Title Policy Production

There are a few screens within a file that are used to build your Title Commitment and Policies. Below please find the steps you can take to complete, build and generate your title policy.

Title Policy:

When you enter the file and start on the File Summary screen, you will hover over Maintain File, then choose the Title Policy screen. Here is where you can select the underwriter, enter the commitment effective date and calculate premiums. The coverage amounts will have pulled through from the Financial Information screen. In order to calculate the premiums, you must first enter TBD in the Loan and/or Owners policy number fields for the policy premiums you wish to calculate, then choose 'Calculate Premium'. In the Title Policy screen, you can also assign any endorsements and have the option to generate Jackets and CPLs, if you are integrated with your underwriter in E-Closing Connect.

Recording Information:

In the Maintain File, Recording Information screen is where you can enter the recorded information for the Deed, Mortgage/Deed of Trust to populate to your loan and owners' policies. If you e-record documents to Simplifile, using the Simplifile integration you can upload the signed documents into your E-Closing file. Here you would also submit them to Simplifile to e-record and once they have been recorded, E-Closing would pull back into the file the recorded information and documents to store.

Also see Simplifile help video:

https://support.thefund.com/hc/en-us/articles/360024707191-Maintain-File-Simplifile-Submission

NOTE: The Simplifile and underwriter integrations can be setup from your Whiteboard>Back Office>E-Closing Connect.

Text Description:

Under the Maintain File, Text Description screen is where you can enter the exhibit A/property description, requirements and exceptions.

Simply click on the name of the text description and the text area will open where you can type or use boilerplates to enter information.

Boilerplates can be customized from your Whiteboard>Back Office>Document Menu>Manage Boilerplate. You can add boilerplates for a standard set of language and create them using tags, to pre-populate file data.

Below please find a table of each text description and where these items will go on a policy or commitment.

E-CLOSING TEXT DESCRIPTION	WHERE IT GOES
Exhibit A - Property Description	Commitment, Policies, Exhibit A
Schedule A - Insured Lender Name	Pulled from Rolodex. Commitment, Policies
Schedule A - Insured Mortgage/Assignment	Loan Policy: Schedule A, Item 4 (typically)
Schedule A - Title Vested In – Commitment	Commitment: Schedule A – Current Owner Vesting
Schedule A - Title Vested In – Policy	Policies: Schedule A – New Owner Vesting
Schedule B Section 1 – Requirements (Mortgages)	Commitment, Schedule B, Section 1, Typically Mortgage payoffs.

Generating the Commitment/Policies:

When you are ready to generate the commitment or policies, you will go to Documents, then Document Management. Here are your packages of documents available for generation. Document packages are customizable per office, so yours may be a little different. The standard packages that come with your system will include Title Commitment and Title Package, or Title Policy. You will click on the name of the package you're ready to generate, 'Uncheck All Documents' if there are other documents you don't want to generate, then check

off the document(s) that you do want to view. The default output option is 'View on Screen', scroll down to the bottom and choose 'Generate Documents'. This will populate the document(s) as a PDF in another tab or window for you to view/print.

Here you can also email the documents out of the system by choosing the Email output option. All documents emailed out of a file are encrypted by default, additionally in the Email Body Text there is an option to 'Require Password to View Document(s)'. When you check this box, the emailed document will be sent encrypted and password protected.