** option:



- **Open as read-only** is the default. When opened in this state, all fields are disabled & the order can't be saved.
- **Request from other user** will open the **Requesting Order** dialog:



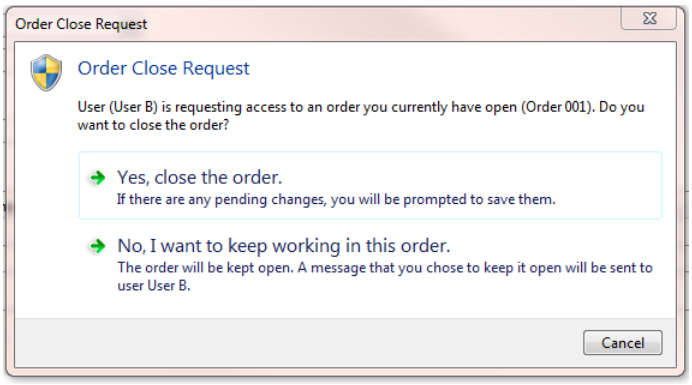
  - This dialog remains open on USER B's screen while the request is being made of USER A.
    - If USER B is granted the permission, he may force close the order.
    - If USER B isn't granted the Force Order Closure permission, the **Force Close button** won't be enabled.
  - The dialog will stay until USER A accepts or rejects the request OR until USER B force closes the order or cancels the request.
  - At the same time, USER A will be presented with the **Order Close Request** dialog:



    - USER A may accept or deny the request to close the order.
- **Send me an alert** will send an email message that the order is available to the user *if* the user's account has an associated email address and the SMTP settings are configured correctly.

RECEIVING AN ORDER REQUEST

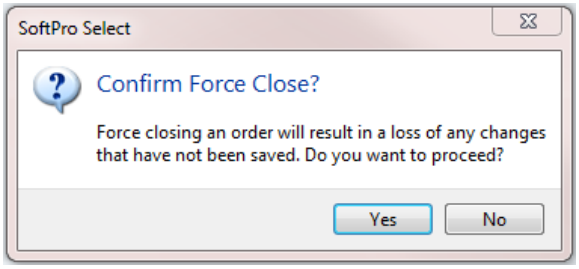
If USER B sends a request to USER A, USER A will receive the following dialog:



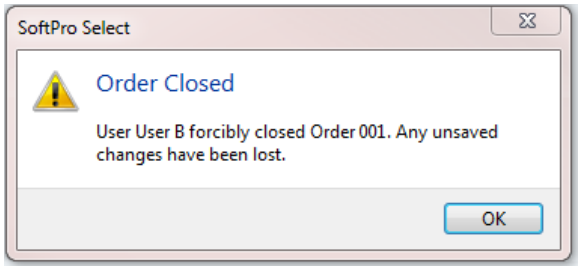
- If USER A selects **Yes**, the order will be closed on his machine and then automatically opened on USER B's machine. USER A will be prompted to save if changes have been made.
- If USER A selects **No**, the order will remain open and a denial will be sent to USER B.

FORCE CLOSE

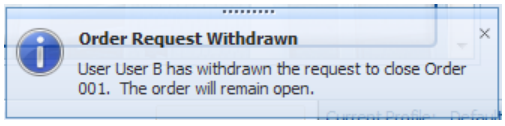
- If USER A doesn't respond in a timely manner **and** USER B is granted rights to the Force Order Closure permission, then the **Force Close button** will be enabled; clicking **Force Close** will pull up a confirmation dialog:



  - If USER B clicks **Yes**, then the order will be closed on USER A's machine, all of USER A's unsaved changes will be lost, and USER A will also receive a notification that the order was closed:

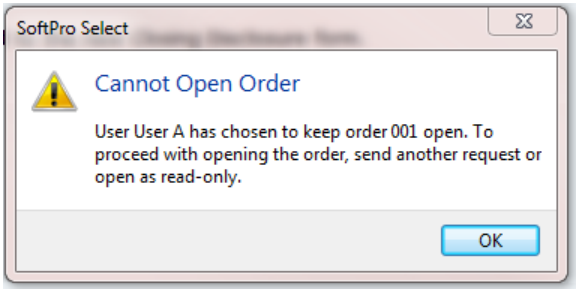


  - If USER B clicks **No**, then they will be moved back to the Requesting Order dialog.
- Clicking the **Force Close button** will close the order for USER A and simultaneously open it for USER B.
  - The short cut for the **Force Close** button is **Alt+Shift+F**.
  - **Cancel** withdraws the Order Close Request & send a message to USER A that the request was cancelled. This appears in the lower right of the screen:



DENYING AN ORDER CLOSE REQUEST

IF USER A denies USER B's request to close their order, USER B will receive a **Cannot Open Order** message:

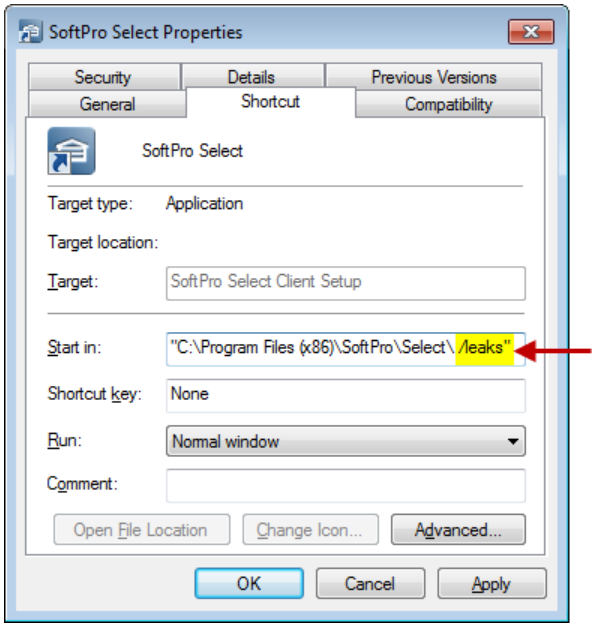


- USER B can now **send another request**, **open as read-only**, or **have an alert sent** when the order is available.

Memory Usage Optimization

Functionality has been added to help detect & troubleshoot memory leaks. This will help users—particularly system admins or other tech staff—capture memory errors and send to SoftPro Research & Development for assessment and troubleshooting. *250896*

- The tool is very easy to run and produces a simple output that can be emailed.
- The tool can be turned on and off as needed; it defaults to off.
- The tool should only be turned on when a memory leak is suspected; it can slow application performance.
- **Running the Tool**:
  - **To turn on the memory leak identification** tool:
    - Run the application from the command line with **`/leaks`** specified as a start-up parameter, *or*
    - Create a new shortcut to the client using the **`/leaks`** parameter



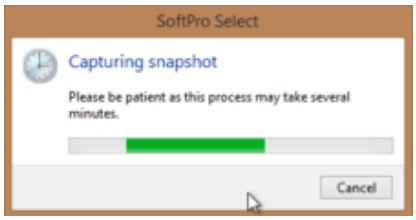
  - **Once the application is started** with this setting, nothing else is required. The user should work normally.
  - **If a memory leak is detected**, the user will see a message:
    - Potential memory leak detected!

      A possible memory leak has been detected. In order to aid in diagnosing and resolving this issue, we'd like to capture a memory snapshot at this time. There is a small potential that this can cause the application to terminate abnormally. Do you want to capture the memory leak now?

      [Yes] [No]

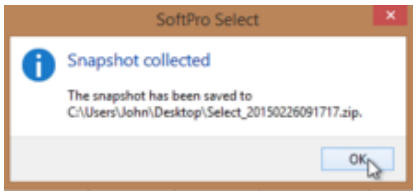
      – **Yes** will be the default option.

- If the user selects **No**, the application will allow them to continue working.
- If the user selects **Yes**, a message will appear while the snapshot is being captured:



- **The user will not be able to take any action** within the application while the snapshot is being captured.

- **When the process completes**, a message will advise that the snapshot files are located on the user's desktop.
  - A .zip file will be created automatically and is named with the current date/time:

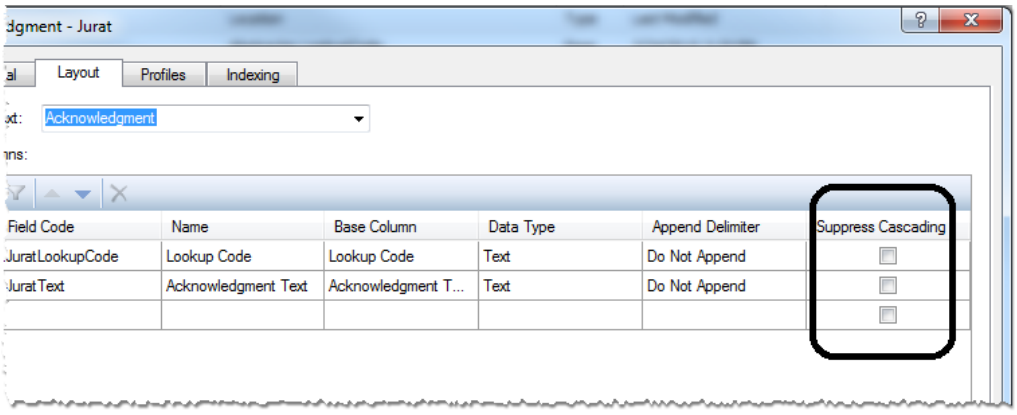


  - The .zip file contains a text log file and memory dump file that identify the objects being leaked.
- **After the memory snapshot is complete**, the user should:
  - **Email the .zip file** to support@softprocorp.com at SoftPro Research & Development.
  - **Close the application and restart without the /leaks start-up parameter** so that the user can continue working normally while SoftPro investigates.

Other Changes

LOOKUP TABLES

- A **Suppress Cascading** option has been added to all lookup tables. Example use: Suppress Cascade on the Lender lookup table for the City and Zip columns so that selecting a lender will not trigger the City or Zip lookup, which could result in a prompt to the user. *115773*



  - The column labeled "Suppress Cascading" contains boxes that are unchecked by default.
  - If checked, and a user attempts to retrieve data from a lookup table containing this field, all the data will be retrieved from the table, BUT it will not trigger a cascade lookup if any column in this table is a key field in another table.
- An object reference error was occurring when saving changes to lookup tables: "QueryStatus call for command failed - Object reference not set to an instance of an object;" resolved. *236377*

MEMORY

- "Out of Memory Errors" were occurring in certain situations; resolved. *247622*

FORMULAS

- **Commissions (700)**: An unhandled exception "**Member 'HUD701Charge.CommissionAmount' not found**" was occurring when using F8 in a commission field for 701/702; fixed. *244444*
- A performance improvement was made for formula execution. *261696*

INSTALLATION/UPGRADE

- A database migration error was occurring in some upgrade environments; fixed. *265647*

CUSTOM FIELDS

- **Custom field** labels were missing for some endorsement custom fields; resolved. *210949*

PRINTING

- **Timeout errors** occurring when printing checks and running reports have been resolved. *244886*

RICH-TEXT FIELDS

- **CTRL+A (select all)** wasn't working on any of the Rich-Text Formatting (RTF) text boxes; fixed. *248926*

DOCUMENTS

- **Three ALTA documents effective 04-02-15** have been added to ReadyDocs as well as the endorsement lookup table: *266686*
  - **Endorsement 28.3-06**: (Encroachments - Boundaries and Easements - Described Improvements and Land Under Development).
  - **Endorsement 19.2-06**: (Contiguity - Specified Parcels).
  - **Endorsement 9.6.1-06**: (Private Rights - Current Assessments - Loan Policy).
- **PDF output resolution** has been modified to decrease file size when PDFs are generated. *266105*
- Developers working on Select shell integrations found that the IWindowManager service was returning **a null value when trying to determine the active order** from the Documents tab; resolved. *255686*
- Users were not able to **copy/paste from a PDF generated when emailing a ReadyDoc**; fixed. *254544*
- Emails with attached documents were being blocked by outside parties because the attachment was showing as having two extensions (ex: "MyDocument.Order.pdf"); resolved. *245222*
- When printing invoices, t**he invoice description** has been updated to include the total invoice amount so it is easier to select the correct invoice from the list. *265374*
- **Attachments**:
  - It was possible for data corruption to occur if a user saved an order containing a newly-attached document **at the same time** that an archiving job was running; fixed. *265355*
  - **IF statements** comparing two date time fields with the same date and time entry were returning a FALSE unless a formatter is used; resolved. *261796*
  - **Shortcut keys have been made available** when the user is in the Selected ReadyDocs area, *254211*
    - **Alt+D**: access to the Distribution Screen
    - **Ctrl+P:** Print
    - **Ctrl+U**: Publish
    - **Ctrl+E**: Email
    - **Ctrl+S**: to Save

TEMPLATES & OVERLAY

- Templates with fees sent from title screens were not being applied properly to CDF orders; fixed. *268375, 262806, 268129*
- An **Unable to fully complete overlay of order** error was occurring when a seller with a social security number was being overlaid and the user does not have permission to the SSN field; fixed. *248295*

PRO1099

- **A 1099 record cannot be created or updated upon order save** if the seller contact has a social security number and the user's permissions do not permit viewing a social security number; resolved. *180041*
- **Certain 1099 records were not showing seller names correctly** after upgrade; resolved. *261338*
- The **Pro1099 Seller record was not updating properly** when the seller information changed in ProForm multiple times; resolved. *256982*

SERVER

- The server was not recovering as expected from invalid sessions after a database timeout; fixed. *266603*
- Archiving jobs were failing when encountering a corrupt file stream; resolved. *283456*

SPADMIN

- **Rate Tables were not displaying in alphabetical order** in the Policy Manager under the Owner's Policy, Loan Policy, and Prior Policy; resolved. *106797*
- **Performance enhancements** were made for loading rate tables, recording fees, and transfer taxes. *261697*
- **Performance enhancements** were made to the process of assigning profiles to ReadyDoc trees. *248940*
- An error was occurring when **installing license files** if the preexisting license keys had expired; resolved. *147190*

TRANSACTIONS

- The **Payor code** and **Apply towards** grid were not being enabled as expected for posted receipts, cleared or uncleared. These are now available as long as the appropriate permissions are applied; resolved. *268523*
- Adjustments were not being created correctly when changing amounts while simultaneously voiding or reposting; this was altering the Single Ledger Balance Report; resolved. *245211*
- **Check numbers** were not printing in check number order; fixed. *85605*
- The **Disburse Transferred Funds** screen wasn't displaying the "Auto-print transaction form" option; fixed. *248652*

4.0.3.1 (4.0.30302.46)

ProForm

- **Yes/no drop-downs** were not expanding in certain areas; resolved. *272700*

Reports

- **Reports could experience timeouts** under heavy load; resolved. *272933*

4.0.3.2 (4.0.30302.53)

General

- **Formulas were being removed in certain scenarios** when saving; resolved. *274880*
- Fixed an issue related to **saving orders with invoice status or escrow status changes**. *248224*
- A **"Could not load file or assembly"** error was occurring when opening certain orders; resolved. *275669*

Performance

- Resolved **load related issues** within the **messaging subsystem**. *273597*
- Resolved **timeout issues with reports** relating to system load. *273597*

4.0.3.3 (4.0.30302.54)

Server

- When the server entered an unavailable state, the client began consuming large amounts of memory; fixed. *276591*
- When a client/server session was terminated while a document was rendering, it caused the server service to crash; fixed; fixed. *276580*

4.0.3.4 (4.0.30302.56)

ProForm

- An error was occurring when attempting to access the **Documents** tab with SoftPro 360 open; resolved. *279788*
- Fixed errors with the **attachment archiving** process. *278705*

4.0.3.5 (4.0.30302.58)

Server

- Resolved a server error that was occurring when a user initiated a long-running report and then closed the client before the report was complete. *280159*

4.0.3.6 (4.0.30302.59)

ProForm

- **Requested Tasks:**
  - The **task completed date** & **completed by** fields weren't always updating after changing the task status. *282300*

4.0.4 (4.0.30302.62)

NOTE: please upgrade to version 4.0.4.1 (see below) *instead* of 4.0.4. **4.0.4.1** includes an important update to SoftPro 360, and also includes all of the changes in 4.0.4.

ProForm

CDF

- To aid in compliance and lender collaboration, **fee types** found on **CDF Pages 2 & 3** have been updated to match the complete list supported by the MISMO XML standard. Fee types on fixed lines will default to the appropriate value. *245677*
- **Options**
  - **Five optional Administrative Data fields** have been added to the **Options screen**. These fields can each accommodate up to 30 characters and allow users to input order or company information; this data will print in the corresponding footer areas of CDF Pages 1-5. *272316*
  - A **Place of Settlement** field has been added to the **Options screen**. This functions similarly to the HUD Header "Place of Settlement" fields.
    - Users can apply this to **documents other than the CDF**, just as was done with the HUD.
    - This field will print on the **ALTA Settlement Statements**.

- The field will default to an address corresponding with the contact selected in the **Settlement Agent** field on the top of CDF Pg 1. The user may overwrite this info. *268377*

CONTACTS

- An **ALTA Universal ID** field has been added to the following contact screens: Settlement Agent, Title Company, Underwriter, Other, Escrow Company and Attorney. This has been included to accommodate the unique number that is assigned by ALTA and appears on the new ALTA Settlement Statements. *271393*
- All revenue order contact lookup tables now include the ALTA Universal ID field in new installations. *277203*

TITLE

- The **policy code dropdown list** on the Title Insurance Premiums screen has been widened to allow for easier reading and selection of codes. *266733*
- The **CDF Line dropdown** did not include a **<None>** option for sent title charges; this has now been added to the Title Insurance Premiums, Endorsements, and Additional Title Charges screens. A user may now send a charge to the invoice, but not the CDF. *268275*
- The **Full loan premium calculation** was modified to account for prior policy discounts. *283609*
- When printing, an endorsement's owning title product's information will now be pulled through to help the users differentiate between duplicate endorsements issued for multiple policies on the same order. *274157*
  - Previously the information would appear as:
    - ALTA Endorsement 8.1-06 (Environmental Protection Lien)
  - Now, it will appear as:
    - ALTA Endorsement 8.1-06 (Environmental Protection Lien) **- Loan Policy ($150,000.00)**
- **A save validation warning** has been added and will display when the user sends negative amounts from the title area of ProForm to the CDF. *285933*

ORDER

- **Users were unable to add order rules** to some drop-down fields; fixed. *166665*
- Sales Tax was not being calculated correctly after activating the **Use buyer/seller split** feature on the Options screen and then modifying the borrower or seller amounts from the original amount. *275952*
- **Data Persistence**
  - Rate tables and fee schedules used within orders are now written to the database; users may use now use custom queries to identify active orders & assess how they are using rate tables & fee schedules. *272049*
    - This includes:
      - **pfm.PremiumCalculation.PremiumRateTable**
      - **pfm.PremiumCalculation.FullPremiumRateTable**
      - **pfm.PriorPolicy.PremiumRateTable**
      - **pfm.PriorPolicy.DiscountTable**
      - **All Fee Schedule references in HUD 1200 section** or **CDF Section E**

TEMPLATES & OVERLAY

- The template set for copying on the **New Order** dialog wasn't remaining in place if:
  - The template was assigned as the **default template for both CDF & HUD orders** for the profile AND
  - The **Settlement Type** was switched; fixed. *255279*
- An **Unable to fully complete overlay** error was occurring when applying a template containing customized options in the **Title - CDF section defaults** area of the **Options screen**; resolved. *270044*
- A **license number field error** was causing the **overlay order contacts process** to fail; resolved. *279290*

- On the **Delivery & Tracking** screen, empty rows were being added to the **Approval & Delivery grids** after applying a template; resolved. *244789*
- An error was occurring when attempting to create orders using a CDF template with a higher level ownership profile; resolved. *275710*

LOOKUPS

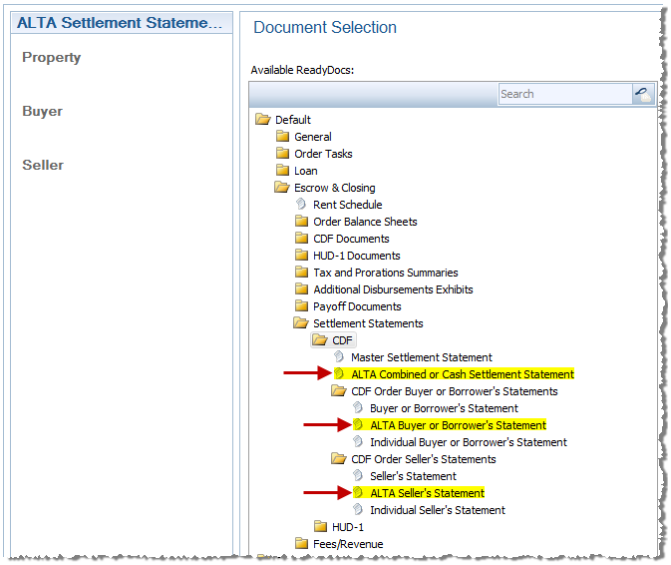
- The **Commitment current owner vesting lookup** was requiring users to open and select a value from the lookup table multiple times to get a particular value; fixed. *238681*

FORMULAS

- Formulas were incorrectly returning **"itap0"** when combining RTF text with non-RTF text; resolved. *269424*

DOCUMENTS

- **Selection Screen**
  - Users may now add to the document merge drop-down list (added in version 4.0.3) to integrate with custom document management systems. Now, organizations with custom document management systems may add these systems. *270905*
  - The document merge option was unable to preview a .tif file; resolved. *272526*
- **Rendering**
  - The legal description wasn't being generated as an attachment if the description was extremely long; this occurred even when the option to Print as attachment was selected; fixed. *261120*
  - In certain situations, the user was receiving a **QueryStatus call for command failed** error when using the Cancel button while editing or previewing a document; fixed. *241477*
  - Hyperlinks embedded in the legal description or ownership interest fields could result in extra spaces on documents; resolved. *276509*
- **All W-9** (buyer, seller, & blank) forms have been edited to match 2014 IRS revisions. *282060*
- **The ALTA Settlement Statements have been added** to the Default ReadyDocs for CDF orders: *270647*



  - **ALTA Combined or Cash Settlement Statement**
    - The title for this document will update automatically based on whether or not the **Cash Sale** field is checked on the Express Order Entry screen for an order.
  - **ALTA Buyer or Borrower's Statement**
  - **ALTA Seller's Statement**

REPORTS

- The **Ctrl+P shortcut** was not bringing up the print dialog; fixed. *180541*
- Extra lines could appear when hyperlinks were activated in a ReadyDoc; fixed. *282060*

TRANSACTIONS

- An **Exception has been thrown by the target of an invocation** error was occurring when attempting to delete a HUD that had posted transactions; resolved. *216233*

WORKFLOW

- The **Workflow Order Manager** could consume a lot of memory when the list contains thousands of orders. This list is now capped at 5,000 orders. *268759*
- In certain scenarios, a **Cannot access member** error was occurring when attempting to submit an order to a user who does not have full permission to tasks; resolved. *241608*
- Templates were showing up incorrectly in the My Orders queues if they contained tasks that were assigned to those queues; fixed. *277292*

WORKLISTS

- **Currency formatting** has been added to Worklist results for the **transaction amount & ledger balance**. *274335*

SEARCH

- Searching by **Property Address, Book**, **Page**, or **Map reference** wasn't working as expected when single alphanumeric characters were entered; fixed. *236972, 241103*

ProTrust

PROCLEAR

- An **Access is Denied** error was occurring when trying to clear a group deposit containing a voided item; resolved. *265287*
- Group deposits were not being cleared correctly when **ClearGroupDepositsOnly** was set to False in the xml definition file; fixed. *276796*
- Performance improvements were made to how ProClear processes large BAI files. *265285*

REPORTS

- The **Receipts & Disbursements (Outstanding) Report** was incorrectly including reassigned transactions which were cleared on or before a report date and then reassigned after a report date; fixed. *282298*
- The **Receipts & Disbursements (All) Report** was not including transactions once they had been deleted, regardless of the Trust accounting date of the Deleted adjustment. *280295*
- The **find button** under report tools was disabled unexpectedly; resolved. *284949*

SPImage

- Users were unable to import or drag PDF's into SPImage; resolved. *274648*

SPAdmin

MANAGERS

- **Rate Tables:**

- A **search field** has been added to the **Policy**, **Rate Table**, and **Discount Table** managers. *137572*
- The user may now **import a .csv file** to update/overwrite existing premium **rate table data**. *266712*
- **Additional columns** have been added to the **premium & discount rate table views**. The user may use these to determine the status and the effective dates without having to open each record individually. The two additional columns are titled **Effective Date** and **Status**. *266713*

- **Policy:**
  - After copying & pasting an existing **policy**, **rate**, or **discount entry,** it is now automatically highlighted & selected; the user is no longer required to scroll through all records to locate the new policy. *266718*
  - **Prior policy data is now cleared** when changing the **prior policy option from yes to no**. *266725*
  - When creating a new policy, the **Invoice Field** now defaults to **1** & the **Bill Code Field** defaults to **TP**. *266728*

Installation/Upgrade

- Select 4.0 has been tested and is supported on **Windows 10**. *281893*
- Pooled server upgrades were failing; fixed. *247289*

Server

- In some situations, the server was unable to recover from database timeouts; resolved. *266603*

4.0.4.1 (4.0.30302.1067)

SoftPro 360

- This release includes the **new client for SoftPro 360**. *290181*
  - To help avoid having to reinstall the 360 client, **it is important to upgrade customers to 4.0.4.1 instead of the 4.0.4 release**.

4.0.4.2 (4.0.30302.1069)

ProForm

Removed the 5,000 order limit on the number of items that may be displayed in the **Workflow Order Manager**. *268759*

4.0.4.3 (4.0.30302.1072)

Pro1099

- Support has been added for the for the **2015 tax year**. *287979*
- Orders that contained organization sellers with names exceeding 40 characters were not being exported to Pro1099. *287820*
- 1099 organizational records were not editable after being automatically exported. *281034*
- **1099-S Exceptions Report:**
  - **Performance & timeout issues** have been resolved. *274149*
  - The application was **not filtering out seller records** on orders that were **marked for exclusion from IRS submission**; **inactive records** were being included; fixed. *280180*

ProForm

ORDER

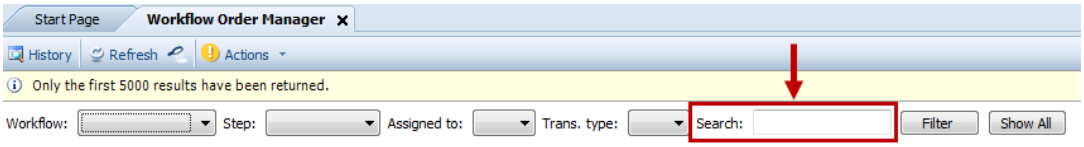
- An error was occurring when attempting to **Drag & Drop** from **Attachments**; resolved. *273956*
- Attempting to drag and drop from one order to another was moving the attachment instead of copying it. *245049*
- Setting the A.01 Description field via the **API** was causing an error; resolved. *296516*

TITLE

- **Title Legal Description:**
  - Users may now **copy & paste large images** (>1 MB) into the legal description field. *62317*
  - **Converted orders** which contain(ed) large images in the legal description may now also be saved. *221658*
- **Title Insurance Premiums:**
  - The coverage amount for a Loan Prior Policy for Simultaneous Issue was populating without an owner's policy prior policy coverage amount and new loan policy coverage amount being entered; resolved. *292850*

WORKFLOW ORDER MANAGER

- A **5,000-item limit** has been placed on the number of results that display in the Workflow Order Manager. *295381*
- A **search field has been added:**

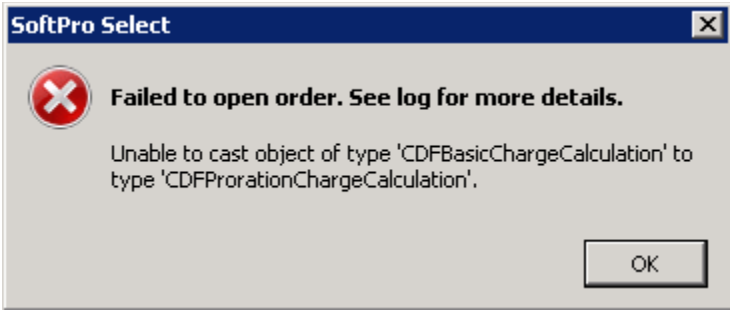


  - This field **functions just like quick search functionality** already in ProForm on the Start Page, searching **Order Number, Address1 on all properties,** and **Name on all contact types** in the Workflow Order Manager.
  - It works just like the other filter fields (such as those positioned at left), and **searches all workflow items**, even those not displayed in the results list.

4.0.4.4 (4.0.30302.1074)

ProForm

A "Failed to open order" error was occurring when setting certain charges; fixed. *291882*



4.0.5 (4.0.31215.1080)

General

- **Memory:** A number of improvements have been made to application memory handling. *298010, 296576, 296832, 299006, 297857, 299166, 299402, 296714*
- A crash that was occurring intermittently as a result of an unhandled exception has been resolved. *295864*

ProForm

START PAGE

- An adjustment was made to allow third parties to replace the Select Start Page. *303822*

ORDER

- **Contacts:**
  - An error, **Order xxxxxx cannot be saved. Violation of PRIMARY KEY Constraint**, was occurring after adding a new contact; fixed. 270125
- **Formula Editor:**
  - Custom field names beginning with a number were not working correctly in formulas; fixed. *287854*
- **Spell check:**
  - In certain situations, **spell check** was not detecting misspelled words; resolved. *258403*
- **Register:**
  - A **State of the Object** error was appearing in several areas when a posted deposit was deleted and then additional changes were made to the order; fixed. *300596*
  - Changing the **Apply towards grid** on a previously posted transaction to **Send to HUD line** or **Send to Earnest Money** was incorrectly creating an extra pending receipt for the same amount. *269813*
- **Sales Tax:**
  - The Seller Credit to borrower in the Owner's Policy Premium section was calculating a different figure than expected when the premiums were taxable; resolved. *299918*
  - When the **Tax is included in CDF amount option** in a contact is selected, and the charge is changed to **Paid by Others**, the tax amount was no longer calculating; fixed. *300530*
  - Sales tax was not calculating for POC taxable charges when the Disburse POC checkbox is selected; resolved. *300559*
- **Templates and Overlay:**
  - A guaranty fee was incorrectly appearing in a new CDF order when applying a HUD; fixed. *292270*
  - Templates containing a (None) value in the Escrow CDF line drop-down in Section F weren't applying to a destination order; fixed. *297855*
  - An error was occurring when applying a template when the **Use optional CDF forms for transactions not involving seller** option was checked and not all of the criteria to show the Payoffs and Payments section were met; fixed. *298502*

CLOSING DISCLOSURE FORM (CDF)

- **CDF Page 2:**
  - **Lender Credits** under CDF Page 2 Section J wasn't visible when monitors were viewed vertically or when shown on some projectors. *297859*
  - **Other Costs Section E Taxes and Govt:**
    - Unlocking escrow was incorrectly applying new version rates to existing orders & generating pending checks; fixed. *281569*
    - A **recording tax** based on the **Existing and new loan difference** wasn't calculating correctly when **Use optional Closing Disclosure forms for transactions not involving seller** was checked. *300564*
  - **Cash to Close:**
    - All fields have been enabled in the Calculating Cash to Close section. *301391*
  - **Options:**

        - One of the options on the CDF options screen has been renamed: **Use optional Closing Disclosure forms for transactions not involving seller (Refinance)**. *298701*
    - **Order Transactions:**
        - When a loan was deleted from a CDF order, the corresponding receipt was not removed from the Order Transactions screen and register; fixed. *303248*

CUSTOM FIELDS

- Custom Endorsements fields were generating a validation error, requiring a Yes or No value); fixed. *284875*

DOCUMENTS

- **All weekly document updates through 12/9/2015** are included in this release. You can find out what has changed in these updates at the document download page: http://www.softprocorp.com/D-Documents.php.
- **New documents** were added to the ALTA package: *268789*
    - Expanded Coverage Residential Loan Policy - Assessments Priority
    - Expanded Coverage Residential Loan Policy - Current Assessments
    - Notice of Availability of Owner's Title Insurance
    - Short Form Expanded Coverage Residential Loan Policy - Assessments Priority
    - Short Form Expanded Coverage Residential Loan Policy - Current Assessments
    - Short Form Residential Loan Policy - Current Violations
- **Distribution Screen:**
    - Users were not able to multi-select recipients when emailing attachments or documents; fixed. *298599*
- **Edit Mode:**
    - Spell check was showing **Remove duplicate word** in the suggestion section instead of recognizing a new word that was added by user; fixed. *209431*
- **ReadyDoc Reports**
    - On the 2009 HUD, Page 1, HUD Lines were being duplicated for taxes when there was more than one tax charge sent to the same HUD Line; fixed. *286209*
    - The **Order Summary** or **Order Summary with Notes** reports will give an **invalid analyzer handle** error message when rendered if the lender contact name is only one character or a space. *292908*
- **Prompt labels** were improved when rendering documents to better identify selectable CDF lines. *302941*

TITLE

- **Endorsements:**
    - The **Add Button** on the Endorsements screen was causing an **InvalidArgument** error; fixed. *299858*
    - $0 endorsements were incorrectly sending blank lines to the CDF; resolved. *268177*

ProTrust

REPORTS

- **Book Balance:**
    - The Book Balance Report (Trust Accounting Date) report was leaving off ledgers containing transfers that were voided prior to the report date range and then voided during the report date range; fixed. *298648*
- **Escrow Trial Balance (Balances only, With IBA balances):**
    - The **Open Date** column was showing incorrect data; fixed. *281883*

SPAdmin

MANAGERS

- **Archive:**
  - An **"Error: An attempt was made to create more links on a file than the file system supports"** message was occurring in certain circumstances; fixed. *298620*
- **Reference Numbering:**
  - An **Unable to save changes** error was occurring when trying to assign profiles to a Reference Numbering manager; fixed. *275470*

Getting Help with SoftPro Select

Accessing Help

From the toolbar, press the button to access help. The help system is designed to answer most of the questions you will have as you use the program. You may also use the **F1** key at any time to view and print hundreds of how-to topics that are related to your location in the program.

Technical Support

The SoftPro Solution Center is available to you by telephone at (**800) 848-0143** and is open from 8:00 A.M to 5:00 P.M. Monday–Friday during your local time. Platinum level support hours are from 8:00 A.M to 10:00 P.M. EST Monday–Friday and 11:00 A.M. to 2:00 P.M. EST on Saturday.

You can extend technical support service by subscribing to SoftPro's Annual Maintenance Service program. Subscribing to Platinum Maintenance Service gives you access to technical support for longer hours Monday–Saturday. For more information, call SoftPro Sales at (**800) 848-0143**. You can email SoftPro Sales at sales@softprocorp.com.