



## ProForm User Guide

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SoftPro Select 3.0 | Friday, May 01, 2015

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## Resources

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### Online

- Accessing SoftPro Lite on the Internet: <https://portal.softprolite.com>
- Web: [www.SoftProLite.com](http://www.SoftProLite.com)
- mySoftPro login: [www.softprocorp.com/mySoftPro/mySoftProLogin.asp](http://www.softprocorp.com/mySoftPro/mySoftProLogin.asp)
- Register with mySoftPro to access the support knowledge base, document downloads, and more.

### Support

- [Support@softprolite.com](mailto:Support@softprolite.com)
- **(800) 313-0085**
- Monday to Friday from 8:00 A.M. to 5:30 P.M. EST

## Connecting to SoftPro Lite

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If you encounter either of the following two situations, please contact SoftPro Technical Support at [Support@softprolite.com](mailto:Support@softprolite.com)

- You plan on accessing the hosted environment with a system running **Windows XP** or **Windows Vista**; SoftPro will need to install a few components for you.
- **You have difficulty** logging in to the environment using the steps 1-4 below.

### Logging In

- Go to <https://portal.softprolite.com>

SOFTPRO Lite 800-313-0085

Help

Domain\user name:

Password:

Security ([show explanation](#))

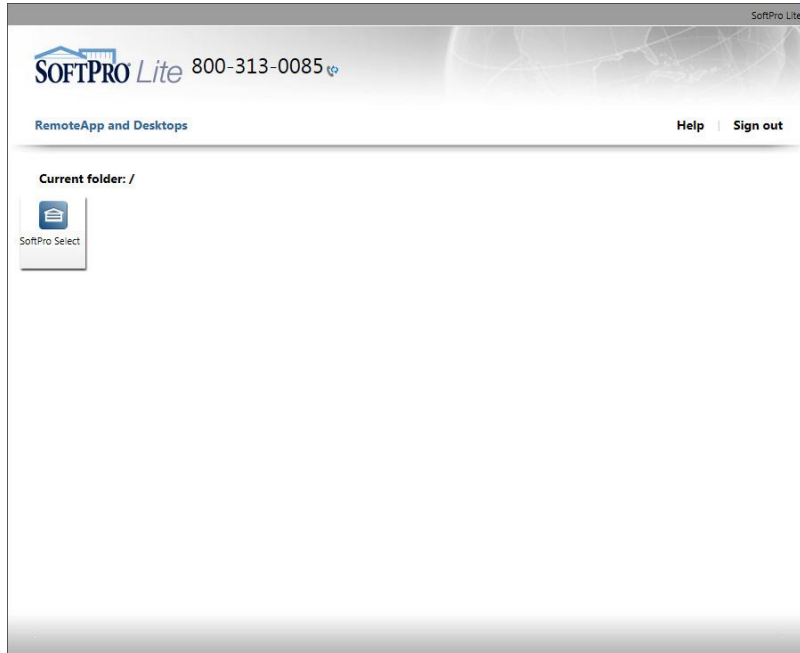
This is a public or shared computer

This is a private computer

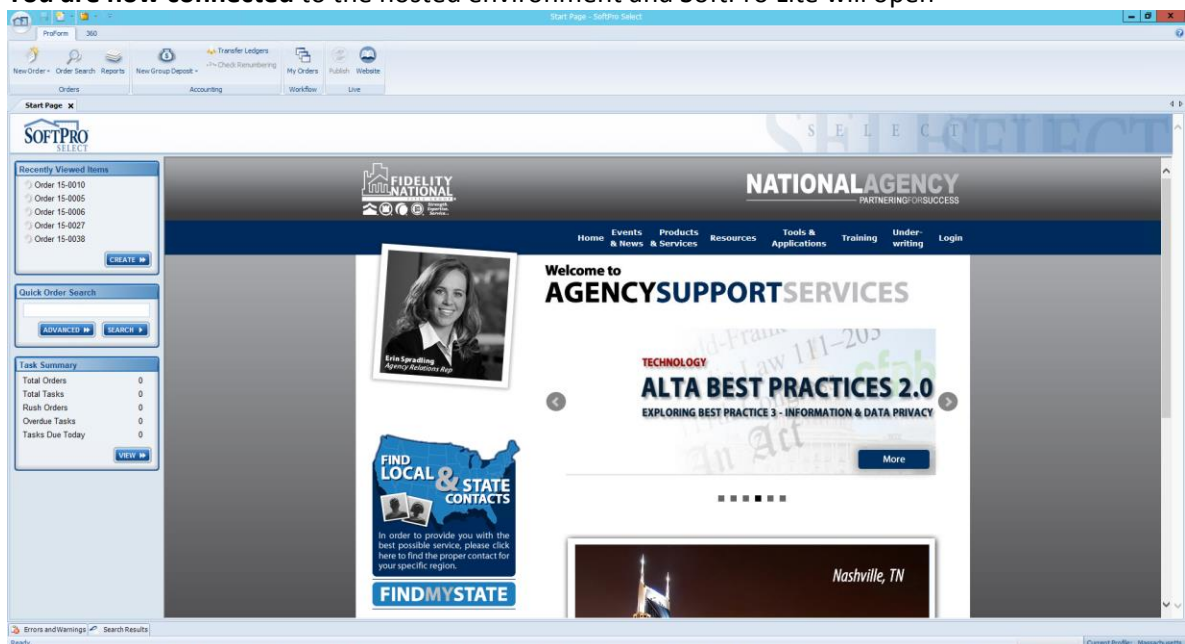
Warning: By selecting this option, you confirm that this computer complies with your organization's security policy.

To protect against unauthorized access, your RD Web Access session will automatically time out after a period of inactivity. If your session ends, refresh your browser and sign in again.

- Enter the **User name** and **Password** given to you by SoftPro or your Underwriter Representative. Use this format for the **User Name**:  
`softpronow\firstname.lastname`
- Please change the password as soon as possible
- Choose **This is a private computer** if you don't want to enter your user name each time you log in.
- Click **OK**
- The **RemoteApp Programs** screen will appear

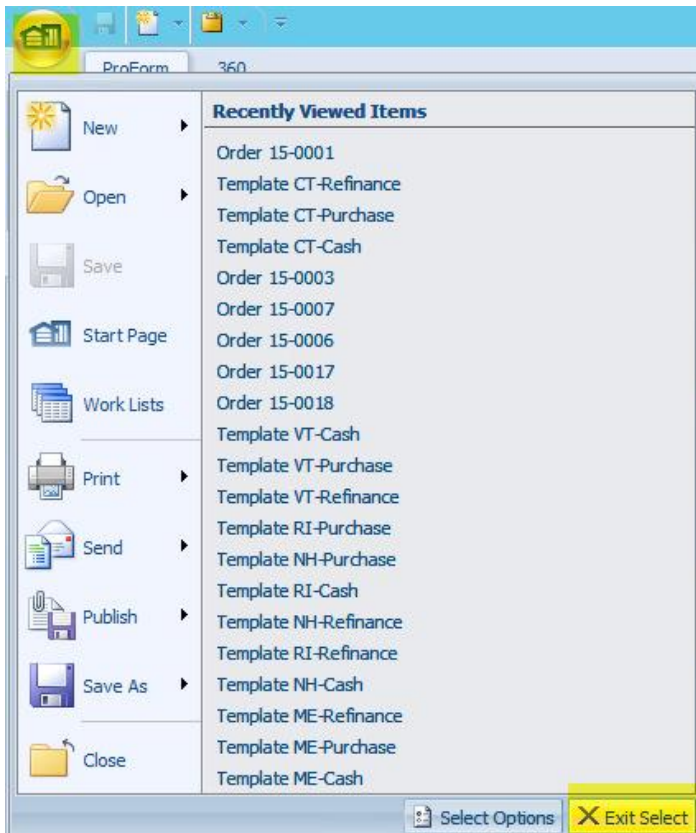


- **Single-Click** on the SoftPro Select icon.
- **You are now connected** to the hosted environment and SoftPro Lite will open



## Closing SoftPro Lite and the Hosted Environment


- To **close** SoftPro Lite, **double-click** the Application button or **single-click** the button and then click **Exit Select**

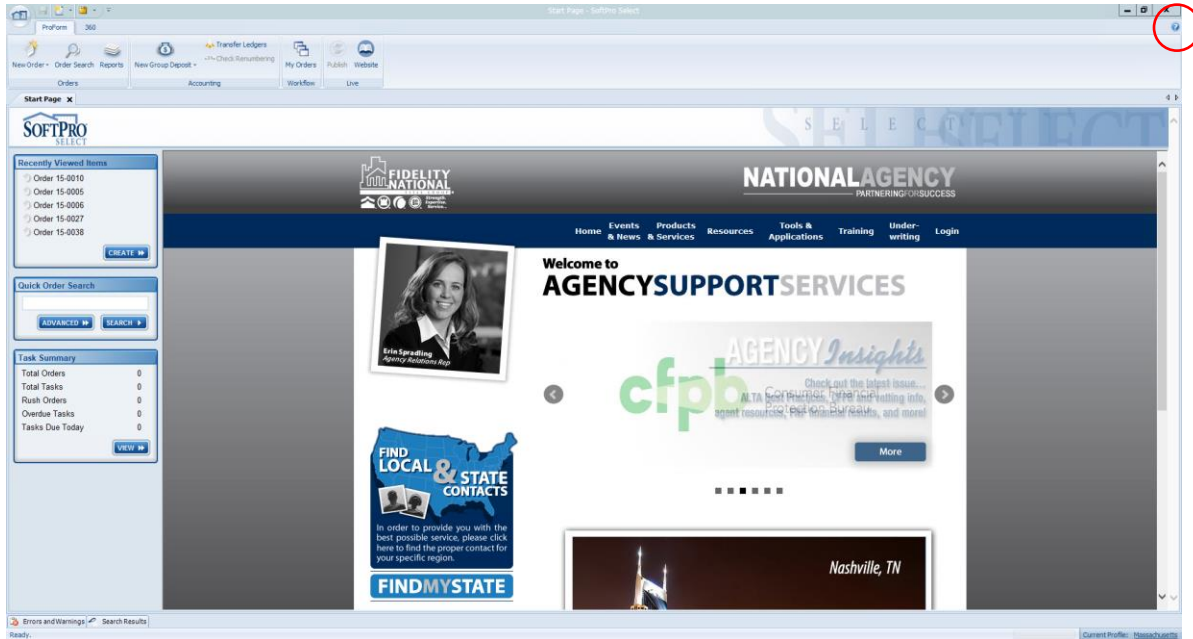


- Click **Sign out** on the Portal website



## Using SoftPro Lite Help

To access SoftPro Lite Help, click the  button in the top right hand corner of the application



There are several ways to find what you are looking for:

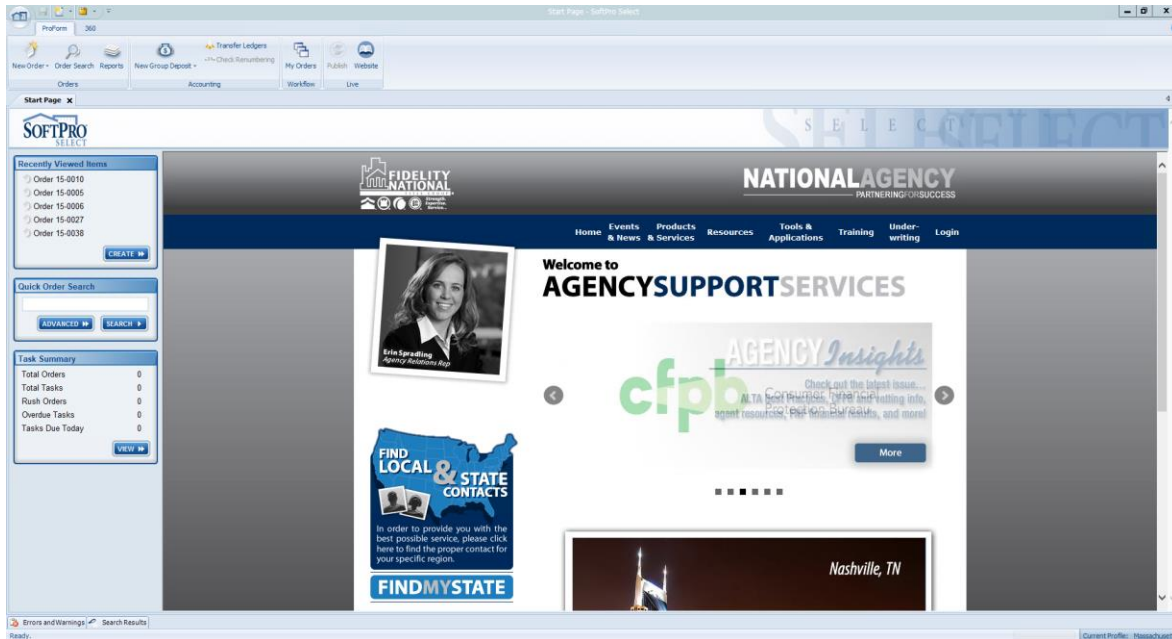
- Click the **Contents** tab to browse for a topic.
- Click the **Index** tab to search for a topic.
- Click the **Search** tab to search the help system for a keyword.
- Click links and **Related Topics** buttons to navigate to other topics.
- Click **Hide/Show** to hide or show the Table of Contents pane. By default, when you click back to the application with SoftPro Select Help open, the Table of Contents pane will hide. Click back on the help window to show the Table of Contents pane.
- To minimize the help window, click on it to show the Table of Contents pane and then click the minimize button.

### SoftPro Lite Context-Sensitive Help

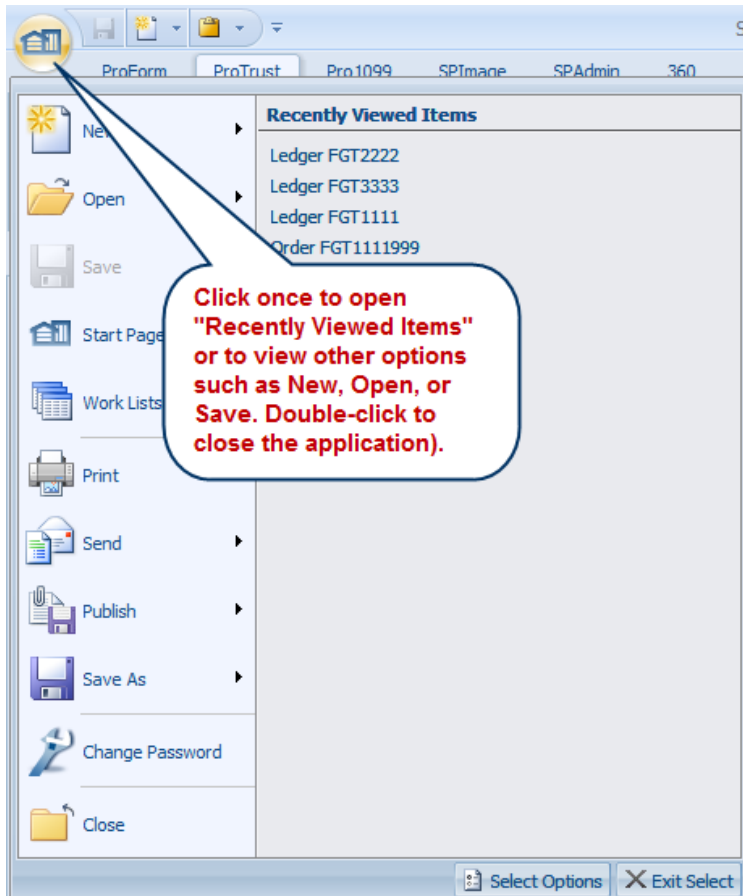
Press **F1** to get help for a currently selected field or dialog. Or, click **Help**, then **Current Selection** on the menu.

## ProForm Start Page Overview

When ProForm is launched, the **ProForm Start Page** provides a starting point to conduct common actions (for example, opening an order, creating a new order, searching for orders, etc.)



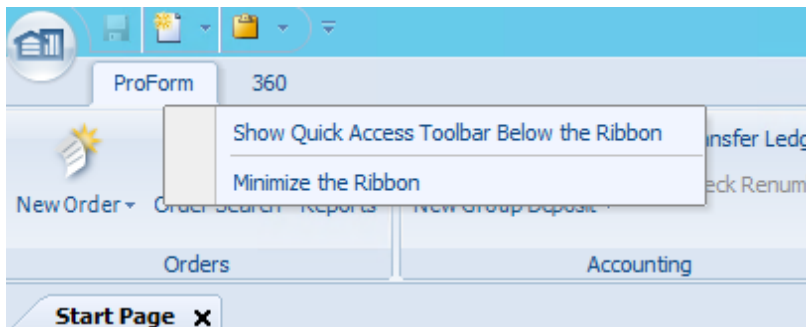
## Application Button





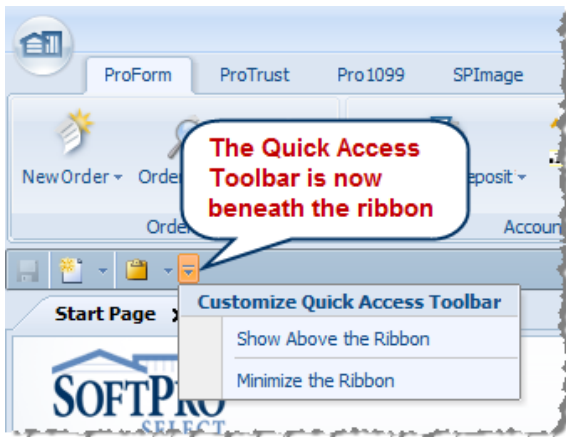
Clicking the application button once displays the following options: **New, Open, Save, Start Page, Print, Change Password, Close and Recently Viewed Items**. Double-clicking the application button closes SoftPro Lite. The Recently Viewed Items list displays recently opened ProForm orders.

### Display Options

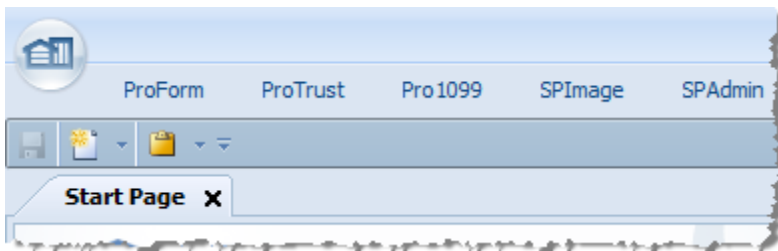


Right-click anywhere in the "ribbon" (the big blue bar) to customize the view. Options include:

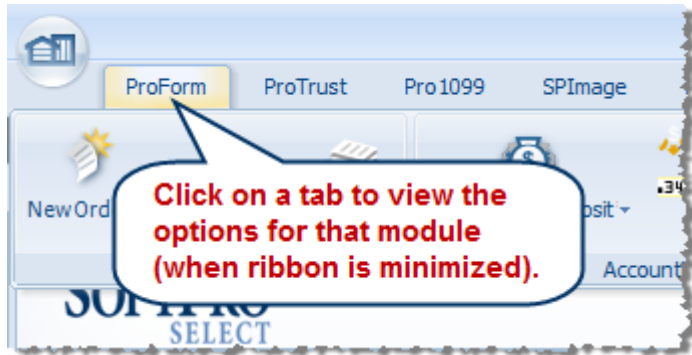
- displaying the **Quick Access Toolbar** (the bar that displays the **Save, New** and **Paste** icons) below the ribbon,



- or minimizing the ribbon.



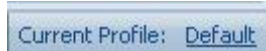
To view the ribbon again, click on one of the tabs to view the ribbon for that module,



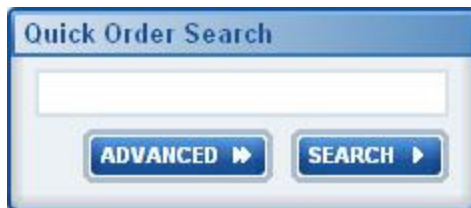
or right-click again and un-check "**Minimize the Ribbon**".

## Profile View

The current profile now displays at the bottom right-hand corner of the screen. If you are associated with multiple profiles, click on the profile hyperlink to change profiles. Prior to changing profiles all active tabs must be closed. For example, close all open Orders or Ledgers.



## Quick Order Search



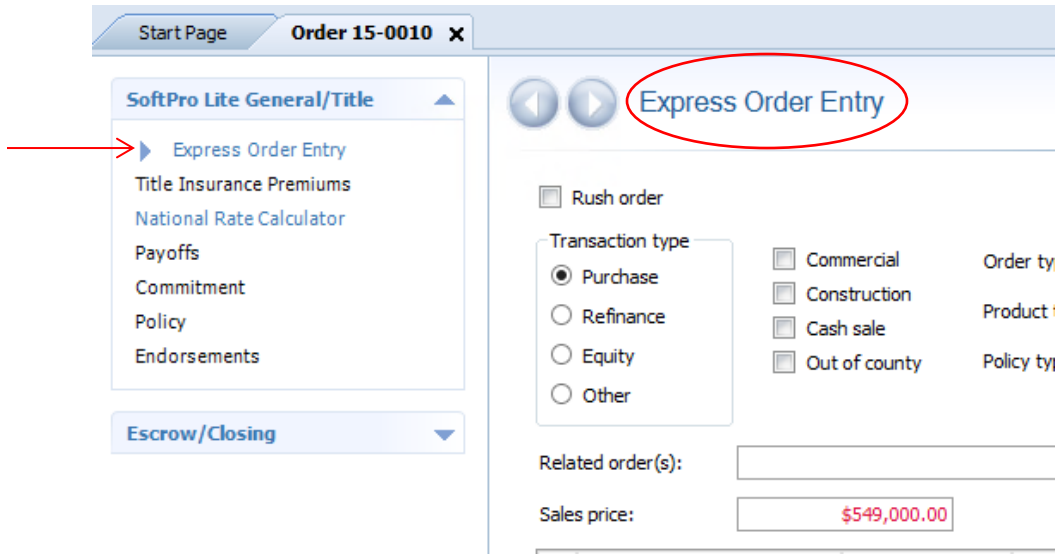
To search for an order, enter search information in the **Quick Order Search** field. The search engine searches through buyer name, seller name, lender name, order number, property address and settlement date fields simultaneously.

**The asterisk \* [wildcard](#)** is allowed and is beneficial when searching for orders, narrowing search results, or when only partial names are known.

## ProForm Screen Selector

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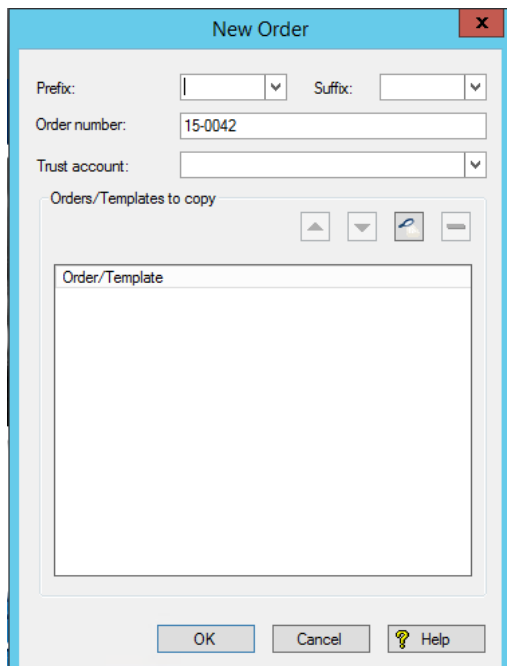
When opening a ProForm order, the Screen Selector appears along the left side of the desktop. Select the screen to open using the Screen Selector. Screens are organized into General, Order Tasks, Title, and HUD-1 groups. Click group headings to show/hide screen lists. After [selecting a screen](#), it opens on the desktop.



## Creating a New Order

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1. Click **ProForm, New Order** then select **New Order**. The New Order dialog appears.




2. Select a **Prefix** and **Suffix** if required.
3. **No Trust Account is needed**
4. (Optional) To copy information from an existing order or template, click the **Search** button. See **Searching for an Order/Template to Copy** below for more. Users can copy multiple orders and templates.
5. Click **OK**.

## Templates

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- Users can select one or more templates (or orders acting as templates) to apply to an order.
- Apply templates to new orders or to existing orders at any time unless any one of the lock status fields is marked “**Locked**” and then templates cannot be applied.
- User-entered data in the template will never overwrite user-entered data in the order – the receiving order data always takes precedence.
- System-calculated data in a template is always ignored.
- Permissions on order objects are ignored completely.
- If a template includes multiples, the data will always overwrite the matching multiple in the order (ex: property 1 data in template goes only to property 1 data in order). Sole exceptions are order tasks and requirements/exceptions, which always append to data already in the order (duplicates are ignored).
- If more than 1 template is applied, the data in the first template always take precedence
- Certain fields (e.g.: “**Completed by**” names and date stamps, critical order data such as order number) can be flagged to be ignored completely during this process.
- Templates can be applied at any time. The sole exception is if any one of the lock status fields is marked “**Locked**”, then no templates can be applied.
- Each time a template is applied, an entry will be made to the order history with the name of the template.

### Searching for an Order/Template to Copy

1. Click **Search** on the **New Order** dialog. 
2. Enter search criteria on the **Order Search** screen.
3. Click **Search**.
4. Select the order or template to copy on the **Search Results** screen (Select multiple orders using the **Ctrl** or **Shift** keys).
5. Click **OK**. The selected items appear on the **New Order** dialog.

### Copying Multiple Orders/Templates

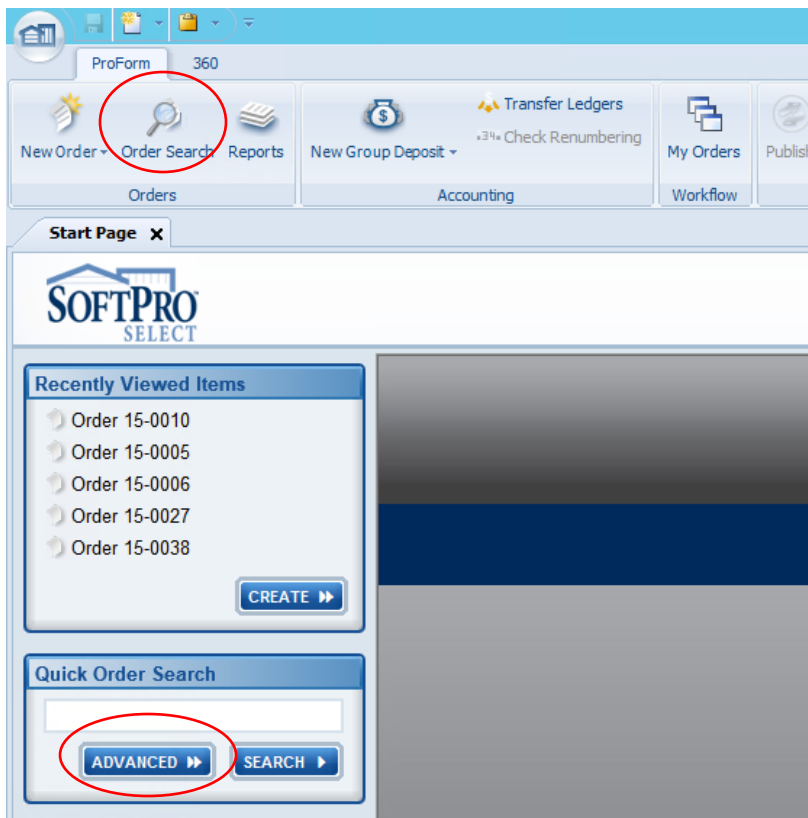
Orders and templates are copied in the order in which they appear in the **Order/Templates** list. Use the buttons to move items up/down the list, search for additional items to copy, or delete items from the list.

	Move selected item up the list
	Move selected item down the list
	Search for orders/templates to copy
	Delete selected items from the list

## Searching for an Order

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The main search is executed from the **ProForm Search** screen by clicking the **ADVANCED** button in the Quick Order Search screen, or the Order Search button on the ribbon.



From this screen, users can search using a variety of different fields.

The screenshot shows a web application window titled "ProForm Search". The window is divided into several sections for data entry:

- Order Information:** Includes fields for Order #, Settlement date, Order reserved, Order received, Order completed, Project name, Who has the file, Order status, Escrow status, Title status, Loan #, and Mtg. ins. case #. There are also "through" fields between the date fields and checkboxes for "Orders", "Templates", and "Reserved" under "Search for:".
- Property Information:** Includes Address, City/State/Zip, County, APN/Parcel ID, Lot, Subdivision/Tract, Block, Section, Unit, Tax/Map ID, Phase, Building, Brief legal desc, Book, Page, Map reference, and Recorded (with "through" field).
- Title Information:** Includes Policy # and Commitment #.
- Contact Information:** Includes Contact type, Code, Name, First name, Reference #, Payee name, and Last name.

At the bottom right of the form are "Search" and "Clear" buttons.

1. Enter search criteria into the appropriate fields. Certain **wildcard** characters can be used in all fields except date and combo-box fields, although this is not required.
2. If a "beginning date" is entered in the date fields (ex. settlement date) but no end date, the system searches for all orders beginning with the entered date through all existing orders after that date. For example, if a settlement date of 5/01/07 is entered, any orders with a settlement date of 5/01/07 and after appear in the results.
3. Conversely, if a "through date" is entered in the date fields but no beginning date, the system finds all orders matching the "end date" and all others before the end date. For example, enter a "through" date in the "order received" field, but no beginning date, and the program searches for any order with a received date of 5/01/07 and before 5/01/07.
4. Click **Search**.

## Wildcards

The **asterisk (\*)** and the **hyphen (-)** are the only wildcards available for search. Although wildcards are not necessary for search, it is possible to use these to narrow results.

The **asterisk** can be included immediately before or after a search term to represent unknown characters. For example:

- Searching **Rom\*** would find records that contain a buyer name beginning with that letter combination, followed by any other letters. Possible results could include: **Romero, Romano, Roman, Romesburg**, etc.
- Searching **\*son** would bring up results that end with **son**, such as : **Branson, Roberson, Gregson, Pearson**, etc.
- Simply searching for **mer** with no asterisk wildcard would yield a broader list of results. The search engine will interpret as "contains the letters **mer**" and bring up results that contain items that begin OR end with mer, such as: **Merkel, Merchant, Merrimon, Farmer, Beemer, Mortimer**, etc.

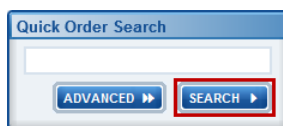
The **hyphen** input into a search field is treated like a space. This use of a hyphen as a “word separator” works as follows:

- Searching for **6018-mgh** is the same as searching for **6018 mgh**.
- Searching for **401** will pull up order number **SEA-213401-MM**.
  - Although **401** is in the middle of the order number above, it falls directly before a hyphen, and thus is considered the end of a word and can be searched for.
  - You could search for **213** and get the same order number, as these digits come directly after a hyphen.

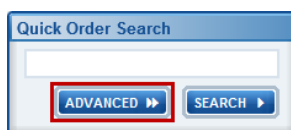
## Search options

There are several places in ProForm where you might use the **asterisk** or **hyphen** wildcard characters to provide enhanced search results.

- **Quick Search** - Found on the left hand side of the **Start Page**. Although you don't have to use wildcards, since they are implied in the search itself, you may use a wild card at the beginning or ending of your search query. Quick Search searches the following fields: *Order Number, Property Address, Buyer or Seller names, or any Contact in an order.*



- **Advanced Search** - Found on the left hand side of the start page. This button leads to the [ProForm Search](#) screen:



- **ProForm Search** - Accessed via the **New Order, Reserve Order Numbers, New Template, Order Search, Overlay Order, and Apply Template** options. Similar to the Quick search option, you don't have to use wildcards, since they are implied in the search itself. You may use a wildcard at the beginning or ending of your search query here, which allows for the searching of [many more fields](#) than the Quick Search option.

The screenshot shows a software window titled "ProForm Search" with a "Start Page" tab. The window is organized into several sections:

- Order Information:** Includes fields for Order #, Settlement date, Order reserved, Order received, Order completed, Project name, Who has the file, Order status, Escrow status, Title status, Loan #, and Mtg. ins. case #.
- Property Information:** Includes fields for Address, City/State/Zip, County, APN/Parcel ID, Lot, Block, Tax/Map ID, Brief legal desc, Book, Page, Map reference, Recorded, and Building.
- Title Information:** Includes fields for Policy # and Commitment #.
- Contact Information:** Includes fields for Contact type, Code, Name, First name, Reference #, Payee name, and Last name.

At the bottom right of the window, there are "Search" and "Clear" buttons.

## Overlaying an Order

Users can overlay an order or template after an order has been created. To overlay:

1. From an open order, press **Overlay Order** on the Order ribbon. The Overlay Order dialog appears.

The screenshot shows a dialog box titled "Overlay Order" with a close button in the top right corner. The dialog contains the following elements:

- Order to overlay:** A text input field with a magnifying glass icon to its right.
- Overlay Options:** A list of checkboxes:
  - Commitment requirements & exceptions
  - Order contacts
  - Property
    - Escrow legal description
    - Title legal description
  - Overwrite
  - Append
- Buttons:** "OK", "Cancel", and "Help" buttons at the bottom.

2. Click the **Search icon** to open the **Order Search** screen.
3. Users can search for other Select **Orders** or **Templates** to overlay. Input any desired filter data into the Order Search dialog and click Search to locate an order to overlay.



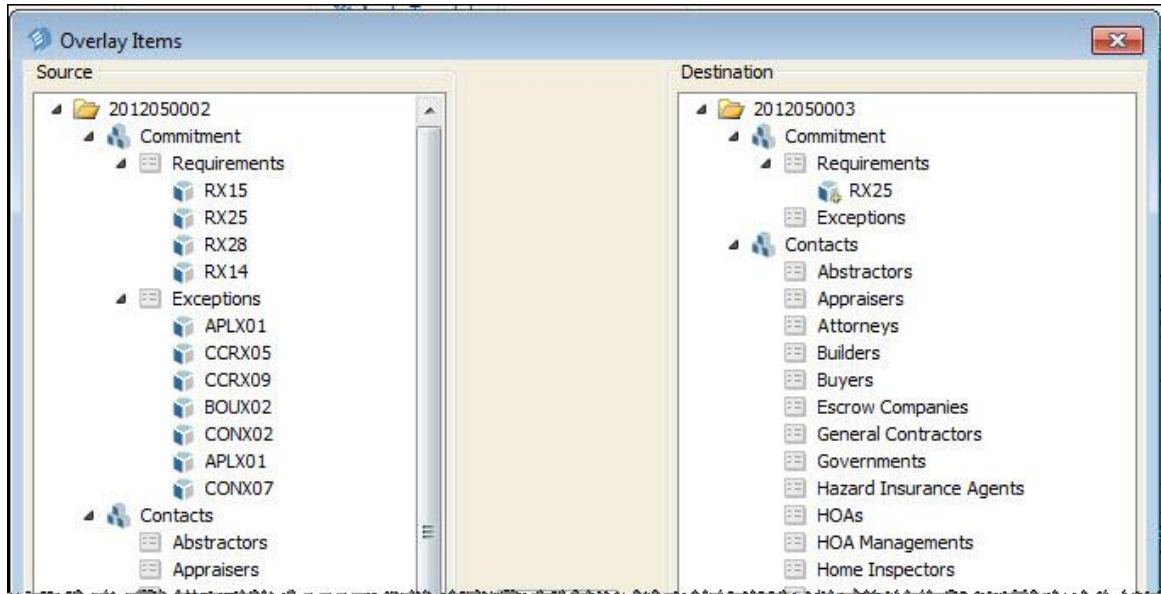
4. Select the desired order from the Search Results and click **OK**.
5. Under **Overlay Options**, select any areas of the order to overlay.

6. Click **OK**.

## Overlaying Requirements and Exceptions

Users can select from a list of requirements or exceptions and overlay them into an order. From an open order, press **Overlay Order** on the ribbon. Select or search for an order to overlay.

The Overlay Requirements or Exceptions displays as part of the Overlay Items dialogue as two tree views - the requirements and/or exceptions from the **Source order**, and the requirements and/or exceptions from the **Destination order**, if any exist.



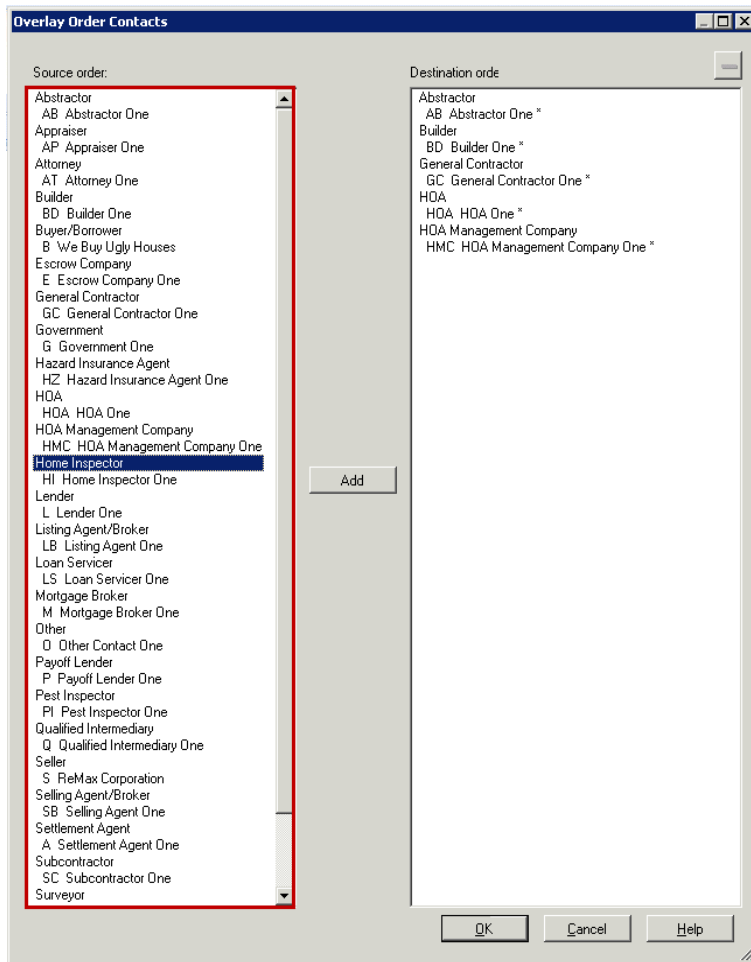
You can drag/drop (or press **Add**) the following from the Source order tree to the Destination order tree:

- individual items,
- all items related to a commitment by selecting the **Commitment** node,
- all items related to requirements by selecting the **Requirements** node,
- or all items related to exceptions by selecting the **Exceptions** node.

When dragging a parent requirement and/or exception, all associated requirements and/or exceptions are included. Items drop as indented onto whatever node users position them. If dropped directly on the Commitment, Exceptions, or Requirements nodes, the items append to the end of the applicable list. Requirements can be dragged and dropped into the exceptions node and vice versa.

In the Destination order tree, reposition the requirements and/or exceptions using the move buttons or remove them. Duplicates are allowed. Numbering reflects the numbering established for the destination order & is updated immediately within the tree. When completed, press **OK**, & the order is overlaid, writing in the requirements and/or exceptions as you determined in your destination order tree. The overlay process also takes into account the **"Include on Loan Policy"** or **"Owner's Policy"** states.

## Overlaying Order Contacts



Users can select from a list of order contacts and overlay them into an order. From an open order, press **Overlay Order** on the ribbon. Select or search for an order to overlay. Select **Order Contacts**. The **Overlay Order Contacts** dialog displays two list views:

1. Order contacts from the source order
2. Order contacts from the destination folder (if any exist)

These list views contain order contact types, codes and names. All Order contacts are available for overlay. In addition to drag and drop ability, the **Overlay Order Contacts** dialog includes an **Add** button. To add a contact, select it in the **Source order** and then click **Add**. This adds the selection as a new contact on the **Destination order**. To delete a contact in the Destination order, select it in the Destination order, then either use the keyboard Delete key or right-click and select the remove option. Select more than one contact by pressing **SHIFT+CLICK** or **CTRL+CLICK**. Drag and drop the contacts anywhere in the destination order list view; the contact displays at the bottom of list for the applicable contact type with the appropriate contact code assigned.

Replace an existing order contact in the destination order by dropping an order contact directly onto another contact. If the order contact type matches, a prompt appears to confirm the replacement of the

existing contact or insert a new contact. You can only replace an existing contact if there are no “**posted transactions**” or “**sent invoices**” associated with the contact.

New contacts display in the destination order list view with an asterisk (\*) to indicate they are new. New contacts can only be removed from the destination order's list view.

When overlaying order contacts, the new contacts (along with their data values and associated people) are appended in the destination order. When replacing existing contacts, only the data values associated with the contact are updated, with the codes remaining intact. When replacing order contact people, if the people are referenced anywhere in the application (except as a main contact) they are skipped, leaving them in place and the new contacts are appended. A message indicates that the person could not be deleted and what items are referencing the person. If existing order contact people are not referenced they are deleted. Also excluded from the **Order Contacts Overlay** is the **Represents** field associated with Attorneys and Listing/Selling Agent/Brokers.

Press OK on the Overlay Order Contacts dialog to return to the Overlay Order dialog with the Order Contacts. If canceled, the Overlay Order - Order Contacts checkbox becomes unchecked and the work will not be saved. Other items may then be overlayed on the Overlay Order dialog. Press OK to complete the overlay.

To create the list of order contacts to overlay into an order:

1. Select an individual or contact type in the source order list, drag it to the destination order list and drop it or use the **Add** button.
2. Replace existing contacts in the destination order by dragging and dropping a contact of the same type directly on the contact or select the contact in the destination and press the **Add** button.
3. Select a contact and press **Remove** to delete new contacts from the destination order.
4. Click **OK** to return to the **Overlay Order dialog**.
5. In the Overlay Order dialog, click **OK** to complete the overlay.

## Lookup Tables

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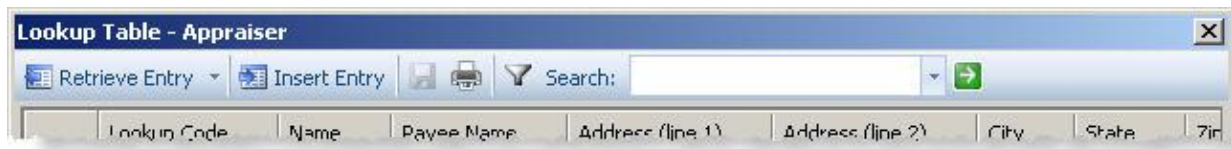
Lookup tables provide a simple method of populating common data into an order. Fields with associated Lookup tables are indicated by hyperlinks. These fields are called Lookup key fields. Lookup tables are accessed three ways:

1. by clicking the hyperlink associated with the lookup table;
2. placing the cursor in the key field and pressing **F9**; and
3. the keyboard shortcut **Ctrl+L**

If there is no Lookup table associated with a field, an error message, "Lookup Table Not Found" displays when pressing **F9** or **Ctrl+L**.



Use the toolbar options on the Lookup dialog to perform the following tasks:



- **Retrieve Entry:** (Alt+R) Retrieves the selected entry from the list into the order. This selection also resolves any field codes and prompts contained in entries. You can also retrieve entries by navigating to the selected entry and pressing Enter or double-clicking anywhere on a selected row.
- **Insert Entry:** (Alt+N) Inserts any user-entered data from the order to create an entry in the Lookup dialog. Data must exist in the Key field to enable this option.
- **Save:** (Ctrl+S) Saves new entries and modifications to existing entries.
- **Print:** (Ctrl+P) Prints the contents of the Lookup table.
- **Show Filter:** Provides a method to filter entries based on a specific column. Auto-filtering can be enabled for a Lookup table in SPAdmin.
- **Search:** Entering keywords in the Search field retrieves entries based on the search criteria. For example, entering a keyword beginning with Ca retrieves all entries containing words that start with Ca. Press **Enter** or **Go** (green arrow button) to start the search. **Note:** Searches are performed using text or numeric values only. All special characters are ignored. Words that are too familiar, (i.e., of or to) will not have their records returned. Searches are not case-sensitive.

When you access any Lookup table, the first 500 entries in the table are retrieved and displayed. Using **Search** returns all entries meeting your criteria.

#### Lookup Entry Grid

The grid displays the lookup entries. Re-sort columns in the grid by clicking on any row header. The width of any column may be changed. Columns can be moved to display them in a different order in the grid. User settings are remembered the next time the user logs in and accesses the specific table. The order does not need to be saved to store these changes.

## Auto-Lookup Method for Retrieving Lookup Entries

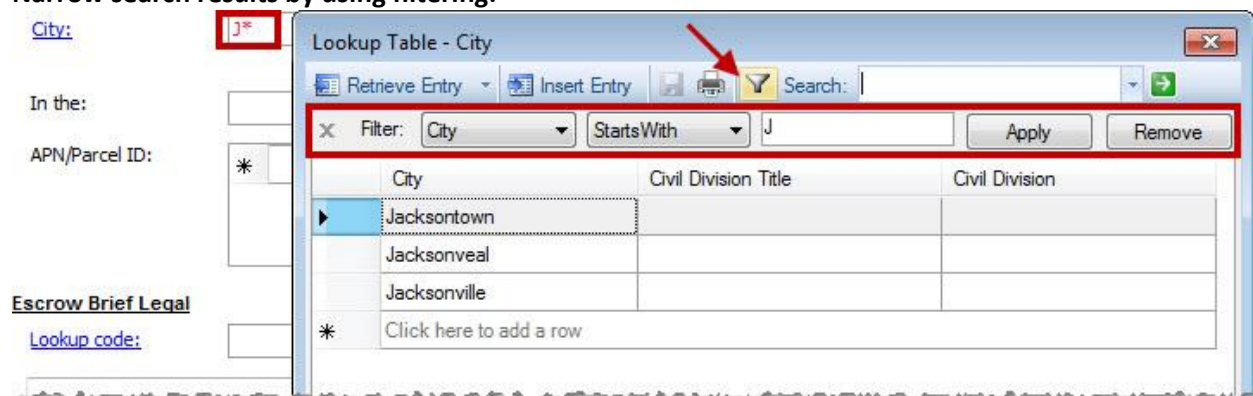
If key values are known for common lookups, users can automatically retrieve the lookup information into the order by inputting the value (i.e., lookup code) into the key field of the order. When tabbing out of the field, if the value entered matches a key field value in the associated lookup table, the entry automatically populates the order. Matching data values are based on exact matches, including spaces and any special characters, but are not case-sensitive. When duplicate key values exist in a lookup table, the Lookup dialog opens to display the matching entries for selection and retrieval. If the key field value does not exist in the Lookup table, an error message is displayed. Either clear the field, enter different data and try again, or access the Lookup table and retrieve your entry.

## Using F2 in a Key Field

Pressing **F2** in the order's Lookup key field removes all related data in the order if the value in the key field matches an entry in the Lookup table's key field. Any user-entered text is also removed if the fields are included in the lookup.

## Filtering Entries

Narrow search results by using filtering:




In ProForm, users can enter an **asterisk (\*)** after the text in the key field in the order and when the corresponding Lookup dialog is accessed, only the entries with key fields that start with the specified text appear. A user may also click the filter button to view/manually create a filter.

## Adding Lookup Entries

If the appropriate permission is granted and the Lookup table [allows edit](#), users can add entries to a lookup table. Add an entry two ways: direct data entry and extracting data from an order into the lookup table.


## Direct Data Entry

1. Select the last row in the grid of the Lookup dialog. This is an empty row.
2. Enter data in each row. Use the arrow keys to navigate the grid. You can enter formulas by starting the cell with an equal sign (=). The cell will be marked with the formula symbol . You can add as many rows as needed.


## Extract Data from an Order

The second way to add entries is by extracting data from an order into the lookup table. Input data into the order's fields, then access the lookup table from the key field.

Click **Insert Entry**. ProForm inserts user-entered data only from the order into the appropriate columns, including any formulas. If any user-entered text exists in a field that has a formula behind it, the user-entered text (not the formulas) will be inserted into the lookup entry as text.

**Note:** When a formula is inserted into a lookup entry, it appears as plain text with an  symbol in the cell.

Use **Insert Entry** to:

- Add images to the Lookup tables that utilize them. Examples include Underwriter, Title Company, Settlement Agent and Escrow Company.
- Add formatted text. When formatted text is inserted in the Lookup dialog grid, it appears as plain text with an  symbol in the cell. This cell is always read-only within the entry grid in ProForm.

All new entries appear in bold text until they are saved.

Lookup entries can contain field codes, prompts, custom prompts and formulas. QuickText is available when adding field codes to entries. Initiate the QuickText with `{ {`. Navigate the field code browser presented to select a field code entry. End the QuickText entry with `} }`.

## Updating Entries Using Insert Entry

When inserting data from an order and a matching entry already exists for the key field only, the following options are provided: **Yes** or **No**. Validation of duplicate data in lookup entry is based on exact match, including spaces and any other characters, but not case sensitive.



Click **Yes** to update the existing entry. Click **No** to return to the order with no changes.

**Note:** When updating entries involving formulas, if user-entered text exists in a field with a formula, the formula entry in the Lookup dialog is updated to the text entry when replaced. If a formula exists in a field without user-entered text, the text entry in the Lookup dialog is updated to the formula entry when replaced.

## Deleting Lookup Entries

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Users can delete entries from the lookup grid the **Lookup Table Entries** "Delete" permission is granted and the lookup table [allows edit](#).

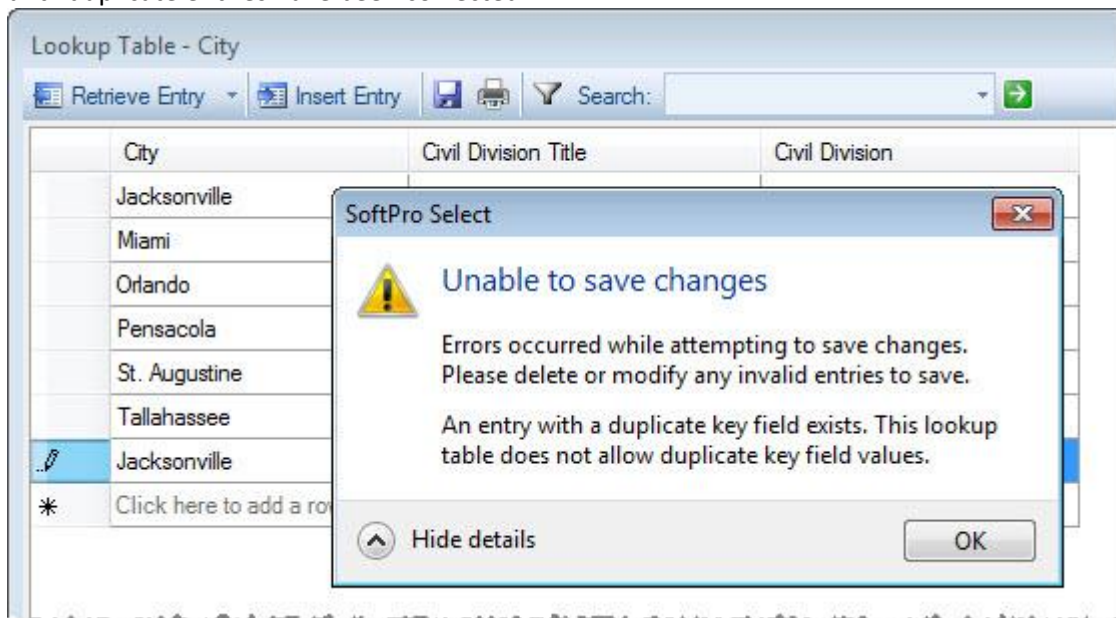
To delete an entry in the lookup table, select one entry at the beginning of the row.

1. Press the **Delete** key. A prompt appears to confirm the deletion.
2. Respond **Yes** and the entry is removed from the grid and deleted when the order is saved.
3. Respond **No** and the entry remains displayed in the grid and no changes occur.

## Duplicate Entries

---

Duplicate entries are not allowed. Evaluation for duplicate data is based on exact matches including any spaces and other characters but is not case-sensitive. Upon saving, a prompt appears if duplicate entries exist. Click **OK** on the error provided to be returned to the Lookup dialog with the duplicate entries noted by a glyph. Hovering over the glyph also displays the error message. The order cannot be saved until duplicate entries have been corrected.



## Express Order Entry

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**Transaction type:** Select the appropriate transaction type. In the Express Order Entry screen, you can classify an order's transaction type as **Purchase, Refinance, Equity, or Other**. However, these three



options do not always cover all scenarios. A title company may want to prepare a preliminary title report for an agent, for example. For reporting and tracking purposes, these orders are classified as **Other**.

**Commercial, Construction, Cash sale:** Select one of the following options.

1. **Commercial:** Select when the closing is on a commercial property. Enter the Project name when the commercial option is selected.
2. **Construction:** Select when the closing is new construction.
3. **Cash sale:** Select when the closing is an all cash deal.
4. **Out of county:** Indicates that the property is not in the county where the office is located.

**Order type:** Click the drop-down arrow to select an order type. The administrator creates the order types that display in this drop-down. For example: Title Only, Title and Escrow or Escrow Only.

**Product type:** Click the drop-down arrow to select a product type. The administrator creates the product types that display in this drop-down.

**Policy type:** Click the drop-down arrow to select a Policy type. The administrator creates the policy types that display in this drop-down.

**Sales price:** Enter the contract sales price.

**Order Contacts:** All parties in an order, such as the Abstractor, Appraiser, Buyer/Borrower, Seller, Lender, Settlement Agent, and Underwriter, are entered on the Order Contacts screen in ProForm. Regardless of the type of contact you want to add, you will do so by accessing the Order Contacts screen in ProForm first.

**Settlement date/time:** Select the settlement date from the drop-down. The default time of **12:00AM** displays. Enter the correct time.

**Estimated date/time:** Select the Estimated date/time check box when the date and time entered are not definite.

**Property address:** Enter the street address in the Property Address fields. Enter the **City, State, and ZIP Code** below the street address. The In the fields below the city, state, and ZIP code are for specifying the county or parish.

**Foreign:** Check to use an address format other than a standard United States address format (e.g. an address in Mexico). Checking this box changes the City, State and ZIP code fields to one text box to enter the information.

**Foreign address (text box):** Enter the foreign address. For example, if the address is:

Sra. Otilia Ramos Perez  
Urión 30  
Col. Atltilco  
77520 CANCUN, Q. ROO  
MEXICO

Check the **Foreign** checkbox and enter the address as follows:

Property address:	<input type="text" value="Urión 30"/>
	<input type="text" value="Col. Atltilco"/>
	<input type="text" value="77520 CANCUN, Q. ROO., MEXICO"/>
	<input checked="" type="checkbox"/> Foreign

**Escrow Legal:** Enter the legal description of the property.

**Earnest Money grid:** enter the earnest money and any applicable related information.

- **Description:** Indicates deposit or earnest money.
- **Deposit Amount:** As soon as you add a deposit amount the grid expands by one line.
- **Amt. Returned to Buyer:** Enter the amount, if any, to be returned to the buyer.
- **HUD-1 Line:** This line reflects where on the HUD the earnest money will be shown (it has to be shown in the 200 section).
- **Received From:** This will always be a buyer in the order.
- **Retained By:** This indicates which contact is holding the earnest money
- **Portion Retained (506):** Deposit retained – if money is retained by agent (or by anyone who isn't the settlement agent), the amount retained goes on this line.
- **Excess Deposit (501):** If money retained by agent (or by anyone who isn't the settlement agent) is greater than the commission to that agent, and the agent gives that excess amount directly to the seller outside of closing, that excess amount goes on this line.
- **Disb. As Proceeds (507):** Disbursed as proceeds – if money is retained by the settlement agent, that amount shows up on this line as a note.

**Loans:** The loan information grid displays basic loan information from the Loan Information & Funding screen. Principal amount of loan and Lender information can either be entered in the fields below the grid on the Express Order Entry screen or directly on the Loan Information & Funding Screen.

**Principal amount of loan:** Enter the principal amount of the new loan. If there is a construction loan, enter the full amount of the construction loan.

**Lender:** Enter the lender associated with the loan entered above.

**Notes:** Use this field to enter notes about the order. The Notes grid can store multiple notes about the order created by different users. Each row in the grid displays information about a note, including the user that created a note, the last modified date, and the note text. Double-click a note to expand it.

## Order Contacts

---

All parties in an order, such as the Abstractor, Appraiser, Buyer/Borrower, Seller, Lender, Settlement Agent, and Underwriter, are entered on the **Order Contacts** screen in ProForm. Regardless of the type of contact you want to add, you will do so by accessing the **Order Contacts** screen in ProForm first.

### Order Contacts Screen

The **Order Contacts** screen displays all of the contacts involved with the order. The contacts appear in a grid with column headings showing key information about each contact (Marketing Source, Type, Name, Code, Phone, Fax, Main Contact, Email, Address, City/State/Zip). By default, contacts are sorted by Type. To view detailed information for a contact, double-click the contact in the grid.



- To add a new contact, click **Add Contact (Insert)**.
- To delete a contact, select it and click **Delete Selected Contact(s) (Delete)**.
- To send an e-mail to a contact, select it and click **E-mail Selected Contact(s)**.
- When an "Other" order contact is added, the Contact type appears in parenthesis beside the "Other" type. For example, if an "other" contact is added to an order with a "Contact type" of "Radon Inspector", then the contact type column in the Order Contracts grid and all order contact dropdowns, appear as "Other (Radon Inspector)".

**Note:** You can select multiple contacts to delete by holding down the Ctrl key while selecting them.

## Contact Details

### Contact Type

For other contacts, enter the type of contact you are adding. There are several [default contact types](#) available to choose from the Lookup table.

#### Default Contact Types

Code	Description
<b>AB</b>	Abstractor
<b>BA</b>	All Buyers
<b>SA</b>	All Sellers
<b>AP</b>	Appraiser
<b>AT</b>	Attorney
<b>B</b>	Buyer/Borrower
<b>GC</b>	General Contractor
<b>G</b>	Government
<b>HOA</b>	Home Owner's Association

<b>HMC</b>	HOA Management Company
<b>HI</b>	Home Inspector
<b>L</b>	Lender
<b>LB</b>	Listing Agent/Broker
<b>LS</b>	Loan Servicer
<b>M</b>	Mortgage Broker
<b>O</b>	Other
<b>P</b>	Payoff Lender
<b>PI</b>	Pest Inspector
<b>Q</b>	Qualified Intermediary
<b>S</b>	Seller
<b>SB</b>	Selling Agent/Broker
<b>A</b>	Settlement Agent
<b>SC</b>	Subcontractor
<b>SU</b>	Surveyor
<b>T</b>	Title Company
<b>U</b>	Underwriter

The screenshot shows a dialog box titled "Add Person to Escrow Inc". It contains several input fields: "Lookup code:", "Courtesy title:", "First:", and "Middle:". There is also a "Copy from SoftPro user:" dropdown menu. A checkbox labeled "Main contact" is checked and highlighted with a red rectangular box.

**Type:** Select an entry to describe this buyer/borrower. **Note:** When an Attorney order contact is added, the "Represents" contact code now appears in parenthesis beside the "Attorney" type. For example, if an attorney contact is added to an order with BA selected in the Represents field, then the contact type column in the order contracts grid, and all order contact dropdowns, appear as "Attorney (BA)":

Type	Name	Code	Phone
Attorney (BA)	Michael M. Mitchell-Mabry	AT	
Buyer/Borrower	Robert R. Buyer	B	
Escrow Company	Escrow Inc	E	
Seller	Samantha D Seller	S	

**Lookup Code:** Enter a code to retrieve a contact from the Lookup table. **Note:** See Lookup Tables for more information about using Lookups.

**Name, Payee Name, Address, City/State/Zip:** Enter the name and location for the contact. The name defaults to the entry made in the Name field.

**Name:** This is the combination of names from the above individual name (First, Middle, Last and Suffix) fields. This information can be overridden.

**Name long:** When the name is entered in the first name field, the name automatically populates in this field. This is a combination of all the name fields (First, Middle, Last and Suffix). This information may also be overridden.

**Vesting:** Enter a Look-up table code in this field to fill in the Vesting text. This field automatically populates if an entry is retrieved from the Lookup table for the proposed insured lookup code.

**Foreign:** Check to use an address format other than a standard United States address format (e.g. an address in Mexico). Checking this box changes the City, State and ZIP code fields to one text box to enter the information.

**Foreign address (text box):** Enter the foreign address. For example, if the address is:

Sra. Otilia Ramos Perez  
 Urión 30  
 Col. Atlatilco  
 77520 CANCUN, Q. ROO  
 MEXICO

Check the **Foreign** checkbox and enter the address as follows:

Property address:   
  
  Foreign

**Proceeds:** Enter the percentage of the 1099-S proceeds from the closing to be disbursed to this seller.

**Note:** The sum of all of the percentage fields must equal 100%. By default, the proceeds will be divided equally among all sellers. The percentages entered in these fields will appear in the Percentage of Total column on the Division of Proceeds & 1099-S Data screen of the HUD-1 & Closing tab.

**Forwarding address:** Displays the following options: Same as property address, Same as current address, and blank. This applies to buyer and seller order contacts.

**Name 1, 2, Current and Forwarding Information:** Enter the current and/or forwarding information for the Work phone/Ext., Home phone, Fax, Cell, Pager, E-mail address and Driver's license #.

**Buyer 1, 2 A.K.A.:** Enter any variation of the buyer/borrower name to appear on the name affidavit.

**Interest language:** Enter the vesting language to appear on documents such as Warranty Deeds and some Deeds of Trust (for example, as to an undivided 100% interest, or as to an undivided 1/2 interest). The Look-up table contains several entries you can choose from to fill this field. This applies to buyer and seller order contacts.

**Interest:** Enter the percentage of ownership interest the buyer has in the property. **Note:** The sum of all the buyers "Interest" percentage fields must equal 100%. By default the interest percent will be divided equally among all buyers.

**Phone:** Enter the contact's phone number. All phone number fields can accommodate up to 20 characters. When a 10-digit number is entered auto formatting will occur by adding the area code parentheses and dash.

**Fax:** Enter the fax's phone number.

**E-mail address:** Enter the e-mail address of the contact.

**Include on revenue reports:** Any disbursements to this order contact should be included on revenue reports. This field is available for all order contacts except Buyers and Sellers.

**Marketing source:** Click Marketing source if this contact is the source of business for the order.

**Marketing rep (2 and 3):** Marketing Representative fields can be used in different ways. For example, enter the name of the sales representative with your firm that solicits business from the settlement agent. The field could then be used to track sources of business. Or, use it to hold the name of the sales contact at the settlement agent.

**Order Ref. #:** Enter the number that the contact uses to refer to this order.

**Tax ID:** Enter the Federal Tax Identification Number (TIN) in the following format: 12-3456789. Note: The TIN will be used for IRS 1099-S processing. It prints in Section H of the HUD-1 Settlement Statement.

**License #:** Enter the license number of the contractor. Note: This field does not apply to Attorneys, Settlement Agents, Title Companies, or Underwriters.

**Agency ID:** Enter the agency number. This field applies to Underwriters only.

**Claim Address, City/St/Zip, Phone, Fax:** Enter the address, phone, and fax numbers of the office where claim information should be sent. These fields apply to Underwriters only.

**Funding Address, City/St/Zip, Phone, Fax:** Enter the lender's funding address and contact information. Note: These fields default to the same information entered in the Payee Name Address, Phone, and Fax fields. These fields apply to Lenders only.

**Legal Name:** Use this scrollable field to enter the lender's full legal name. This field applies to Lenders only.

**Proposed insured clause:** Indicates how the lender appears on the loan policy.

**Vesting/Loss payable:** Indicates the clause provided by the lender that will be in the hazard insurance.

**Signature Line:** Enter the title or other information to appear on a signature line for this contact. This applies to Settlement Agents, Title Companies, and Underwriters.

**Disclosures:** Type information directly into the field and use the toolbar to format text, add bullets, indent, and spell check.




**Divert fees to:** The following option is available for the following contacts: Attorney, Escrow Company, Government, Other, Settlement Agent, Title Company and Underwriter. When this field is populated, any disbursements due to the order contact currently being viewed will be grouped with the disbursements to the selected contact and will show as one disbursement on the HUD-1 Amounts screen and the ProForm Register. The disbursement on the HUD-1 Amounts screen displays the amount due to each contact.

## People

Store information about individuals at the contact business using the People grid. **Note:** Multiple people can be selected for deletion.

You can add contact information for specific individuals at a Mortgage Broker, Lender, or other office using the People grid when you add or edit a contact.

When a person is added as the first person for that contact, then the Main contact checkbox default is “checked”. Un-check this if the person is not the main contact.

	Add person	Add a new person	Insert
	Delete person	Delete a person	Delete
	E-mail selected people	Send e-mail to a person	

## Outgoing Wire Information

Each of the following fields is alphanumeric and the maximum length is 50 characters. Fields are not required, but once entered here, these fields default in the Outgoing Wire dialog.

**Bank name:** Enter the name of the bank.

**ABA routing number:** Enter the routing number.




**Credit account name:** Enter the name of the account holder. If a Payee name has been entered, it will default to this field.

**Credit account number:** Enter the account number.

**Special instructions:** Enter any specific instructions.

**Further credit:** Enter further credit information.

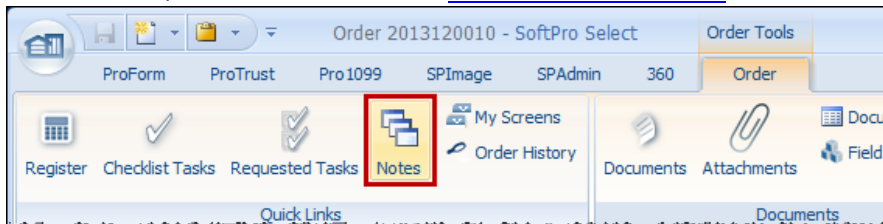
**Notes:** Use this field for notes about the contact. The Notes grid can store multiple notes about the contact created by different users. Each row in the grid displays information about a note, including the note's creation, the last modified date, and the note text. Double-click a note to expand it. See [Order Notes](#) for more about the Notes grid.

	<b>Add</b>	Add item	Insert
	<b>Delete</b>	Delete selected item from the grid	Delete
	<b>Search</b>	Search the notes grid for text	

## Order Notes

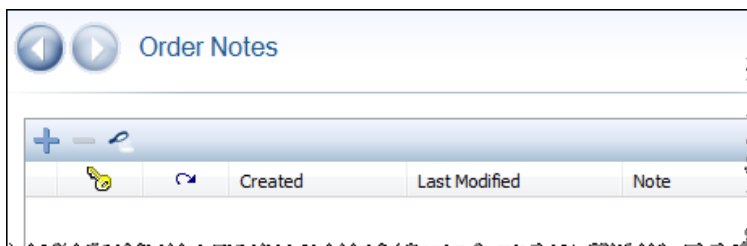
Several screens in SoftPro Select feature a **Notes** grid. Different users can save notes about an order or contact in Notes grids. Each Notes grid contains a title bar that displays the number of notes saved. Click the Notes bar to show or hide the notes grid. Any notes on these screens checked to "**Include in general order notes**" are combined into one main Order Notes grid. The Order Notes grid can store multiple notes about the order created by different users. Each row in the grid displays information about a note, including the user that created the note, the last modified date, and the note text. Double-click a note to expand it.


To access the Order Notes screen, go to the Express Order Entry Screen on the General screen section or click on the Quick Links menu on the [ProForm Action Ribbon](#) and click on the **Notes** button:







## Navigating Order Notes

### Order Notes Toolbar




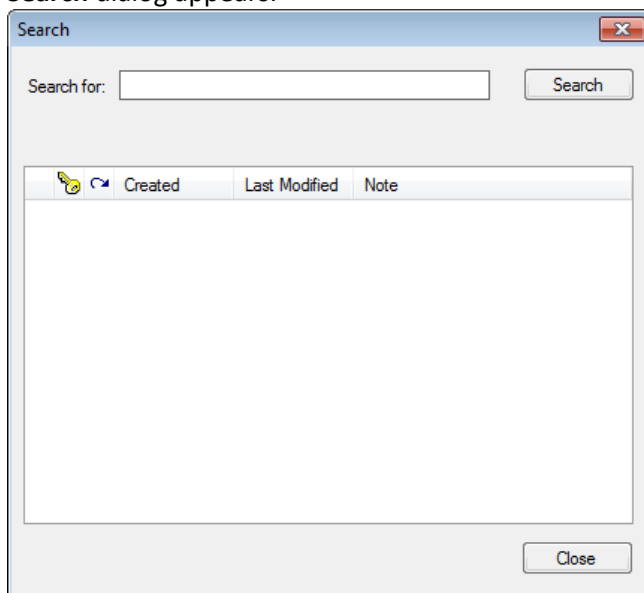
Icon or Heading	Function
	Adds a note



	Deletes a selected note
	Searches for a note
	Indicates an "internal" note
	"Include in general order notes" checkbox checked
<b>Created</b>	Indicates when note was entered
<b>Last Modified</b>	Indicates when note was edited
<b>Note</b>	Actual text of note

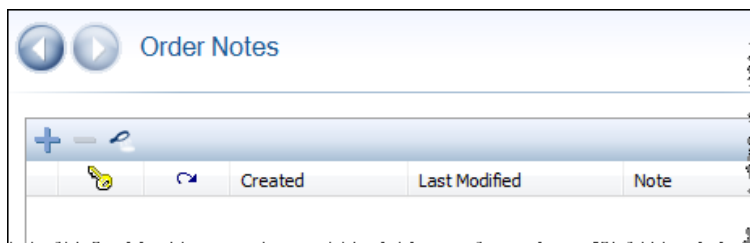
## Searching for a Note






Search for a note by clicking the **Notes Search**  button or right-clicking and selecting **Find Note**. The **Search** dialog appears.



1. Enter the information in the **Search for** field.
2. Click **Search**.
3. Users can search through all notes. Sort notes by column, by clicking on the desired column header.
4. Click **Close** once the search is complete.

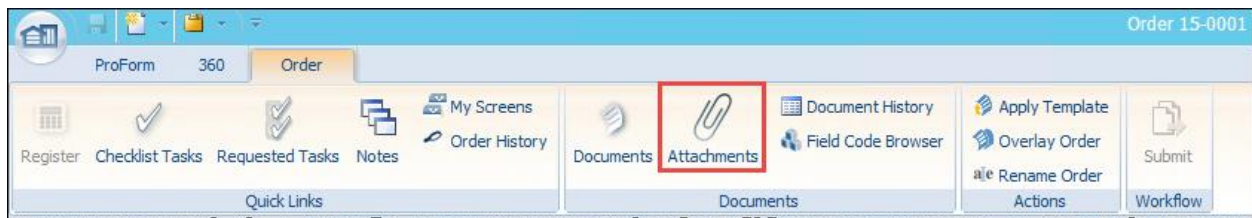
## Order Notes Toolbar



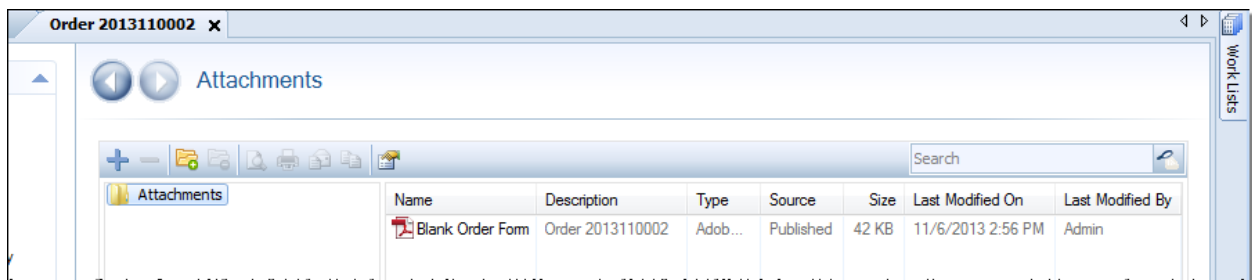
Icon or Heading	Function
	Adds a note
	Deletes a selected note
	Searches for a note ( <b>Notes Search</b> button)
	Indicates an "internal" note
	"Include in general order notes" checkbox checked
<b>Created</b>	Indicates when note was entered
<b>Last Modified</b>	Indicates when note was edited
<b>Note</b>	Actual text of note

## Attachments

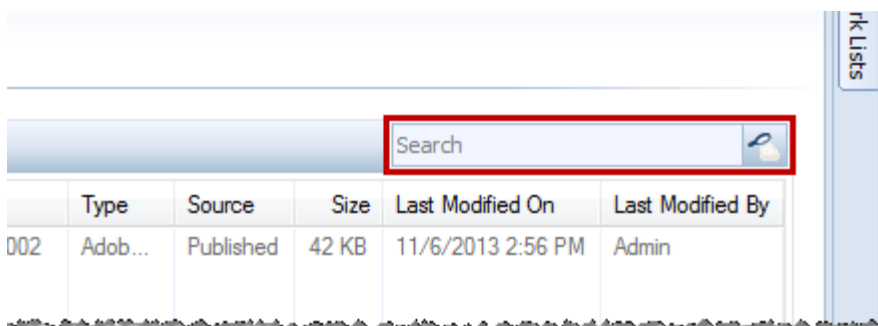
Attachments are contained on their own screen and can be accessed by clicking the **Attachments** button on the ProForm ribbon group under the **Order Tab** within the **Documents** group.



The attachments are organized in a directory tree format. The root folder of the tree is named **"Attachments"** and cannot be edited, deleted or moved. Users can create, rename, delete and nest folders under this main folder and subsequent subfolders.

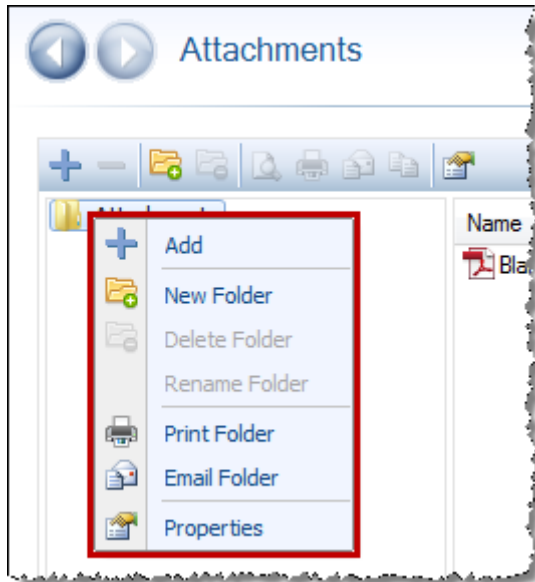


Users may search against the contents of the tree:



## Context Menu

If afforded the appropriate permissions, the context menu and shortcut keys can be used to modify the attachments tree:



**Add:** Denoted by a (+), this feature allows users to browse and select one or more files to be placed in the selected folder.

**New folder:** Denoted by a folder icon with a green plus symbol, this feature may be used to add a folder to the attachments tree.

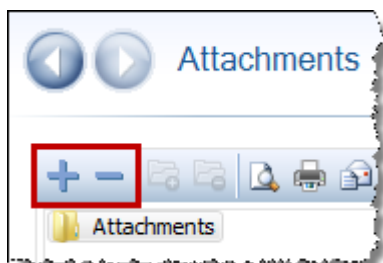
**Delete folder:** Denoted by a folder icon with a red minus (-) symbol, this feature may be used to delete a folder from the attachments tree.

**Rename folder:** Allows the user to rename a folder in the attachments tree.

**Print Folder:** *Immediately* prints the full contents of a folder while excluding subfolders. **NOTE:** No print dialog will appear to specify printer, number of pages, or other print options. The full contents are printed at once through the default printer set up on the user's system.

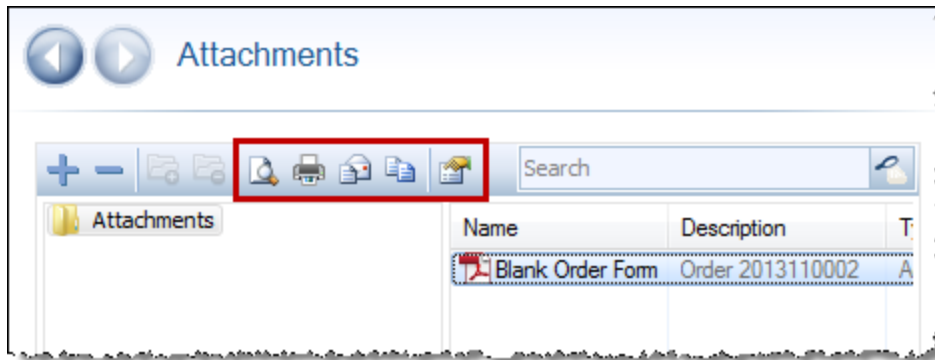
**Email Folder:** This option allows the user to send the contents of a folder, excluding subfolders, to any of the order contacts listed with email addresses. All attachment documents are attached to an email and the user can edit the body text of the email before sending. **NOTE:** Email attachments are limited to a total of 20 items at a time.

**Properties:** Allows the user to rename the folder.



**Add Attachments:** Denoted by a (+), this feature allows users to browse and select one or more files to be placed in the selected folder.

**Delete:** Denoted by a (-), this feature may be used to delete a selected subfolder or attachment. Pressing the Del key on the keyboard works in the same manner.



**Preview:** Allows users to preview any attachments selected in the attachments grid.

**Print:** Allows users to print any attachments selected in the attachments grid.

**Email:** Enables the user to send any attachments selected in the attachments grid with a new email message. Pressing this button will launch the Email Recipients dialog, and will list any contact or person attached to a contact with an email address entered into the file. **NOTE:** Email attachments are limited to a total of 20 items at a time.

**Copy:** Creates a copy of a selected attachment.

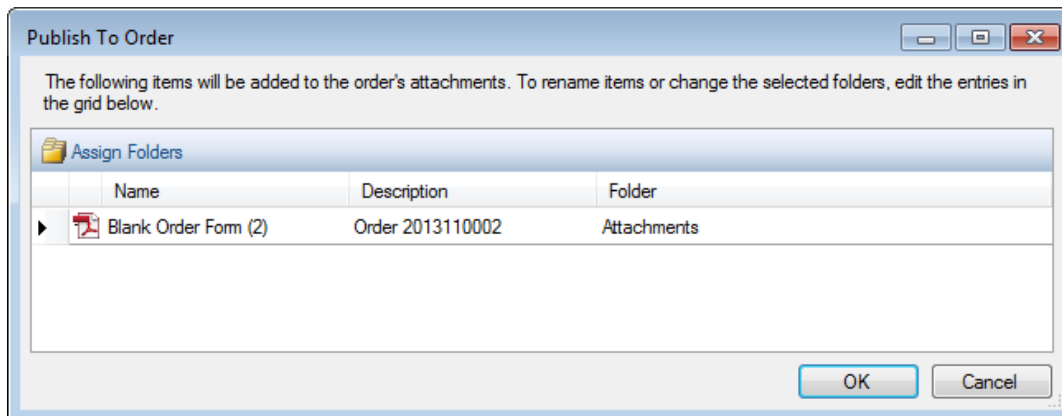
**Properties:** Opens a dialog for renaming a file and/or changing the description.

## Adding Attachments

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### Publishing

[Publishing](#) may be done from the **Document Selection** screen, **Preview Screen**, or **Document Distribution** screen. During the process of publishing, the **Publish to Order** dialog appears. This dialog allows users to edit the **Name** and **Description** of the published document or document set, as well as to select a **Folder** within the Attachments tree in which to house the published documents. All that is necessary to make these edits is to click directly on the row that contains the document. The default folder location is the root Attachments folder within the tree; if the user does not wish to move the published documents into folders other than the root Attachments folder, the user can click **OK**. The published document(s) will remain in the Attachments folder.



## Payoffs

### Existing Liens Grid

**Priority:** Displays the liens in order subordinating priority.

**Borrower/Mortgagor:** Fills from the **Given by** field under Mortgagor/Mortgagee information

**Lender/Mortgagee:** Fills in from the **In favor of** field under Mortgagor/Mortgagee information

**Document Type:** The Document Type column fills from the **Instrument Type** drop-down field - Mortgage, Deed of Trust and Security Deed are default entries on the list but other types can be added via the Drop-down List Manager in SpAdmin

**Existing Loan #:** Fills from the Existing Loan number field under the **Note Information** section

**Instrument type:** Select the official name or title of the document conveying ownership (e.g., Mortgage, Deed of Trust, Security Deed). If you have permission in SPAdmin, additional instrument types can be added via the Drop-down List Manager.

**MERS registration #:** Enter the Mortgage Electronic Registration System (MERS) number for this document. MERS numbers are 18 numbers long and should be entered in the following format: 1234567-1234567890-1. Include the hyphens when entering the MERS number.

### Mortgagor/Mortgagee Information

**Given by (Borrower/Mortgagor):** The name of the buyer/borrower as entered on the buyer/borrower order contact entry appears here.

**In favor of (Lender/Mortgagor):** Enter the name of the lender of the original loan.

**Lienholder address:** Enter the street address or P.O. box of the lienholder.

**City/State/Zip:** Enter the city, state, and ZIP in the lienholder's address.

**Foreign:** Check to use an address format other than a standard United States address format (e.g. an address in Mexico). Checking this box changes the **City, State** and **ZIP code** fields to one text box to enter the information.

**Foreign address (text box):** Enter the foreign address. For example, if the address is:

Sra. Otilia Ramos Perez  
 Urión 30  
 Col. Atlatilco  
 77520 CANCUN, Q. ROO

## MEXICO

Check the **Foreign** checkbox and enter the address as follows:

Property address:	Unión 30	<input checked="" type="checkbox"/> Foreign
	Col. Atlatico	
	77520 CANCUN, Q. ROO., MEXICO	

See [Spanish Characters](#) for more information.

### Note Information

**Note date:** Enter the date of the note for the security instrument.

**Assumption and Modification:** The [Assumption and Modification](#) dialog enables you to specify information pertaining to an assumed and/or modified lien from within the Existing Liens screen.

**Existing loan number:** Enter the existing loan number.

**Lien must be satisfied/released:** Select if this lien must be satisfied or released.

**Original principal amount:** Enter the original amount of the loan.

**Unpaid principal balance:** Enter the balance of the original loan at the time of consolidation, modification, or assumption. **Note:** If the document type is **assumption, modification, or assumption and modification**, this field will default to the **HUD-1 Line 203 amount**.

**Maximum indebtedness/New mtg.:** Enter the maximum allowable indebtedness for the new mortgage.

**Consideration amount:** Enter the value of the consideration.

**Signing official name:** Enter the name of the signatory.

**Signing official title:** Enter the official title of the signatory.

**Signature line:** Enter the name or text you want to appear under the signature line.

### Registry Information

**Registry name:** Enter the name of the registry office where the document is recorded.

**City/County/Township name:** Enter the city, county, or township name in which the office resides in the City/County/Township Name field.

**State:** Enter the state in which the office resides in the State field.

### Recording Information

**Dated:** Enter the date of the instrument.

**Date/Time recorded:** Enter the date the information was recorded.

**Maturity date:** Enter the date on which the principal amount of the loan or other debt instrument becomes due and is repaid to the investor and interest payments cease.

**Recorded at/in:** Enter where information was recorded, such as book or instrument number. Format for these fields are "label", "number", "label", "number", "label", "number" (see example).

**Place recorded:** This field will fill in with the information entered into the six **Recorded At/In** fields. Each set of two **Recorded At/In** fields will be separated by a comma. The default entry can be edited. For instance, suppose the following information appeared in the six **Recorded At/In** fields Book 1 Page 1 Document Number 1. The following would appear by default in the Place Recorded field: Book 1, Page 1, Document Number 1.

**Place re-recorded:** Enter re-recording data or any additional information about the recording of this document.

**Trustee:** Enter the name of the trustee. This can be a company or individual and is for the existing lien only. The Trustee is named to hold title to the property during the life of the mortgage. When the debt is paid off, the Trustee gives the title to the borrower and the lender relinquishes any claim to the property.

**Additional information:** Enter any relevant information about the existing lien only.

## Assignments

**Assignor/Assignee name:** Enter the name of the assignor or assignee.

**Copy from previous assignment:** Check box to copy lender information from the previous assignment.

**Assignor/Assignee full legal name:** Enter the full legal name of the assignor or assignee.

**Address:** Enter the street address or P.O. Box.

**City/State/ZIP:** Enter the city, state, and zip code.

**Foreign:** Check to use an address format other than a standard United States address format (e.g. an address in Mexico). Checking this box changes the City, State and ZIP code fields to one text box to enter the information.

**Foreign address (text box):** Enter the foreign address. For example, if the address is:

Sra. Otilia Ramos Perez  
Urión 30  
Col. Atlatilco  
77520 CANCUN, Q. ROO  
MEXICO

Check the **Foreign** checkbox and enter the address as follows:

Property address:	Urión 30
	Col. Atlatilco
	77520 CANCUN, Q. ROO., MEXICO
	<input checked="" type="checkbox"/> Foreign

**Organized under the laws of:** Select a state from the drop-down list for which the laws affect the assignor or assignee. This information is to be printed on Mortgage and Deed of Trust documents, and the defaulted entry can be changed. Refer to your lender instructions for help if the entry that appears by default is not satisfactory.

**Assignee full legal name:** Enter the full legal name of the assignee.

**Address:** Enter the assignee's address.

**City/State/Zip:** Enter the city, state and zip.

**Consideration amount:** Enter the sum to appear on the assignment of mortgage as the consideration amount.

**Interest from:** Enter the date when the interest will be included in the mortgage assignment. This date appears on the assignment of mortgage.

## Assignment Recording Information

**Dated:** Enter the date of the assignment.

**Date/time recorded:** Enter the date or time this assignment was recorded.

**Recorded at/in:** Enter where the assignment was recorded.

**Place recorded/re-recorded:** Enter where the assignment was recorded or re-recorded.

## *Title Insurance Premiums*

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### **Title Insurance Premium Selection**

Select rate information in the Title Premium Selection section. This section derives information from the associated Lookup Table for policies.

**State:** Select a state for the premiums from the drop-down list. This is based on the state(s) that policies were created for.

**Underwriter:** Select an underwriter from the drop-down list. This is based on the underwriter(s) that was added to the Contact grid of the order.

**Policy type:** Select a type for the new policy from the list provided. Select from the following:

**Simultaneous, Owners or Loan.**

**Policy code:** Select a policy code from the available list. This field will filter in the applicable coverage amounts and activate the premium calculations.

**Underwriter case number:** Enter the underwriter's case number used to reference this file.

**Simultaneous Issue:** Select to show both policy numbers on both policies.

### **Owner's Policy and Loan Policy**

**Policy number:** Enter a policy number.

**Coverage amount:** Enter the face amount of the policy. The default for this field is the amount selected in the **Basis Code** field.

**Prior policy adjustment:** If prior policy adjustment is required, the adjustment will appear here. Click on the hyperlink to access the [Prior Policies screen](#).

**Seller pay %:** The percentage of the final premium that the seller pays at closing.

**Seller pay amount:** The dollar amount of the Final premium that the seller pays at closing. Enter either the Seller pay percentage and have the amount calculated OR enter the dollar amount, and the percentage will be calculated.

**Final owner's premium:** The Final Premium field should be calculated as follows:

1. Fill in premium coverage amount with the value specified in the **Basis** drop-down.
2. Run the premium coverage amount through the rate table. Put that value in the **base premium** field.
3. Add the prior policy adjustment (if any) to the adjusted premium. This is the final owner's premium.
4. Add the simultaneous issue fee (if any) to the adjusted base premium.
5. Multiply the value from step 4 by the **multiplication percent** field.
6. Add the value in the adjustment amount field to the value from step 5. Put this value in the **final premium** field.



**Taxable:** Check this option to indicate if the charge is taxable. **Note:** This option is visible only when the **Sales Tax** option in **SPAdmin, Preferences, ProForm Order Options** is checked.

**Transaction code:** Enter any transaction code required by your state or title insurance underwriter. This code will be shown on the policy register report.

**Remarks:** Enter any additional comments or remarks about the policy. These remarks will be shown on the policy register report.

**Simultaneous issue fee:** If applicable, enter the simultaneous fee. When using the Lookup mode, this will be filled in based on the policy set up within the Policy Manager in SPAdmin.

**Adjustment:** You can adjust the base premium amount by adding or subtracting a dollar amount. To add a straight dollar amount to the base premium, enter the amount here. To subtract, type a minus sign (-) before the amount. The total net premium appears in the **Premium** field after the equals sign (=).

**Final owner's/loan premium:** Based on all previously selected criteria, the final premium appears here.

**Taxable:** Check this option to indicate if the charge is taxable. **Note:** This option is visible only when the **Sales Tax** option in **SPAdmin, Preferences, ProForm Order Options** is checked.

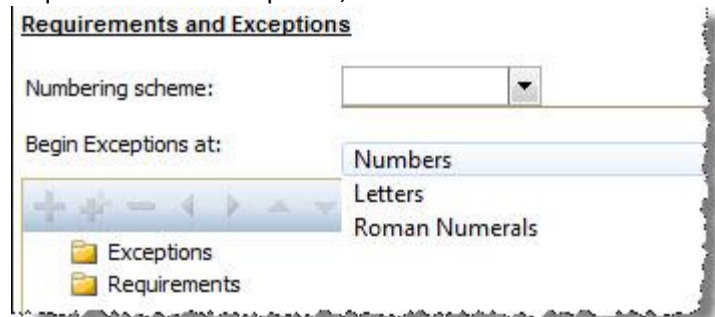
**Additional Calculations:** Fills in with the multiplication % for amount not exceeding owner's policy.

## Commitment

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**Commitment/Prelim:** Click the arrow and select a commitment to view or edit.



**Numbering scheme:** Click the drop-down to select an option for numbering or lettering the requirements and exceptions on the document. If numbering or lettering is not needed for any requirements or exceptions, this field can be left blank.




**Begin Exceptions (or Requirements) at:** Applicable when you have hard-coded requirements or exceptions on a document and you want to see how the ones on screen will be numbered. This does not affect how the document prints. For example, you can have 3 hard-coded requirements on a doc and enter 5 in the Begin Requirements at field. The doc will number correctly with the first one entered on screen starting at 4. The screen will show 5 since 5 was erroneously on screen.

**Requirements and Exceptions:** This field contains a hierarchical structure, similar to a family tree, of requirements and exceptions. The Lookup code for each requirement and exception is shown, along with a description.

- To move an item within the tree, select the item and click the arrow buttons.
- To add a new requirement or exception to a document, select the place in the tree where you want to insert it and click . See [Adding Requirements or Exceptions](#).

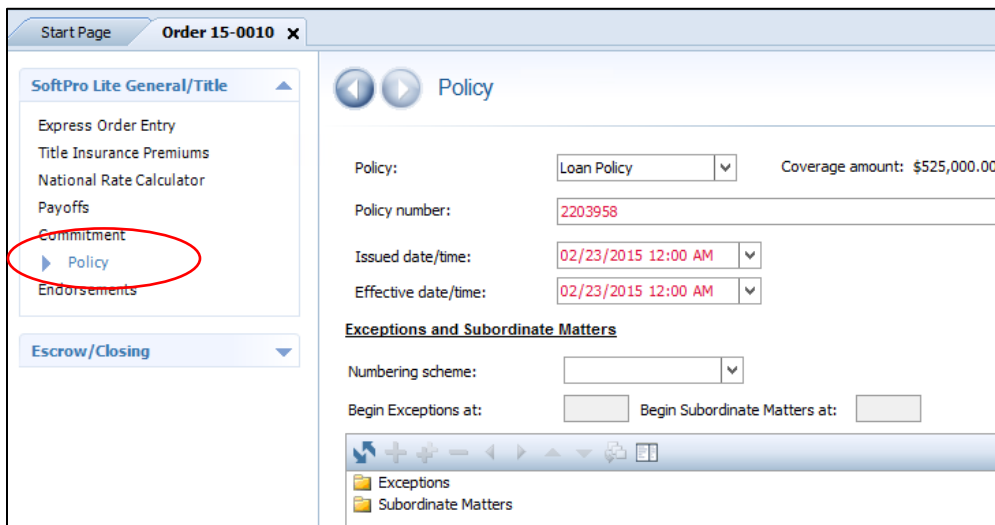
- To **delete a requirement or exception**, select it and click . **Note:** in order to delete a requirement or exception, users must have Edit permission in SPAdmin.
- To **copy a requirement or exception** select it, right-click and select Copy a Requirement or Exception from the pop up menu.
- To **paste a requirement or exception** select it, right-click and select Paste a Requirement or Exception from the pop up menu.
- To import a requirement and exception from another document, select the place in the tree where you want to insert it, right-click and select Import a Requirement or Exception from the pop up menu. See [Importing Requirements and Exceptions](#).
- To **preview a requirement or exception**, click the Preview Pane button  on the toolbar and then highlight the desired item. The preview pane will display the text and properties of that item. To close the preview pane, click the Preview Pane button again to hide the preview pane.

## Adding Requirements or Exceptions

1. Select the **Requirements** or **Exceptions** folder to activate the toolbar.
2. Click the **Add**  button on the **Requirements and Exceptions** toolbar.
3. The **Add Requirement and Exception** dialog appears.
4. In the **Type** field, select **Requirement** or **Exception**.
5. Enter a Lookup code (**F9** or click **Code** hyperlink) to retrieve a requirement or exception (entries that appear depend on type selected).
6. If adding an exception, select **Include on Loan Policy** and/or **Owner's Policy**.
7. Select **Show on document** to display on the document. **Show with numbering** is optional.
8. Click **Save and Add New** to add another requirement or exception, or **OK** to save and exit.

## Policy

1. Select **Policy** from the navigation bar.



The screenshot shows the 'Policy' section of the software interface. On the left, a navigation menu lists various options, with 'Policy' highlighted and circled in red. The main content area is titled 'Policy' and contains several input fields and sections:

- Policy:** A dropdown menu set to 'Loan Policy' with a 'Coverage amount: \$525,000.00' label.
- Policy number:** A text input field containing '2203958'.
- Issued date/time:** A dropdown menu set to '02/23/2015 12:00 AM'.
- Effective date/time:** A dropdown menu set to '02/23/2015 12:00 AM'.
- Exceptions and Subordinate Matters:** A section with a 'Numbering scheme' dropdown and two input fields for 'Begin Exceptions at:' and 'Begin Subordinate Matters at:'.





At the bottom, there is a toolbar with navigation icons and a folder view showing 'Exceptions' and 'Subordinate Matters'.

**Policy:** Select or add a type from the drop-down list.

**Numbering scheme:** Select a scheme such as numbers, letters or roman numerals.

**Begin Exceptions/Subordinate Matters at:** Applicable when you have hard-coded requirements or exceptions on a document and you want to see how the ones on screen will be numbered. This does not affect how the document prints. For example, you can have 3 hard-coded exceptions on a doc and enter 5 in the Begin Exceptions at field. The doc will number correctly with the first one entered on screen starting at 4. The screen will show 5 since 5 was erroneously on screen.

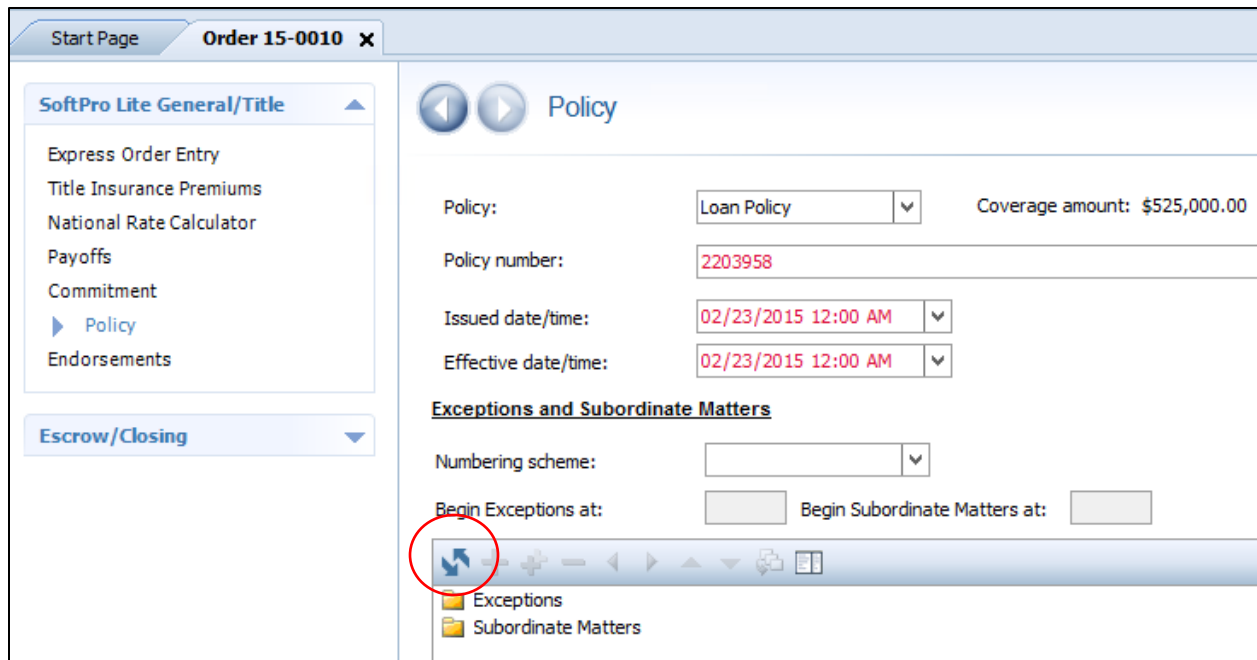
**Exceptions and Subordinate Matters:** This field contains a hierarchical structure, similar to a family tree, of documents, requirements, and exceptions. The Exceptions tree contains all of the commitments, deeds, loan policies, and owner's policies in the order. Double-click a folder to view the exceptions or subordinate matters attached to it. The Lookup code for each exception or subordinate matter is shown, along with a description.


- To move an item within the tree, select the item and click the arrow buttons.
- To add a new requirement or exception to a document, select the place in the tree where you want to insert it and click  or . See [Adding Requirements or Exceptions](#).
- To **delete an exception or subordinate matter**, select it and click . **Note:** In order to delete an exception or subordinate matter, users must have Edit permissions in SPAdmin.
- To **copy an exception** or subordinate matter select it, and then right-click and select Copy a Requirement or Exception from the pop up menu.
- To **paste an exception** or subordinate matter select it, and then right-click and select Paste a Requirement or Exception from the pop up menu.
- To import an exception from another document, select the place in the tree where you want to insert it, right click and select Import Exceptions or Subordinate Matters from the pop up menu. See [Importing Requirements and Exceptions](#).
- To **preview an exception or subordinate matter**, click the Preview Pane button  on the toolbar and then highlight the desired item. The preview pane will display the text and properties of that item. To close the preview pane, click the Preview Pane button again to hide the preview pane.

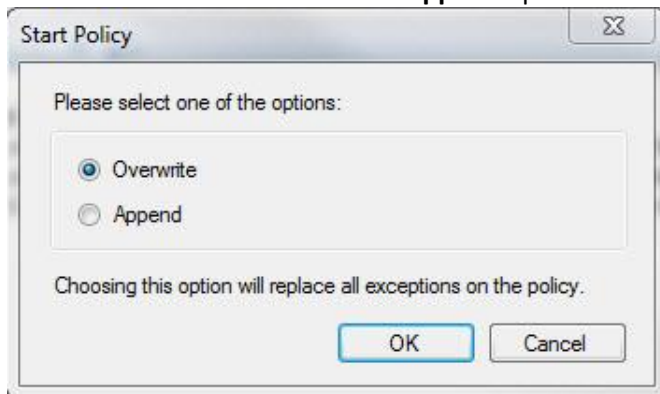
## Start Policy Option

On the **Policy** screen, users have the option to copy exceptions from the commitment or other policies to the policy exceptions. There is an option to overwrite or append any existing exceptions on the policy screen.

To bring over the exceptions from the commitment screen:



1. Click on the **Start Policy**  button .
2. If there are no existing exceptions, the commitment exceptions will populate the tree immediately. If there are existing exceptions, the **Start Policy** dialog appears and the user must select between the **Overwrite** or **Append** options:



The **Overwrite** option will remove any existing exceptions in the tree, leaving only the commitment exceptions. The **Append** option will place the commitment exceptions in the tree below the existing policy exceptions.

## Ruler and Tab Functions when Adding or Editing Requirements and Exceptions

If you need to format requirement and exception data into columns, you can use the ruler or the Tabs dialog to set precise tab stops. The number of aligned columns is limited to the width of the document. Using too many tabs stop positions can cause data to be cut off.

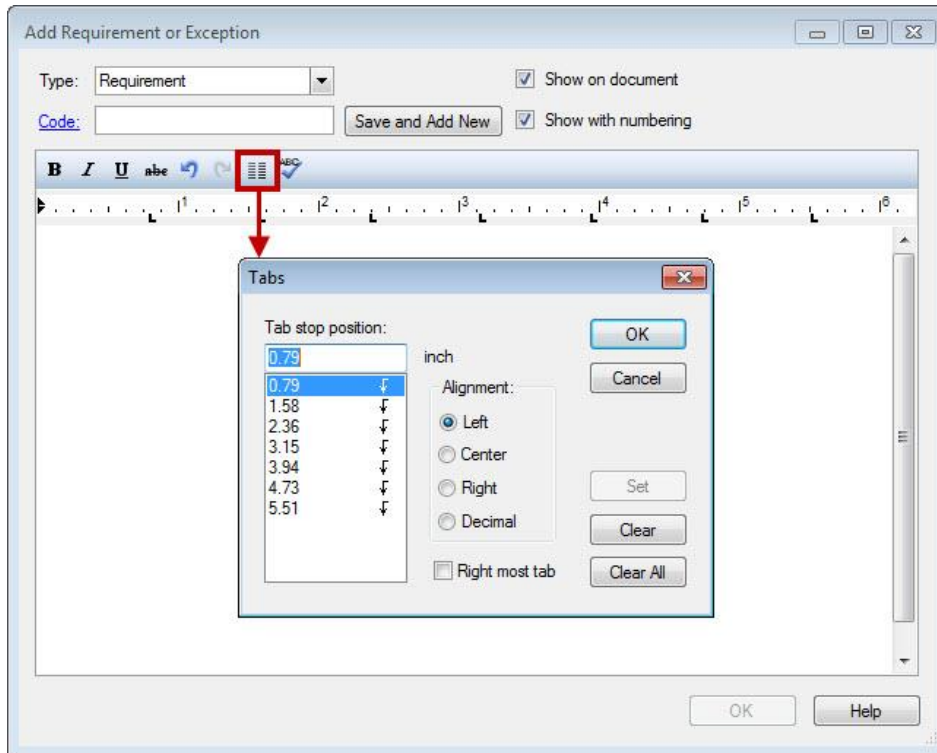
**Note:** The hanging indent located at the left side of the ruler is not currently a supported feature. If using the hanging indent, the tab stop position is not guaranteed to appear on the document as it has been set up.



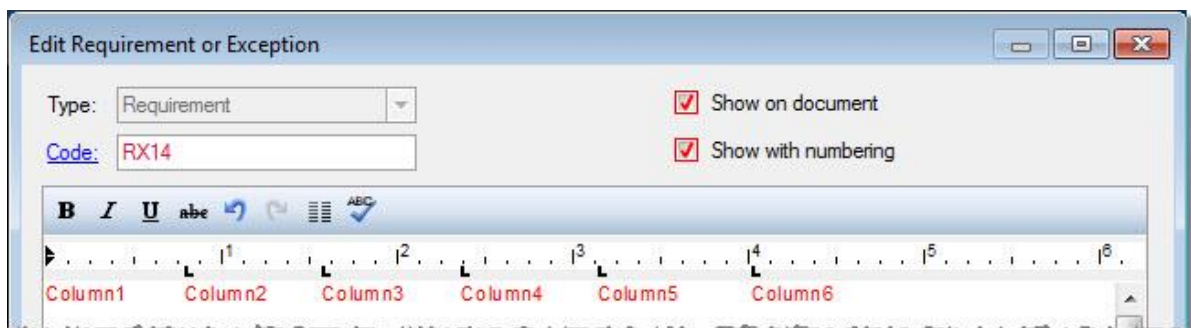
## Hanging indent

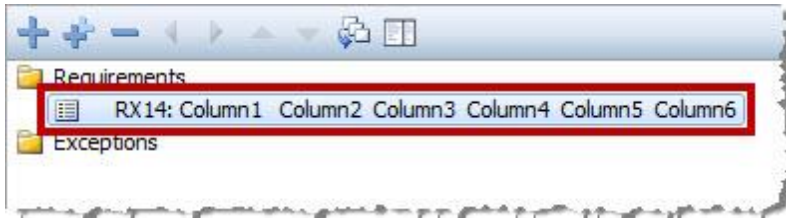
### Setting up Tab Stops

1. To open the Tabs dialog from the Add or Edit Requirement or Exception dialog, press the **Tabs** button. The Tabs dialog appears.



2. Enter the tab stops positions. Press **Set** to apply the tab stop. Select the alignment and check the **Right most tab** option, if necessary. Press **Clear** to discard the tab stop entirely. Press **Clear All** to discard all tab stop entries. Press **OK** to apply changes.
3. This is what applied tabs look like:




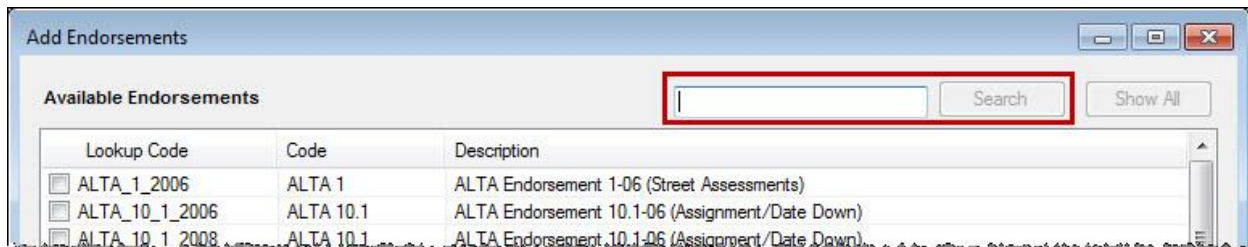


The results of a modified requirement after tab stops have been applied.

## Endorsements

**Title product:** Select a title product from the drop-down list. Fields include: Product number, Underwriter type and Coverage amount.

**Add button:** Click the  button to add an endorsement. This opens the **Available Endorsements** dialog, which displays a list of all endorsements that have been added to the Endorsement lookup table. When an endorsement is selected from this dialog, the data is retrieved from the lookup table.



To search available endorsements, type into the text box and click the search button. This will search any and all lookup codes, endorsement codes, and descriptions present in the lookup table. The Search button will be disabled until text is entered into the search box. The Show All button resets the list of endorsements.

**Delete button:** Click the  button to delete an endorsement.

### Calculate charge

**Minimum charge:** Enter any minimum charge.

**Maximum charge:** Enter any maximum charge.

**Charge based on:** Select an item on which to base the charge.

**Amount:** Depending on what is selected to be charged on the applicable amount will pull in from the system.

**Multiplication %:** Enter the percent of the base you want to use to calculate the charge.

**Calculate charge per \$1000:** When selected, calculated based on what is selected in the **Charge based on** drop-down. You can enter a figure up to three digits to calculate by. The calculation results appear in the **Charge** field.

**Adjustment +/-:** Enter any additional amount to add to the charge. Include a minus sign to subtract the amount.

**Seller pay %:** To split this endorsement between buyer/borrower and seller, enter the percentage the seller is to pay. You may enter a percentage including up to two decimal places.

**Charge:** Enter the endorsement charge. Will also total the percentage of an endorsement.

**Taxable:** Check this option to indicate if the charge is taxable. **Note:** This option is visible only when the **Sales Tax** option in **SPAdmin, Preferences, ProForm Order Options** is checked.

**HUD-1 line:** Select the HUD-1 settlement statement line number on which you want this endorsement shown.

**Invoice:** Enter the amount of this invoice item.

**Bill code:** Enter the applicable bill code. This code is used by accounting for revenue reporting.

## Express HUD-1, Page 1

The **Express HUD, Page 1** screen is formatted to mirror page 1 of the HUD-1 Settlement Statement. Use this screen for fast and easy data entry and to access details screens for each of the HUD lines and sections.

For example, clicking on line 101 of the Express HUD-1 Page 1, automatically opens a details page for the 100 section of the HUD.

The image shows two screenshots from a software application. The left screenshot is titled "Express HUD-1, Page 1" and displays a form for HUD-1 data entry. It includes a dropdown for "HUD-1:" set to "1" and "Loan 1 - Wells Fargo Home Finance". Below this is a section titled "100. GROSS AMOUNT DUE FROM BORROWER" with a table of items:

Line	Description	Amount
101	Contract Sales Price	\$549,000.00
102	Personal Property	
103	Settlement charges to borrower (line 1400)	\$2,371.00
104		
105		

The right screenshot is titled "Buyer/Borrower Debits (100)" and shows a detailed view of the 100 section. It includes a table with columns for "Description" and "Re".

Description	Re
101 Contract sales price	
102 Personal property	
103 Settlement charges to borrower (line 1400)	
104	
105	
106 City/Town taxes	
107 County taxes	
108 Assessments	

Below the table, there is a section for "101 Contract sales price" with a "HUD-1 to:" dropdown menu.

Or, clicking on the **Contract Sales Price** hot spot automatically opens the Sales Contract and Earnest Money screen where the sales price is entered.

The image shows a screenshot of the "Sales Contract" screen. It includes a dropdown for "HUD-1:" set to "1" and "Loan 1". Below this is a section titled "100. GROSS AMOUNT DUE FROM BORROWER" with a table of items:

Line	Description	Amount
101	Contract Sales Price	\$400,000.00
102	Personal Property	\$6,000.00
103	Settlement charges to borrower (line 1400)	\$2,000.00
104		
105		

Below the table, there is a section for "101 Contract sales price" with a "HUD-1 to:" dropdown menu.

The "Sales Contract" section includes the following fields:

- Sales price: \$400,000.00
- Seller financing: [ ] Line: [ ]
- Contract date: (None)
- Contract expires: (None)



## HUD Line Grids

	Description	Re	Disclosure	Borrower	HUD-1 To Code	HUD-1 To Name
▶ 1001	Initial deposit for your escrow account					
1002	Homeowner's insurance					
1003	Mortgage insurance					
1004	Property taxes					
1005						
1006						
1007						
1008						

**Description:** Enter a description of this disbursement.

**Re:** Enter a memo or other note about this item. The contents of the Re field for a HUD-1 settlement statement line item prints on any check for that item. It also appears just to the left of the Borrower column for that item on the Laser HUD-1 settlement statement.

**Note:** For POC amounts up to \$9,999,999.00, the amount and the abbreviation POC appears in the Re field on any line in which a POC amount is entered. **Hint:** Select option #2 on the HUD-1 Options screen of the HUD-1 & Closing tab to display a b (for buyer/borrower) or s (for seller) entered along with the amount and the label POC in the Re field for a line item paid outside of closing. This can help identify which party paid the amount.

**Partially POC amounts:** If an amount is partially POC and the balance due is being collected at closing, enter the amount to be collected at closing in the Borrower or Seller column and manually enter the POC amount (with the abbreviation POC before it) in the Re field.

**Borrower and Seller Columns:** Enter the amount the Buyer/Borrower is to pay in the Borrower column. Enter the amount the seller is to pay in the Seller column. One or both of these amounts may be filled in automatically for you depending on information entered elsewhere in the file. You may type over amounts calculated automatically by ProForm, but be aware that doing so may cause your data file to be out of balance.

### Format for Entering Amounts

When entering amounts into Borrower or Seller columns, including dollar signs or commas in the entry is unnecessary. For instance, to enter \$500.00, type 500. Decimal points are necessary to indicate amounts under \$1.00. For instance, to enter \$500.75, type 500.75.

### Entering Amounts Paid Outside of Closing (POC)

When entering POC amounts into the Borrower or Seller column, input the correct amount and check the POC checkbox.

**Note:** For POC amounts up to \$9,999,999.00, the amount and the abbreviation POC appear in the Re field on any line in which a POC amount is entered.

**HUD-1 To Code:** Select an order contact code. This code defaults to the name that appears on the HUD-1 settlement statement as the payee for this fee.



**HUD-1 To Name:** Enter the name of the payee for this item.

## Disclosure

	Description	Re	Disclosure	Borrower	HUD-1 To Code	HUD-1 To Name
▶ 1001	Initial deposit for your escrow account					
1002	Homeowner's insurance					
1003	Mortgage insurance					
1004	Property taxes					
1005						
1006						
1007						
1008						

**Disclosure: Any borrower amount that should appear outside the column on the HUD-1 Settlement Statement should be entered in the Disclosure amount field. To send an amount to a HUD-1 line as a disclosure amount, check the Disclosure checkbox. This appears outside of the column since it is included in a total line.**

The Disclosure fields are only visible if the **Use 2009 RESPA regulations for HUD-1 & HUD-1A** option is checked. If an amount is sent to a HUD-1 line and there is a Seller Pay%, only the borrower's portion will be sent to the Disclosure amount if this checkbox is checked. Following are two examples of how the Disclosure checkbox functions:

1. If a \$100.00 disclosure charge is sent to line 1102 with a Seller Pay% of 10%, line 1102 appears with \$90.00 in the Disclosure column and \$10.00 in the Seller column.
2. If a \$100.00 charge is sent to line 1109 with a Seller Pay% of 10%, line 1109 appears with \$90.00 in the Borrower column and \$10.00 in the Seller column. If Disclosure is checked, the \$90.00 appears in the Disclosure column and the Borrower column will be blank.

## City/Town Taxes, County Taxes, and Assessments

This section contains information for the city and town taxes of the HUD.

### Tax Status and Dates

**City/Town tax or other purpose:** This field will print on the HUD-1 settlement statement in the line designated in Show tax figures on HUD-1 and/or Escrow HUD-1 line.

**Tax payment status:** Select one of the following options from the drop-down list. Your choice will affect the way taxes are prorated between the buyer/borrower and seller. If taxes are being paid at closing, a disbursement will be created. **Note:** If the property is not subject to city/town taxes, do not enter a status.

Option	Description
<b>Unpaid - Credit Buyer</b>	The buyer/borrower is responsible for paying current period taxes later in the tax period. The seller's portion of the taxes will be shown on lines 210 and 510 (City/Town Taxes), 211 and 511 (County Taxes), and 212 and 512 (Assessments).
<b>Paid - Credit Seller</b>	The seller is to pay (or has already paid) current period taxes. The buyer/borrower's portion of the taxes will be shown on lines 106 and 406 (City/Town Taxes), 107 and

407 (County Taxes), and 108 and 408 (Assessments).

**No Proration - Escrow Only** No proration of taxes will be done at closing. Taxes will be escrowed and the escrowed amount will be shown on line 1003 (City/Town Taxes), 1004 (County Taxes), and 1005 (Assessments). The following lines will be disabled: **Current tax period proration date, Seller's portion is, days of, Show tax figures on HUD-1**, and the **HUD-1 Figures** section.

**Pay Total Tax** The total tax amount will be paid to the taxing authority at closing. By default, the buyer's and seller's portions will not be sent to a HUD-1 line until a 1300 line is selected in the Show tax figures on HUD-1 drop-down.

**Pay Seller's Portion** Only the seller's portion of taxes will be paid to the taxing authority at closing. By default, the seller's portion will show on 510 (City/Town Taxes), 511 (County Taxes), and 512 (Assessments). However, this default can be changed for a selection available in the Show tax figures on HUD-1 drop-down.

**Pay Buyer's Portion** Only the buyer/borrower's portion of taxes will be paid to the taxing authority at closing. By default, the buyer's portions will not be sent to a HUD-1 line until a 1300 line is selected in the Show tax figures on HUD-1 drop-down.

**City/Town taxes lookup code:** Enter a lookup code to retrieve tax information from the Lookup table or press **F9** to select from the Lookup table. See Lookup Tables for more information about storing and reusing information.

**Current tax period from:** Enter the beginning and ending dates for the current tax period. Taxes will be calculated based on the number of days into the current tax period and the Current tax period proration date. Other variables that affect the calculation include: Use **30-day months** and **Charge buyer for Proration Date** in all Prorations on the Order Information screen. **Note:** Do not use the city and county tax or assessments screens for past due taxes. Instead, use **Debit Lines** in the following sections as past due taxes are considered another bill owed by the seller(s) 1300 and 500.

On the **Properties** screen in SPAdmin under Profile Management, use the **To** instead of **Through** for prorations preference to default the **Though** to **To** label for tax periods and proration periods. This option will change **Through** to **To** on the **Current tax period**, all selected **HUD-1 lines**, and the **HUD-1 Figures** sections of the tax screens.

**Note:** For the **City/Town**, **County**, and **Assessment** screens, when the defaulted reserved HUD-1 line is used in the **Show Tax Figures on HUD-1** drop-down, the **HUD-1 Figures** section must use **To** regardless of the preference per RESPA regulations.

**Current tax period proration date:** Defaults from the Proration date on the Order Information screen, however, it can be overwritten. Taxes will be calculated based on the number of days into the current tax period and the Current tax period proration date.

**Use short proration start date of:** Select this option to allow proration of taxes to begin at a date different than the Current tax period proration date. This option is provided primarily for Ohio. The checkbox and the date will be visible only if the **Short Proration** option is checked on the **Profile Management** screen in **SPAdmin**. If a Current tax period proration date is not entered, the Use short proration start date of will be blank. Once a Current tax period proration date is entered, if it is less than 07/01, then 01/01 will default in this field. If greater than or equal to 07/01, then 07/01 will default in this field. The date can be overwritten.

**Seller's portion is:** The first field is the amount of days out of the current tax period for which the seller is responsible. The second field is the amount of days in the current tax period. These fields will default when the Current tax period and the Current tax period proration date contain data.

**Note:** This field will be filled in by default with a number based on the **Current tax period proration date**. You can overwrite the defaulted entry if the seller's portion is to be based on a different number. To have the buyer/borrower charged for the day of closing in fee prorations, select the **Charge buyer for proration date** option on the **Order Information** screen.

**Use 30-day months:** Select this option to base the prorating of this item on a 360-day year. When selected, ProForm will calculate the number of days the buyer or seller is responsible for using 30 day months.

**Show tax figures on HUD-1:** Select where the tax amounts will show on the HUD-1 settlement statement. This is a dimmed (unavailable) field. It displays the default HUD-1 reserved lines for taxes on the City/Town taxes, County Taxes and the Assessments screens when the **Tax payment status** is **Unpaid-Credit Buyer** and **Paid-Credit Seller**. When the **Tax payment status** is **Pay Total Tax** or **Pay Buyer's Portion**, the default is blank for all city/town, county and assessments. Select a HUD-1 line to show the payment of taxes. When the **Tax payment status** is **Pay Seller's Portion**, the default HUD-1 line reserved for taxes on the City/Town Taxes, County Taxes, and Assessments screens, however it will not be unavailable. An alternate HUD-1 line can be selected.

**Show tax figures as POC:** Select this option to have all tax figures shown as paid outside of closing (POC) on the HUD-1 settlement statement. A POC notations will be made on the **Re** field on the associated HUD-1 line and/or the HUD-1 document.

## **Buyer/Borrower Debits (100)**

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This section contains information for the 100 section of the HUD.

### **Adding and Deleting a 100 Line of the HUD**

The HUD section contains HUD sections 101 through 112. Additional sections can be added by clicking



Beginning with section 113, sections can be deleted by highlighting the section to be deleted and

clicking .

**Note:** Line 119 is the last section that can be added.

### **101 through 112 Lines of the HUD**

Default values for HUD sections 101 through 108 are:

- Line 101 - Contract Sales Price
- Line 102 - Personal Property
- Line 103 - Settlement Charges to Borrower (section 1400)
- Line 106 - City/Town Taxes
- Line 107 - County Taxes
- Line 108 - Assessments

**Re:** Enter a memo or other note about this item. The contents of the Re field for a HUD-1 settlement statement section item will be printed on any separate check for that item. It will also appear just to the left of the Borrower column for that item on the Laser HUD-1 settlement statement.

**Borrower:** Enter the amount the buyer or borrower is to pay in the Borrower column. Enter the amount the seller is to pay in the Seller column.

**HUD-1 To Code:** Select the order contact code for this item. The code entered in this field appears as the default code in the Payees grid.

**HUD-1 To Name:** defaults based on the code selected from the HUD-1 To Code drop-down. This can be manually overwritten if a different name needs to appear on the settlement statements.

## **Buyer/Borrower Credits (200)**

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This section contains information for the 200 section of the HUD.

### **Adding and Deleting a 200 Line of the HUD**

The HUD section contains HUD sections 201 through 219. Additional sections cannot be added and existing sections cannot be deleted from the section.

#### **201 Line of the HUD**

Default values for HUD sections 201 through 212 are:

- Line 201 - Deposit or Earnest Money
- Line 202 - Principal Amount of New Loan(s)
- Line 203 - Existing Loan(s) Taken Subject to
- Line 210 - City/Town Taxes
- Line 211 - County Taxes
- Line 212 - Assessments

## **Seller Debits (500)**

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This section contains information for the 500 section of the HUD.

### **Adding and Deleting a 500 Section**

The HUD section contains HUD sections 501 through 519. Additional sections cannot be added and existing sections cannot be deleted from the grid. Lines that are not disabled can be edited by selecting the section and changing the information in the fields below the grid.

#### **501 through 503 Sections**

<b>Field</b>	<b>Description</b>
<b>Description field with link</b>	<b>Default values for HUD sections 501 through 503 are: Line 501 - Excess Deposit: Displays the Deposit or Earnest Money screen. Use this field if one of the brokers is holding an earnest money deposit that is greater than the broker's commission and the broker is giving the excess deposit directly to the seller.</b>



	<p><b>Note:</b> The amount of the total deposit (including commissions) should be entered on section 201.</p> <p><b>Line 502 - Settlement Charges to Seller (1400 section):</b> Displays the total seller charges from section 1400.</p> <p><b>Line 503 - Existing Loan(s) Taken Subject to:</b> Displays the Existing Loans screen. Enter the assumption amount.</p> <p><b>Note:</b> Use this section if the buyer/borrower is assuming or taking title subject to existing liens which are to be deducted from the sales price.</p>
<b>Credit/Debit</b>	<p>Select this option to indicate that the fee is a debit to the seller and a credit to the buyer in the corresponding 200 section.</p> <p><b>Note:</b> When selected, the Payor and Payee grids are disabled.</p>
<b>Seller</b>	<p>Enter the amount the seller is to pay. This field may be automatically filled in depending on information entered elsewhere in the file.</p>
<b>Calculation basis</b>	<p><b>Principal balance:</b> Enter the principal balance remaining on the loan and then enter any lump sum of interest charged in the <b>Interest charged</b> field.</p> <p><b>Payoff amount:</b> Enter the payoff amount given. This amount usually includes the principal balance and interest. The <b>Principal balance, Interest charged, and Interest to</b> fields will be disabled when <b>Payoff amount</b> is selected.</p>
<b>Payoff expires on</b>	<p>Select a date from the drop-down. This is the date at which the Payoff letter will no longer be valid.</p>
<b>Per diem</b>	<p>Enter the daily amount of interest.</p>
<b>Payoff date basis</b>	<p>Select one of the following: <b>Settlement, Proration, Disbursement</b> (default setting), <b>Other</b>. When a selection is made in this field, the corresponding date will be entered in the <b>Through</b> date and the <b>Through</b> date field will be disabled. If <b>Other</b> is selected, the <b>Through</b> date field will be blank and enabled.</p>
<b>Additional interest from</b>	<p>Defaults from the first day of the month of Settlement.</p> <p><b>To:</b> Select a date from the drop-down.</p> <p><b>Day(s)+:</b> Enter the number of days inclusive in the <b>Additional interest from and Through date range</b>. For example: <b>01/01/07 - 01/09/07</b> will compute <b>9</b> in this field.</p> <p><b>Extra day(s):</b> Enter the number of extra days to be charged above the calculated number of days in <b>Day(s)+</b>.</p>
<b>Additional interest</b>	<p>Compute from <b>(Per diem * (Days+ X Extra days))</b></p>
<b>Late fee</b>	<p>Enter any late fees to be charged.</p> <p><b>After:</b> Select a date after which the late fee should be added to the total. This date is compared to the <b>Through</b> date. If the <b>After</b> is greater than the <b>Through</b> date, the late fee is added into the total. If <b>After</b> is less than or equal to the <b>Through</b> date, the late fee is not added to the total. If a date is not entered in the <b>Through</b> date, then the late fee is never added to the total.</p>

## Seller Credits (400)

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This section contains information for the 400 section of the HUD.

### **Adding and Deleting a 400 Section of the HUD**

The HUD section contains HUD sections 401 through 412. Additional sections can be added by clicking the  button. Beginning with section 413, sections can be deleted by highlighting the section to be deleted and clicking the  button. **Note:** Line 419 is the last section that can be added.

### **401 Section**

<b>Field</b>	<b>Description</b>
<b>Contract Sales Price link</b>	Displays the Sales Contract and Earnest Money screen.
<b>Re</b>	Enter a memo or other note about this item. Data entered here will be printed in the extended memo on checks and will also appear just to the left of the Borrower column for that item on the HUD-1 settlement statement. <b>Note:</b> For POC amounts up to \$9,999,999.00, the amount and the abbreviation POC appears in the <b>Re</b> field on any section in which a POC amount is entered for any amounts which have been designated as POC in the <b>Payors</b> section.
<b>Credit/Debit</b>	Select this option to indicate that the fee is a credit to the seller and a debit to the buyer on the corresponding 100 section. <b>Note:</b> When selected, the Payor and Payee sections are disabled.
<b>Seller</b>	Enter the amount the seller is to pay. This field may be automatically filled in depending on information entered elsewhere in the file.
<b>Additional Description</b>	Enter any additional information here. Data entered in this field will print on certain settlement statements. <b>Note:</b> To remove this field from the screen, set the Preferences-Additional Description in SPAdmin.

## Express HUD-1, Page 2

The **Express HUD, Page 2** screen is formatted to mirror page 2 of the HUD-1 Settlement Statement. Use this screen for fast and easy data entry and to access details screens for each of the HUD lines and sections.

For example, clicking on the hot spot assigned to 803 will automatically open the screen where data may be entered in ProForm for line 803.

**800. ITEMS PAYABLE IN CONNECTION WITH LOAN**

801 Our origination charge  % To: SA ▼

802 Your credit or charge (  % To: SA ▼

803 Your adjusted origination charges To:  ▼

**800. ITEMS PAYABLE IN CONNECTION WITH LOAN**

HUD-1: 1 ▼ Loan 1

	Description	Re	Disclos
801	Our origination charge		\$800
802	Your credit or charge (points) for the specific intere...		\$1,200
▶ 803	Your adjusted origination charges		
804	Annual fee		

## Commissions (700)

This section contains information for the 700 section of the HUD.

### Commission Save Validation

A warning, "**Total commission on line 700 does not equal the sum of commissions entered on lines 701 and 702**", indicates when lines 701 and 702 do not equal the total commission on line 700 when you try to save an order.

#### HUD-1

Defaults to **1** for the first HUD. If multiple HUDs have been added to the order, this drop-down is used to switch between HUDs.

### 700 Section

The 700 section contains commission information.

Field	Description
<b>Total Commission Rate</b>	Enter the total commission rate. For example, 6%. <b>Note:</b> A number greater than 50 will return a validation error.
<b>Price</b>	Enter the amount on which the total commission is to be based. <b>Note:</b> This field will automatically display the sales price from the <b>Sales Contract</b> screen in the <b>General</b> section.
<b>Total Commission</b>	Enter the total amount of commission. <b>Note:</b> This field defaults to the total commission dollar amount from the <b>Total Commission Rate</b> and <b>Price</b> fields.
<b>MLS fee</b>	Enter the MLS fee as a percentage. The <b>Total MLS</b> field will calculate this percentage and display the dollar amount. <b>Note:</b> Entering the percentage in this field is not required. Alternatively, a straight fee amount can be entered in the <b>Total MLS</b> field.
<b>Total MLS</b>	Enter a straight fee amount.
<b>Include MLS Fee on Lines 701 &amp; 702</b>	Select this check box to include the MLS fee on the 701 and 702 sections of the HUD. By default, this fee will be reported on the disbursements summary and on checks, but NOT on the HUD-1 settlement statement.
<b>Charge MLS To</b>	Select the broker responsible for the MLS fee. The default is <b>Selling Broker (702)</b> .

## 701 Section

The 701 section contains the listing agent commission information.

Field	Description
%	If the rate is modified to a percentage less than total commission rate, the difference is reflected on section 702.
<b>Adjust Commission (+/-)\$</b>	Enter the dollar amount by which you want to adjust the listing agent commission rate on section 701. To subtract from the commission, insert a minus sign (-) before the adjustment amount.
<b>Description</b>	Enter a description of the adjustment.
<b>Commission</b>	Enter the commission rate to be used to calculate the total commission to be disbursed to the listing agent (or broker). This field is available <b>ONLY</b> in lines 701 and 702. <b>Note:</b> The default is the rate entered in the <b>Total Commission Rate</b> field on section 700.
<b>Less deposit retained</b>	Defaults to any Earnest Money deposit entered in the Earnest Money Deposit grid where "Retained by" equals the listing or selling agent.
<b>HUD-1 to</b>	Select the order contact code for this item. The code entered in this field appears as the default code in the <b>Payees</b> section. The <b>HUD-1 to</b> name field (the unnamed field to the right of <b>HUD-1 to</b> ) defaults based on the code selected from the <b>HUD-1 to</b> drop-down. This can be manually overwritten if a different name needs to appear on the settlement statements.

## 702 Section

The 702 section contains the selling agent commission information.

Field	Description
%	If the rate is modified to a percentage less than selling agent commission rate, the difference is reflected on section 702.
<b>Adjust Commission (+/-)\$</b>	Enter the dollar amount by which you want to adjust the listing agent commission rate on section 701. To subtract from the commission, insert a minus sign (-) before the adjustment amount.
<b>Description</b>	Enter a description of the adjustment.
<b>Commission</b>	Enter the commission rate to be used to calculate the total commission to be disbursed to the selling agent (or broker #1). <b>Note:</b> The default is the rate entered in the <b>Total Commission Rate</b> field minus the rate entered on section 701.
<b>HUD-1 to</b>	Select the order HUD contact code for this item. The code entered in this field appears as the default code in the <b>Payees</b> section. The <b>HUD-1 to</b> name field (the unnamed field to the right of <b>HUD-1 to</b> ) defaults based on the code selected from the <b>HUD-1 to</b> drop-down. This can be manually overwritten if a different name needs to appear on the settlement statements.



## 703 Section


The 703 section contains the commission paid at settlement information.

Field	Description
Re	<p>Enter a memo or other note about this item. Data entered here will be printed in the extended memo on checks and will also appear just to the left of the Borrower column for that item on the HUD-1 settlement statement.</p> <p><b>Note:</b> For POC amounts up to \$9,999,999.00, the amount and the abbreviation POC appears in the <b>Re</b> field on any section in which a POC amount is entered for any amounts which have been designated as POC in the <b>Payors</b> section.</p>
Buyer Pay %	<p>By default, commissions will be deducted from the Seller's proceeds. To split the commissions between the buyer and seller, use one of the following methods:</p> <p><b>To split by a percentage</b></p> <ol style="list-style-type: none"><li>1. Enter the percentage of the commissions to be paid by the buyer in this field.</li><li>2. Press <b>Tab</b>. The amount the buyer is to pay will be calculated and appear in the <b>Borrower</b> field. The <b>Seller</b> field will be recalculated automatically.</li></ol> <p><b>To split by a straight amount</b></p> <ol style="list-style-type: none"><li>1. Enter the amount to be paid by the buyer in the Borrower field.</li><li>2. Press <b>Tab</b> to move the cursor to the <b>Seller</b> field.</li><li>3. Press <b>F2</b> to clear the seller amount and enter the new seller amount.</li></ol>
Borrower	<p>Enter the amount of sales commission to be paid by the buyer/borrower at settlement.</p> <p><b>Note:</b> The default is calculated using the information entered in section 700 and any percentage entered into the <b>Buyer Pay</b> field.</p> <p><b>Tip:</b> If the sales agent or broker is retaining a part of the deposit against the sales price (earnest money) to apply towards the sales agent's or broker's commission, include only that part of the commission being disbursed at settlement in Line 703. Enter a description of and the amount the sales agent or broker is retaining as a POC item on section 704.</p>
Seller	<p>Enter the amount of sales commission to be paid by the seller at settlement.</p> <p><b>Note:</b> The default is calculated using the information entered in section 700 and any percentage entered into the <b>Buyer Pay</b> field.</p> <p><b>Tip:</b> If the sales agent or broker is retaining a part of the deposit against the sales price (earnest money) to apply towards the sales agent's or broker's commission, include only that part of the commission being disbursed at settlement in section 703.</p>
Comment	<p>Enter an optional comment to be printed on section 703, Page 2 of the HUD-</p>

<b>Additional description</b>	1 settlement statement. Enter any additional information here. Data entered in this field will print on certain settlement statements. <b>Note:</b> To remove this field from the screen, set the Preferences-Additional Description in SPAdmin.
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## All other 700 Sections


These sections are used for any additional commission amounts.

Field	Description
unnamed field	Enter a description of this section item.  <b>Note: This field can be used for a bonus or extra commission.</b>
Re	Enter a memo or other note about this item. Data entered here will be printed in the extended memo on checks and will also appear just to the left of the Borrower column for that item on the HUD-1 settlement statement.  <b>Note:</b> For POC amounts up to \$9,999,999.00, the amount and the abbreviation POC appears in the <b>Re</b> field on any section in which a POC amount is entered for any amounts which have been designated as POC in the <b>Payors</b> section.
 Buyer Pay %	Additional 704 charges. By default, commissions will be deducted from the Seller's proceeds. To split the commissions between the buyer and seller, use one of the following methods:  <b>To split by a percentage</b> <ol style="list-style-type: none"> <li>1. Enter the percentage of the commissions to be paid by the buyer in this field.</li> <li>2. Press <b>Tab</b>. The amount the buyer is to pay will be calculated and appear in the <b>Borrower</b> field. The <b>Seller</b> field will be recalculated automatically.</li> </ol> <b>To split by a straight amount</b> <ol style="list-style-type: none"> <li>1. Enter the amount to be paid by the buyer in the Borrower field.</li> <li>2. Press <b>Tab</b> to move the cursor to the <b>Seller</b> field.</li> <li>3. Press <b>F2</b> to clear the seller amount and enter the new seller amount.</li> </ol>
Borrower	Enter the amount the buyer or borrower is to pay. This field may be automatically filled in depending on information entered elsewhere in the file.
Seller	Enter the amount the seller is to pay. This field may be automatically filled in depending on information entered elsewhere in the file.
<b>Additional description</b>	Enter any additional information here. Data entered in this field will print on certain settlement statements.  <b>Note:</b> To remove this field from the screen, set the Preferences-Additional Description in SPAdmin.
<b>HUD-1 to</b>	Select the order contact code for this item. The code entered in this field appears as the default code in the <b>Payees</b> section. The HUD-1 to name field (the unnamed field to the right of <b>HUD-1 to</b> ) defaults based on the code

selected from the **HUD-1** to drop-down. This can be manually overwritten if a different name needs to appear on the settlement statements.

## Adding and Deleting a 700 Section

The HUD section contains HUD sections 701 through 704. Additional sections can be added by clicking the  button.

Beginning with section 705, sections can be deleted by highlighting the section to be deleted and clicking the  button.

**Note:** Data contained within a section is lost once the section is deleted. You can add the section and data again, but all previous data is lost. A HUD section cannot be deleted if there are additional HUD sections proceeding the section. For example, HUD section 813 could not be deleted if sections 814 and 815 exist. You would have to delete sections 815 and 814 prior to deleting 813.

## Loan Charges (800)


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### Items Payable in Connection with Loan


**HUD-1:** Defaults to **1** for the first HUD. If multiple HUDs have been added to the order, this drop-down is used to switch between HUDs.

**801 Line of the HUD (Our origination charge):** Line 801 includes the sum of all charges issued by the loan originator, including but not limited to: loan origination, processing fees, broker fees and yield spread premiums.

Enter the percentage of the loan amount in the % field. You can check the **Financed** option to indicate if this fee has been financed into the loan.

Charges can be itemized by using the additional charges button . The itemized charges will appear on the HUD-1 attachment.



**802 Line of the HUD (Your credit or charge (points) for the specific interest rate chosen):** The 802 section contains the loan discount information. It indicates the charge or credit adjustment as applied to line 801 if applicable. This amount is entered outside the columns in the **Re** field. Indirect payments from a lender to a mortgage broker must be included as a credit on line 802.

Charges can be itemized by using the additional charges button . The itemized charges will appear on the HUD-1 attachment.

**All other 800 Lines:** The descriptions for all 800 sections greater than 807 are editable. Lines are also editable if you have permission to edit RESPA reserved sections. Depending on permissions, it may also depend on order type. Default values are:

- **Line 803 - Your adjusted origination charges:** This indicates the net amount of the loan origination charges and the sum of the amounts shown in lines 801 and 802. The amount must be entered inside the borrower's column. If there are multiple payees, then disbursements for all 803 line items need to be broken up in the Payee grid.

- **Line 804 - Appraisal fee:** Lines 804-807 indicate each of the "required services that we select" (from the GFE). Each settlement service provider must be identified by name and the amount paid recorded either inside the columns or as paid to the provider outside of closing (POC).
- **Line 805 - Credit report:** records fees for all credit reports
- **Line 806 - Tax service to:** records fees for any tax service
- **Line 807 - Flood Certification:** records any flood certification fees.
- **Lines 808 and up:** These lines are used to record other third-party services required by the loan originator. They may also be used to record other required disclosures from the loan originator.

**Adding and Deleting an 800 Line:** The HUD section contains HUD sections 801 through 811. Additional sections can be added by clicking the  button. Beginning with section 812, sections can be deleted by highlighting the section to be deleted and clicking the  button.

**Note:** Data contained within a line is lost once the line is deleted. You can add the line and data again, but all previous data is lost. A HUD line cannot be deleted if there are additional HUD lines after that line. For example, HUD line 813 could not be deleted if lines 814 and 815 exist. You would have to delete lines 815 and 814 prior to deleting 813.

If the **Use 2009 RESPA regulations for HUD-1 & HUD-1A** is not checked, HUD lines appear as follows:

**801 Line of the HUD:** The 801 section contains the loan origination fee information.

**802 Line of the HUD:** The 802 section contains the loan discount information.

**All other 800 Lines:** The descriptions for all 800 sections greater than 807 are editable. Lines are also editable if you have permission to edit RESPA reserved sections. Depending on permissions, it may also depend on order type. Default values are:

- Line 803 - Appraisal Fee
- Line 804 - Credit Report
- Line 805 - Lender's Inspection Fee
- Line 806 - Mortgage Insurance Application Fee
- Line 807 - Assumption Fee

**Good faith estimate type:** Following are some examples of good faith estimate types. Select from one of the following:

Cannot increase	Can increase up to 10%	Can change
<ul style="list-style-type: none"> <li>• Lender origination charge</li> <li>• Your credit or charge (points) for the specific interest rate chosen (after borrower locks in interest rate)</li> <li>• Your adjusted origination charges (after borrower</li> </ul>	<ul style="list-style-type: none"> <li>• Required services selected by lender</li> <li>• Title services and lender's title insurance (if selected by lender or borrower uses companies identified by lender)</li> <li>• Owner's title insurance (if</li> </ul>	<ul style="list-style-type: none"> <li>• Required services that you can shop for (if borrower does not use companies identified by lender)</li> <li>• Title services and lender's title insurance (if borrower does not use companies identified by lender)</li> </ul>

<ul style="list-style-type: none"> <li>locks in interest rate)</li> <li>• Transfer taxes</li> </ul>	<p>borrower uses companies identified by lender)</p> <ul style="list-style-type: none"> <li>• Required services that you can shop for (if borrower uses companies identified by lender)</li> <li>• Government recording charges</li> <li>• Government recording charges</li> </ul>	<ul style="list-style-type: none"> <li>• Owner's title insurance (if borrower does not use companies identified by lender)</li> <li>• Initial deposit for your escrow account</li> <li>• Daily interest charges</li> <li>• Homeowner's insurance</li> </ul>
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**Good faith estimate amount:** Enter the amount that appears on the good faith estimate for this charge.

**Good faith estimate number:** The GFE number is available only when the Use 2009 RESPA regulations for HUD-1 & HUD-1A option is checked. It corresponds to the GFE number on page 2 of the HUD.

**Default values are based on HUD-1 line numbers. Examples include:**

- **3:** "Required services selected by lender"
- **6:** "Required services that you can shop for"
- **11:** "Homeowner's insurance"

## Prepaid Loan Charges (900)

This section contains information for the 900 section of the HUD. Lines **901 - 905:** This series is used to record the items which the lender requires (but which are not necessarily paid to the lender, i.e., FHA mortgage insurance premium) to be paid at the time of settlement, other than reserves collected by the lender and recorded in 1000 series.

**Line 901** is used if interest is collected at settlement for a part of a month or other period between settlement and the date from which interest will be collected with the first regular monthly payment. Enter that amount here and include the per diem charges. If such interest is not collected until the first regular monthly payment, no entry should be made on line 901. Interim interest fields on line 901, on the Prepaid Loan Charges (900) screen can now be modified. Any edits made in fields on line 901 update the corresponding interim interest fields on the Loan Terms & Payments screen.

**Line 902** is used for mortgage insurance premiums due and payable at settlement, except reserves collected by the lender and recorded in the 1000 series. A lump sum mortgage insurance premium paid at settlement should be inserted on line 902, with a note that indicates that the premium is for the life of the loan.

**Line 903** is used for hazard insurance premiums which the lender requires to be paid at the time of settlement except reserves collected by the lender and recorded in the 1000 series.

**Lines 904 and 905** are used to list additional items required by the lender (except for reserves collected by the lender and recorded in the 1000 series) including flood insurance, mortgage life insurance, credit life insurance and disability insurance premiums. These lines are also used to list amounts paid at settlement for insurance not required by the lender.

**Interim interest to be paid:** Select how interim interest is to be paid. The default is on HUD-1 line 901. An additional option would be in first payment, in which case the interim interest will be added to the **First Payment Amount** field. When this option is chosen the interim interest will not appear on the HUD-

1. The total amount of interim interest appears on the 901 section of the Prepaid Loan Charges (900) screen, located on the HUD-1 tab. **Note:** The interim interest can be sent to whatever HUD section is specified in the section drop-down – may not always be section 901. On the Prepaid Loan Charges screen you can show the interim interest as POC (paid outside of closing).

**Per diem decimal digits:** Select the number of decimal places (1-6) you want to include when interim interest is calculated. **Note:** Select Do not Round Per Diem if you prefer not to have the interim interest rounded up. The per diem interim interest will be chopped off or rounded to the number of digits selected from the **Per Diem Number of Decimal Digits** field.

**Per diem based on:** Select the number of days per year on which the interim interest calculation should be based. Select **Based On 30 Day Months** if you wish to base the interim interest calculation on 30-day months regardless of the actual number of days in each month involved in the calculation.

**Per diem from date of:** Select the date on which the calculation of interim interest is to be based. The date range and number of days of interim interest will be based on the date selected here. The range of dates and total number of days of interim interest will be entered automatically using the date selected in the Per diem from date of field.

**Per Diem rate, Total amount of interim interest:** The per diem amount of interim interest will automatically be filled in based on the **Annual Interest Rate** field and the date range specified for the calculation of interim interest. You can enter a manual per diem rate. The total amount of interim interest appears after the equal sign. The total amount appears in the Borrower column of line 901.

**Months:** Enter the number of months of mortgage insurance.

**Years:** Enter 1 (one-year hazard insurance policy) or .5 (six-month hazard insurance policy) to be paid in advance in the Years field.

**Escrow on line:** Select the line that you want to use to collect escrows for that charge. Select the line, for example 1006, then go to that line on the Escrows screen and enter the number of months (for the cushion). This calculates the buyer or seller amount for that escrow amount.

**Life of loan:** Check to indicate that the premium is for the life of the loan.

**Good faith estimate type:** Following are some examples of good faith estimate types. Select from one of the following:

Cannot increase	Can increase up to 10%	Can change
<ul style="list-style-type: none"> <li>• Lender origination charge</li> <li>• Your credit or charge (points) for the specific interest rate chosen (after borrower locks in interest rate)</li> <li>• Your adjusted origination charges (after borrower locks in interest rate)</li> <li>• Transfer taxes</li> </ul>	<ul style="list-style-type: none"> <li>• Required services selected by lender</li> <li>• Title services and lender's title insurance (if selected by lender or borrower uses companies identified by lender)</li> <li>• Owner's title insurance (if borrower uses companies identified by lender)</li> <li>• Required services that you can shop for (if borrower uses companies identified by lender)</li> <li>• Government recording charges</li> <li>• Government recording charges</li> </ul>	<ul style="list-style-type: none"> <li>• Required services that you can shop for (if borrower does not use companies identified by lender)</li> <li>• Title services and lender's title insurance (if borrower does not use companies identified by lender)</li> <li>• Owner's title insurance (if borrower does not use companies identified by lender)</li> <li>• Initial deposit for your escrow account</li> <li>• Daily interest charges</li> <li>• Homeowner's insurance</li> </ul>

**Good faith estimate amount:** Enter the amount that appears on the good faith estimate for this charge.

**Good faith estimate number:** The GFE number is available only when the Use 2009 RESPA regulations for HUD-1 & HUD-1A option is checked. It corresponds to the GFE number on page 2 of the HUD.

**Default values are based on HUD-1 line numbers. Examples include:**

- **3:** "Required services selected by lender"
- **6:** "Required services that you can shop for"
- **11:** "Homeowner's insurance"

## Escrows (1000)

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This section contains information for the 1000 section of the HUD. Escrow item information, including aggregate payment schedules, is entered on the Escrows (1000) window.

**Line 1001, "Initial deposit for your escrow account":** Used to indicate the total amount collected by the Lender from the Borrower that is held in an account for the future payment of the obligations listed as they fall due. Line 1001 must be listed in the column as it is the total for the 1000 section.

**Lines 1002 – 1099:** Used for amounts collected by the Lender from the Borrower and held in an account for the future payment of the obligations listed as they fall due. Include the time period (number of months) and the monthly assessment. In many jurisdictions this is referred to as an "escrow", "impound", or "trust" account. In addition to the property taxes and insurance listed, some Lenders may require reserves for flood insurance, condominium owners' association assessments, etc. Lines 1002 through 1099 must be listed outside the columns and are summed onto line 1001. Any aggregate adjustment amount should be listed outside the column on the last line in the 1000 section.

**Round months:** Select the Round Months option to round the number of months that appears in the **Months/Pmts** fields for each escrow item. Decimal fractions of .5 or higher will be rounded up and decimal fractions below .5 will be rounded down.

**Note:** Rounding the months in this manner will affect the total amount collected for each item (displayed in the Borrower and/or Seller columns). Monthly payment amounts in the **Per Mo/Pmt** fields will not be affected. However, the aggregate adjustment amount will be changed so that the total escrow amount the borrower pays at closing remains the same.

**Round for the whole dollar payment:** Select this checkbox to have the tax escrows (1003-1005) rounded. This will round the buyer/ borrower's total monthly payment to a whole dollar amount.

**Seller Pay:** Enter the percentage of the reserves deposited with the lender that the seller is to pay.

**Borrower:** Enter the amount of escrow payment due from the seller at closing.

**Seller:** Enter the amount of escrow payment due from the buyer or borrower at closing.

**Months/Pmts@:** Enter the number of months (or payments) that the Lender is requiring to be collected and the payment amount.

**Each:** Enter the payment amount.

**Good faith estimate type:** Following are some examples of good faith estimate types. Select from one of the following:

Cannot increase	Can increase up to 10%	Can change
<ul style="list-style-type: none"> <li>• Lender origination charge</li> <li>• Your credit or charge (points) for the specific interest rate chosen (after borrower locks in interest rate)</li> <li>• Your adjusted origination charges (after borrower locks in interest rate)</li> <li>• Transfer taxes</li> </ul>	<ul style="list-style-type: none"> <li>• Required services selected by lender</li> <li>• Title services and lender's title insurance (if selected by lender or borrower uses companies identified by lender)</li> <li>• Owner's title insurance (if borrower uses companies identified by lender)</li> <li>• Required services that you can shop for (if borrower uses companies identified by lender)</li> <li>• Government recording charges</li> <li>• Government recording charges</li> </ul>	<ul style="list-style-type: none"> <li>• Required services that you can shop for (if borrower does not use companies identified by lender)</li> <li>• Title services and lender's title insurance (if borrower does not use companies identified by lender)</li> <li>• Owner's title insurance (if borrower does not use companies identified by lender)</li> <li>• Initial deposit for your escrow account</li> <li>• Daily interest charges</li> <li>• Homeowner's insurance</li> </ul>

**Good faith estimate amount:** Enter the amount that appears on the good faith estimate for this charge.

**Good faith estimate number:** The GFE number is available only when the Use 2009 RESPA regulated HUD-1 & HUD-1A option is checked. It corresponds to the GFE number on page 2 of the HUD. Default values are based on HUD-1 line numbers. Examples include:

- **3:** "Required services selected by lender"
- **6:** "Required services that you can shop for"
- **11:** "Homeowner's insurance"

## Title Charges (1100)

This section contains information for the 1100 section of the HUD.

**1101 through 1106 Lines of the HUD:** Each of these HUD sections contain the same fields in ProForm. Default values for each HUD section are:

- **Line 1101 - Title services and lender's title insurance:** Records the total for the category of "Title services and lender's title insurance." This amount must be listed in the columns.
- **Line 1102 - Settlement or closing fee:** Records the settlement or closing fee. This amount must be listed outside the columns.
- **Line 1103 - Owner's title insurance:** Records the charges for the owner's title insurance and related endorsements. This amount must be listed in the columns.
- **Line 1104 - Lender's title insurance:** Records the lender's title insurance premium and related endorsements. Amount is shown outside the column and included in the total appearing on line 1101.
- **Line 1105 - Lender's title policy limit:** Records the amount of the lender's title policy limit (aka coverage amount). This amount is recorded outside of the columns.
- **Line 1106 - Owner's title policy limit:** Records the amount of the owner's title policy limit (aka coverage amount). This amount is recorded outside of the columns.



**Line 1107 - Agent's portion of the total title insurance premium:** records the amount of the total title insurance premium, including endorsements, that is retained by the title agent. This amount is recorded outside of the columns.

**Line 1108 - Underwriter's portion of the total title insurance premium:** Records the amount of the total title insurance premium, including endorsements, that is retained by the title underwriter. This amount is recorded outside of the columns.

**1109 and 1110 Lines of the HUD:** Additional sequentially numbered lines in the 1100-series may be used to itemize title charges paid to other third parties, as identified by name and type of service provided. Show inside column if charge is not associated with the GFE and is payable to a 3rd party. Show outside column if charge is associated with the GFE and included on line 1101.

**1111 and other HUD lines:** Additional sequentially numbered lines in the 1100-series may be used to itemize title charges paid to other third parties, as identified by name and type of service provided. Show inside column if charge is not associated with the GFE and is payable to a 3rd party. Show outside column if charge is associated with the GFE and included on line 1101.

**Additional disclosure:** Displays on lines 1103 and 1104 when the **Use 2009 RESPA regulations for HUD-1 and HUD-1A** option is checked. This field shows any additional disclosures associated with an owner's or loan policy premium.

**Note:** If the **Use 2009 RESPA regulations for HUD-1 & HUD-1A** option is not checked, HUD lines appear as follows:



- **Line 1101** - settlement or closing fee
- **Line 1102** - abstract or title search
- **Line 1103** - title examination
- **Line 1104** - title insurance binder
- **Line 1105** - document preparation
- **Line 1106** - notary fees
- **1107 Line of the HUD:** The 1107 section contains attorney's fees information.
- **1108 Line of the HUD:** The 1108 section contains title insurance information.
- **1109 and 1110 Lines of the HUD:** Each of these HUD sections contain the same fields in ProForm. Default values for each HUD section are:
  - **Line 1109** - lender's coverage
  - **Line 1110** - owner's coverage
- **1111 and other Lines of the HUD:** The 1111 section contains additional information for the 1100 section of the HUD.

**Includes numbers:** Enter HUD line numbers to indicate that fees for those lines are all included in that one charge. For example, line 1107 may have includes numbers 1101, 1102. This tells the buyer or seller that the "Settlement or Closing Fee" and "Abstract or Title Search" are all lumped in as one fee on line 1107 "Attorney's Fees".

**Print agent/underwriter split on HUD-1:** Check this option to show each agent and underwriter portion of the premium on the HUD-1 Settlement Statement.

**Show premium on HUD-1 (1109):** Enter the loan policy premium amount to appear on the HUD-1 Settlement Statement.

**Show premium on HUD-1 (1110):** Enter the owner’s policy premium amount to appear on the HUD-1 Settlement Statement.

**Adding and Deleting an 1100 Line of the HUD:** The HUD section contains HUD sections 1100 through 1113. Additional sections can be added by clicking the  button. Beginning with section 1114, sections can be deleted by highlighting the section to be deleted and clicking the  button.

**Note:** Data contained within a section is lost once the section is deleted. You can add the section and data again, but all previous data is lost. A HUD section cannot be deleted if there are additional HUD sections proceeding the section. For example, HUD section 813 could not be deleted if sections 814 and 815 exist. You would have to delete sections 815 and 814 prior to deleting 813.

**Go To:** Select one of the following options from the drop-down.

Option	Description
Title Insurance Premiums	Displays the <b>Title Insurance Premium Calculation</b> screen.
Endorsements	Displays the <b>Endorsements</b> screen.
Additional Title Charges	Displays the <b>Additional Title Charges</b> screen.

**Taxable:** Check this option to indicate if the charge is taxable. **Note:** This option is visible only when the Sales Tax option in SPAdmin, Preferences, ProForm Order Options is checked.

**Good faith estimate type:** Following are some examples of good faith estimate types. Select from one of the following:

Cannot increase	Can increase up to 10%	Can change
<ul style="list-style-type: none"> <li>• Lender origination charge</li> <li>• Your credit or charge (points) for the specific interest rate chosen (after borrower locks in interest rate)</li> <li>• Your adjusted origination charges (after borrower locks in interest rate)</li> <li>• Transfer taxes</li> </ul>	<ul style="list-style-type: none"> <li>• Required services selected by lender</li> <li>• Title services and lender’s title insurance (if selected by lender or borrower uses companies identified by lender)</li> <li>• Owner’s title insurance (if borrower uses companies identified by lender)</li> <li>• Required services that you can shop for (if borrower uses companies identified by lender)</li> <li>• Government recording charges</li> <li>• Government recording charges</li> </ul>	<ul style="list-style-type: none"> <li>• Required services that you can shop for (if borrower does not use companies identified by lender)</li> <li>• Title services and lender’s title insurance (if borrower does not use companies identified by lender)</li> <li>• Owner’s title insurance (if borrower does not use companies identified by lender)</li> <li>• Initial deposit for your escrow account</li> <li>• Daily interest charges</li> <li>• Homeowner’s insurance</li> </ul>

**Good faith estimate amount:** Enter the amount that appears on the good faith estimate for this charge.

**Good faith estimate number:** The GFE number is available only when the Use 2009 RESPA regulations for HUD-1 & HUD-1A option is checked. It corresponds to the GFE number on page 2 of the HUD. Default values are based on HUD-1 line numbers. Examples include:

- **3:** "Required services selected by lender"

- **6:** "Required services that you can shop for"
- **11:** "Homeowner's insurance"

## Recording Charges (1200)

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This section contains information for the 1200 section of the HUD.

**1201 through 1299 Sections:** Default values for each HUD section are:

- **Line 1201 Government recording charges** - Records the total government recording charges. The amount must be listed in the columns.
- **Line 1202 Deed/Mortgage/Release** - Records the itemized recording charges outside of the columns.
- **Line 1203 Transfer taxes** - Records transfer taxes, and the amount must be listed in the columns.
- **Line 1204 City/County tax/stamps** - Records the amounts for local transfer taxes and stamps outside of the columns.
- **Line 1205 State tax/stamps** - records the amounts for State transfer taxes and stamps outside of the columns.
- **Lines 1206-1299** - Records specific itemized third party charges for government recording and transfer services, but the amounts must be listed outside the columns.

**Note:** If the **Use 2009 RESPA regulations for HUD-1 & HUD-1A** is not checked, HUD lines appear as follows:

- **Line 1201** - recording fees
- **Line 1202** - city/county tax stamps
- **Line 1203** - state tax/stamps

**Description:** Enter a brief description of this disbursement.

**Re:** Enter a memo or other note about this item. The contents of the Re: field for a HUD-1 settlement statement section item will be printed on any separate check for that item. It will also appear just to the left of the Borrower column for that item on the Laser HUD-1 settlement statement.

**Borrower:** Enter the amount the buyer or borrower is to pay in the Borrower column. Enter the amount the seller is to pay in the Seller column.

**Seller:** The amount to be paid by the seller will calculate based on the fee schedule grid amount multiplied by the value entered in **Seller Pay %**.

**HUD-1 To Code:** Select the order contact code for this item. The code entered in this field appears as the default code in the Payees grid.

**HUD-1 To Name:** Defaults based on the code selected from the HUD-1 To Code drop-down. This can be manually overwritten if a different name needs to appear on the settlement statements.

### Fee Schedule Grid

Field	Description
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<b>Fee Schedule Type</b>	Indicates if fee schedules are for recording, city/county tax/stamps or state tax/stamps.
<b>Pages</b>	Enter the number of pages for the deed, mortgage, or release.
<b>Document</b>	Select the type of document from the drop-down list. Options vary per HUD section.  <b>Line 1201</b> - Deed, Mortgage/Deed of Trust, Release <b>Lines 1202 &amp; 1203</b> - Deed, Mortgage/Deed of Trust <b>Lines 1204 through 1299</b> - Deed, Mortgage/Deed of Trust, Release, Other
<b>Fee Schedule</b>	Select the formula to use for the calculation. <b>Note:</b> to add formulas, please go to <b>SPAdmin-Managers</b> , then <b>Fee Schedule</b> then <b>Recording Fees</b> .
<b>Amount</b>	Based on the number of pages, the document and the fee schedule selected the amount appears. <b>Note:</b> The total amount of fees entered in this column appears in the Borrower column. A portion of the fees may also appear in the Seller column depending on the percentages entered in the <b>Seller Pay%</b> field for each fee in the table. If you do not want to use the fee schedule manager, you can type the amount in directly.
<b>Seller Pay %</b>	Enter the percentage of this item that the seller is to pay. The amount the seller is to pay will be calculated automatically based on the default amount in the Borrower column and will be entered into the Seller column.

**1204 and 1205 Sections:** Each of these HUD sections contain the same fields in ProForm. See [Fee Schedule Grid](#) for information on Pages, Document, Fee schedule, Amount, and Seller Pay %.

**RESPA:** Select the appropriate description from the list of RESPA\* s defined fee types.

**Additional description:** Enter any additional information here. Data entered in this field will print on certain settlement statements. Note: To remove this field from the screen, set the Preferences-Additional Description in SPAdmin.

**Adding and Deleting a 1200 Section:** The HUD section contains HUD sections 1200 through 1205.

Additional sections can be added by clicking the  button. Beginning with section 1206, sections can be deleted by highlighting the section to be deleted and clicking the  button.

**Note:** Data contained within a section is lost once the section is deleted. You can add the section and data again, but all previous data is lost. A HUD section cannot be deleted if there are additional HUD sections proceeding the section. For example, HUD section 813 could not be deleted if sections 814 and 815 exist. You would have to delete sections 815 and 814 prior to deleting 813.

**Taxable:** Check this option to indicate if the charge is taxable. **Note:** This option is visible only when the Sales Tax option in SPAdmin, Preferences, ProForm Order Options is checked.

**Good faith estimate type:** Following are some examples of good faith estimate types. Select from one of the following:

Cannot increase	Can increase up to 10%	Can change
<ul style="list-style-type: none"> <li>Lender origination charge</li> <li>Your credit or charge</li> </ul>	<ul style="list-style-type: none"> <li>Required services selected by lender</li> </ul>	<ul style="list-style-type: none"> <li>Required services that you can shop for (if borrower)</li> </ul>

- (points) for the specific interest rate chosen (after borrower locks in interest rate)
- Your adjusted origination charges (after borrower locks in interest rate)
- Transfer taxes

- Title services and lender's title insurance (if selected by lender or borrower uses companies identified by lender)
- Owner's title insurance (if borrower uses companies identified by lender)
- Required services that you can shop for (if borrower uses companies identified by lender)
- Government recording charges
- Government recording charges

- does not use companies identified by lender)
- Title services and lender's title insurance (if borrower does not use companies identified by lender)
- Owner's title insurance (if borrower does not use companies identified by lender)
- Initial deposit for your escrow account
- Daily interest charges
- Homeowner's insurance

**Good faith estimate amount:** Enter the amount that appears on the good faith estimate for this charge.

**Good faith estimate number:** The GFE number is available only when the Use 2009 RESPA regulations for HUD-1 & HUD-1A option is checked. It corresponds to the GFE number on page 2 of the HUD. Default values are based on HUD-1 line numbers. Examples include:

- 3:** "Required services selected by lender"
- 6:** "Required services that you can shop for"
- 11:** "Homeowner's insurance"

*\* The Real Estate Settlement Procedures Act (12 U.S.C. 2601) which, together with Regulation X promulgated pursuant to the act, regulate real estate transfers involving "federally related mortgage loans" by requiring, among other things, certain disclosures to borrower*

## Additional Charges (1300)

### HUD Line Grid

**Lines 1301** and additional sequentially numbered lines must be used to record required services that the borrower can shop for, such as fees for survey, pest inspection or other similar inspections. Enter any required service amount in the Required services field. The total of all amounts entered in Required services will appear in the Borrower amount field on line 1301.

These lines may also be used to record additional itemized settlement charges that are not included in a specific category, such as fees for structural and environmental inspections; pre-sale inspections of heating, plumbing or electrical equipment; or insurance or warranty coverage. The amounts must be listed in either the borrower's or seller's column.

### Adding and Deleting a 1300 Section of the HUD

The HUD section contains HUD lines 1301 through 1305. Additional lines can be added by clicking the



button.

Beginning with line 1306, lines can be deleted by highlighting the line to be deleted and clicking the



button.

**Note:** Data contained within a line is lost once the line is deleted. You can add the line and data again, but all previous data is lost. A HUD line cannot be deleted if there are additional HUD lines preceding the line. For example, HUD line 813 could not be deleted if lines 814 and 815 exist. You would have to delete lines 815 and 814 prior to deleting 813.

**Taxable:** Check this option to indicate if the charge is taxable. **Note:** This option is visible only when the Sales Tax option in SPAdmin, Preferences, ProForm Order Options is checked.

**Good faith estimate type:** Following are some examples of good faith estimate types. Select from one of the following:

Cannot increase	Can increase up to 10%	Can change
<ul style="list-style-type: none"> <li>• Lender origination charge</li> <li>• Your credit or charge (points) for the specific interest rate chosen (after borrower locks in interest rate)</li> <li>• Your adjusted origination charges (after borrower locks in interest rate)</li> <li>• Transfer taxes</li> </ul>	<ul style="list-style-type: none"> <li>• Required services selected by lender</li> <li>• Title services and lender’s title insurance (if selected by lender or borrower uses companies identified by lender)</li> <li>• Owner’s title insurance (if borrower uses companies identified by lender)</li> <li>• Required services that you can shop for (if borrower uses companies identified by lender)</li> <li>• Government recording charges</li> </ul>	<ul style="list-style-type: none"> <li>• Required services that you can shop for (if borrower does not use companies identified by lender)</li> <li>• Title services and lender’s title insurance (if borrower does not use companies identified by lender)</li> <li>• Owner’s title insurance (if borrower does not use companies identified by lender)</li> <li>• Initial deposit for your escrow account</li> <li>• Daily interest charges</li> <li>• Homeowner’s insurance</li> </ul>

**Good faith estimate amount:** Enter the amount that appears on the good faith estimate for this charge.

**Good faith estimate number:** The GFE number is available only when the Use 2009 RESPA regulated HUD-1 & HUD-1A option is checked. It corresponds to the GFE number on page 2 of the HUD. Default values are based on HUD-1 line numbers. Examples include:

- **3:** "Required services selected by lender"
- **6:** "Required services that you can shop for"
- **11:** "Homeowner's insurance"

## Express HUD-1, Page 3

### Comparison of GFE and HUD-1 Charges

The Comparison of GFE and HUD-1 Charges section contains HUD-1 lines to assist you in producing the top portion of the 2009 HUD-1, Page 3. The fields are activated when the **Use 2009 RESPA regulations for HUD-1 & HUD-1A** option is checked on The HUD-1 Options Screen. As HUD-1 lines are added or data is edited, the comparison grid data will update. Once data is overwritten on the comparison grid, automatic updates will no longer occur, and these edits will not be reflected on the HUD-1 line. The

majority of the fields on Page 3 will not write back to the Loan or HUD-1 Section fields; any modifications made to Page 3 will only apply to the Page 3 of the HUD-1 Settlement Statement.

Express HUD-1, Page 3

HUD-1:  Loan 1

**Comparison of GFE and HUD-1 Charges**

HUD-1 Line	Description	GFE Type	GFE Amount	HUD-1 Amount
801	Our origination charge	Cannot increase	\$800.00	\$800.00
802	Your credit or charge (points) for the specific inter...	Cannot increase	\$1,200.00	\$1,200.00
803	Your adjusted origination charges	Cannot increase	\$2,000.00	\$2,000.00
805	Credit report	Can increase up to 10%	\$75.00	\$75.00
806	Tax service	Can increase up to 10%	\$75.00	\$75.00
901	Daily interest charges	Can change		
903	Homeowner's insurance	Can change		
1001	Initial deposit for your escrow account	Can change		
Total charges that can increase up to 10% GFE Amount: \$			150.00	HUD-1 Amount: \$ 150.00
Increase between GFE and HUD-1 charges: \$				or %

**Total HUD-1 That Can Increase More Than 10%**

The fields in this section are calculated fields that add up all of the GFE and HUD-1 Amounts whose Type is **Can Increase Up to 10%**.

**Increase Between GFE and HUD-1 Charges**

The fields in this section are calculated fields that display the amount/percentage of the difference between **GFE Amount & HUD-1 Amount**.

**Loan Terms**

The Loan Terms section contains fields to assist user in producing the bottom portion of the new 2009 HUD-1 Page 3:

<b>Your initial loan amount is:</b>	Enter the loan amount. If the loan amount was previously entered in the <b>Loan Information &amp; Funding</b> screen in the Loan SoftPro Screens section, it will pre-fill on this line.
<b>Your loan term is:</b>	Enter the loan term in years. The default for this field is a calculation based on the Loan Terms & Payments screen <b>Payments Per Year</b> and the <b>Total Payments</b> fields.
<b>Your initial interest rate is:</b>	Enter the interest rate. If the interest rate has been entered in the <b>Loan Terms &amp; Payments</b> screen in the Loan SoftPro Screens, it will pre-fill on this line.
<b>Your initial monthly amount owed for principal, interest,</b>	<b>\$:</b> This amount field defaults from the sum of <b>Payment Information Letter</b> payment amount fields of the Loan Terms & Payments screen. Select <b>Principal</b> or <b>Interest</b> as they apply to the payment.

<p><b>and any mortgage insurance is:</b></p>	<p><b>Mortgage Insurance:</b> If applicable, select this option if the mortgage insurance is added to the principal and interest number entered in the dollar amount field. Or, the Mortgage Insurance check box becomes automatically selected when an amount has been entered on <b>Line 902</b> of the <b>Prepaid Loan Charges</b> screen on the <b>HUD-1 &amp; Closing</b> tab.</p>
<p><b>Can your interest rate rise?:</b></p>	<p>By default, <b>No</b> is selected and the additional fields are greyed out. Once <b>Yes</b> is selected, information can be entered into this section. Information in this section can be entered manually or will pre-fill from the information entered on the <b>Adjustable Rate Mortgage (ARM) Data</b> screen which is accessible by clicking in the <b>ARM Data</b> button on the <b>Loan Terms &amp; Payments</b> screen in the Loan SoftPro Screens.</p>
<p><b>Even if you make payments on time, can your loan balance rise?:</b></p>	<p>The default for this field is <b>Yes</b> when an amount is entered in the Loan Terms &amp; Payments screen <b>Maximum Loan Balance</b> field. Once <b>Yes</b> is populated, the dollar amount can be manually overwritten, if applicable. If no amount has been previously entered in the Maximum Loan Balance field, the default will be <b>No</b>.</p>
<p><b>Even if you make a payment on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?:</b></p>	<p>By default, <b>No</b> is selected and the additional fields are greyed out. Once <b>Yes</b> is selected, information can be entered into this section.</p> <p><b>The first increase can be on:</b> This information can be entered manually or will pre-fill from the information entered in the <b>Adjustable Rate Mortgage (ARM) Data</b> screen which is accessible by clicking on the <b>ARM Data</b> button on the <b>Loan Terms &amp; Payments</b> screen in the Loan SoftPro Screens.</p> <p><b>And the monthly amount owed can rise to \$:</b> This field defaults from the Adjustable Rate Mortgage (ARM) Data screens <b>First Payment Charge Amount</b> field.</p> <p><b>The Maximum it can ever rise to is \$:</b> This field defaults from the Adjustable Rate Mortgage (ARM) Data screens <b>Maximum Payment Amount</b> field.</p>
<p><b>Does your loan have a prepayment penalty?:</b></p>	<p>By default, <b>Yes</b> is selected when the Loan Terms &amp; Payments screen <b>Prepayment Penalty</b> field is checked. The Amount defaults from the <b>Maximum Prepayment Amount</b> field. Once <b>Yes</b> is selected, the dollar amount can be manually entered, if applicable. The selection will default to <b>No</b> if the Prepayment Penalty check box is left unchecked.</p>
<p><b>Does your loan have a balloon payment?:</b></p>	<p>By default, <b>No</b> is selected and the amount field is greyed out. Once <b>Yes</b> is selected, if the balloon information is entered in the <b>Loan Terms</b> section of the <b>Loan Terms &amp; Payments</b> screen it will change from <b>No</b> to <b>Yes</b>. If no info has been entered into the Loan Terms section, the data can be manually entered.</p>
<p><b>Total monthly amount owed including escrow payments:</b></p>	<p>The selection for this section defaults based upon the <b>Payment Information Letter</b> data on the Loan Payments and Terms screen. If escrows have been entered in the 1000 section of the HUD-1, the amounts will flow to the Payment Information Letter grid and will default to the <b>You have an additional monthly escrow payment of...</b> selection. The <b>additional monthly escrow payment</b> amount defaults from the <b>Total Additional Escrows</b> field on the Payment</p>



Information Letter screen. The **initial monthly payment amount owed** field defaults from the **Principal Interest and Mortgage Insurance** amount field on the Payment Information Letter screen.

## [Seller Proceeds and 1099-S Screen](#)

The first section in the Seller Proceeds and 1099-S screen displays the 1099-S related data for each seller in an order. In the second part of the screen, the Payee section, a seller's proceeds can be disbursed to another party or split up money into different checks.

**Note:** A warning message appears if the transaction type is a purchase and the escrow status is **closed** and any of the required fields are missing:

- Seller first name
- Tax ID/SSN
- Seller address
- Seller City
- Seller State
- Seller ZIP code
- Firm file ID
- Gross proceeds amount
- settlement date
- Legal description

**Exclude order from IRS submission:** Check this option to prevent title only or single-side closings from being exported to 1099 and reported to the IRS.

**1099-S description (editable):** The description field defaults to "**property address**", but if the property address information is blank, then it defaults to the "**Escrow Brief Legal**" field.

**Total cash to sellers:** The total amount of cash to be given to the seller(s).

**Divert seller proceeds to line:** Use this field to divert the seller's proceeds to a HUD line. Click the field and enter the HUD-1 line, description and amount. "**Next available Seller Debit (500 section)**" is the first option. HUD-1 lines 506-509, 513-519 are the next available 500 section lines. Click **edit** next to the drop-down to make any changes from the Seller Debits (500) screen.

**Total buyer's part of real estate taxes:** The real estate tax paid in advance that is allocable to the buyer. For example, a residence is sold in a county where the real estate tax is paid annually in advance. The seller paid real estate taxes of \$1,200 for the year in which the sale took place. The sale occurred at the end of the 9th month of the real estate tax year. Therefore, \$300 of the tax paid in advance is allocated to the buyer, by reference to the amount of real estate tax shown on the HUD-1 as paid by the seller in advance.

**Name:** Name of the seller.

**Percentage of Total (editable):** The percentage of the proceeds for each seller.

**Cash to Seller:** The dollar amount to be disbursed to each seller.

**1099-S Proceeds:** The gross proceeds reported on the 1099-S for each seller. Gross proceeds means any cash received or to be received for the real property by or on behalf of the transferor, including the

stated principal amount of a note payable to or for the benefit of the transferor and including a note or mortgage paid off at settlement.

**Buyer's Part of Real Estate Taxes (editable):** The total buyer's part of real estate taxes times the percentage of total for each seller. For example: The total buyers part of real estate taxes = \$500.00. If there are 5 sellers in an order, the percentage would be 20% for each seller. So the buyer's part of real estate taxes for each seller is 20% of \$500.00, or \$100.00.

**Property Services Received (editable):** Select this checkbox if the seller received services in lieu of or in addition to money.

**1099-S Provided (editable):** Select this checkbox if the seller was provided with a 1099-S form at closing.

**1099-S Signed (editable):** Select this checkbox if the seller's signature was obtained at closing in acknowledgement of receiving a 1099-S form.

**Exempt from 1099 Reporting (editable):** Select this checkbox if the seller is exempt from 1099-S reporting. Since corporations are normally exempt from 1099 reporting, this checkbox is inactive if the seller type is either flagged as Corporation or Other.

## Payees

**Code:** Select a contact type from the drop-down list. Defaults to the code selected in the **HUD-1** to field.

**Name:** A drop-down list indicating the name of the person or company associated with the payee code selected. Select an individual name and a separate disbursement will be generated for that person.

**%:** Auto-calculated to the percentage of the payee amount based on the total of the HUD line amount. This is how multiple parties are paid from one HUD-1 line. By changing the percentage it reduces the amount going to the first party and then allows the selection of one or more parties to pay the remaining balance to. **Note:** The number entered cannot be greater than 100.

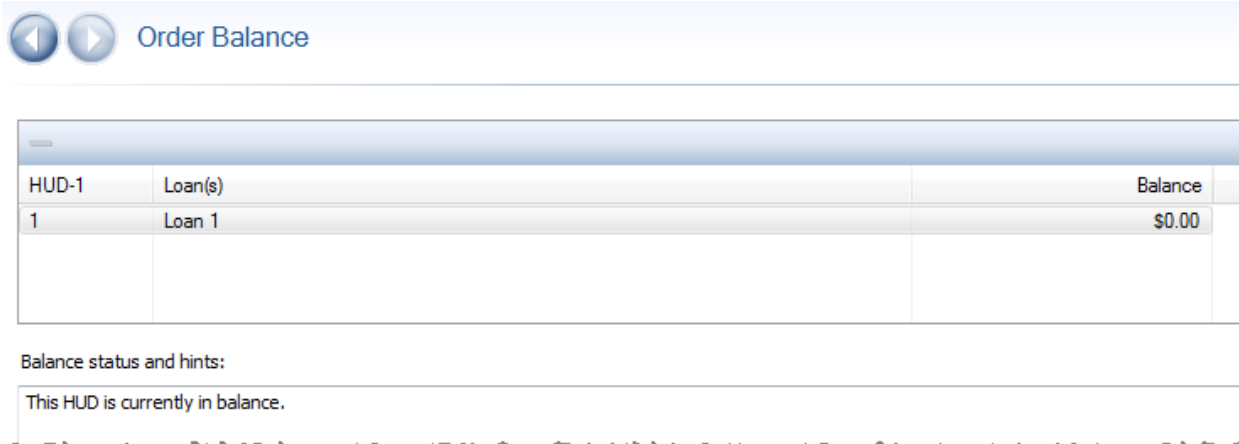
**Amount:** This field is editable only when an amount has been entered in the **Buyer** or **Seller Amount** fields on the corresponding HUD line. Editing the amount creates a new row for the difference. Adding an amount to a new row subtracts the difference from the previous row.

## Diverting Seller Proceeds

---

Seller's funds can be diverted to a different HUD line in ProForm. 500 lines auto-update and the lines used are **506-509** and **513-519**. A Description is required and the funds are always a single-sided seller debit. This is never a buyer issue. For example, if the seller wants to send their proceeds to a credit card, the entire amount is sent to a new HUD line.

## Order Balance



HUD-1	Loan(s)	Balance
1	Loan 1	\$0.00

Balance status and hints:

This HUD is currently in balance.

### File Balance Information

This screen contains information about your file's balance. A message displays the current state of your file's balance. If your file is currently in balance, the message reads, "**This file/HUD is currently in balance**". If your file is out of balance, a message displays the total amount of incoming funds, the total amount of disbursements, and the difference between them. The difference between the incoming funds and disbursements equals the amount by which the file is out of balance.

You can select a single item, or right-click to add or delete an item.

To help you reconcile an out-of-balance situation, further information will be provided. Line items that may be causing your file to be out of balance will be listed along with the amounts they contain. Also, any grouped disbursements that are negative amounts will be listed along with the amounts they contain. Grouped disbursements are displayed on the Grouped Disbursements screen.

Depending on the state of your file, you may also receive other information. This information may include the total amount of deductions and a list of all line items which have a disbursement status of D (Deducted). Or, all line items which are included in the funding check may be listed, along with the total amount of the items. You will be alerted if the loan proceeds entered in the Loan Proceeds/Funding Amount field is short or over the amount received in the loan package check. Information will only be included in the message which may be contributing to an out-of-balance situation.

Here is an example of what you should see when the file is out of balance:

*This HUD is not in balance:*

*Total incoming funds: \$175,000.00*

*Less total disbursements: \$180,000.00*

*Balance: (\$5,000.00)*

The following items may be causing this problem:

*Lender Wachovia (L2): Deductions (\$6,000.00) exceed incoming funds (\$4,500.00) by a difference of \$1,500.00. Deductions are found on line(s): 801, 802, 804, 806.*

*Mortgage Broker Lending Tree (B): Deductions (\$3,000.00) exceed incoming funds (\$2,500.00) by a difference of \$500.00. Deductions are found on line(s): 803, 807.*

*Lender Wachovia (L2): Reductions (\$2,000.00) exceed disbursements (\$1,500.00) by a difference of \$500.00. Reductions are found on line(s): 204.*

Press **F12** to open a dialog with Order Balance information from anywhere within a ProForm order to give you quick, easy access to this detail. The grid will list all HUDs present in the current order.

## HUD-1 Options

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**Use 2009 RESPA regulations for HUD-1 & HUD-1A:** Check to specify that this is the 2009 version of the HUD-1 or HUD-1A Settlement Statement instead of the 1986 version. When this option is selected, Escrow/Closing screens reflect the necessary fields required to produce the 2009 HUD-1/HUD-1A Settlement Statement. An Edit permission is associated with this checkbox. If permission is granted and the option is changed in an order, an entry is written to the order history log. Once checked, a confirmation message, "**Modifying this option may remove amounts from 800-1300 and 1500 sections. Do you want to continue?**" appears. Click **Yes** to continue with the 2009 version. Click **No** to continue with the 1986 version.

**Use HUD-1A rules for refinances, equity lines, etc.:** Select to use the HUD-1A Form for refinances and equity loans.

**Place code ('B', 'S', 'L', or 'T') in generated POC descriptions:** Select to have a **B** (buyer/borrower), **S** (seller), **L** (lender), or **T** (third-party) entered along with the amount and the label POC in the Re field for a line item paid outside of closing.

**Use buyer/seller split feature:** Select this option to automatically reduce a calculated buyer amount by the amount entered in the seller amount field, or reduce a calculated seller amount by the amount entered in the borrower amount field.

**For example:** Enter a loan amount and 1% origination fee on line 801 to calculate the borrower amount, then enter \$100.00 in the seller amount field, and the borrower amount automatically be reduced by \$100.00 when this option is selected.

**Show deposit/earnest money as required in RESPA regulations:** Select to have the full amount of commission shown on Line 703 and nothing show on Line 506. Use this option with discretion. It is a requirement of RESPA regulations to show the deposit retained on Line 506.

If the settlement agent, listing agent, or selling agent retains the deposit, and this option is selected, the deposit does not show on Lines 506, 701, or 702 (Line 703 shows the full amount of commission).

**Note:** The deposit is represented on the Disbursement Summary and on checks as retained.

**Print approval signature lines on Order Balance Sheets:** Check to print signature lines on the Order Balance Sheets (documents found in the ReadyDocs folder), if unchecked no signature lines print.

**Use Individual Settlement Statement rules to calculate buyer/seller receipts and disbursements:**

When this option is unchecked, the buyer receipts and disbursements are calculated by multiplying the buyer's interest % by the total cash due from/to buyers. The seller receipts and disbursements are calculated by multiplying the seller's proceeds % by the total cash due from/to sellers.

When this option is checked, the buyer receipts and disbursements are calculated by using each HUD-1 line payor grid code to determine if the amount is split between all buyers (BA) or only one individual buyer (B, B2, etc.). For example, if one buyer (B) is responsible for paying a fee on line 1109, select "B" in the payor code to indicate that buyer 1 is responsible for paying the total charge on line 1109. The total

of each buyer's credits minus each buyer's debits is calculated to determine the individual total due from/to each buyer. The same calculation applies for sellers when this option is checked.

**Note:** Since rounding must be done on each individual debit or credit amount, the total due to/from each buyer/seller may be several cents different. This variance depends on the number of buyers/sellers that are in the order, each buyer's interest percentage or seller's proceeds percentage, and the amounts on each HUD-1 line.

**Use individual buyer codes for receipts and disbursements:** When this option is unchecked, the amount due to/from buyers appears as a single receipt or disbursement to all buyers (BA). When this option is checked, the amount due to/from each buyer appears as separate receipts or disbursements to each buyer (B, B2, etc.).

**Use individual seller codes for receipts and disbursements:** When this option is unchecked, the amount due to/from sellers appears as a single receipt or disbursement to all sellers (SA). When this option is checked, the amount due to/from each seller appears as separate receipts or disbursements to each seller (S, S2, etc.).

### HUD (Letter/Large Print)

Page	Final and Estimated
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Page 1	<b>Signature lines:</b> Select to have buyer/borrower and seller signature lines printed on Page 1 of the HUD-1 settlement statements.
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	<b>Signature lines w/acknowledgement:</b> N/A
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	<b>1099 solicitation:</b> N/A
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Page 2	<b>Signature lines:</b> Select to have buyer/borrower and seller signature lines printed on the HUD-1 settlement statements.
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	<b>Signature lines w/acknowledgement:</b> N/A
--	---

	<b>1099 solicitation:</b> N/A
--	-------------------------------

Page 3	<b>Signature lines:</b> Select to have buyer/borrower and seller signature lines at the bottom of the Last Page of the HUD-1 settlement statement.
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	<b>Signature lines w/acknowledgement:</b> N/A
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	<b>Note:</b> This option is not available when the "Use 2009 RESPA regulations for HUD-1 & HUD-1A" checkbox is not selected.
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Attachment	<b>Signature lines:</b> Select to have buyer/borrower and seller signature lines at the bottom of the attachment to the HUD-1 settlement statements.
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	<b>Signature lines w/acknowledgement:</b> Select to include acknowledgement language along with the buyer/borrower and seller signature lines on the attachment to the HUD-1 settlement statements.
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	<b>1099 solicitation:</b> Select to include 1099-S solicitation language along with the buyer/borrower and seller signature lines on the attachment to the HUD-1 settlement statement.
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### HUD (Legal)

Page	Final and Estimated
<b>Page 1</b>	<p><b>Signature lines:</b> Select to have buyer/borrower and seller signature lines printed on Page 1 of the HUD-1 settlement statements.</p> <p><b>Signature lines w/acknowledgement:</b> Select to include acknowledgement language along with the buyer/borrower and seller signature lines on the HUD-1 settlement statements.</p> <p><b>1099 solicitation:</b> Select to include 1099-S solicitation language along with the buyer/borrower and seller signature lines on the HUD-1 settlement statements.</p>
<b>Page 2</b>	<p><b>Signature lines:</b> Select to have buyer/borrower and seller signature lines printed on the HUD-1 settlement statements.</p> <p><b>Signature lines w/acknowledgement:</b> Select to include acknowledgement language along with the buyer/borrower and seller signature lines on the HUD-1 settlement statements.</p> <p><b>1099 solicitation:</b> Select to include 1099-S solicitation language along with the buyer/borrower and seller signature lines on the HUD-1 settlement statements.</p>
<b>Page 3</b>	<p><b>Signature lines:</b> Select to have buyer/borrower and seller signature lines at the bottom of the Last Page of the HUD-1 settlement statement.</p> <p><b>Signature lines w/acknowledgement:</b> Select to include acknowledgement language along with the buyer/borrower and seller signature lines on the HUD-1 settlement statements.</p> <p><b>Note:</b> This option is not available when the "Use 2009 RESPA regulations for HUD-1 &amp; HUD-1A" checkbox is not selected.</p>
<b>Attachment</b>	<p><b>Signature lines:</b> Select to have buyer/borrower and seller signature lines at the bottom of the attachment to the HUD-1 settlement statements.</p> <p><b>Signature lines w/acknowledgement:</b> Select to include acknowledgement language along with the buyer/borrower and seller signature lines on the attachment to the HUD-1 settlement statements.</p> <p><b>1099 solicitation:</b> Select to include 1099-S solicitation language along with the buyer/borrower and seller signature lines on the attachment to the HUD-1 settlement statement.</p>

## Master Settlement Statement

Page	Final and Estimated
<b>Last Page</b>	<p><b>Signature lines:</b> Select to include buyer/borrower and seller signature lines at the bottom of the Last Page of the master settlement statements printed using this file.</p>

**Text to be printed on the bottom of HUD-1, page 2:** Enter text to print at the bottom of page 2 of the HUD-1 settlement statement.

**Show additional disbursements from broker's commission:** These options are specifically used for documents. If there are disbursements from the broker's commission to a third-party:

- Select **Page 2** to show disbursements on page 2 of the HUD-1 settlement statement
- Select **Attachment** to show disbursements on a separate attachment to the HUD-1 settlement statement
- Select **None** to keep third-party disbursements from printing on the HUD-1 settlement statement.

**Print settlement agent signature on HUD-1:** Select one of the following from the drop-down list: None, Page 1, Page 2, Page 3 or Attachment.

**Include acknowledgement:** Select this option to include the acknowledgment with the settlement statement.

**Print tax proration disclosure on Buyer/Seller Certification:** Select one of the following from the drop-down list: **Never, Only when tax status is to be paid by Buyer, Always regardless of tax status.**

**"The buyer and seller understand that the tax prorations shown on the settlement statement are":**  
Enter text to be included on the Buyer/Seller Certification. This information only appears on the Buyer/Seller Certification if **Always regardless of tax status** is selected or **Only when tax status is to be paid by Buyer** is selected and the taxes are paid by the buyer on one or more of the tax screens.

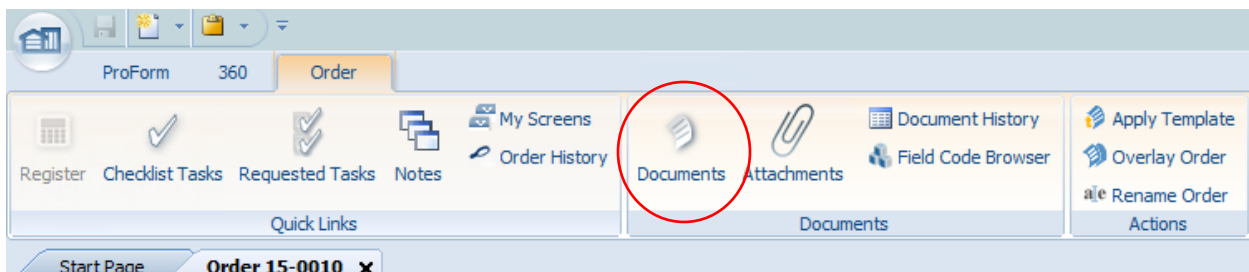
## Documents

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ReadyDocs are documents that print directly from ProForm. Examples include Invoices, Payment Information Letter and Settlement Statements.

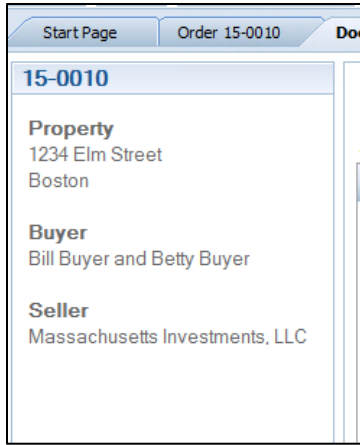
### Documents Tab

To access the Documents screen, open a ProForm order and click on the **Order** tab. Click the **Documents** action icon (or use keyboard shortcut **Ctrl+D**) from within the Order Tools to access the Documents screen.



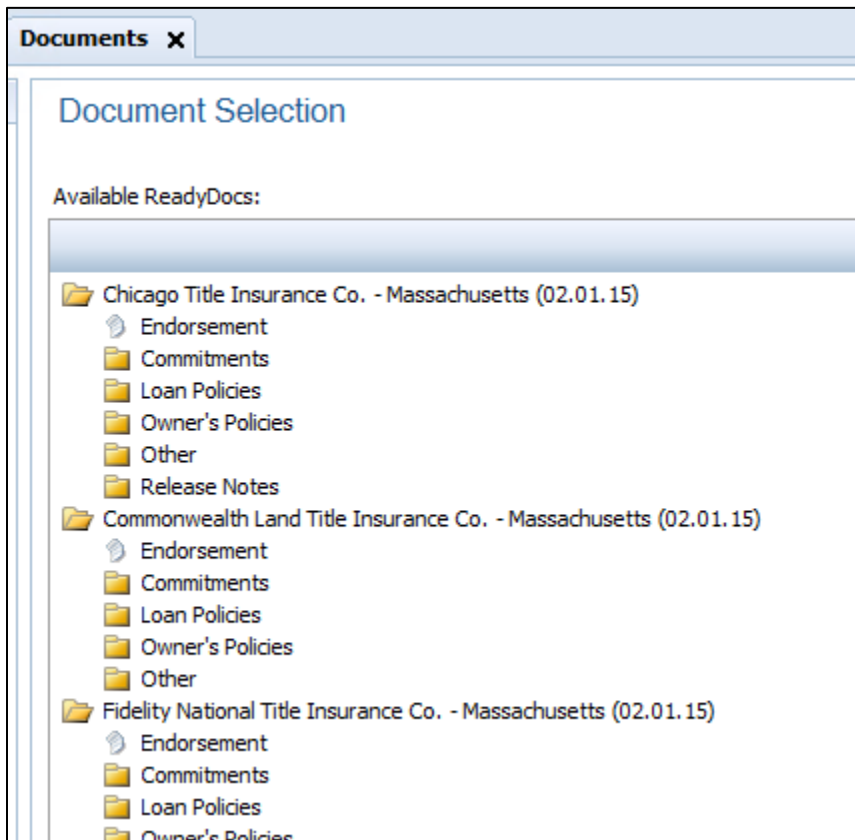
### Order Selector

The left side of the screen displays the order selection area. The order selector will display any currently open orders - once an order has been selected for document association, the navigation pane will display information about the order such as property, buyer name, seller name, etc.



### **Available ReadyDocs**

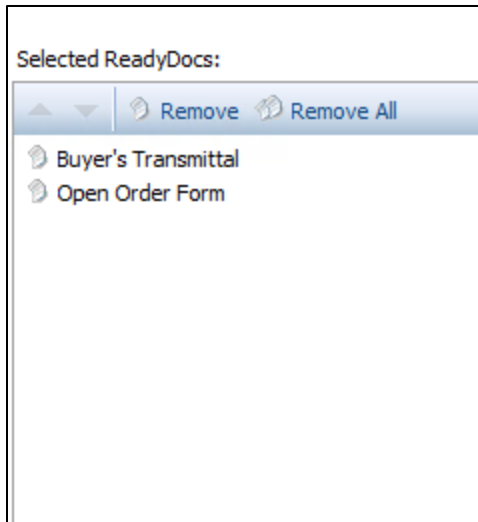
The Available ReadyDocs pane displays those documents trees that the user has available for viewing and distribution.



### **Selected ReadyDocs**

The Selected ReadyDocs pane displays those documents that the user has chosen to preview and/or distribute from the Available ReadyDocs pane.



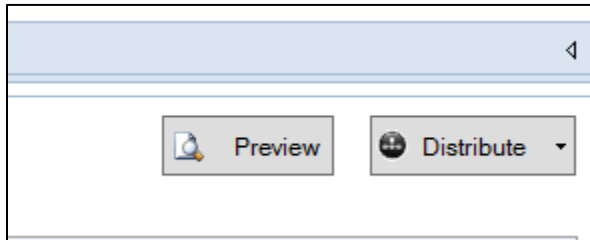


### Document Selection

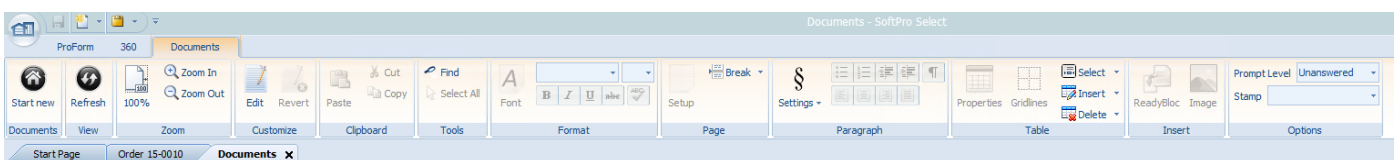
**Back:** This button will become enabled once the second document of the batch has been previewed, allowing the user to go back to a previously viewed document in the set.

**Next:** Click the Next button to initiate the document preview and to navigate to the next document in the set.

**Distribute:** This button will bring up the documents [Distribution screen](#), allowing users to print, save or email the document.



### Edit Ribbon



#### Clipboard

**Paste:** Click this button to paste the clipboard contents.

**Cut:** Click to cut the selection and put it on the clipboard.

**Copy:** Click to copy the selection and put it on the clipboard.

#### Format

**Font:** Select to show the font settings dialog.

**Font Family:** Use the drop-down to select the font face.

**Font Size:** Use the drop-down to change the font size.

**Bold:** Click to make the selected text bold.

**Italic:** Click to make the selected text italicized.

**Underline:** Click to make the selected text underlined.

**Strikethrough:** Click to draw a line through the middle of the selected text.

**Spell Check:** Click to check spelling.

### **Page**

**Setup:** Click here to show the page setup dialog to modify settings such as margins, orientation, etc.

**Break:** Click here to insert a page break or a section break.

### **Paragraph**

**Settings:** Click to modify paragraph settings, set tab stops or format bullets and numbering

**Bullets:** Click to start a bulleted list

**Numbering:** Click to start a numbered list

**Outdent Items:** Click to decrease the indent level of the paragraph.

**Indent Items:** Click to increase the indent level of the paragraph.

**Paragraph Markers:** Click to show paragraph markers

**Align Left:** Click to align text to the left.

**Align Center:** Click to center the text.

**Align Right:** Click to align text to the right.

**Justify:** Click to align text to both the left and right margins.

### **Table**

**Properties:** Click to open the table properties dialog box and change settings such as row and column number and width, borders and shading, etc.

**Gridlines:** Click to show or hide table gridlines.

**Select:** Click to select a cell, row or entire table.

**Insert:** Click to insert a cell, row or entire table.

**Delete:** Click to delete a cell, row or entire table.

### **Insert**

**ReadyBloc:** Click to insert a RdyBloc into the document.

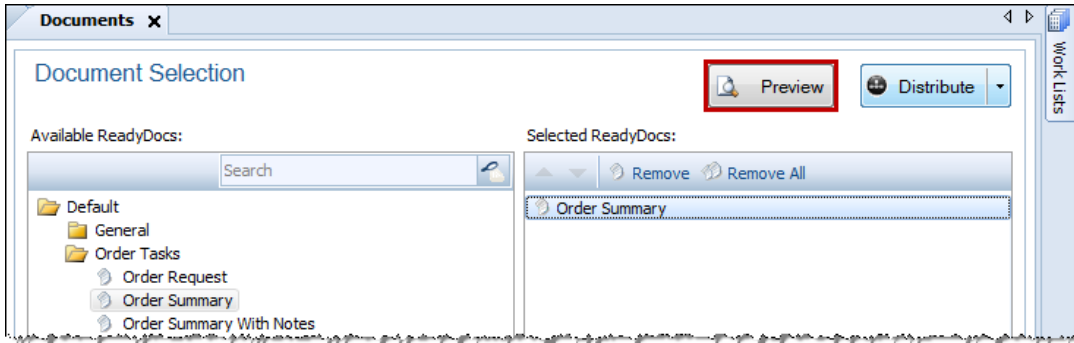
**Image:** Click to insert an image into the document.

## **Print Preview**

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View an example of a document before you print, e-mail or save it. To access the Print Preview function:

1. From the **ProForm Order Tab**, select **Documents**.
2. From the **Available ReadyDocs** tree, select a document to preview.
3. Drag the document from the Available ReadyDocs pane to the **Selected ReadyDocs** pane.
4. Click the **Preview** button.



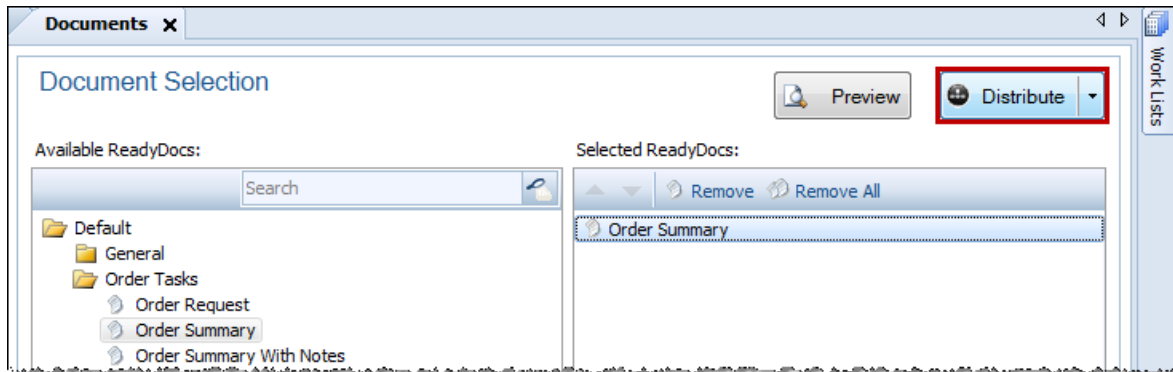
5. Click the **Forward** and **Backward** buttons to navigate document Preview.



## Distributing Documents

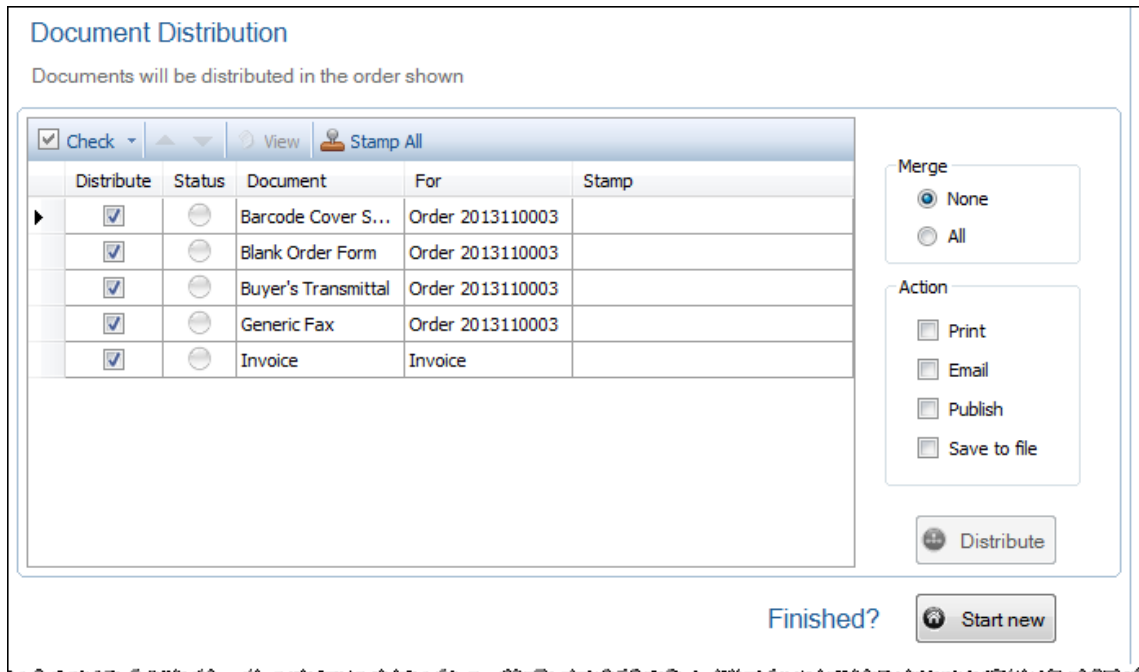
The Distribute function allows the user to simultaneously print, email, publish and/or save the set of documents exactly as they appear in preview mode.

The **Distribute button** is visible as part of the Document Selection screen:



### Distribute Screen

The Distribute Screen lists all of the documents in the selected batch. The **up and down arrows** can be used to arrange the documents selected for distribution in the desired print order



**Distribute:** These checkboxes are used to select which documents are to be distributed together. The **Check** button can be used to select **All** or **None** of the documents in the list.

**Status:** The Status indicator reflects the current state of the document:

**Clear:** The document has not yet been rendered.

**Green:** (OK) The document is ready and current with the state of the underlying order.

**Yellow:** (Warning) The document is ready but may not be current with the state of the underlying order. If a document is in this state, the user will be asked if the document should be refreshed before it is distributed.

**Red:** (Error) The document is not ready due to an error during rendering.

**For:** This column indicates the object for which the document is created or rendered. This may be the order, but it could be any other object such as the First Buyer, the Second HUD, Lender, et cetera.

**Stamp All:** The Stamp column is used to set the watermark for each document, as desired. Custom stamps may be added by using the [Drop-down Lists Editor](#) in SPAdmin. The default choices of watermark are:

- CONFIDENTIAL
- ESTIMATED
- PREVIEW
- SPECIMEN

### Action

**Print:** Click to send the selected documents to a printer.

**Email:** Not available for SPLite

**Publish:** Click to send the selected documents to the Attachments section in your order.

**Save to file:** Click to print the selected documents to a .pdf format and save the file to a desired destination.

## Merge

**None:** this option publishes each document individually as .pdf files, not as part of a collection

**All:** this option publishes all of the items selected together as one .pdf file

## Distribute

Once the Action selections have been made and the documents are ready to distribute, click the Distribute button to initiate the action(s).

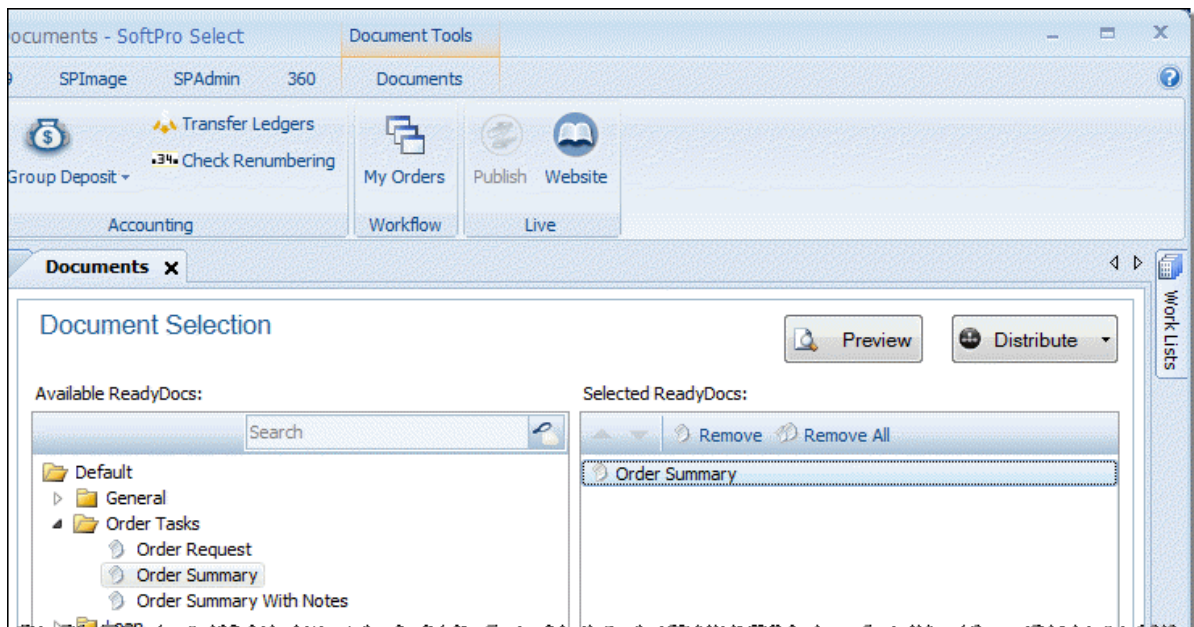
## Start New

Once the user has distributed the documents as desired, click the **Start Over** button to return to the Document Selection Screen. The previously-selected ReadyDocs will still remain in the right pane, so the user will not have to start over and re-select them. New docs may be added to the existing selection of documents. However, in order to preview the docs again, they will need to be re-rendered.

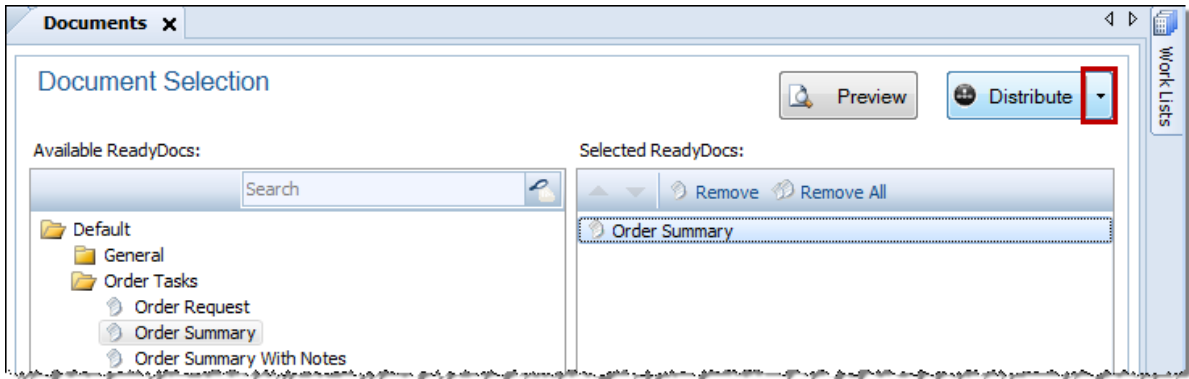
## Saving Documents

There are three options for saving documents. You may **Quick Save** from the **Document Selection** screen, **Quick Save** from the **Preview Screen**, or **Save to file** from the **Document Distribution** screen.  
**Document Selection Quick Save:**

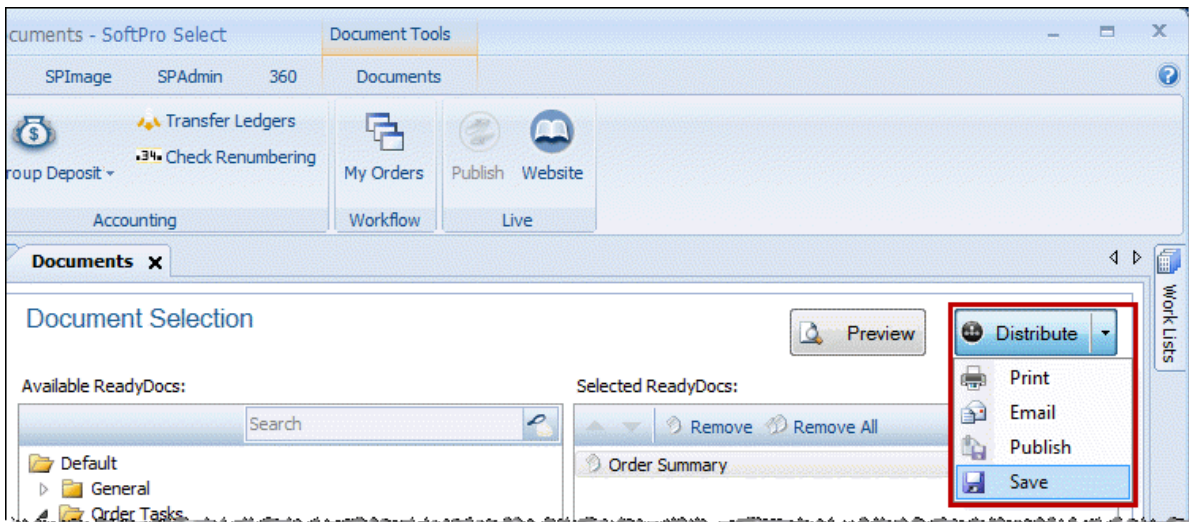
1. From the **Available ReadyDocs** tree, select a document and drag it the **Selected ReadyDocs** pane.



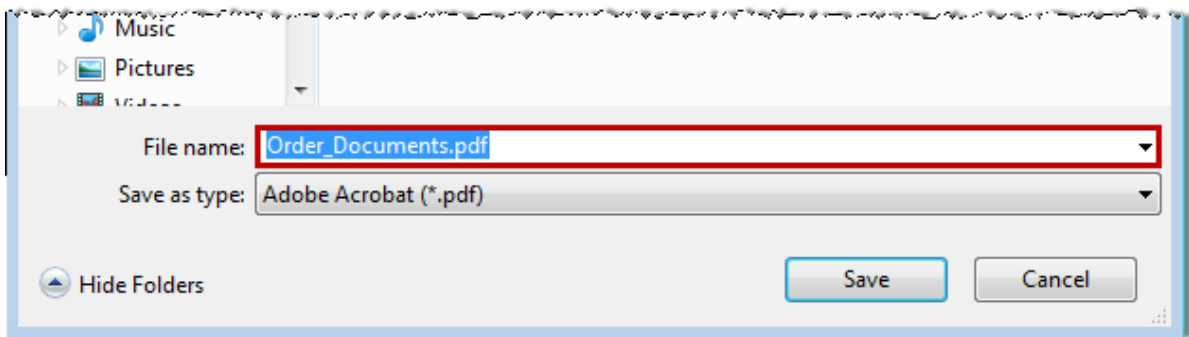
2. Click the small black arrow on the **Distribute** button.



3. Choose the **Save** option in the drop down menu under the **Distribute** button.

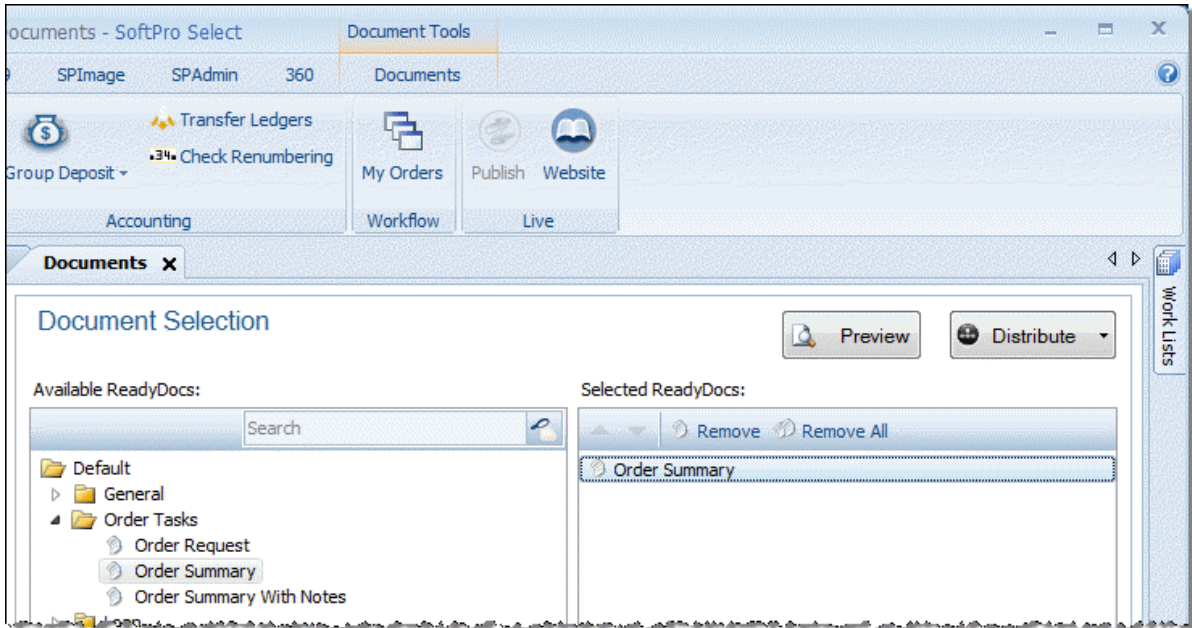


4. Click **Save**. The program will bring up a **Save As** window, enabling the user to choose a name and location. **Note:** All documents **Quick-Saved** from the **Document Selection** screen will be combined into one .pdf file.

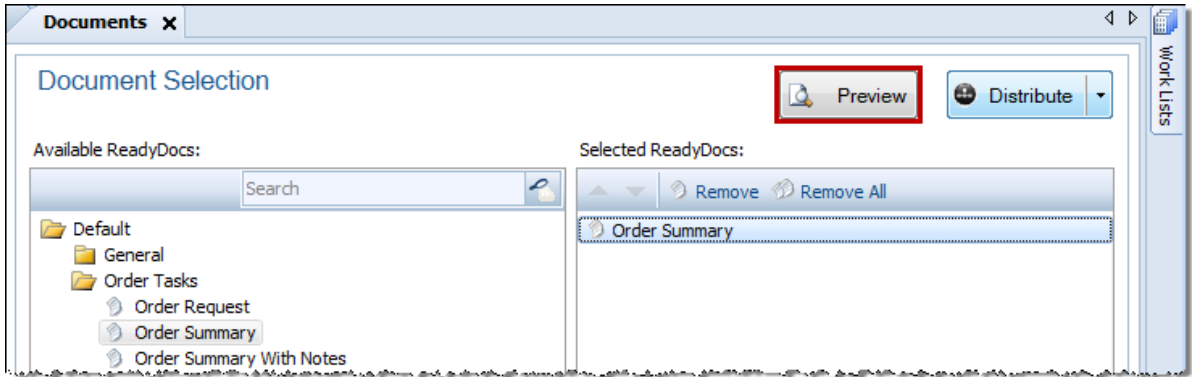


**Preview Screen Quick Save:**

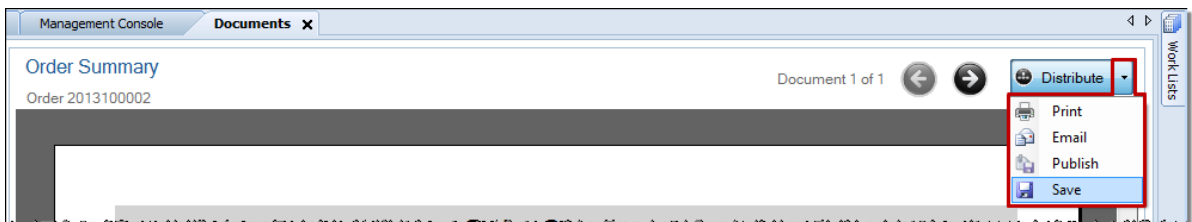
1. From the **Available ReadyDocs** tree, select a document and drag it the **Selected ReadyDocs** pane.



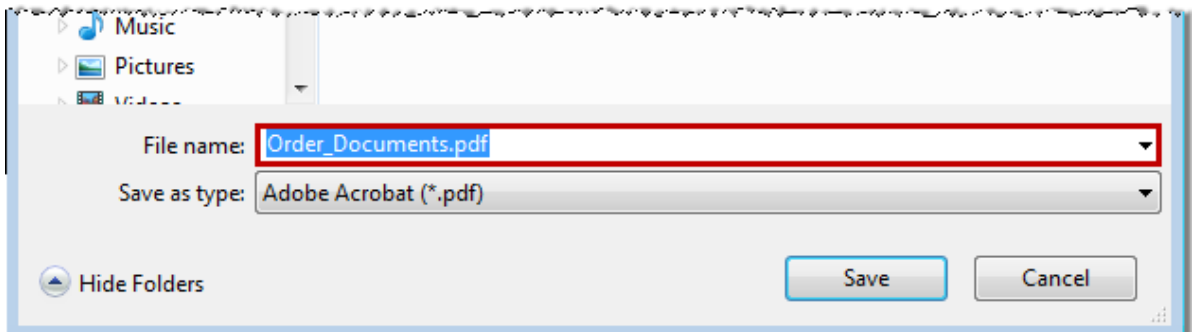
2. Click the **Preview** button.



3. From the preview screen, click the **small black arrow** on the **Distribute** button.



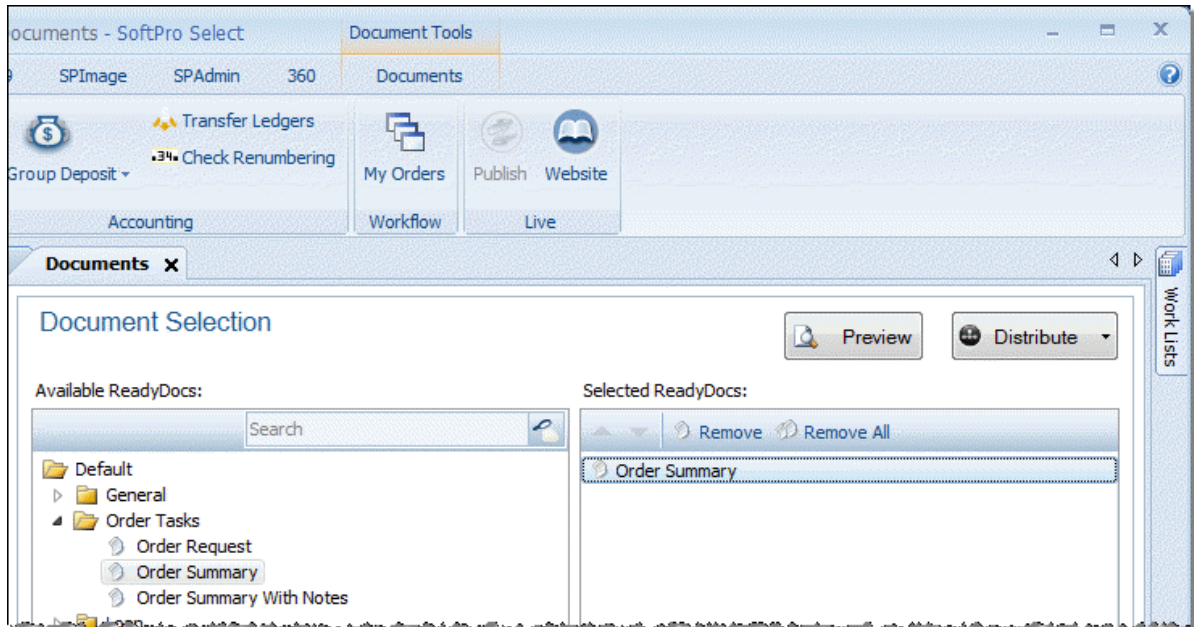
4. Click **Save**. The program will bring up a **Save As** window, enabling the user to select a save location for the file.



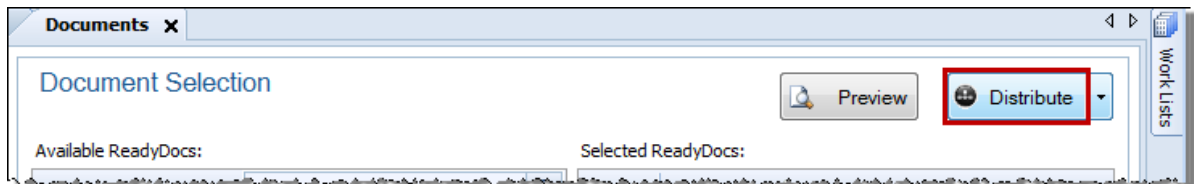


## Document Distribution Save to File:

1. From the **Available ReadyDocs** tree, select a document and drag it the **Selected ReadyDocs** pane.

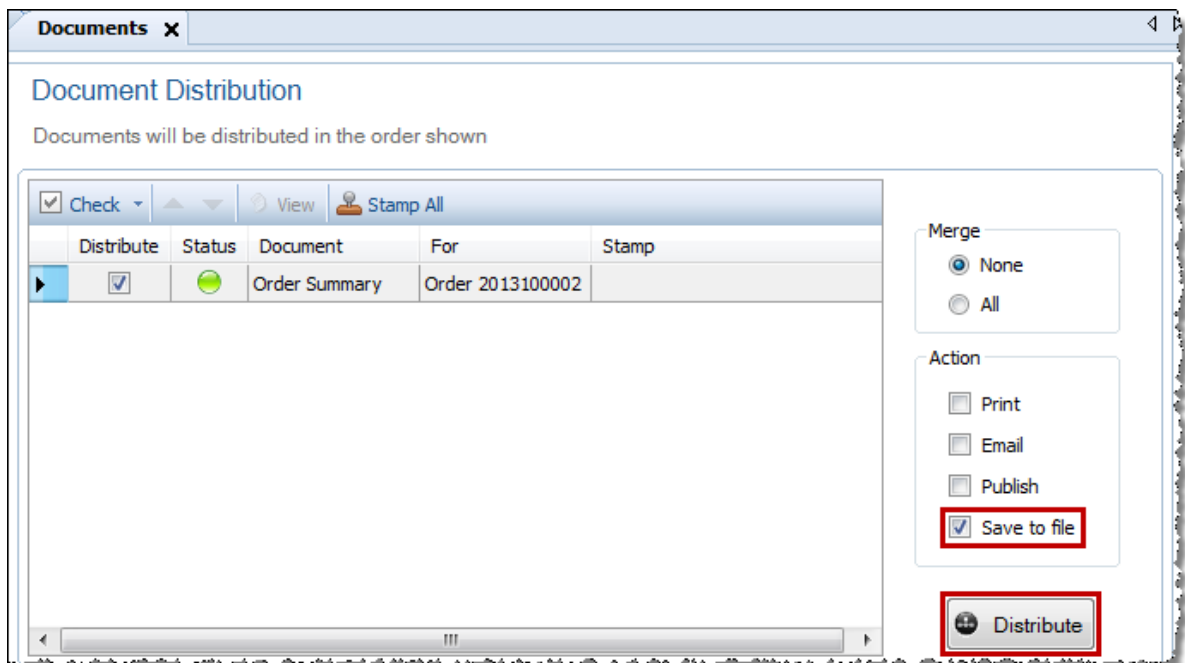


2. You may access the **Document Distribution** screen by clicking the **Distribute** button on the **Preview Screen** or the **Document Selection Screen**.



3. Use the checkboxes to select the documents you wish to distribute, check **Save to file**, and then click the **Distribute** button. A dialog will appear, allowing you to specify the location to which you want to save. The document(s) can only be rendered in .pdf with the Save to File option. The Merge options **None** and **All** allows you to specify whether or not you want all documents combined into one .pdf or saved as separate .pdfs.



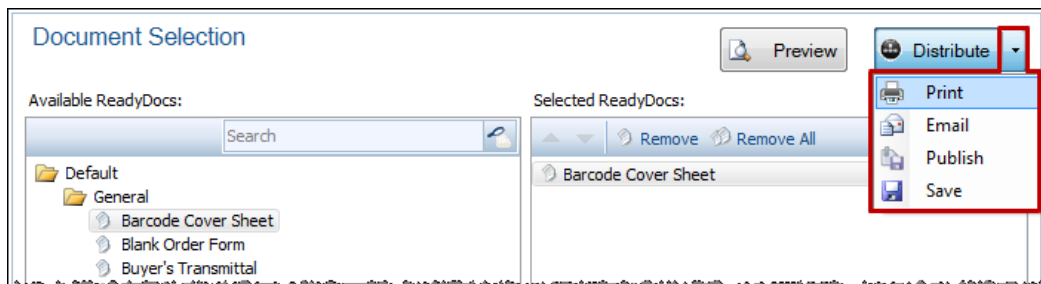


## Printing Documents

Printing may be done from the **Document Selection** screen, **Preview Screen**, or **Document Distribution** Screen.

### Printing from the Document Selection and Preview Screens

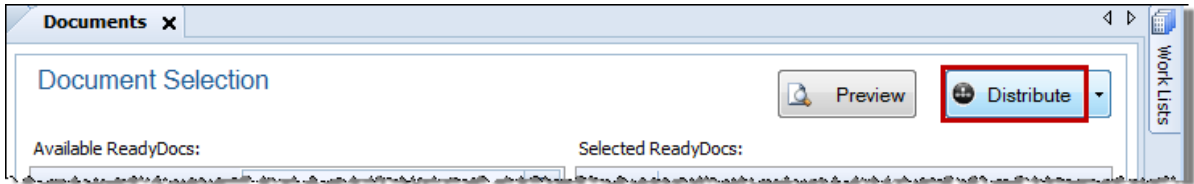
1. From the **Available ReadyDocs** tree, select a document that you want to preview.
2. Drag the document from the Available ReadyDocs pane to the **Selected ReadyDocs** pane.
3. Click the small black arrow on the **Distribute** button to bring up the distribute menu, and choose **Print**.



4. The exact same process is used to print from the **Preview** screen. While on the Preview screen, click the small black arrow on the Distribute button.

### Printing from the Document Distribution Screen

1. From the **Available ReadyDocs** tree, select a document that you want to preview.
2. Drag the document from the Available ReadyDocs pane to the **Selected ReadyDocs** pane.
3. Click the **Distribute** button to bring up the Distribute page.



4. Select the documents to save in the **Distribute** column that you wish to print. Select the **Print** checkbox, and press the Distribute button. A print dialog should appear.

