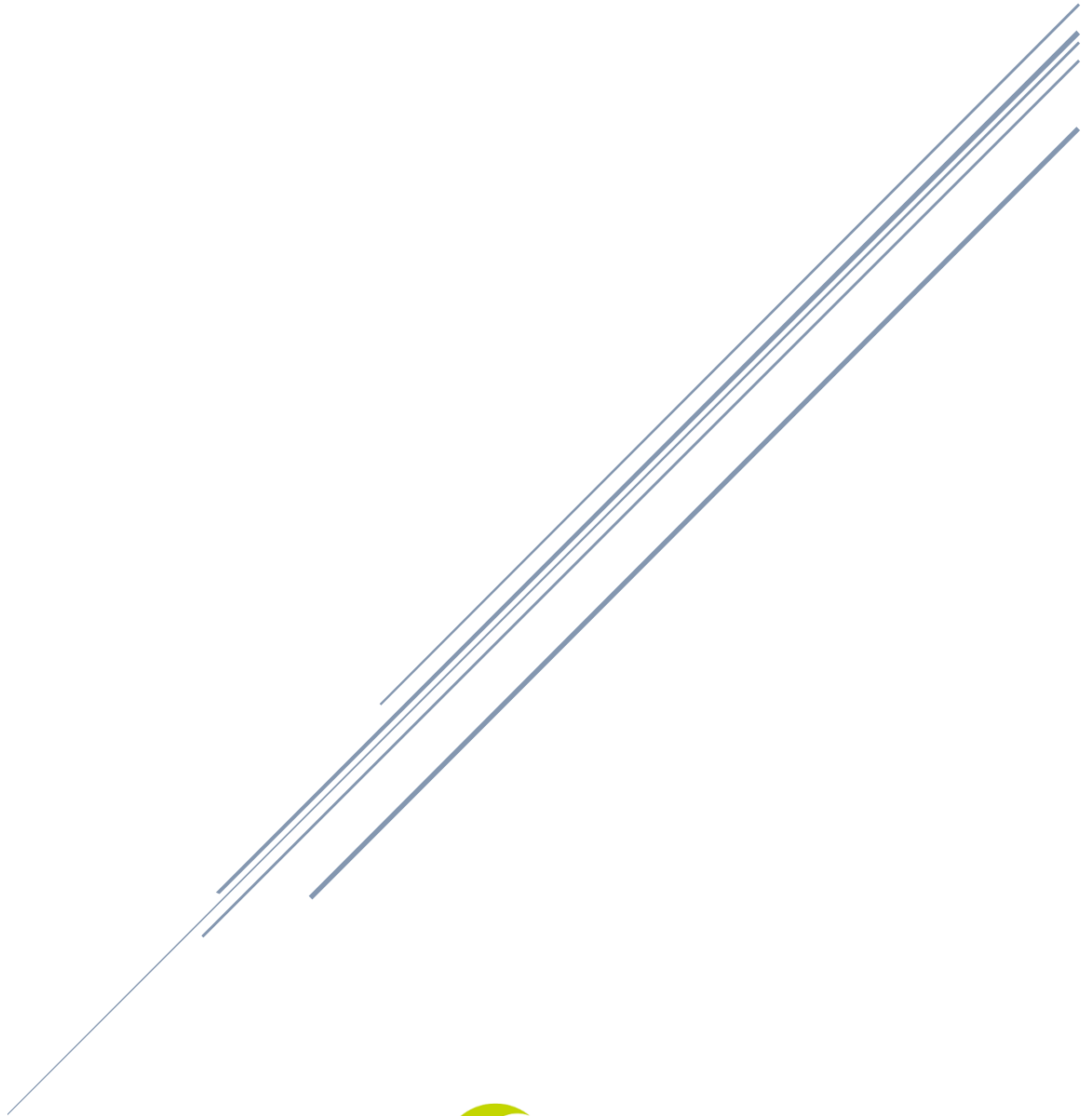


# SMARTFEES<sup>SM</sup> ENCOMPASS360<sup>®</sup>

## User Guide



**CLOSINGCORP<sup>®</sup>**

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## 1 INTRODUCTION

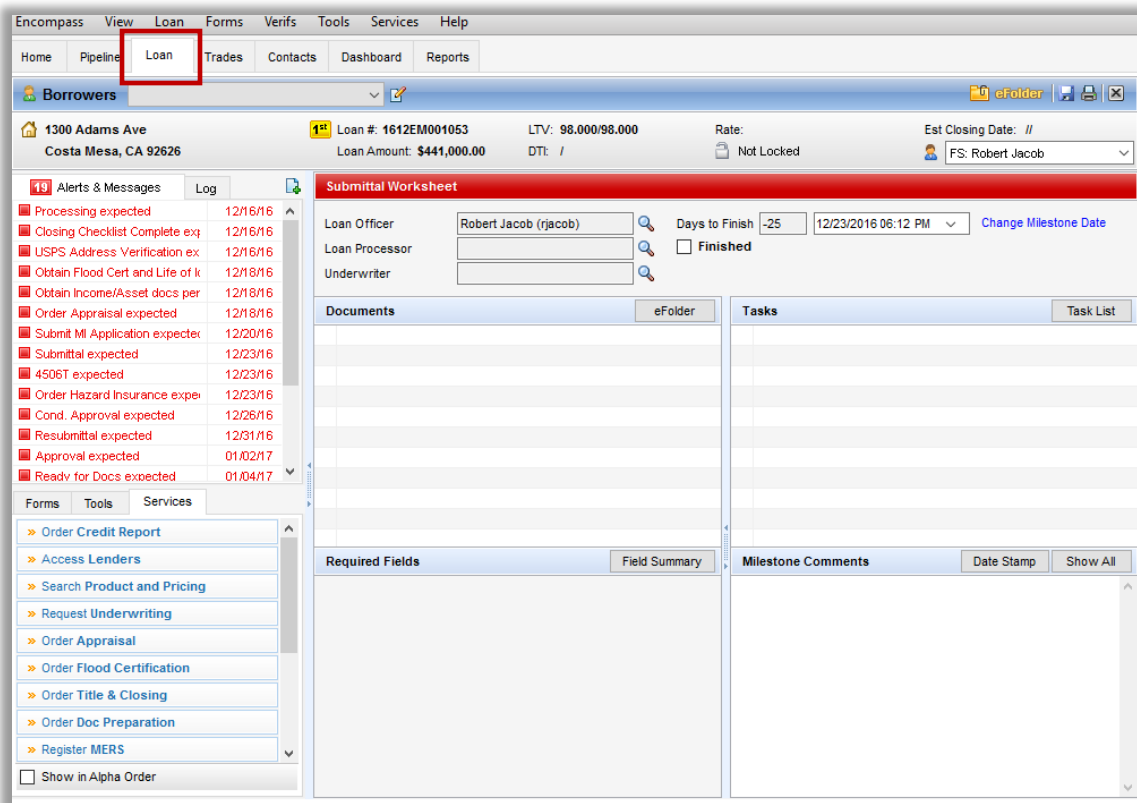
The SmartFees<sup>SM</sup> service is integrated with Encompass360<sup>®</sup> to provide quick and easy access to nationwide service provider data, backed by a compliance guarantee. SmartFees is used to save time and reduce tolerance violations, in order to close more loans.

## 2 GETTING STARTED

### Access SmartFees via Encompass360

1. Access **Encompass360**
  2. Create and save a loan
  3. From the tab Pipeline, select a loan
  4. Double-click the loan
- The Loan tab displays.

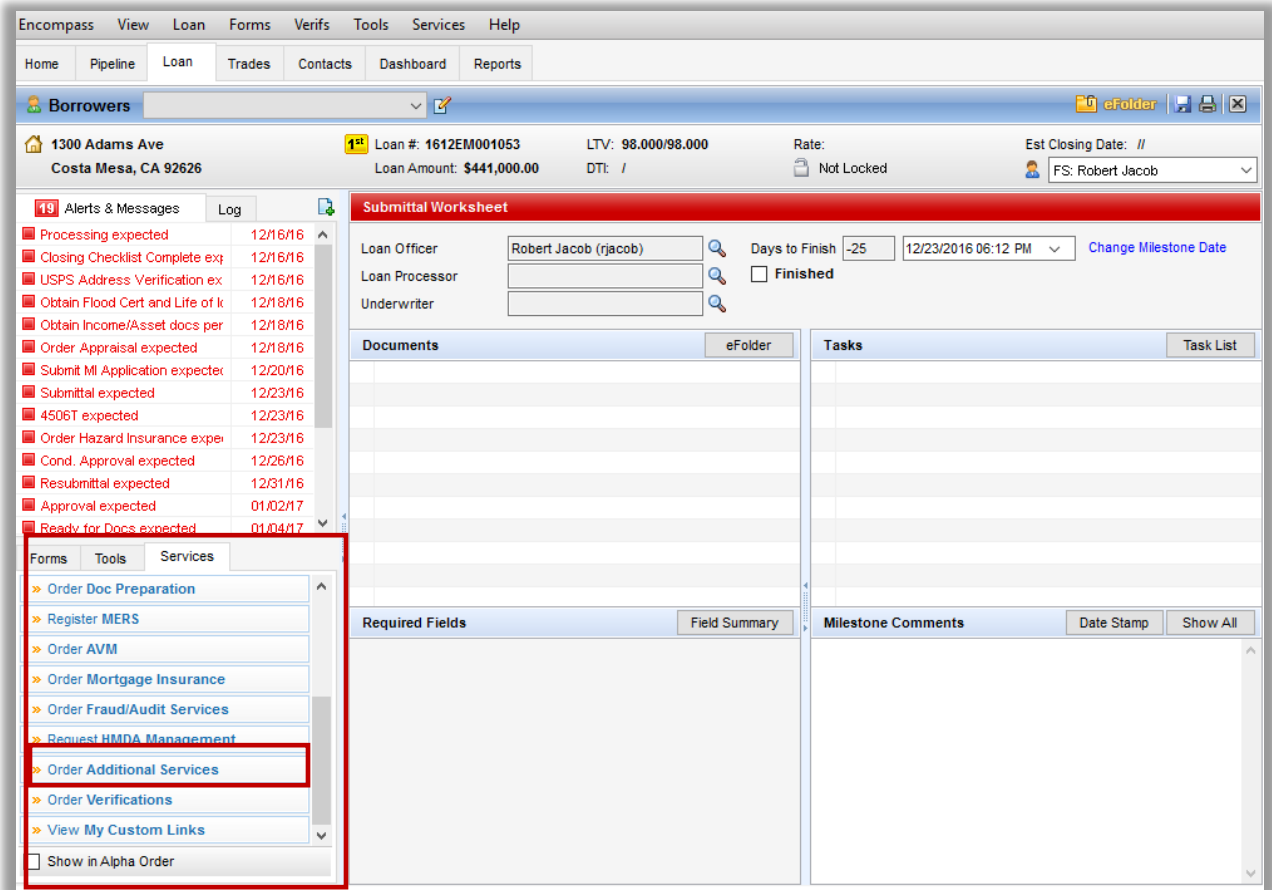
**Figure 1: Encompass**



The screenshot shows the Encompass360 software interface. The top menu bar includes 'Encompass', 'View', 'Loan' (highlighted with a red box), 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below the menu, there are tabs for 'Home', 'Pipeline', 'Loan' (selected), 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main content area displays loan details for '1300 Adams Ave, Costa Mesa, CA 92626'. The loan number is '1612EM001053', the loan amount is '\$441,000.00', and the LTV is '98.000/98.000'. The left sidebar shows a list of alerts and messages, including 'Processing expected', 'Closing Checklist Complete ex', 'USPS Address Verification ex', 'Obtain Flood Cert and Life of k', 'Obtain Income/Asset docs per', 'Order Appraisal expected', 'Submit MI Application expecte', 'Submittal expected', '4506T expected', 'Order Hazard Insurance expe', 'Cond. Approval expected', 'Resubmittal expected', 'Approval expected', and 'Ready for Docs expected'. The main area displays a 'Submittal Worksheet' with fields for 'Loan Officer' (Robert Jacob (rjacob)), 'Loan Processor', and 'Underwriter'. The bottom section includes 'Required Fields', 'Field Summary', and 'Milestone Comments'.

5. From the left-hand side of the screen, select the tab **Services**

**Figure 2: Services Tab**



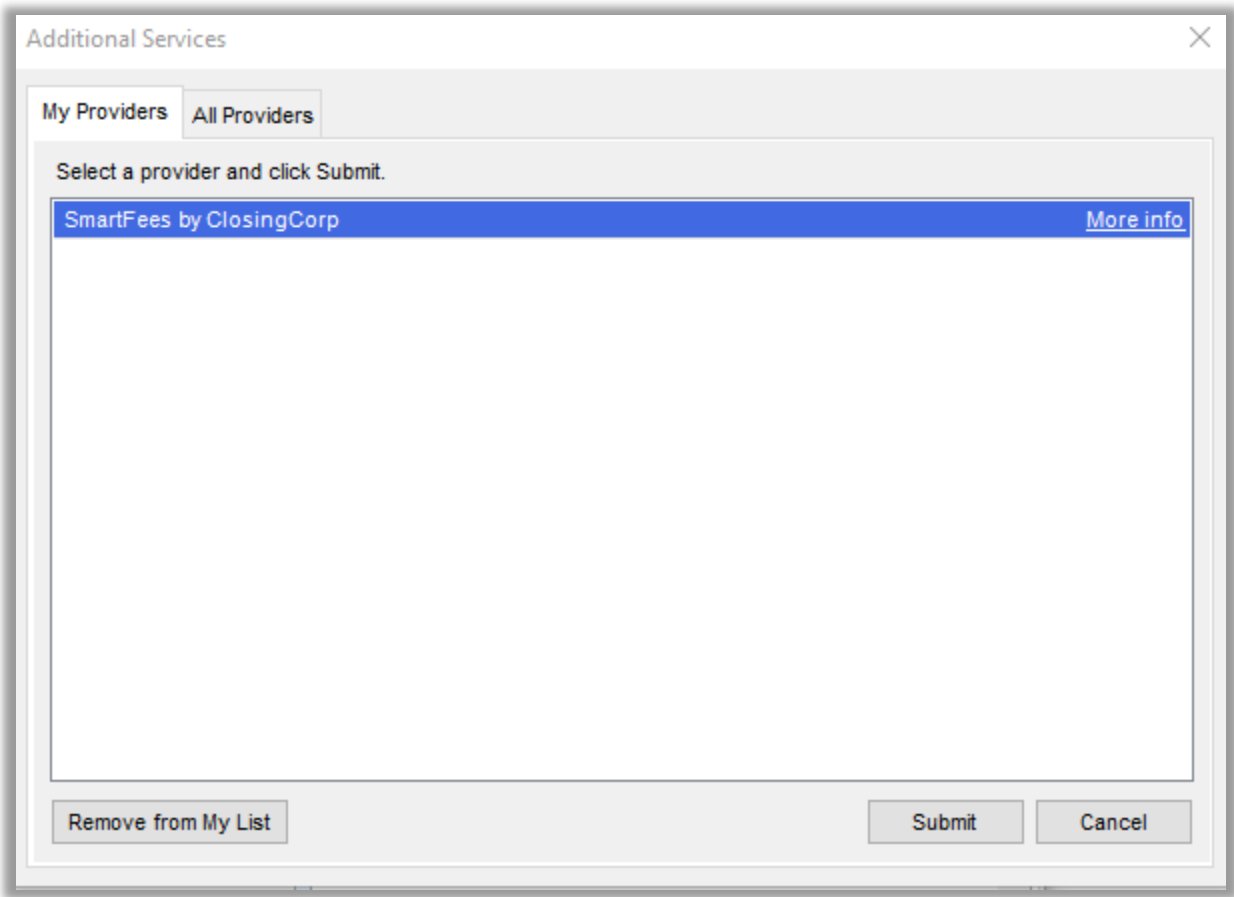
The screenshot displays the ClosingCorp web application interface. At the top, there is a navigation bar with tabs: Encompass, View, Loan, Forms, Verifs, Tools, Services, and Help. Below this is a sub-navigation bar with: Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main header area shows the borrower's information: 1300 Adams Ave, Costa Mesa, CA 92626. It also displays loan details: Loan # 1612EM001053, LTV: 98.000/98.000, Rate: Not Locked, and Est Closing Date: //. The user is identified as FS: Robert Jacob.

On the left, there is a sidebar with a 'Borrowers' dropdown and a list of alerts and messages. Below this, there are tabs for Forms, Tools, and Services. The 'Services' tab is selected, and a list of services is displayed. The service 'Order Additional Services' is highlighted with a red box.

The main content area is divided into several sections. The top section is the 'Submittal Worksheet', which includes fields for Loan Officer (Robert Jacob (rjacob)), Days to Finish (-25), and a 'Finished' checkbox. Below this is the 'Documents' section, which has an 'eFolder' button. The bottom section is the 'Required Fields' section, which has a 'Field Summary' button. To the right of the 'Required Fields' section is the 'Tasks' section, which has a 'Task List' button. At the bottom right, there is a 'Milestone Comments' section with a 'Date Stamp' and 'Show All' button.

6. Select **Order Additional Services**  
The Additional Services window displays.

Figure 3: Additional Services Window



7. Select the tab **My Providers**
8. Select **SmartFees by ClosingCorp**
9. Select **Submit**

SmartFees displays with the loan information from the Encompass360 file loaded into the File Data and Questions tabs. Typically, the Questions tab is displayed.

(Optional) The SmartFees login window displays the first time accessing SmartFees.

Figure 4: SmartFees Login Window

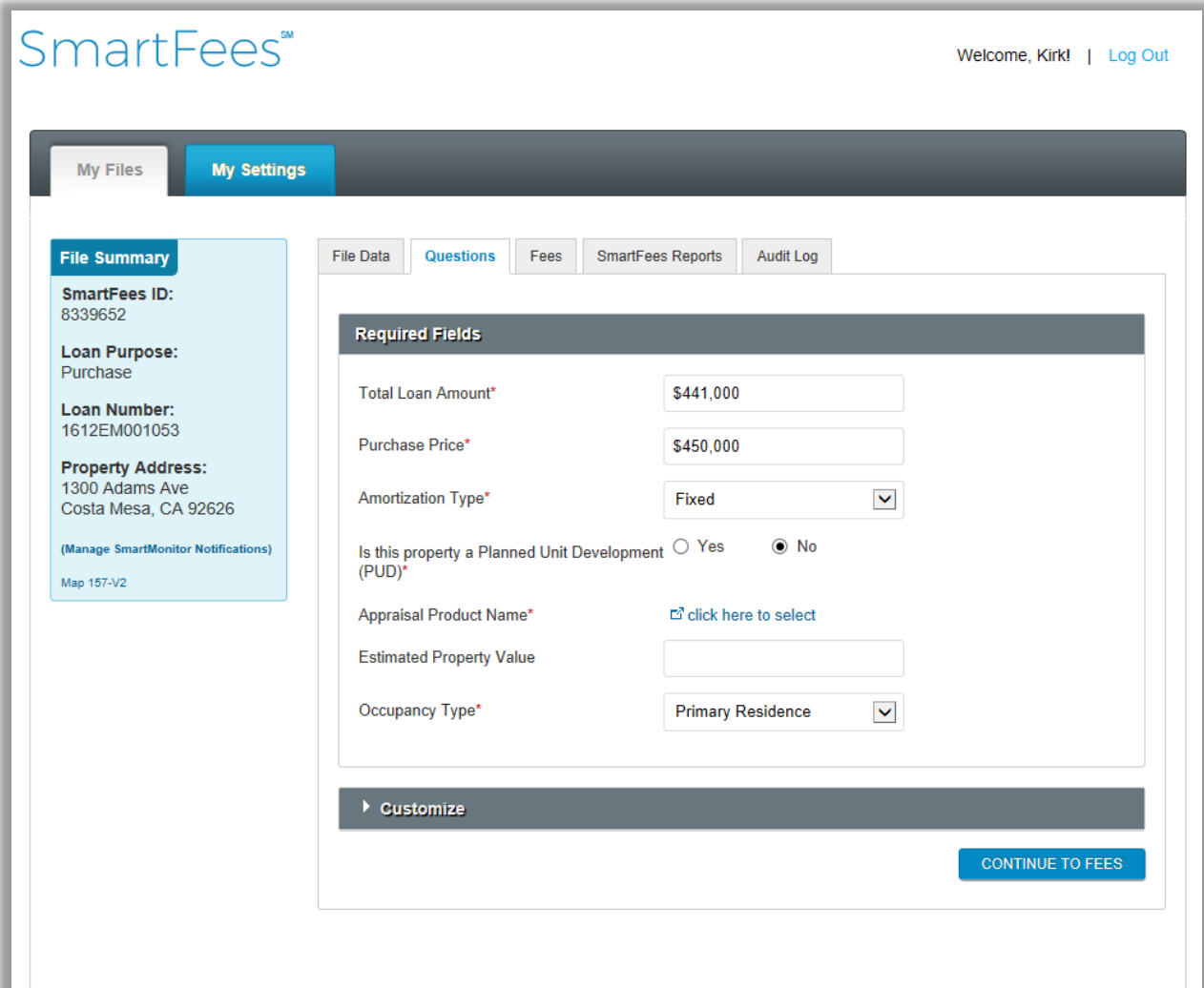


10. Enter your Username and Password

11. Select **Login**

SmartFees displays with the loan information from the Encompass360 file loaded into the File Data and Questions tabs. Typically, the Questions tab is displayed.

Figure 5: SmartFees



The screenshot shows the SmartFees web application interface. At the top, there is a header with the SmartFees logo and a user greeting "Welcome, Kirk!" with a "Log Out" link. Below the header is a navigation bar with "My Files" and "My Settings" tabs. The "My Settings" tab is active, and it contains sub-tabs: "File Data", "Questions", "Fees", "SmartFees Reports", and "Audit Log". The "File Data" sub-tab is selected, displaying a "Required Fields" section. On the left side of the "File Data" tab, there is a "File Summary" box containing the following information: SmartFees ID: 8339652, Loan Purpose: Purchase, Loan Number: 1612EM001053, and Property Address: 1300 Adams Ave, Costa Mesa, CA 92626. Below the summary box is a link "(Manage SmartMonitor Notifications)" and a version number "Map 157-V2". The "Required Fields" section contains the following fields: "Total Loan Amount\*" with a value of "\$441,000", "Purchase Price\*" with a value of "\$450,000", "Amortization Type\*" with a dropdown menu set to "Fixed", "Is this property a Planned Unit Development (PUD)\*" with radio buttons for "Yes" and "No" (selected), "Appraisal Product Name\*" with a link "click here to select", "Estimated Property Value" with an empty text box, and "Occupancy Type\*" with a dropdown menu set to "Primary Residence". At the bottom of the "Required Fields" section is a "Customize" button. At the bottom right of the "File Data" tab is a "CONTINUE TO FEES" button.

## 3 WORKING WITH SMARTFEES

### 3.1 FILE DATA TAB

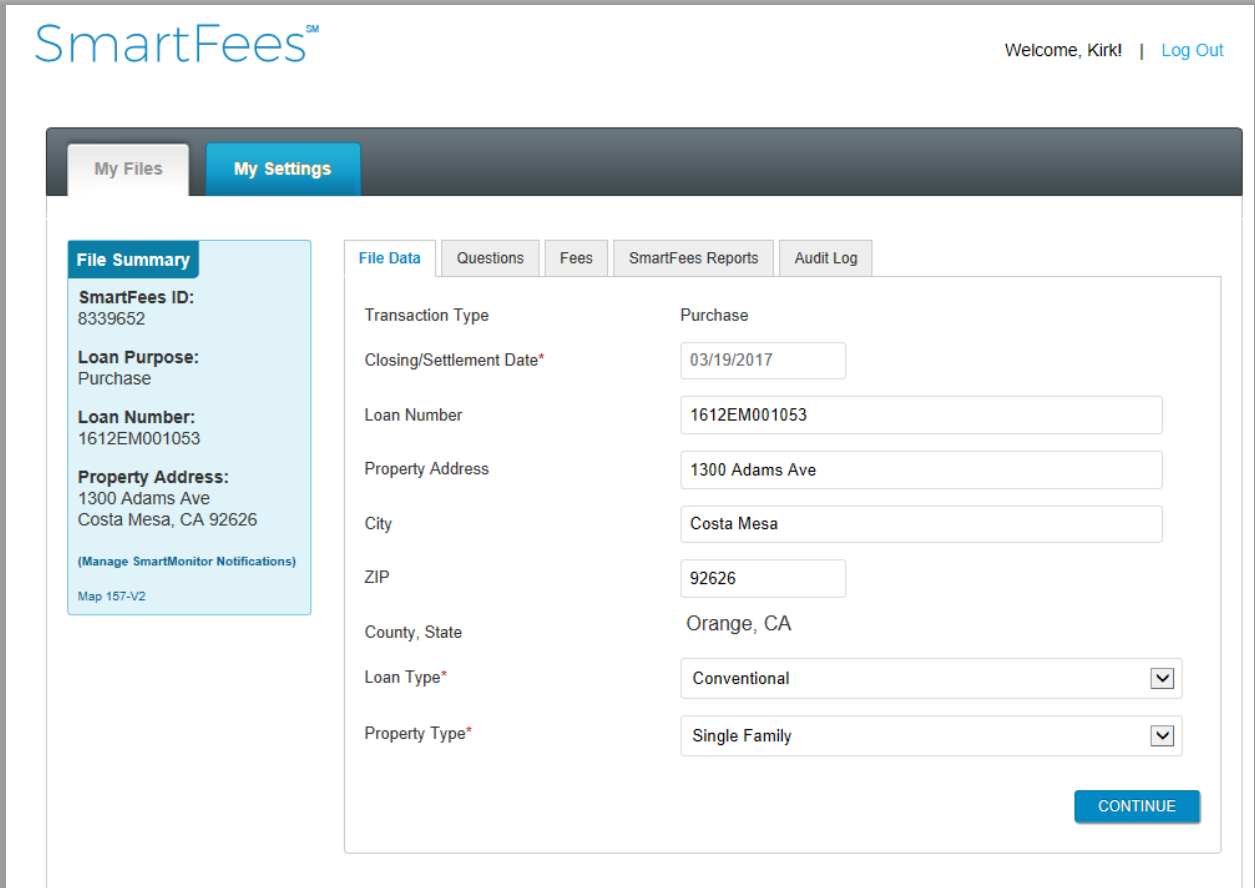
The File Data tab is used to enter or verify pertinent file information within SmartFees.

#### Files Data Tab

1. In the text box Closing/Settlement Date, verify the date entered  
**Note:** The default date is 60 days out from the file creation date.  
Selecting the text box displays the calendar for selecting a new Closing/Settlement date.
2. In the text box Loan Number, verify the loan number
3. In the text box Property Address, verify the property address

4. In the text box City, verify the city
5. In the text box Zip, verify the zip code
6. From the pull-down menu Loan Type, verify the loan type
7. From the pull-down menu Property Type, verify the property type

**Figure 6: File Data Tab**



The screenshot shows the SmartFees user interface. At the top, the SmartFees logo is on the left, and 'Welcome, Kirk!' with a 'Log Out' link is on the right. Below the header is a navigation bar with 'My Files' and 'My Settings' tabs. The 'My Settings' tab is active. On the left side of the 'My Settings' tab, there is a 'File Summary' section containing the following information: SmartFees ID: 8339652, Loan Purpose: Purchase, Loan Number: 1612EM001053, Property Address: 1300 Adams Ave, Costa Mesa, CA 92626. Below this summary is a link '(Manage SmartMonitor Notifications)' and a map icon labeled 'Map 157-V2'. The main area of the 'My Settings' tab has several sub-tabs: 'File Data', 'Questions', 'Fees', 'SmartFees Reports', and 'Audit Log'. The 'File Data' tab is selected. It contains a form with the following fields: Transaction Type (Purchase), Closing/Settlement Date\* (03/19/2017), Loan Number (1612EM001053), Property Address (1300 Adams Ave), City (Costa Mesa), ZIP (92626), County, State (Orange, CA), Loan Type\* (Conventional), and Property Type\* (Single Family). Each of the last four fields has a dropdown arrow. A blue 'CONTINUE' button is located at the bottom right of the form.

8. Select **Continue**

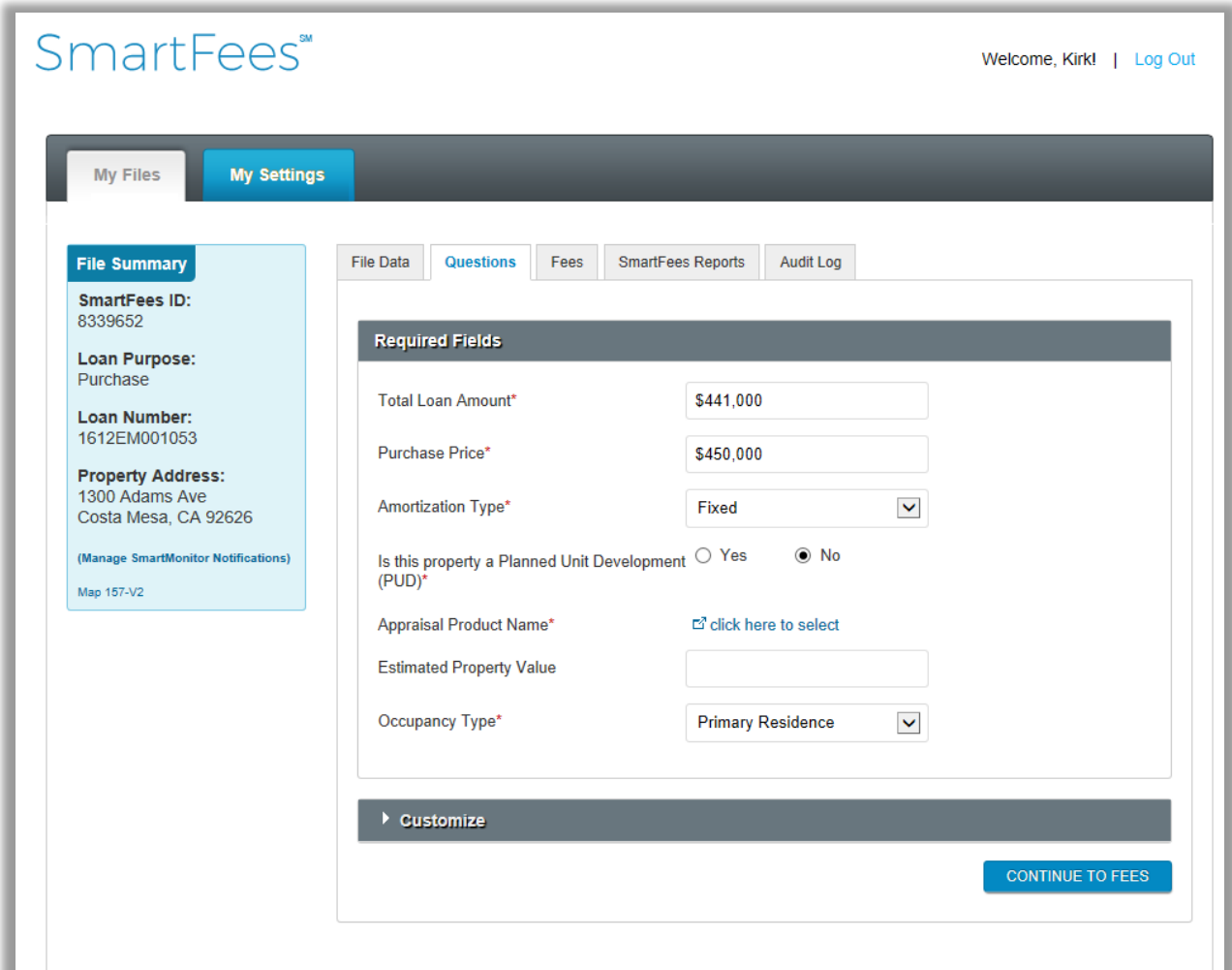
## 3.2 QUESTIONS TAB

The Questions tab is used to answer or verify questions specific to the file transaction.

**Note:** The Questions tab is contextual and not all questions will display for every loan type.



Figure 7: Questions Tab



The screenshot shows the SmartFees web application interface. At the top, there's a header with the SmartFees logo and a user greeting 'Welcome, Kirk!' with a 'Log Out' link. Below the header is a navigation bar with 'My Files' and 'My Settings' tabs. The 'My Settings' tab is active, showing a sidebar with 'File Summary' and a main content area with tabs for 'File Data', 'Questions', 'Fees', 'SmartFees Reports', and 'Audit Log'. The 'Questions' tab is selected, displaying a 'Required Fields' section. This section contains several input fields: 'Total Loan Amount\*' with a value of \$441,000; 'Purchase Price\*' with a value of \$450,000; 'Amortization Type\*' with a dropdown menu set to 'Fixed'; 'Is this property a Planned Unit Development (PUD)\*' with radio buttons for 'Yes' and 'No' (selected); 'Appraisal Product Name\*' with a link 'click here to select'; 'Estimated Property Value' with an empty text box; and 'Occupancy Type\*' with a dropdown menu set to 'Primary Residence'. Below these fields is a 'Customize' button and a 'CONTINUE TO FEES' button.

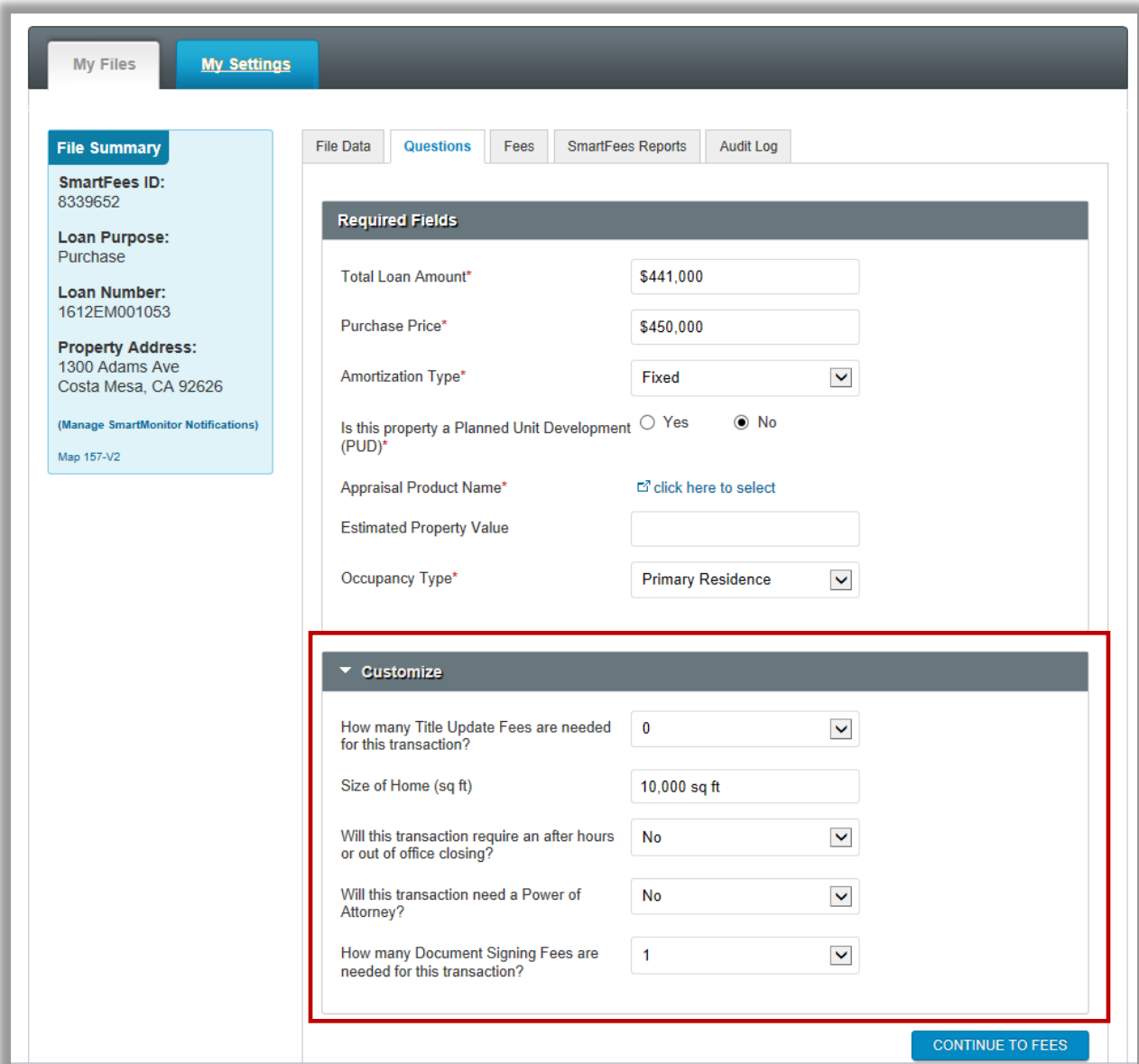
### Complete the Questions Tab

1. In the text box Total Loan Amount, verify the loan amount
2. In the text box Purchase Price, verify the purchase price  
**Note:** This field is not applicable for Transaction Type Refinance.
3. From the pull-down Amortization Type, verify the amortization type
4. For the Planned Unit Development, verify the correct radio button is selected
5. Select an **Appraisal Product**
6. (Optional) In the text box Estimated Property Value, enter an estimated property value
7. From the pull-down menu Occupancy Type, verify or select an occupancy type
8. (Optional) To answer additional questions specific to the file transaction and taxing authority, select **Customize**

**Note:** The Customize section displays with additional questions and default answers. If updating an answer, ensure to answer as accurately as possible, as the data entered here relates directly

to the calculations for the file transactions, only answer the questions that are applicable to the loan being processed.

**Figure 8: Customize**



**My Files** **My Settings**

**File Summary**

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626

(Manage SmartMonitor Notifications)

Map 157-V2

**File Data** **Questions** **Fees** **SmartFees Reports** **Audit Log**

**Required Fields**

Total Loan Amount\* \$441,000

Purchase Price\* \$450,000

Amortization Type\* Fixed ☐

Is this property a Planned Unit Development (PUD)\* ☐ Yes ☒ No

Appraisal Product Name\* [click here to select](#)

Estimated Property Value

Occupancy Type\* Primary Residence ☐

**Customize**

How many Title Update Fees are needed for this transaction? 0 ☐

Size of Home (sq ft) 10,000 sq ft

Will this transaction require an after hours or out of office closing? No ☐

Will this transaction need a Power of Attorney? No ☐

How many Document Signing Fees are needed for this transaction? 1 ☐

**CONTINUE TO FEES**

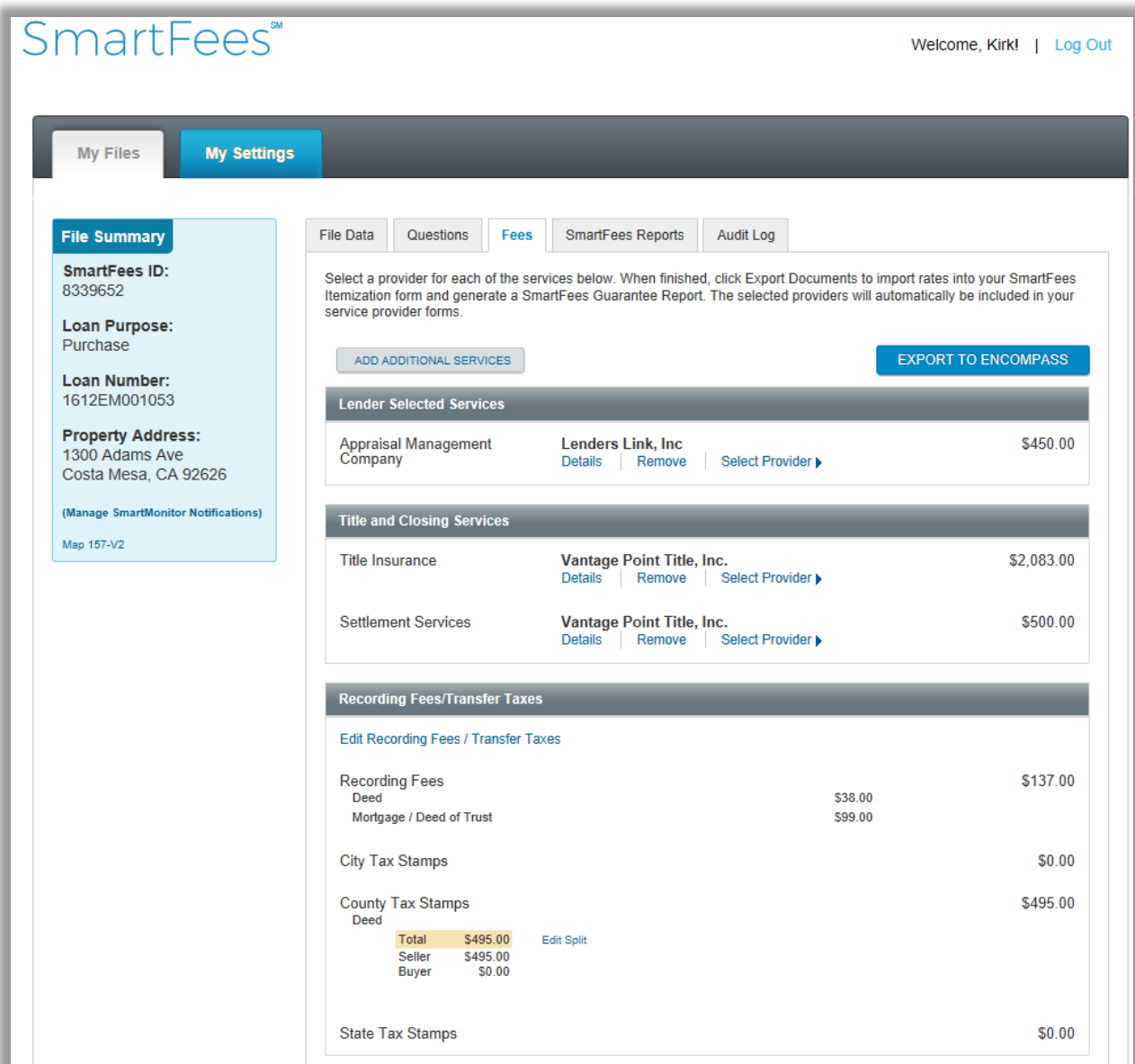
9. When complete, select **Continue To Fees**

### 3.3 FEES TAB

The Fees tab is used to view provider details and add additional fees as necessary. The providers that display are based on the application's configuration.

**Note:** Providers displayed on the Fees tab have been automatically selected based on the transaction type. Additional fees may be added as needed.

**Figure 9: Fees Tab**



**SmartFees** <sup>SM</sup> Welcome, Kirk! | [Log Out](#)

**My Files** **My Settings**

**File Summary**

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626

(Manage SmartMonitor Notifications)

Map 157-V2

**File Data** **Questions** **Fees** **SmartFees Reports** **Audit Log**

Select a provider for each of the services below. When finished, click Export Documents to import rates into your SmartFees Itemization form and generate a SmartFees Guarantee Report. The selected providers will automatically be included in your service provider forms.

[ADD ADDITIONAL SERVICES](#) [EXPORT TO ENCOMPASS](#)

**Lender Selected Services**

Appraisal Management Company	<b>Lenders Link, Inc</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$450.00
------------------------------	--	----------

**Title and Closing Services**

Title Insurance	<b>Vantage Point Title, Inc.</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$2,083.00
Settlement Services	<b>Vantage Point Title, Inc.</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$500.00

**Recording Fees/Transfer Taxes**

[Edit Recording Fees / Transfer Taxes](#)

Recording Fees			\$137.00
Deed		\$38.00	
Mortgage / Deed of Trust		\$99.00	
City Tax Stamps			\$0.00
County Tax Stamps			\$495.00
Deed			
Total	\$495.00	<a href="#">Edit Split</a>	
Seller	\$495.00		
Buyer	\$0.00		
State Tax Stamps			\$0.00

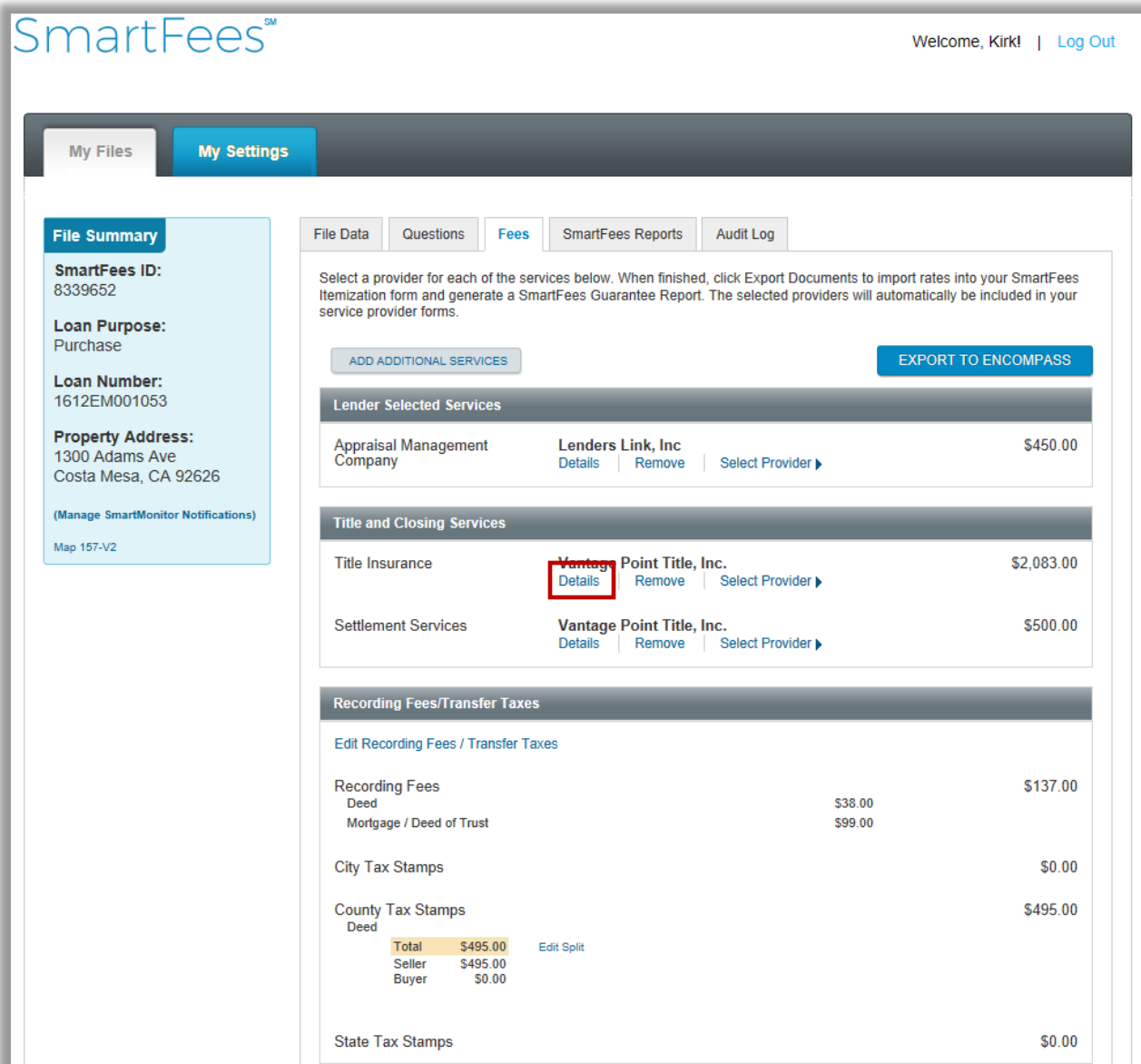
### 3.3.1 UPDATE PROVIDER DETAILS

A service provider's details may be modified to add additional fees or endorsements.

#### Update the Provider Details

1. From the tab Fees, select a **Service Provider**

Figure 10: Fees Tab



SmartFees<sup>SM</sup> Welcome, Kirk! | [Log Out](#)

[My Files](#) [My Settings](#)

**File Summary**

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626

(Manage SmartMonitor Notifications)  
Map 157-V2

[File Data](#) [Questions](#) [Fees](#) [SmartFees Reports](#) [Audit Log](#)

Select a provider for each of the services below. When finished, click Export Documents to import rates into your SmartFees Itemization form and generate a SmartFees Guarantee Report. The selected providers will automatically be included in your service provider forms.

[ADD ADDITIONAL SERVICES](#) [EXPORT TO ENCOMPASS](#)

**Lender Selected Services**

Appraisal Management Company	Lenders Link, Inc. <a href="#">Details</a> <a href="#">Remove</a> <a href="#">Select Provider ▶</a>	\$450.00
------------------------------	--	----------

**Title and Closing Services**

Title Insurance	Vantage Point Title, Inc. <a href="#">Details</a> <a href="#">Remove</a> <a href="#">Select Provider ▶</a>	\$2,083.00
Settlement Services	Vantage Point Title, Inc. <a href="#">Details</a> <a href="#">Remove</a> <a href="#">Select Provider ▶</a>	\$500.00

**Recording Fees/Transfer Taxes**

[Edit Recording Fees / Transfer Taxes](#)

Recording Fees			\$137.00
Deed		\$38.00	
Mortgage / Deed of Trust		\$99.00	
City Tax Stamps			\$0.00
County Tax Stamps			\$495.00
Deed			
<b>Total</b>	<b>\$495.00</b>	<a href="#">Edit Split</a>	
Seller	\$495.00		
Buyer	\$0.00		
State Tax Stamps			\$0.00

2. Select the link **Details**

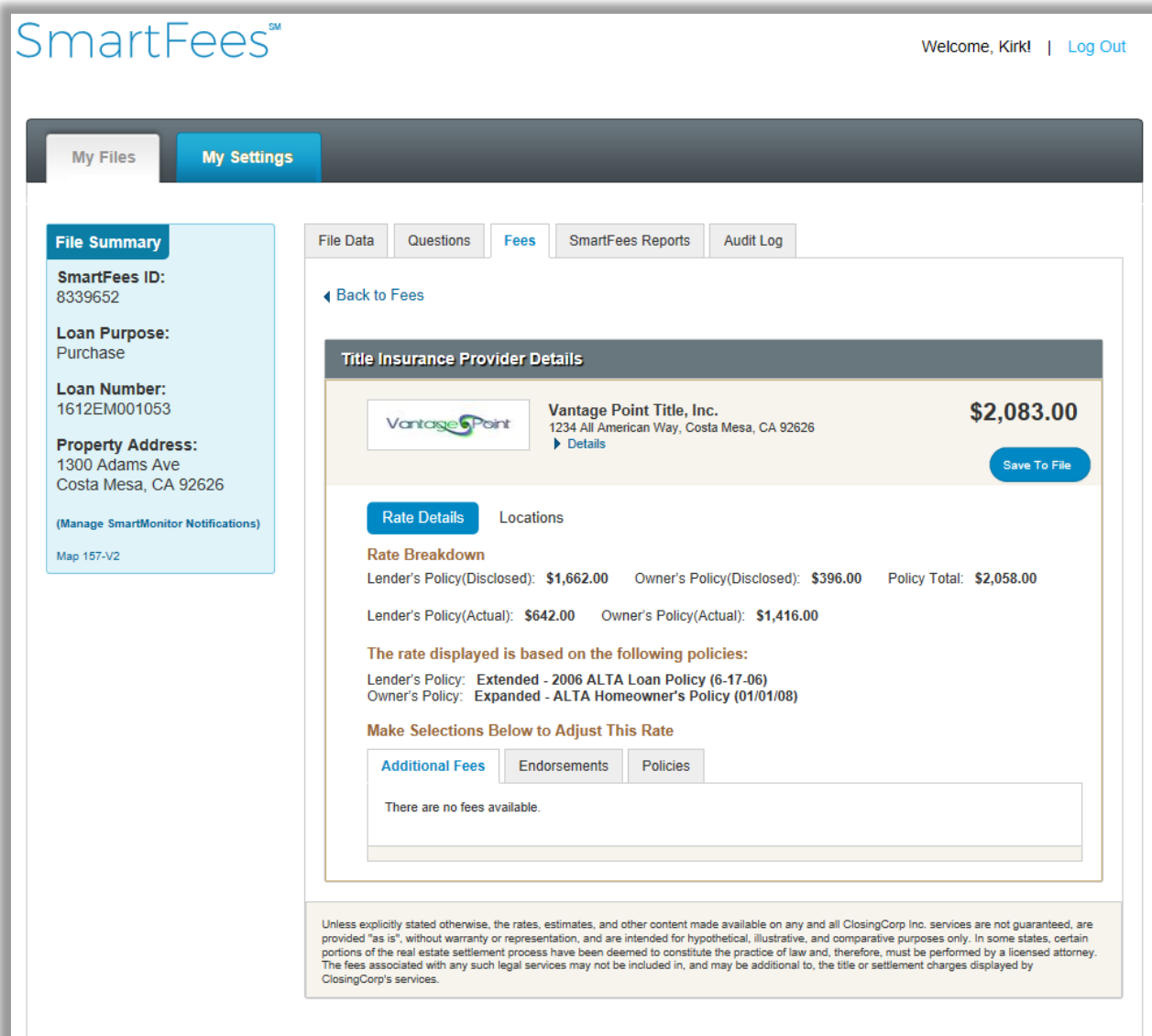
The provider details display.

The TRID disclosure Title Premiums Policy premium and the Simultaneous Issuance Applicable premiums display.

The premiums for the guarantee are the disclosed values; the actual values are provided as an aid for calculating the other representations needed.

**Note:** Transactions that don't have Simultaneous Issuance Applicable premiums display both sets of premiums, however the values are the same.

Figure 11: Title Insurance Provider Details



The screenshot displays the SmartFees web application interface. At the top, the SmartFees logo is on the left, and a user greeting 'Welcome, Kirk!' with a 'Log Out' link is on the right. Below the header is a navigation bar with 'My Files' and 'My Settings' tabs. The 'My Settings' tab is active, showing a sidebar with 'File Summary' and a main content area with tabs for 'File Data', 'Questions', 'Fees', 'SmartFees Reports', and 'Audit Log'. The 'Fees' tab is selected, leading to the 'Title Insurance Provider Details' page. This page shows the Vantage Point Title, Inc. logo and name, along with the address '1234 All American Way, Costa Mesa, CA 92626' and a 'Details' link. The total fee is displayed as '\$2,083.00' with a 'Save To File' button. Below this, there are tabs for 'Rate Details' and 'Locations'. The 'Rate Details' tab is active, showing a 'Rate Breakdown' section with 'Lender's Policy(Disclosed): \$1,662.00', 'Owner's Policy(Disclosed): \$396.00', and 'Policy Total: \$2,058.00'. It also shows 'Lender's Policy(Actual): \$642.00' and 'Owner's Policy(Actual): \$1,416.00'. A note states 'The rate displayed is based on the following policies:' followed by 'Lender's Policy: Extended - 2006 ALTA Loan Policy (6-17-06)' and 'Owner's Policy: Expanded - ALTA Homeowner's Policy (01/01/08)'. Below this is a section 'Make Selections Below to Adjust This Rate' with tabs for 'Additional Fees', 'Endorsements', and 'Policies'. The 'Additional Fees' tab is active, showing 'There are no fees available.' At the bottom, a disclaimer states: 'Unless explicitly stated otherwise, the rates, estimates, and other content made available on any and all ClosingCorp Inc. services are not guaranteed, are provided "as is", without warranty or representation, and are intended for hypothetical, illustrative, and comparative purposes only. In some states, certain portions of the real estate settlement process have been deemed to constitute the practice of law and, therefore, must be performed by a licensed attorney. The fees associated with any such legal services may not be included in, and may be additional to, the title or settlement charges displayed by ClosingCorp's services.'

3. From the Rate Details, select the tab **Additional Fees**
4. To add additional fees, select the check box next to any additional fees
5. Select the tab **Endorsements**

Figure 12: Endorsements Tab

SmartFees<sup>SM</sup>

Welcome, Kirk! | [Log Out](#)

My Files

My Settings

File Summary

**SmartFees ID:**  
8339652
 **Loan Purpose:**  
Purchase
 **Loan Number:**  
1612EM001053
 **Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626
   
(Manage SmartMonitor Notifications)
   
Map 157-V2

File Data

Questions


Fees

SmartFees Reports

Audit Log

Back to Fees

Title Insurance Provider Details



**Vantage Point Title, Inc.**  
 1234 All American Way, Costa Mesa, CA 92626  
[Details](#)

\$2,083.00

Save To File

Rate Details

Locations

**Rate Breakdown**  
 Lender's Policy(Disclosed): **\$1,662.00**    Owner's Policy(Disclosed): **\$396.00**    Policy Total: **\$2,058.00**  
  
 Lender's Policy(Actual): **\$642.00**    Owner's Policy(Actual): **\$1,416.00**  
  
 The rate displayed is based on the following policies:  
 Lender's Policy: Extended - 2006 ALTA Loan Policy (6-17-06)  
 Owner's Policy: Expanded - ALTA Homeowner's Policy (01/01/08)  
  
 Make Selections Below to Adjust This Rate

Additional Fees

Endorsements

Policies

**Lender's Policy Endorsements**

<input checked="" type="checkbox"/> ALTA 4 - Condominium	No Charge
<input checked="" type="checkbox"/> ALTA 5 - Planned Unit Development	No Charge
<input checked="" type="checkbox"/> ALTA 6 - Variable Rate Mortgage	No Charge
<input checked="" type="checkbox"/> ALTA 8.1 - Environmental Protection Lien	\$25.00
<input checked="" type="checkbox"/> ALTA 9 - Restrictions, Encroachments, Minerals	No Charge
<input checked="" type="checkbox"/> CLTA 100 - Lender Restrictions, Encroachments & Minerals	No Charge
<input checked="" type="checkbox"/> CLTA 100.12 - CC&Rs, Right of Reversion	No Charge
<input checked="" type="checkbox"/> CLTA 103.3 - Easement, Existing Encroachment	No Charge
<input type="checkbox"/> CLTA 103.5 - Water Rights, Surface Damage	\$25.00
<input checked="" type="checkbox"/> CLTA 116 - Designation of Improvements, Address	No Charge

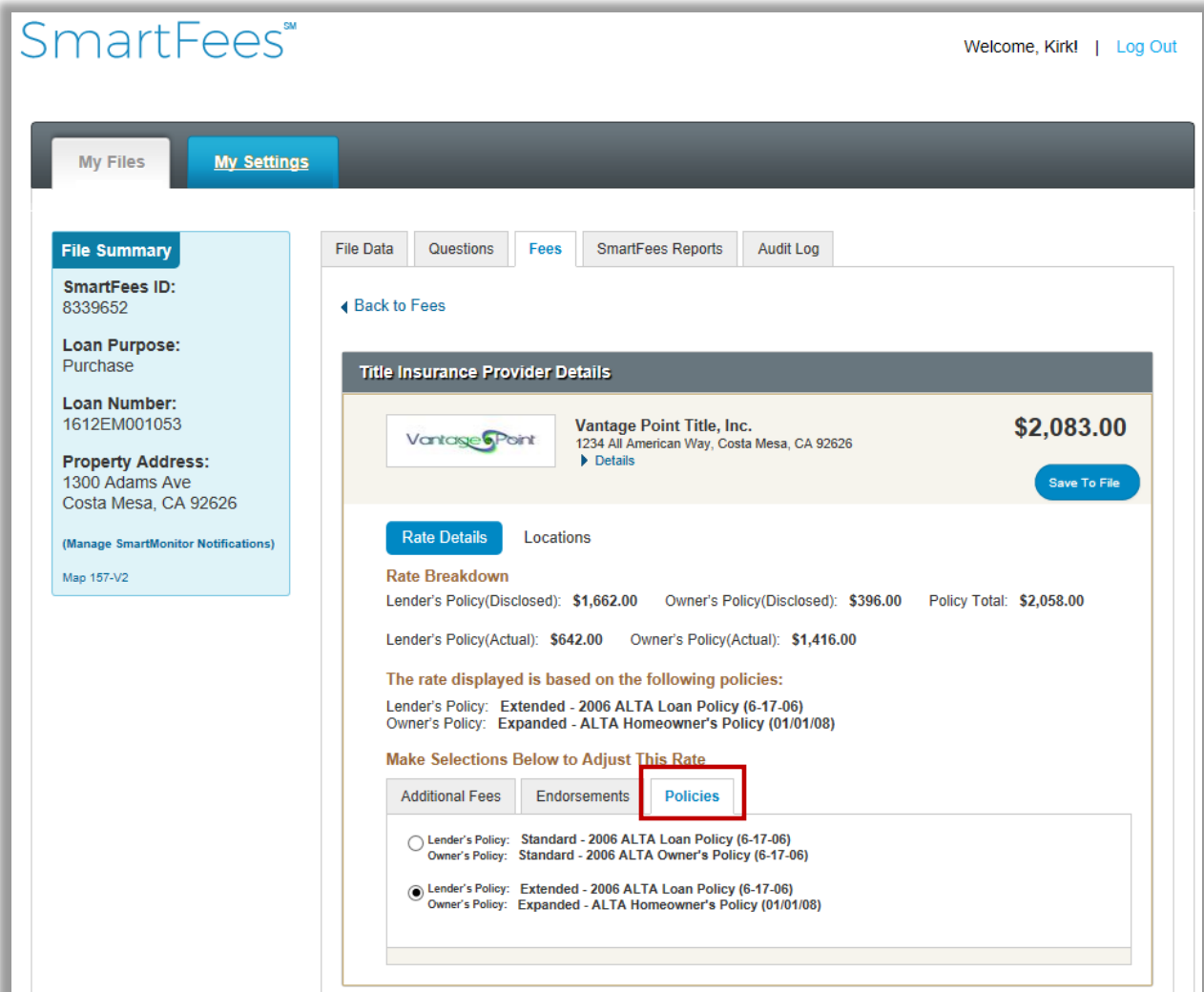
**Owner's Policy Endorsements**

- To add additional endorsements, select the check box next to any additional endorsements
- Select the tab **Policies**

SmartFees for Encompass  
User Guide

Page 12  
Proprietary and Confidential to ClosingCorp

Figure 13: Policies Tab



SmartFees<sup>SM</sup> Welcome, Kirk! | [Log Out](#)

**My Files** **My Settings**

**File Summary**

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626


(Manage SmartMonitor Notifications)

Map 157-V2

**File Data** **Questions** **Fees** **SmartFees Reports** **Audit Log**

[Back to Fees](#)

**Title Insurance Provider Details**

 **Vantage Point Title, Inc.**  
1234 All American Way, Costa Mesa, CA 92626  
[Details](#)

**\$2,083.00** [Save To File](#)

**Rate Details** **Locations**

**Rate Breakdown**

Lender's Policy(Disclosed): **\$1,662.00** Owner's Policy(Disclosed): **\$396.00** Policy Total: **\$2,058.00**

Lender's Policy(Actual): **\$642.00** Owner's Policy(Actual): **\$1,416.00**

The rate displayed is based on the following policies:

Lender's Policy: Extended - 2006 ALTA Loan Policy (6-17-06)  
Owner's Policy: Expanded - ALTA Homeowner's Policy (01/01/08)

Make Selections Below to Adjust This Rate

**Additional Fees** **Endorsements** **Policies**

☐ Lender's Policy: Standard - 2006 ALTA Loan Policy (6-17-06)  
Owner's Policy: Standard - 2006 ALTA Owner's Policy (6-17-06)

☒ Lender's Policy: Extended - 2006 ALTA Loan Policy (6-17-06)  
Owner's Policy: Expanded - ALTA Homeowner's Policy (01/01/08)

8. Update the policy, by selecting an alternate radio button

9. Select **Save To File**

The Fees tab is updated accordingly.

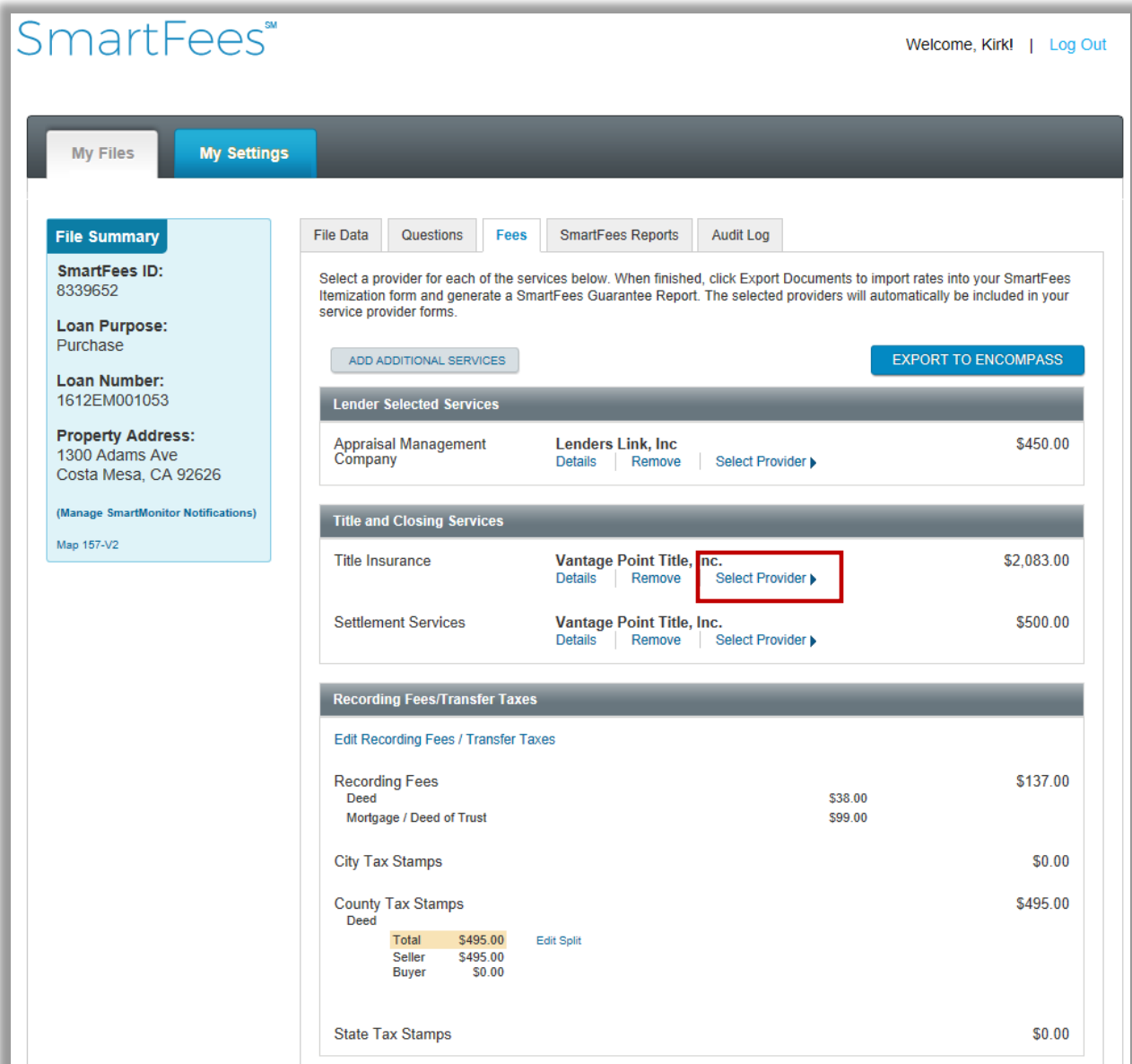
### 3.3.2 PRE-SELECTED PROVIDER

The Fees tab is populated with pre-selected providers based on the application's configuration. Pre-selected providers are either providers that are in a company's preferred network or based on the company's business practices.

#### Change a Pre-Selected Provider

1. From the tab Fees, select a service

Figure 14: Fees Tab



SmartFees<sup>SM</sup> Welcome, Kirk! | [Log Out](#)

**My Files** **My Settings**

**File Summary**

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626

(Manage SmartMonitor Notifications)

Map 157-V2

**File Data** **Questions** **Fees** **SmartFees Reports** **Audit Log**

Select a provider for each of the services below. When finished, click Export Documents to import rates into your SmartFees Itemization form and generate a SmartFees Guarantee Report. The selected providers will automatically be included in your service provider forms.

[ADD ADDITIONAL SERVICES](#) [EXPORT TO ENCOMPASS](#)

**Lender Selected Services**

Service	Provider	Fee
Appraisal Management Company	Lenders Link, Inc <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$450.00

**Title and Closing Services**

Service	Provider	Fee
Title Insurance	Vantage Point Title, Inc. <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$2,083.00
Settlement Services	Vantage Point Title, Inc. <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$500.00

**Recording Fees/Transfer Taxes**

[Edit Recording Fees / Transfer Taxes](#)

Service	Fee	Total
Recording Fees		\$137.00
Deed	\$38.00	
Mortgage / Deed of Trust	\$99.00	
City Tax Stamps		\$0.00
County Tax Stamps		\$495.00
Deed		
Total	\$495.00	
Seller	\$495.00	
Buyer	\$0.00	
State Tax Stamps		\$0.00

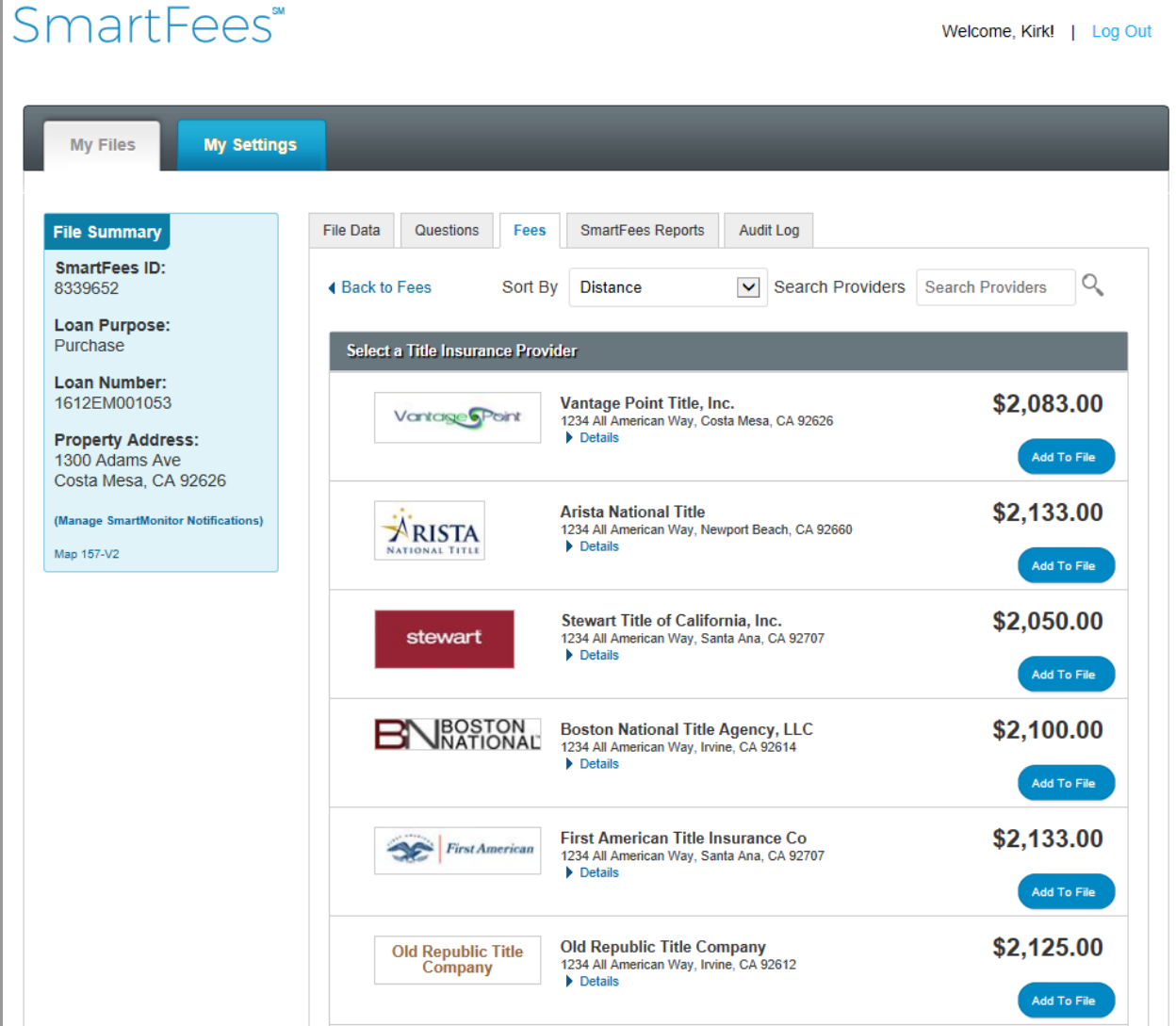
2. Select the link **Select Provider**

A list of providers for the fee displays.

**Note:** The Providers page contains a list of providers; 15 providers are displayed per page. If there are more than 15 providers, additional pages display for accessing the additional providers.



Figure 15: Select Provider List



**SmartFees<sup>SM</sup>** Welcome, Kirk! | [Log Out](#)

**My Files** **My Settings**

**File Summary**

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626







(Manage SmartMonitor Notifications)

Map 157-V2

**File Data** **Questions** **Fees** **SmartFees Reports** **Audit Log**

[Back to Fees](#) Sort By **Distance** [Search Providers](#) [Search Providers](#)

**Select a Title Insurance Provider**

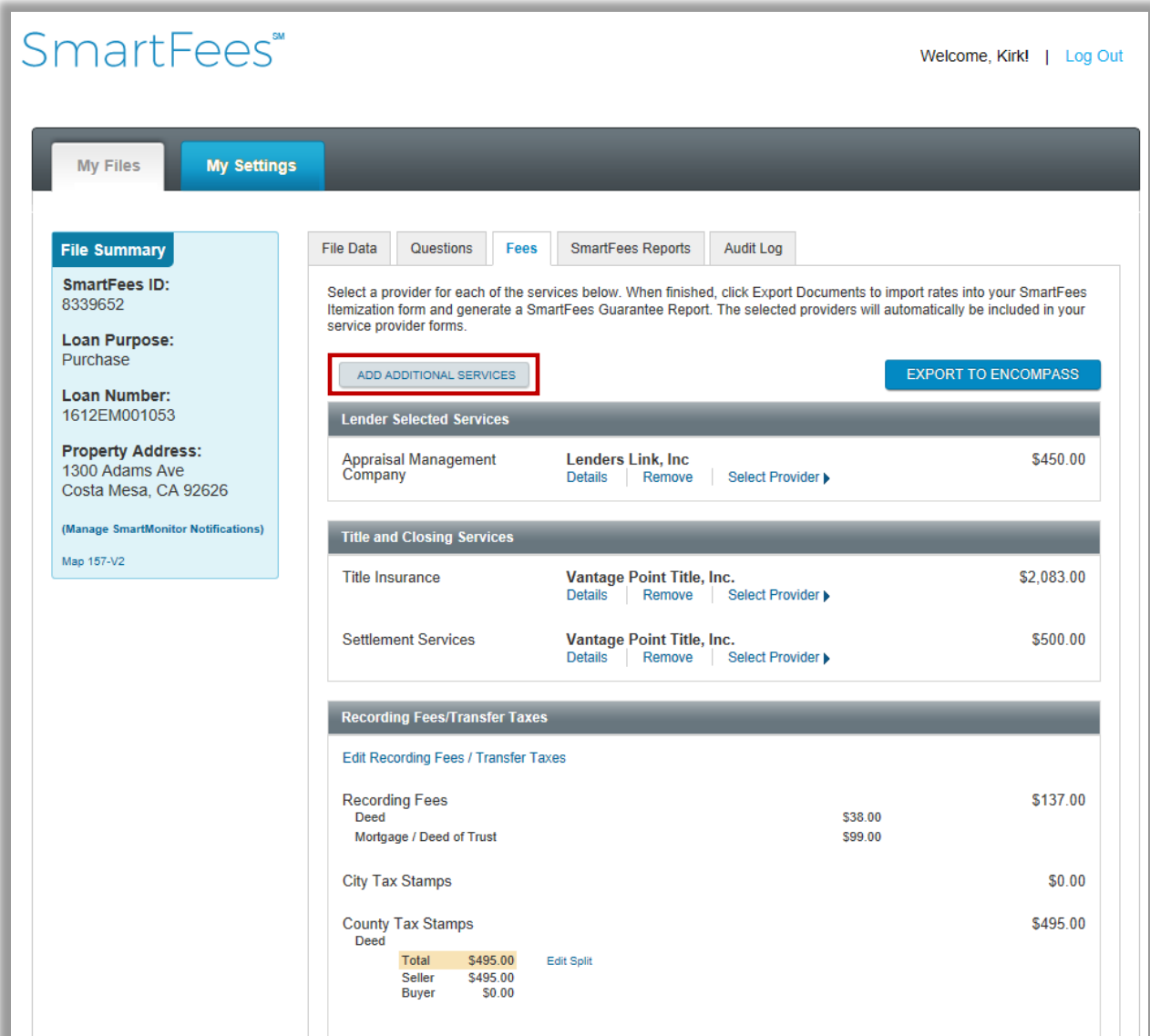
	<b>Vantage Point Title, Inc.</b> 1234 All American Way, Costa Mesa, CA 92626 <a href="#">Details</a>	<b>\$2,083.00</b> <a href="#">Add To File</a>
	<b>Arista National Title</b> 1234 All American Way, Newport Beach, CA 92660 <a href="#">Details</a>	<b>\$2,133.00</b> <a href="#">Add To File</a>
	<b>Stewart Title of California, Inc.</b> 1234 All American Way, Santa Ana, CA 92707 <a href="#">Details</a>	<b>\$2,050.00</b> <a href="#">Add To File</a>
	<b>Boston National Title Agency, LLC</b> 1234 All American Way, Irvine, CA 92614 <a href="#">Details</a>	<b>\$2,100.00</b> <a href="#">Add To File</a>
	<b>First American Title Insurance Co</b> 1234 All American Way, Santa Ana, CA 92707 <a href="#">Details</a>	<b>\$2,133.00</b> <a href="#">Add To File</a>
	<b>Old Republic Title Company</b> 1234 All American Way, Irvine, CA 92612 <a href="#">Details</a>	<b>\$2,125.00</b> <a href="#">Add To File</a>

3. (Optional) From the pull-down menu Sort By, select a sort order  
The provider list is updated.
  - a. Location: Providers are sorted based on their location from the property address.
  - b. Name: Providers are sorted alphabetically by their name.
  - c. Rate (highest to lowest): Providers are sorted by their fee; highest to lowest.
  - d. Rate (lowest to highest): Providers are sorted by their fee; lowest to highest.
4. (Optional) From the text box Search Providers, enter a search criteria  
**Note:** The Search Providers is a smart search and will begin displaying matching criteria as the user enters data.
5. From the Provider list, select a **Provider**
6. Select **Add To File**

### 3.3.3 ADD ADDITIONAL SERVICES

The Add Additional Services feature is used to add services to the loan file

**Figure 16: Add Additional Services**



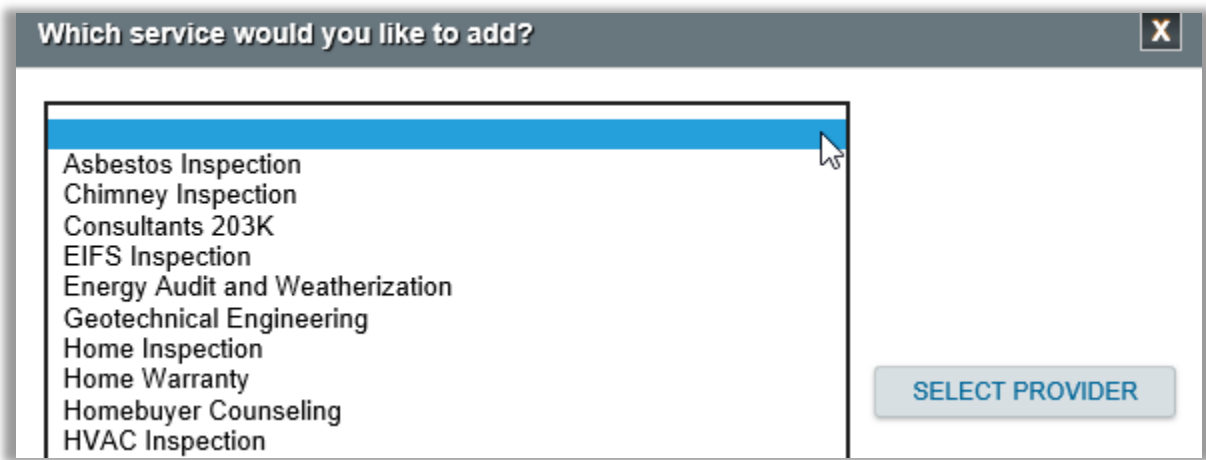
The screenshot shows the SmartFees web application interface. The top navigation bar includes 'My Files' and 'My Settings'. The left sidebar contains a 'File Summary' section with details: SmartFees ID: 8339652, Loan Purpose: Purchase, Loan Number: 1612EM001053, and Property Address: 1300 Adams Ave, Costa Mesa, CA 92626. The main content area has tabs for 'File Data', 'Questions', 'Fees' (selected), 'SmartFees Reports', and 'Audit Log'. Below the 'Fees' tab, there is a red box highlighting the 'ADD ADDITIONAL SERVICES' button. To the right of this button is an 'EXPORT TO ENCOMPASS' button. The main content area is divided into three sections: 'Lender Selected Services', 'Title and Closing Services', and 'Recording Fees/Transfer Taxes'. The 'Lender Selected Services' section shows 'Appraisal Management Company' selected with 'Lenders Link, Inc.' at \$450.00. The 'Title and Closing Services' section shows 'Title Insurance' and 'Settlement Services' both selected with 'Vantage Point Title, Inc.' at \$2,083.00 and \$500.00 respectively. The 'Recording Fees/Transfer Taxes' section shows a table of fees: Recording Fees (Deed \$38.00, Mortgage / Deed of Trust \$99.00, Total \$137.00), City Tax Stamps (\$0.00), and County Tax Stamps (Deed \$495.00, Total \$495.00).

Recording Fees/Transfer Taxes		
<a href="#">Edit Recording Fees / Transfer Taxes</a>		
Recording Fees		\$137.00
Deed	\$38.00	
Mortgage / Deed of Trust	\$99.00	
City Tax Stamps		\$0.00
County Tax Stamps		\$495.00
Deed		
Total	\$495.00	
Seller	\$495.00	
Buyer	\$0.00	

#### Add an Additional Service

1. From the tab Fees, select **Add Additional Services**  
A dialog box displays for selecting an additional service.

Figure 17: Additional Services



Which service would you like to add?

- Asbestos Inspection
- Chimney Inspection
- Consultants 203K
- EIFS Inspection
- Energy Audit and Weatherization
- Geotechnical Engineering
- Home Inspection
- Home Warranty
- Homebuyer Counseling
- HVAC Inspection

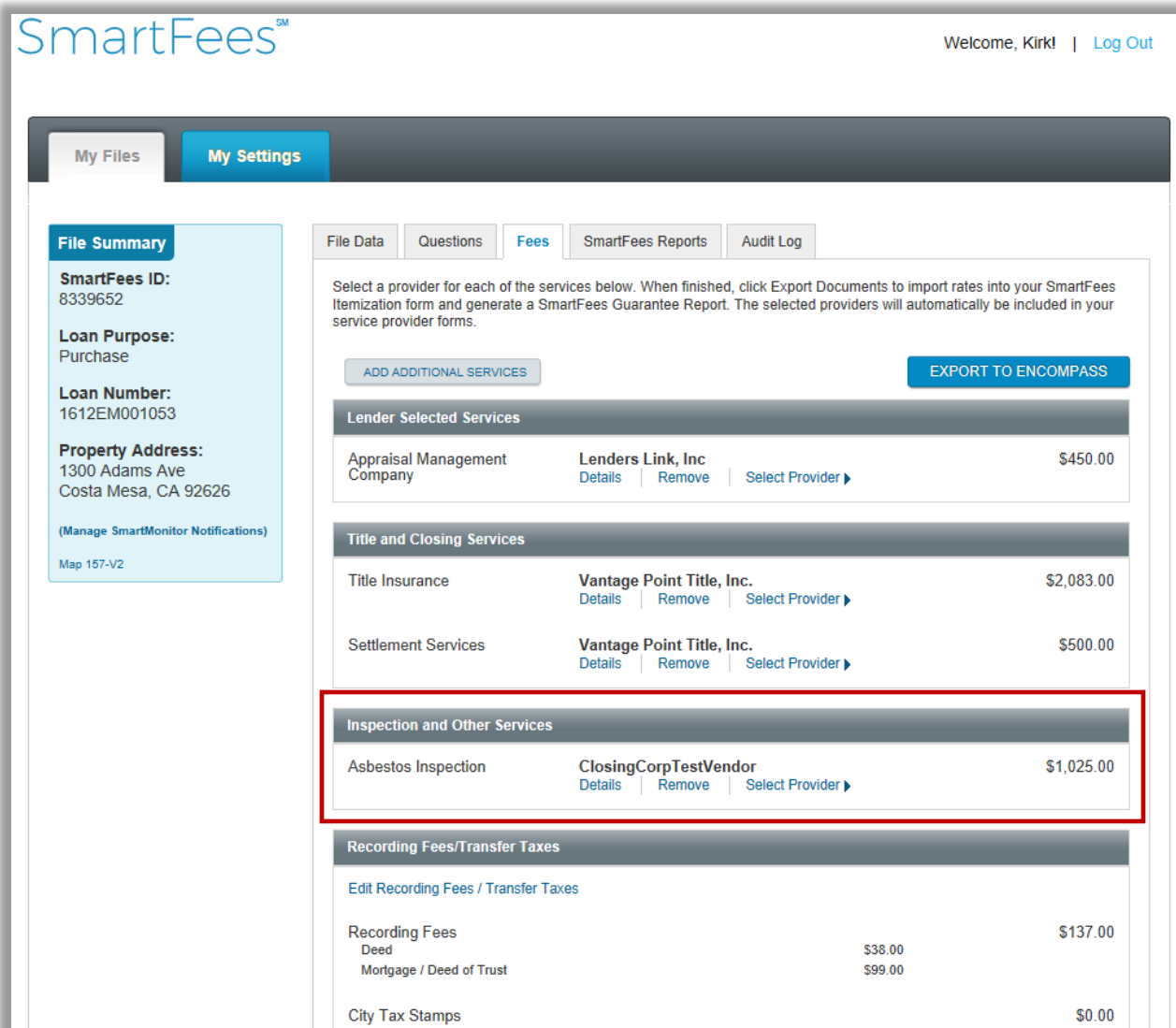
**SELECT PROVIDER**

2. Select a service from the list
3. Select the button **Select Provider**

The service is added to the Fees tab.

**Note:** If the additional service was added after the data was uploaded to the Encompass LOS or the SmartFees Report was created; data must be uploaded again and a new SmartFees Report needs to be created.

Figure 18: Additional Services



SmartFees<sup>SM</sup> Welcome, Kirk! | [Log Out](#)

**My Files** **My Settings**

**File Summary**

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626

(Manage SmartMonitor Notifications)  
Map 157-V2

File Data Questions **Fees** SmartFees Reports Audit Log

Select a provider for each of the services below. When finished, click Export Documents to import rates into your SmartFees Itemization form and generate a SmartFees Guarantee Report. The selected providers will automatically be included in your service provider forms.

[ADD ADDITIONAL SERVICES](#) [EXPORT TO ENCOMPASS](#)

**Lender Selected Services**

Appraisal Management Company	Lenders Link, Inc. <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$450.00
------------------------------	--	----------

**Title and Closing Services**

Title Insurance	Vantage Point Title, Inc. <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$2,083.00
Settlement Services	Vantage Point Title, Inc. <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$500.00

**Inspection and Other Services**

Asbestos Inspection	ClosingCorpTestVendor <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$1,025.00
---------------------	---	------------

**Recording Fees/Transfer Taxes**

[Edit Recording Fees / Transfer Taxes](#)

Recording Fees		\$137.00
Deed	\$38.00	
Mortgage / Deed of Trust	\$99.00	
City Tax Stamps		\$0.00

### 3.3.4 RECORDING FEES/TRANSFER TAXES

Recording Fees/Transfer Taxes may be modified, if additional fees for documents need to be added or the Transfer Tax split needs to be modified.

#### Update the Recording Fees/Transfer Taxes

1. From the tab Fees, select **Recording Fees/Transfer Taxes**

**Figure 19: Recording Fees/Transfer Taxes**

My Files

My Settings

File Summary

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626

(Manage SmartMonitor Notifications)  
Map 157-V2

File Data

Questions

Fees

SmartFees Reports

Audit Log

Select a provider for each of the services below. When finished, click Export Documents to import rates into your SmartFees Itemization form and generate a SmartFees Guarantee Report. The selected providers will automatically be included in your service provider forms.

ADD ADDITIONAL SERVICES

EXPORT TO ENCOMPASS

Lender Selected Services

Appraisal Management Company	<b>Lenders Link, Inc</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$450.00
------------------------------	--	----------

Title and Closing Services

Title Insurance	<b>Vantage Point Title, Inc.</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$2,083.00
Settlement Services	<b>Vantage Point Title, Inc.</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$500.00

Inspection and Other Services

Asbestos Inspection	<b>ClosingCorpTestVendor</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$1,025.00
---------------------	--	------------

Recording Fees/Transfer Taxes

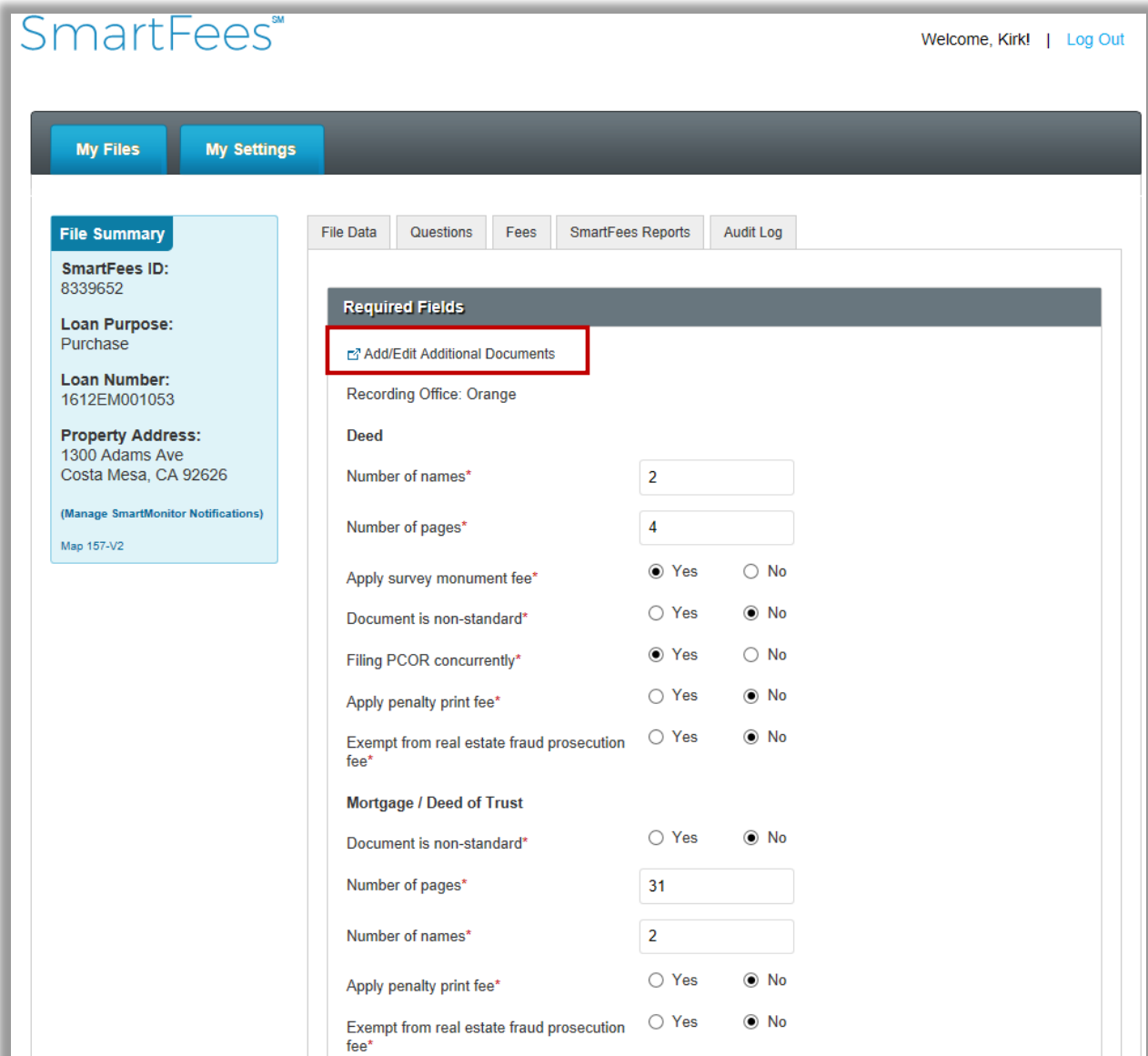
Edit Recording Fees / Transfer Taxes

Recording Fees			\$137.00
Deed		\$38.00	
Mortgage / Deed of Trust		\$99.00	
City Tax Stamps			\$0.00
County Tax Stamps			\$495.00
Deed			
Total	\$495.00		
Seller	\$495.00		
Buyer	\$0.00		

Edit Split

2. Select **Edit Recording Fees/Transfer Taxes**  
The Required Fields page displays.

Figure 20: Required Fields



SmartFees<sup>SM</sup> Welcome, Kirk! | [Log Out](#)

**My Files** **My Settings**

**File Summary**

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626

(Manage SmartMonitor Notifications)

Map 157-V2

**File Data** **Questions** **Fees** **SmartFees Reports** **Audit Log**

**Required Fields**

[Add/Edit Additional Documents](#)

Recording Office: Orange

**Deed**

Number of names\*

Number of pages\*

Apply survey monument fee\* ☒ Yes ☐ No

Document is non-standard\* ☐ Yes ☒ No

Filing PCOR concurrently\* ☒ Yes ☐ No

Apply penalty print fee\* ☐ Yes ☒ No

Exempt from real estate fraud prosecution fee\* ☐ Yes ☒ No

**Mortgage / Deed of Trust**

Document is non-standard\* ☐ Yes ☒ No

Number of pages\*

Number of names\*

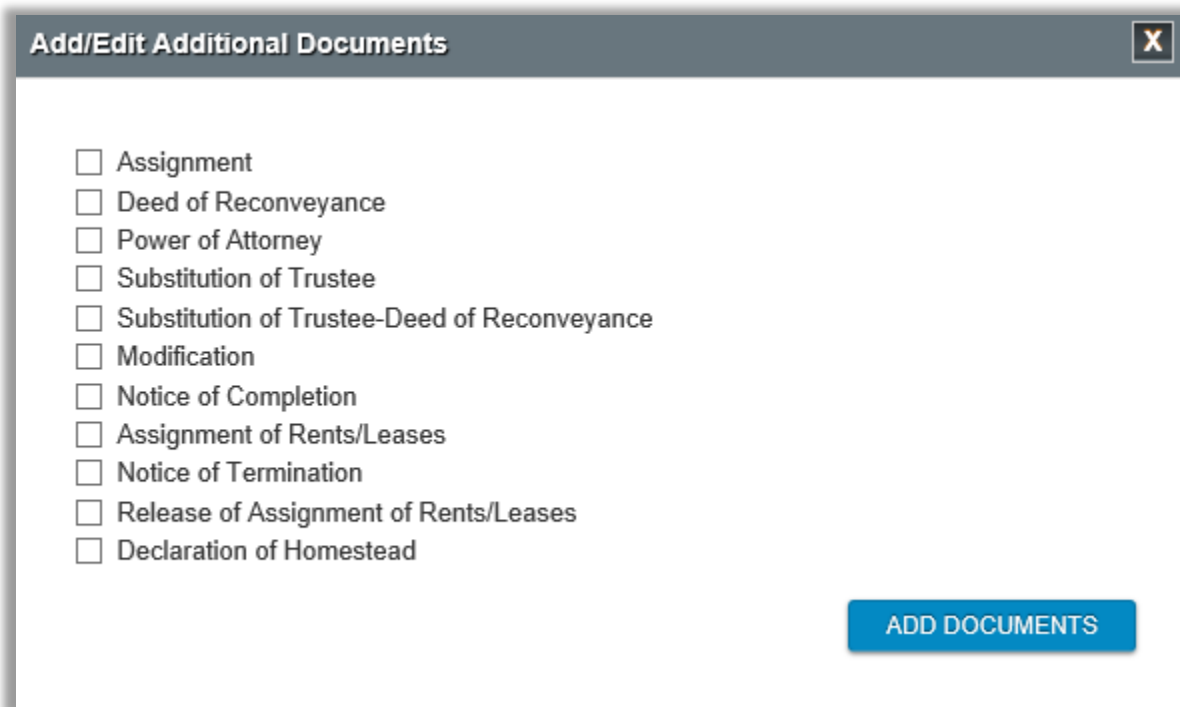
Apply penalty print fee\* ☐ Yes ☒ No

Exempt from real estate fraud prosecution fee\* ☐ Yes ☒ No

3. Select **Add/Edit Additional Documents**

The Add/Edit Additional Documents window displays.

Figure 21: Add/Edit Additional Documents



**Add/Edit Additional Documents**

- ☐ Assignment
- ☐ Deed of Reconveyance
- ☐ Power of Attorney
- ☐ Substitution of Trustee
- ☐ Substitution of Trustee-Deed of Reconveyance
- ☐ Modification
- ☐ Notice of Completion
- ☐ Assignment of Rents/Leases
- ☐ Notice of Termination
- ☐ Release of Assignment of Rents/Leases
- ☐ Declaration of Homestead

**ADD DOCUMENTS**

4. Select the check box for each applicable document type

5. Select **Add Documents**

The Required Fields page is updated with the selected document(s).

**Figure 22: Required Fields**

**File Summary**

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626

(Manage SmartMonitor Notifications)

Map 157-V2

File Data
Questions
Fees
SmartFees Reports
Audit Log

Required Fields

[Add/Edit Additional Documents](#)

Recording Office: Orange

**Deed**

Number of names\*

Number of pages\*

Apply survey monument fee\* ☒ Yes ☐ No

Document is non-standard\* ☐ Yes ☒ No

Filing PCOR concurrently\* ☒ Yes ☐ No

Apply penalty print fee\* ☐ Yes ☒ No

Exempt from real estate fraud prosecution fee\* ☐ Yes ☒ No

**Mortgage / Deed of Trust**

Document is non-standard\* ☐ Yes ☒ No

Number of pages\*

Number of names\*

Apply penalty print fee\* ☐ Yes ☒ No

Exempt from real estate fraud prosecution fee\* ☐ Yes ☒ No

**Release of Real Estate Lien**

Number of Liens\*  ▼

Number of names\*

Document is non-standard\* ☐ Yes ☒ No

6. Update the parameters for the document(s) added

**Note:** The document displays with default information and changes are not required.

7. Select **Calculate**

The Recording Fees/Transfer Taxes section is updated.



**Figure 23: Recording Fees/Transfer Taxes**

Recording Fees/Transfer Taxes		
Recording Fees		\$162.00
Deed	\$38.00	
Release of Real Estate Lien	\$25.00	
Mortgage / Deed of Trust	\$99.00	
City Tax Stamps		\$0.00
County Tax Stamps		\$495.00
Deed	\$495.00	
State Tax Stamps		\$0.00

[SAVE TO FILE](#)

8. Select **Save To File**  
The Recording Fees/Transfer Taxes are updated on the Fees tab.
9. Select the **Export to Encompass**  
(Optional) Select the tab **SmartFees Reports**

#### 3.3.4.1 EDIT SPLIT

The Edit Split feature is used to modify the tax split paid by the buyer and seller. The tax split may be locked, seller's amount may be suppressed, the buyer's percent may be modified, or elect to have the buyer pay all the taxes.

**Figure 24: Edit Split**

File Summary

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626

(Manage SmartMonitor Notifications)

Map 157-V2

File Data | Questions | **Fees** | SmartFees Reports | Audit Log

Select a provider for each of the services below. When finished, click Export Documents to import rates into your SmartFees Itemization form and generate a SmartFees Guarantee Report. The selected providers will automatically be included in your service provider forms.

ADD ADDITIONAL SERVICES
 EXPORT TO ENCOMPASS

Lender Selected Services

Appraisal Management Company	<b>Lenders Link, Inc.</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$450.00
------------------------------	---	----------

Title and Closing Services

Title Insurance	<b>Vantage Point Title, Inc.</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$2,083.00
Settlement Services	<b>Vantage Point Title, Inc.</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$500.00

Inspection and Other Services

Asbestos Inspection	<b>ClosingCorpTestVendor</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$1,025.00
---------------------	--	------------

Recording Fees/Transfer Taxes

Edit Recording Fees / Transfer Taxes

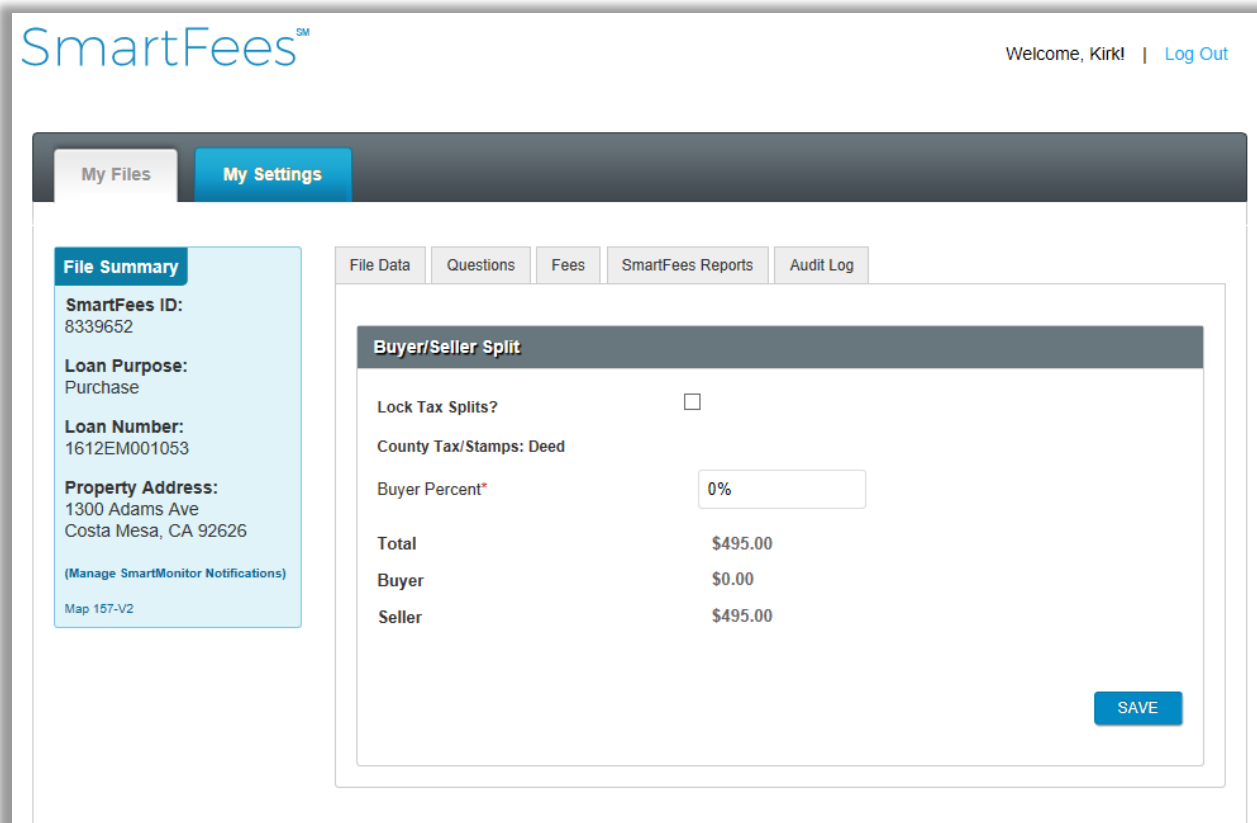
Recording Fees		\$162.00
Deed	\$38.00	
Release of Real Estate Lien	\$25.00	
Mortgage / Deed of Trust	\$99.00	
City Tax Stamps		\$0.00
County Tax Stamps		\$495.00
Deed		
<div> <div>Total</div> <div>\$495.00</div> <div>Edit Split</div> </div> <div> <div>Seller</div> <div>\$495.00</div> </div> <div> <div>Buyer</div> <div>\$0.00</div> </div>		
State Tax Stamps		\$0.00

EXPORT TO ENCOMPASS

### Edit Split

- From the section Recording Fees/Transfer Taxes, select **Edit Split**  
The Buyer/Seller Split page displays.

Figure 25: Buyer/Seller Split



The screenshot shows the SmartFees web application interface. At the top, there's a header with the SmartFees logo and a user greeting "Welcome, Kirk!". Below the header, there are two tabs: "My Files" and "My Settings", with "My Settings" being the active tab. On the left side, there's a "File Summary" panel containing details like SmartFees ID (8339652), Loan Purpose (Purchase), Loan Number (1612EM001053), and Property Address (1300 Adams Ave, Costa Mesa, CA 92626). The main content area has several sub-tabs: "File Data", "Questions", "Fees", "SmartFees Reports", and "Audit Log". The "Fees" tab is selected, and within it, the "Buyer/Seller Split" section is active. This section includes a "Lock Tax Splits?" checkbox (unchecked), a "County Tax/Stamps: Deed" label, a "Buyer Percent\*" input field set to "0%", and a summary table showing "Total" as \$495.00, "Buyer" as \$0.00, and "Seller" as \$495.00. A "SAVE" button is located at the bottom right of the form.

2. (Optional) To suppress the transfer tax amount paid by the seller in the section HUD Item, select the check box **Suppress Seller Paid Amounts**
  3. To have 100% of the transfer taxes paid by the buyer, select **Buyer Pays All**
  4. To lock the tax split, select the check box **Lock Tax Splits**
- Note:** Selecting the check box locks the tax split. Further updates to the file would not alter the split.
5. Select **Save**

The Recording Fees/Transfer Taxes section displays with the updated information.

### 3.4 EXPORT TO ENCOMPASS

Once the SmartFees parameters are complete import the fees back to Encompass. After the fees are exported to Encompass, access the **2015 Itemization Form** to review the fees. The 2015 Itemization Form is located on the Form tab of the Loan tab in Encompass.

**Note:** ClosingCorp's SmartFees typically provides fees for AMC; Title; Settlement, Inspection Services; and Recording Fees and Transfer Taxes. Ensure that your company's business practices includes procedures to ensure that fees for other categories are completed before finalizing the Loan Estimate.



Once fees are exported from SmartFees to Encompass users can:

- Flag **Paid to Type** as Affiliated for providers that are identified as Lender Affiliates
- Enable the Borrower can shop for check box to control the disclosure category fees on the Loan Estimate
- Check the APR flag per fee based on Lender preference
- Write the provider name in the To fields on the fee itemization


Lenders can control the appearance and location of fees in various ways:

- Fee names are adjustable to ensure compliance with tools, such as Mavent
- Fee destinations are configurable, e.g., move E Doc Fee to 1110
- Fees can be bundled together to accommodate the limited slots available in Encompass

### **Export to Encompass**

1. From the tab Fees, select **Export To Encompass**  
The Export Data to Encompass page displays.

Figure 26: Fees Tab


Welcome, Kirk! | [Log Out](#)

[My Files](#)
[My Settings](#)

**File Summary**

**SmartFees ID:**  
8339652

**Loan Purpose:**  
Purchase

**Loan Number:**  
1612EM001053

**Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626

(Manage SmartMonitor Notifications)

[Map 157-V2](#)

[File Data](#)
[Questions](#)
[Fees](#)
[SmartFees Reports](#)
[Audit Log](#)

Select a provider for each of the services below. When finished, click Export Documents to import rates into your SmartFees Itemization form and generate a SmartFees Guarantee Report. The selected providers will automatically be included in your service provider forms.

[ADD ADDITIONAL SERVICES](#)
[EXPORT TO ENCOMPASS](#)

**Lender Selected Services**

Appraisal Management Company	<b>Lenders Link, Inc</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$450.00
------------------------------	--	----------

**Title and Closing Services**

Title Insurance	<b>Vantage Point Title, Inc.</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$2,083.00
Settlement Services	<b>Vantage Point Title, Inc.</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$500.00

**Inspection and Other Services**

Asbestos Inspection	<b>ClosingCorpTestVendor</b> <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$1,025.00
---------------------	--	------------

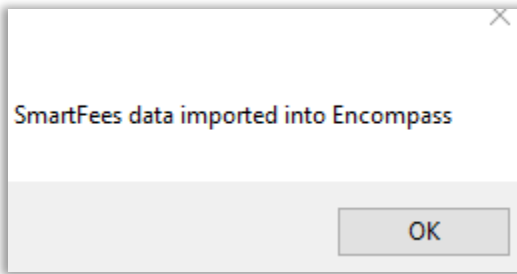
**Recording Fees/Transfer Taxes**

[Edit Recording Fees / Transfer Taxes](#)

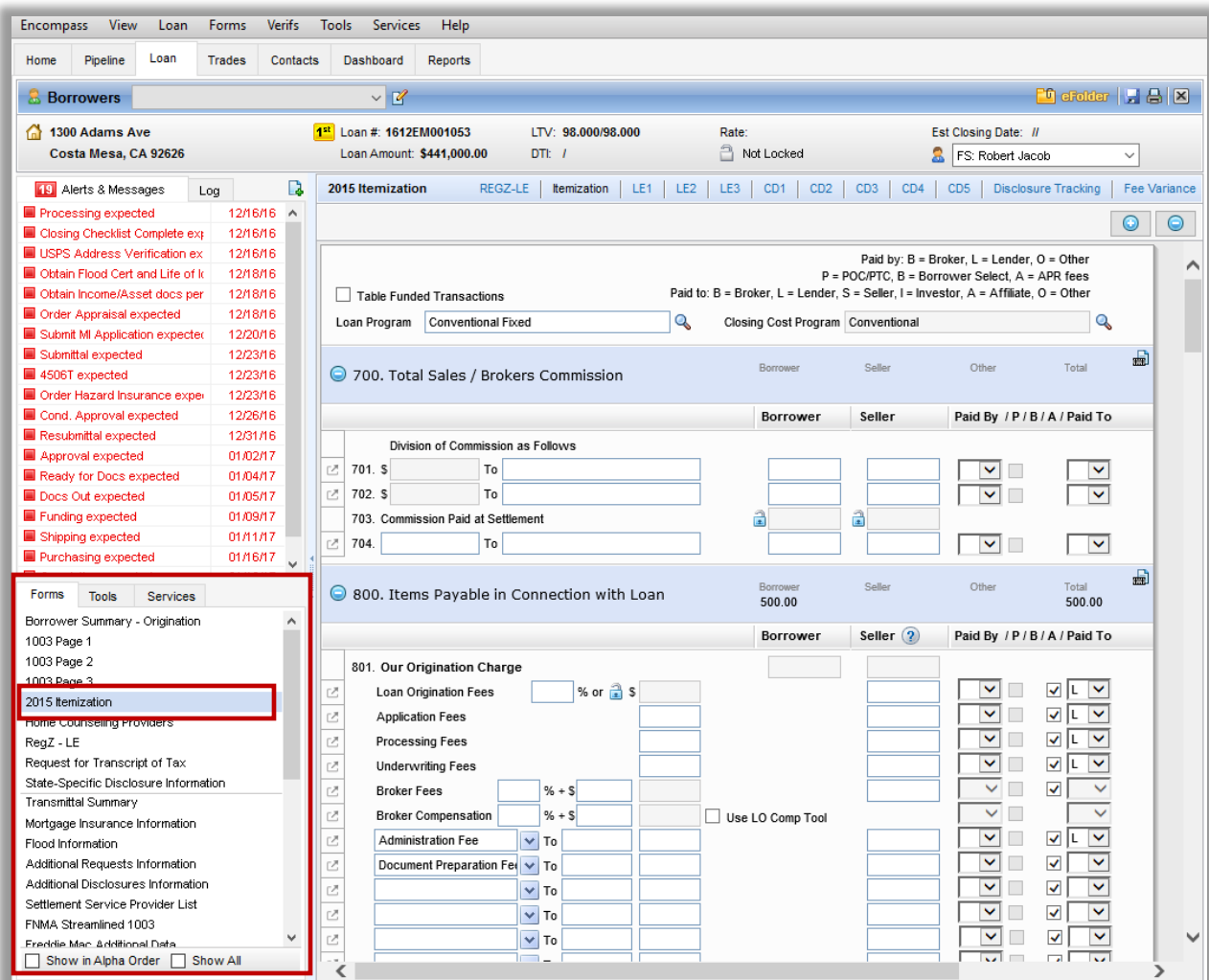
Recording Fees		\$162.00
Deed	\$38.00	
Release of Real Estate Lien	\$25.00	
Mortgage / Deed of Trust	\$99.00	
City Tax Stamps		\$0.00
County Tax Stamps		\$495.00
Deed		

- When the export is complete, the Export Complete dialog box displays
- Select **OK**

**Figure 27: Export Complete**



4. Return to Encompass to view the exported data and the **2015 Fee Itemization** report
5. From the Encompass tab Loan, select the tab **Forms**



The screenshot shows the Encompass software interface. The top menu bar includes Encompass, View, Loan, Forms, Verifs, Tools, Services, and Help. Below this is a sub-menu bar with Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main window displays loan details for 1300 Adams Ave, Costa Mesa, CA 92626. The loan number is 1612EM001053, with a loan amount of \$441,000.00 and an LTV of 98.000/98.000. The rate is not locked, and the estimated closing date is blank. The user is FS: Robert Jacob.

On the left side, there is a sidebar with a list of forms. The 'Forms' tab is selected, and the '2015 Itemization' form is highlighted with a red box. Other forms listed include Borrower Summary - Origination, 1003 Page 1, 1003 Page 2, 1003 Page 3, Home Counseling Providers, RegZ - LE, Request for Transcript of Tax, State-Specific Disclosure Information, Transmittal Summary, Mortgage Insurance Information, Flood Information, Additional Requests Information, Additional Disclosures Information, Settlement Service Provider List, FNMA Streamlined 1003, and Freddie Mac Additional Data. There are also checkboxes for 'Show in Alpha Order' and 'Show All'.

The main area of the screen shows the '2015 Itemization' form. It includes a 'Paid by' section with options for Broker, Lender, and Other. Below this is a table for '700. Total Sales / Brokers Commission' with columns for Borrower, Seller, Other, and Total. The table shows a total of 500.00 for the Borrower. Below this is another table for '800. Items Payable in Connection with Loan' with columns for Borrower, Seller, Other, and Total. The table shows a total of 500.00 for the Borrower. The '800. Our Origination Charge' section includes fields for Loan Origination Fees, Application Fees, Processing Fees, Underswriting Fees, Broker Fees, Broker Compensation, Administration Fee, and Document Preparation Fee. There are also checkboxes for 'Use LO Comp Tool' and 'Borrower can shop for'.

6. Select **2015 Itemization**
7. (Optional) To control the disclosure category fees on the Loan Estimate, select the check box **Borrower can shop for**
8. (Optional) Select the APR flag per fee

9. (Optional) Enter the provider name in the **To** fields
10. (Optional) Select the icon next to fees to access the Fee Details window

**Figure 28: Fee Details**

Fee Details - 1102a

1102a. Settlement Fee To

Vantage Point Title, Inc.

Borrower

\$ 500.00

Seller

\$ 0.00

Total Fee Amount

\$ 500.00

% 0.113

Last Disclosed

Loan Estimate

Closing Disclosure

Paid to Name

Vantage Point Title, Inc.

Paid to Type

Affiliate

Amount Paid by

	Financed	PTC	PAC	POC	Amount Paid
Borrower		500.00	500.00		500.00
Seller					
Broker					
Lender					
Other					
Total Paid By B / L / O					

Sec 32 Points and Fees

500.00

Total Fee Amount \$ 500.00

☒ Borrower can shop for  
☐ Borrower did shop for  
☒ Impacts APR  
☐ Seller Credit  
☐ Seller Obligated

Loan Estimate Section

C

Closing Disclosure Section

B

REGZGFE\_2015\_DETAILS

Learn more...

Close

11. (Optional) To indicate the provider is an affiliate, from the pull-down menu Paid to Type, select **Affiliate**

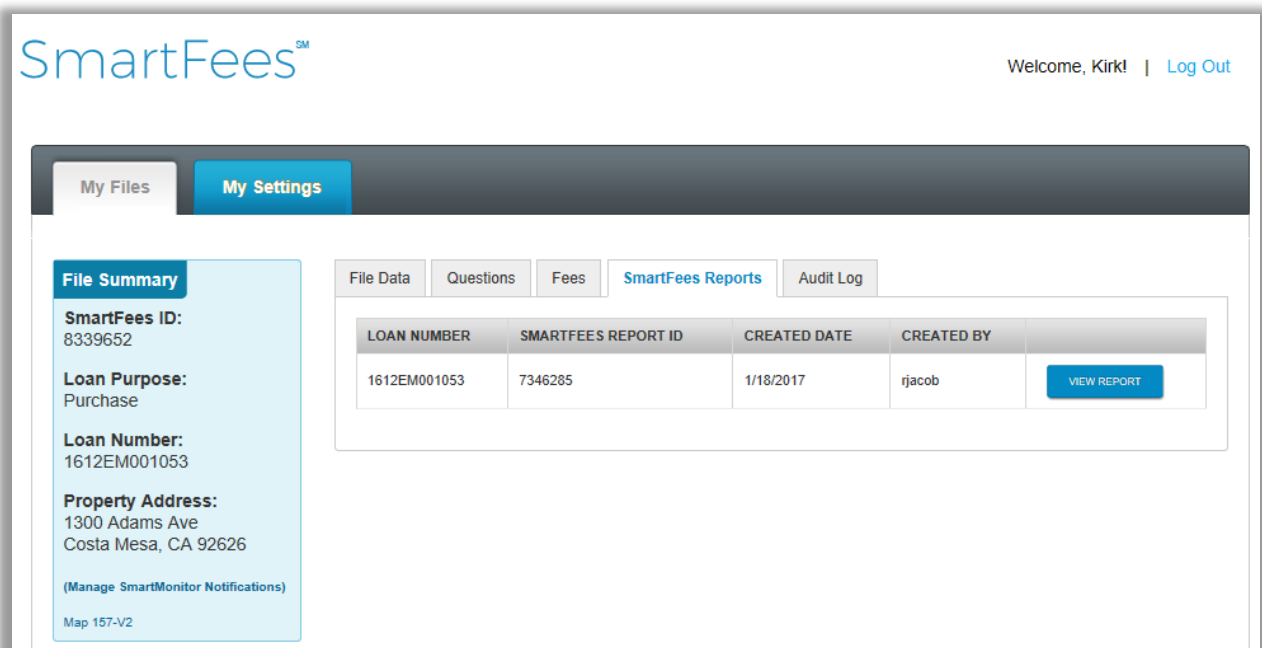
### 3.5 SMARTFEES REPORT

The SmartFees Report feature is used to view and print the SmartFees Compliance Certificate. The Compliance Certificate certifies the data entered in SmartFees.

#### View/Print the Compliance Certificate

1. Select the tab **SmartFees Reports**
2. Select the appropriate certificate

**Figure 29: SmartFees Report**



The screenshot shows the SmartFees web application interface. At the top, the "SmartFees" logo is on the left, and "Welcome, Kirk! | Log Out" is on the right. Below the header, there are two tabs: "My Files" and "My Settings". The "My Settings" tab is active. On the left side of the "My Settings" tab, there is a "File Summary" section with the following information:

- SmartFees ID:** 8339652
- Loan Purpose:** Purchase
- Loan Number:** 1612EM001053
- Property Address:** 1300 Adams Ave, Costa Mesa, CA 92626
- [\(Manage SmartMonitor Notifications\)](#)
- Map 157-V2

On the right side of the "My Settings" tab, there are four sub-tabs: "File Data", "Questions", "Fees", and "SmartFees Reports". The "SmartFees Reports" tab is active. Below this tab, there is a table with the following columns: "LOAN NUMBER", "SMARTFEES REPORT ID", "CREATED DATE", and "CREATED BY". The table contains one row of data:

LOAN NUMBER	SMARTFEES REPORT ID	CREATED DATE	CREATED BY
1612EM001053	7346285	1/18/2017	rjacob

To the right of the table, there is a blue button labeled "VIEW REPORT".

3. Select **View Report**  
The Compliance Certificate displays.



Figure 30: Compliance Certificate

## LoanEstimate

FORMERLY SMARTGFE

# COMPLIANCE CERTIFICATE

This Compliance Certificate certifies the following data as of the date hereof:

<b>SmartGFE ID:</b>	8339652
<b>Loan ID:</b>	1612EM001053
<b>Compliance Cert. ID:</b>	7346285
<b>Compliance Cert. Date:</b>	1/18/2017
<b>Guarantee Exp. Date:</b>	3/19/2017
<b>Fee Map ID- Version:</b>	157-V2

<b>For this property:</b> 1300 Adams Ave Costa Mesa, CA 92626 Size of Home (sq ft): 10,000 *County Records Bedrooms: 5 *Default Value Number of Floors: 2 *Default Value Foundation Type: Pier/Beam *Default Value Property Type: Single Family *User Entered	<b>In this transaction:</b> Purchase Type: Purchase Closing Date: 3/19/2017 Purchase Price: \$450,000.00 Loan Amount: \$441,000.00 Loan Type: Conventional Occupancy Type: Primary Residence Amortization Type: Fixed AMC Product: 1004 Uniform Residential Appraisal Report  Planned Unit Development: No
--	--

<b>Recording Fee and Transfer Taxes:</b> <i>Rate Checked On: 1/18/2017 12:56:36 PM</i>	
<b>Recording Fee:</b>	<b>\$162.00</b>
Deed:	\$38.00
Release of Real Estate Lien:	\$25.00
Mortgage / Deed of Trust:	\$99.00
<b>County Tax/Stamp:</b>	<b>\$495.00</b>
Deed:	\$495.00

**Recording Fee Information:**

County: Orange \*Default Value  
 Recording Office: Orange

**Deed**

Number of names: 2 \*Default Value  
 Number of pages: 4 \*Default Value  
 Apply survey monument fee: Yes \*Default Value  
 Document is non-standard: No \*Default Value  
 Filing PCOR concurrently: Yes \*Default Value

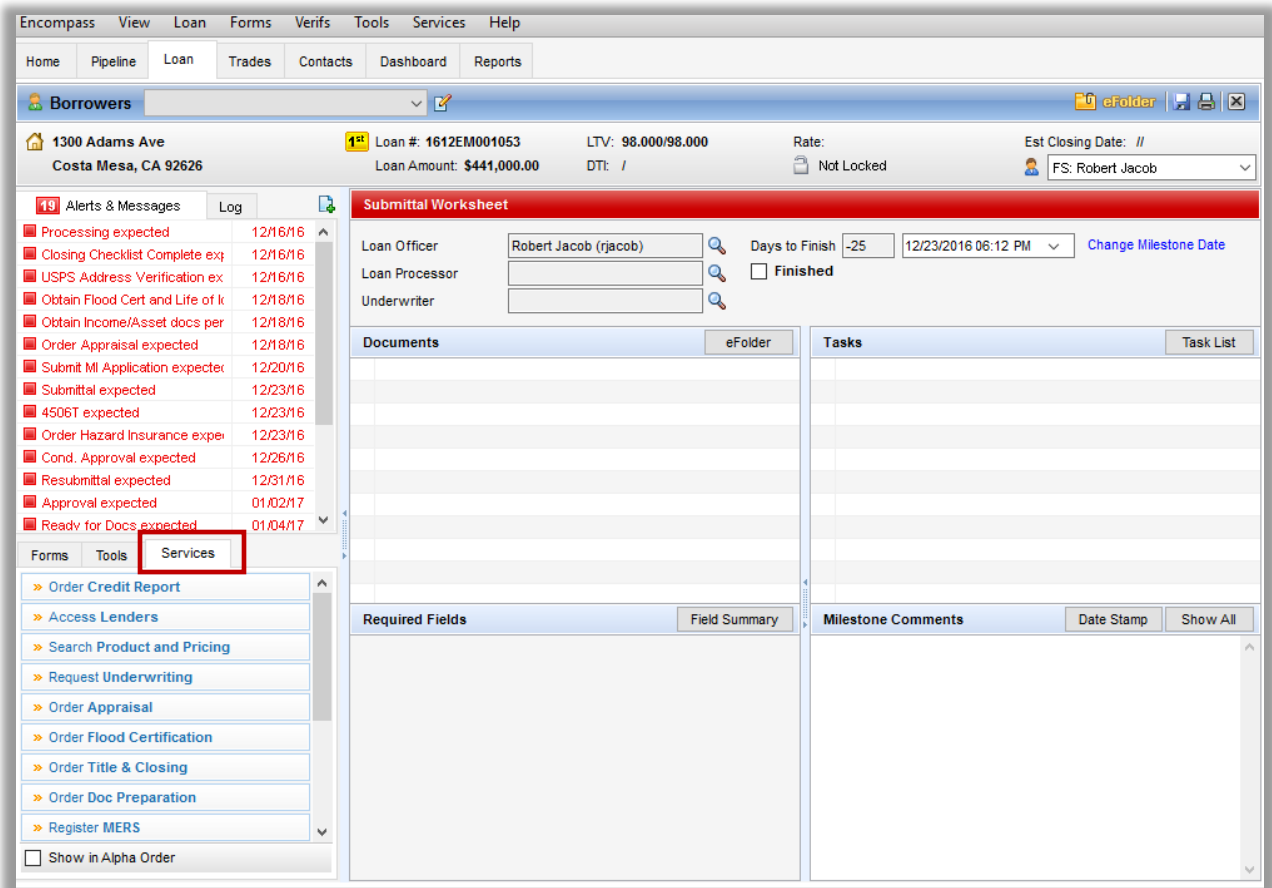
### 3.6 UPDATE FILES

Loan circumstances may change and updates to the loan may be required. Make changes to the loan circumstances and upload the data to Encompass again.

#### Update Existing File

1. From Encompass360, select an existing file

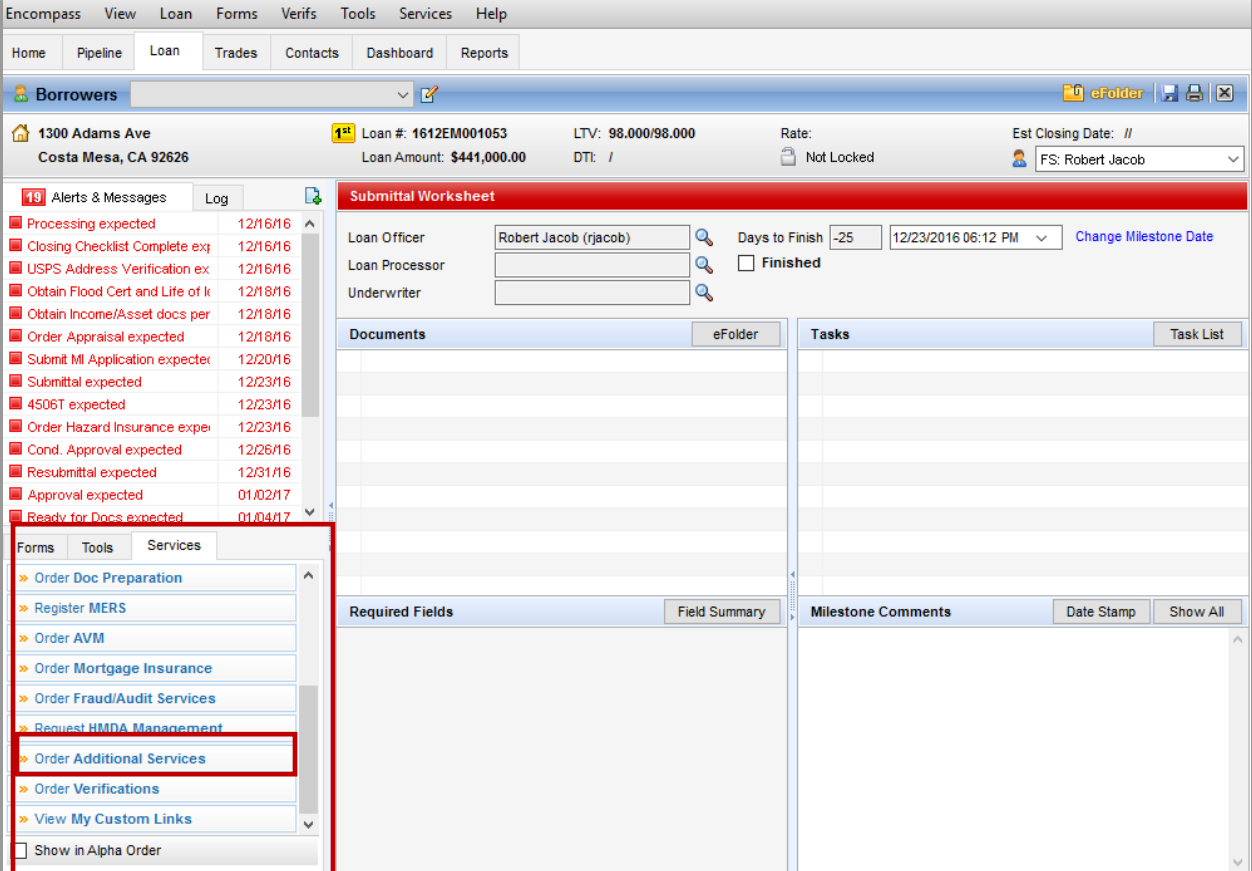
**Figure 31: Encompass**



The screenshot displays the Encompass360 web application interface. At the top, there is a navigation bar with tabs: Encompass, View, Loan, Forms, Verifs, Tools, Services, and Help. Below this is a secondary navigation bar with links: Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main header area shows the borrower's address (1300 Adams Ave, Costa Mesa, CA 92626), loan details (Loan #: 1612EM001053, LTV: 98.000/98.000, Rate: Not Locked, Est Closing Date: //), and the user (FS: Robert Jacob). A red banner at the top of the main content area reads 'Submittal Worksheet'. Below this, there are sections for 'Alerts & Messages' (listing various expected dates), 'Documents' (with an eFolder icon), 'Tasks' (with a Task List icon), 'Required Fields' (with a Field Summary icon), and 'Milestone Comments' (with Date Stamp and Show All options). The left-hand navigation menu is visible, with the 'Services' tab highlighted by a red box. The 'Services' menu includes options like Order Credit Report, Access Lenders, Search Product and Pricing, Request Underwriting, Order Appraisal, Order Flood Certification, Order Title & Closing, Order Doc Preparation, and Register MERS.

2. From the left-hand side of the screen, select the tab **Services**

**Figure 32: Services Tab**



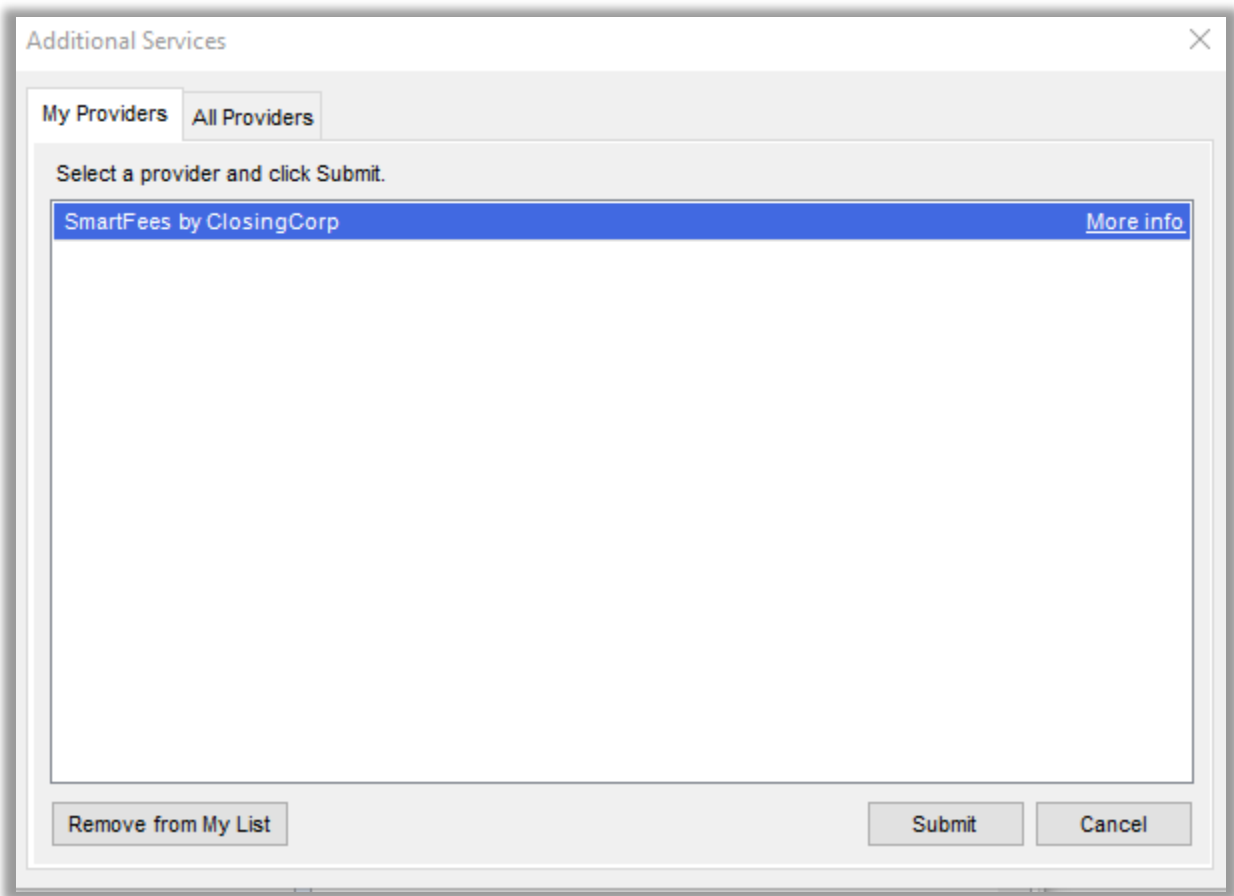
The screenshot displays the ClosingCorp web application interface. At the top, there is a navigation bar with tabs: Encompass, View, Loan, Forms, Verifs, Tools, Services, and Help. Below this is a sub-navigation bar with: Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main header area shows the borrower's address: 1300 Adams Ave, Costa Mesa, CA 92626. It also displays loan details: Loan # 1612EM001053, LTV: 98.000/98.000, Rate: Not Locked, and Est Closing Date: //. The user is identified as FS: Robert Jacob.

On the left, there is a section for 'Alerts & Messages' with a list of items and their due dates. Below this is a sidebar with tabs: Forms, Tools, and Services. The 'Services' tab is highlighted with a red box. It contains a list of services: Order Doc Preparation, Register MERS, Order AVM, Order Mortgage Insurance, Order Fraud/Audit Services, Request HMDA Management, Order Additional Services (highlighted with a red box), Order Verifications, and View My Custom Links. There is also a checkbox for 'Show in Alpha Order'.

The main content area is titled 'Submittal Worksheet'. It includes fields for Loan Officer (Robert Jacob (rjacob)), Days to Finish (-25), and a date/time selector (12/23/2016 06:12 PM). There are also checkboxes for 'Finished' and 'Ready for Docs expected'. Below this are sections for 'Documents', 'Tasks', 'Required Fields', 'Field Summary', 'Milestone Comments', 'Date Stamp', and 'Show All'.

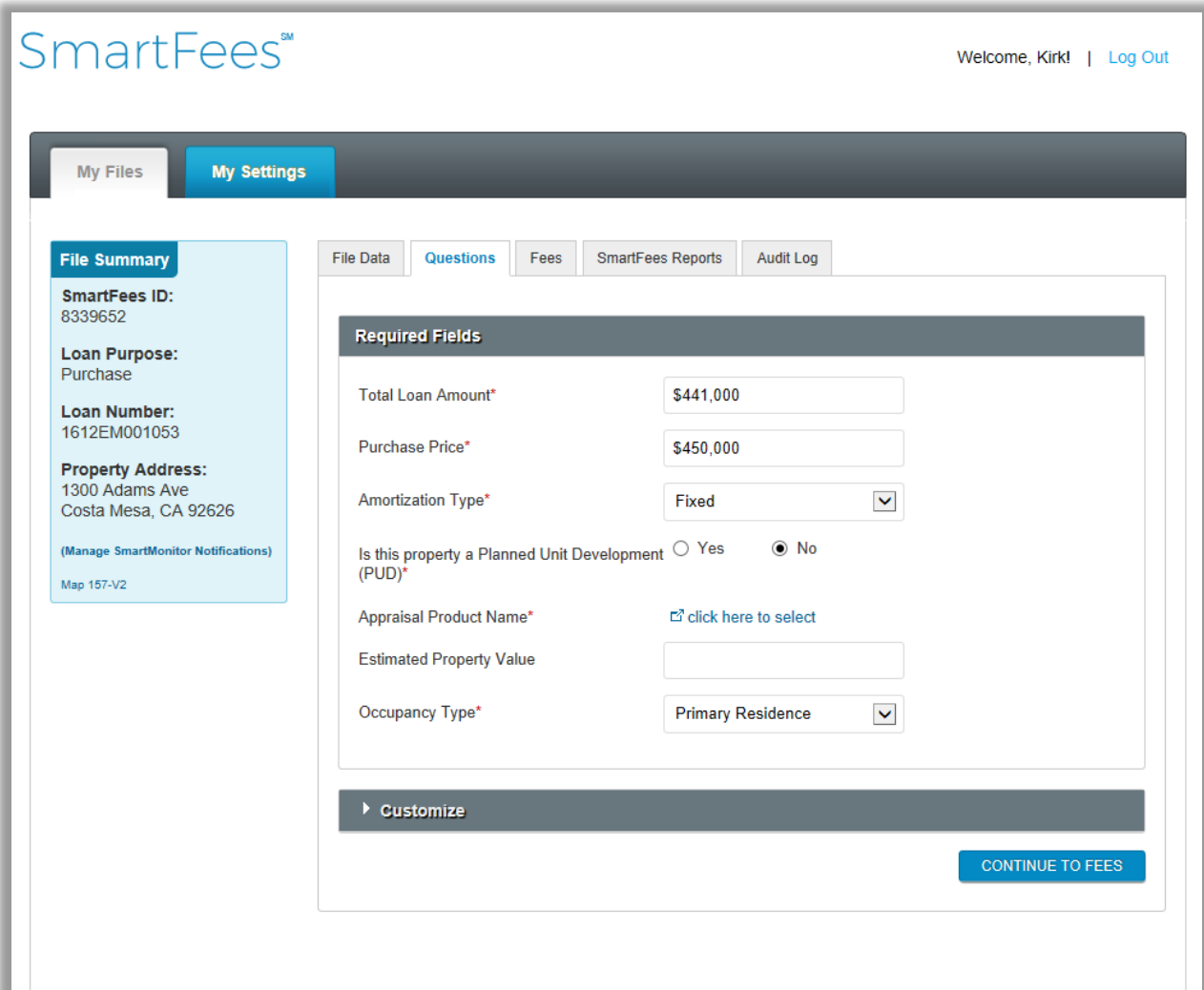
3. Select **Order Additional Services**  
The Additional Services window displays.

**Figure 33: Additional Service Window**



4. Select the tab **My Providers**
5. Select **SmartFees by ClosingCorp**
6. Select **Submit**  
SmartFees displays opened to the Questions tab.

**Figure 34: SmartFees**



The screenshot displays the SmartFees web application interface. At the top, the 'SmartFees' logo is on the left, and 'Welcome, Kirk! | [Log Out](#)' is on the right. Below the header, there are two tabs: 'My Files' and 'My Settings'. The 'My Settings' tab is active. On the left side of the 'My Settings' tab, there is a 'File Summary' section containing the following information:

- SmartFees ID:** 8339652
- Loan Purpose:** Purchase
- Loan Number:** 1612EM001053
- Property Address:** 1300 Adams Ave, Costa Mesa, CA 92626
- [\(Manage SmartMonitor Notifications\)](#)
- Map 157-V2

On the right side of the 'My Settings' tab, there are five sub-tabs: 'File Data', 'Questions', 'Fees', 'SmartFees Reports', and 'Audit Log'. The 'Questions' tab is active. Below the sub-tabs, there is a 'Required Fields' section with the following fields:

- Total Loan Amount\***: \$441,000
- Purchase Price\***: \$450,000
- Amortization Type\***: Fixed (dropdown menu)
- Is this property a Planned Unit Development (PUD)\***: ☐ Yes ☒ No
- Appraisal Product Name\***: [click here to select](#)
- Estimated Property Value**: (empty text box)
- Occupancy Type\***: Primary Residence (dropdown menu)

Below the 'Required Fields' section, there is a 'Customize' button and a 'CONTINUE TO FEES' button.

7. Make modifications as applicable
8. Select the tab **Fees**

Figure 35: Fees Tab

SmartFees<sup>SM</sup>

Welcome, Kirk! | [Log Out](#)

My Files

My Settings

File Summary

**SmartFees ID:**  
8339652
 **Loan Purpose:**  
Purchase
 **Loan Number:**  
1612EM001053
 **Property Address:**  
1300 Adams Ave  
Costa Mesa, CA 92626
   
(Manage SmartMonitor Notifications)  
Map 157-V2

File Data

Questions

Fees

SmartFees Reports

Audit Log

Select a provider for each of the services below. When finished, click Export Documents to import rates into your SmartFees Itemization form and generate a SmartFees Guarantee Report. The selected providers will automatically be included in your service provider forms.

ADD ADDITIONAL SERVICES

EXPORT TO ENCOMPASS

Lender Selected Services

Appraisal Management Company	Lenders Link, Inc <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$450.00
------------------------------	---	----------

Title and Closing Services

Title Insurance	Vantage Point Title, Inc. <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$2,083.00
Settlement Services	Vantage Point Title, Inc. <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$500.00

Inspection and Other Services

Asbestos Inspection	ClosingCorpTestVendor <a href="#">Details</a>   <a href="#">Remove</a>   <a href="#">Select Provider ▶</a>	\$1,025.00
---------------------	---	------------

Recording Fees/Transfer Taxes

[Edit Recording Fees / Transfer Taxes](#)

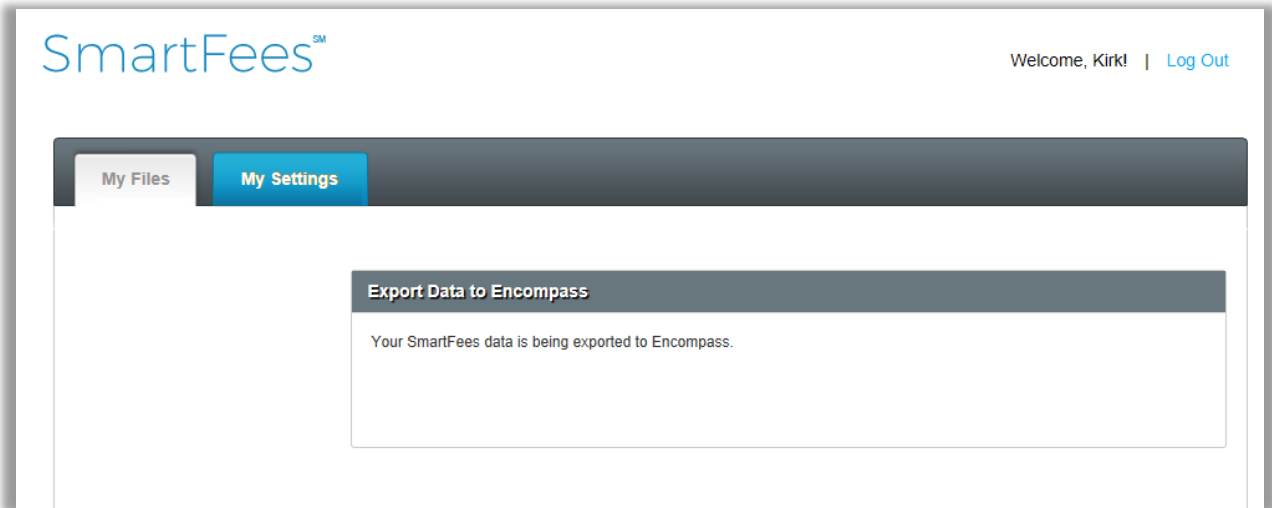
Recording Fees		\$162.00
Deed	\$38.00	
Release of Real Estate Lien	\$25.00	
Mortgage / Deed of Trust	\$99.00	
City Tax Stamps		\$0.00
County Tax Stamps		\$495.00
Deed		

## 9. Select Export To Encompass

SmartFees for Encompass  
User Guide

Page 36  
Proprietary and Confidential to ClosingCorp

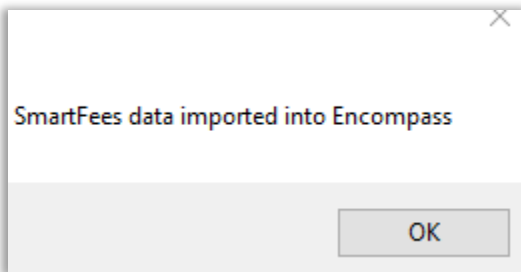
**Figure 36: Export Data to Encompass Page**



10. When the export is complete, the Export Complete dialog box displays

11. Select **OK**

**Figure 37: Export Complete**



12. Return to Encompass to view the updated exported data

## 4 PREFERENCES

The Preference feature is used to setup SmartFees preferences. Preferences are contextual based on SmartFees features and roles.

**Note:** Not all features are available to all users.

### 4.1 PREFERRED SERVICE PROVIDERS

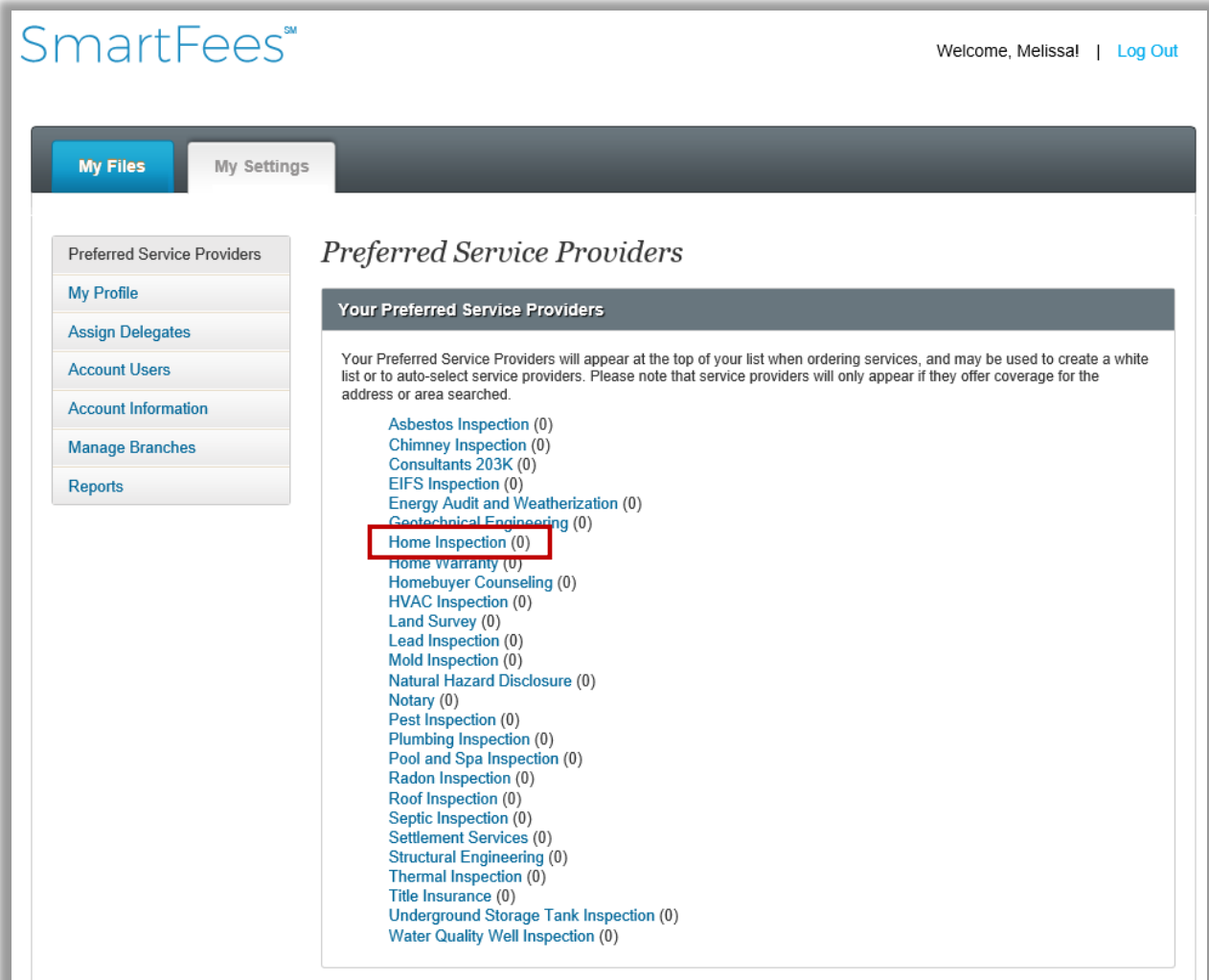
The Preferred Service Providers feature is used to setup a preferred provider. Once setup, the service provider is available for use within SmartFees.

## Setup Preferred Provider

1. Access **SmartFees**
2. Select the tab **My Settings**
3. Select a service provider

The Preferred Service Providers page displays.

**Figure 38: Preferred Service Providers**



SmartFees<sup>SM</sup> Welcome, Melissa! | [Log Out](#)

**My Files** | **My Settings**

**Preferred Service Providers**

**My Profile**

**Assign Delegates**

**Account Users**

**Account Information**

**Manage Branches**

**Reports**

### Preferred Service Providers

**Your Preferred Service Providers**

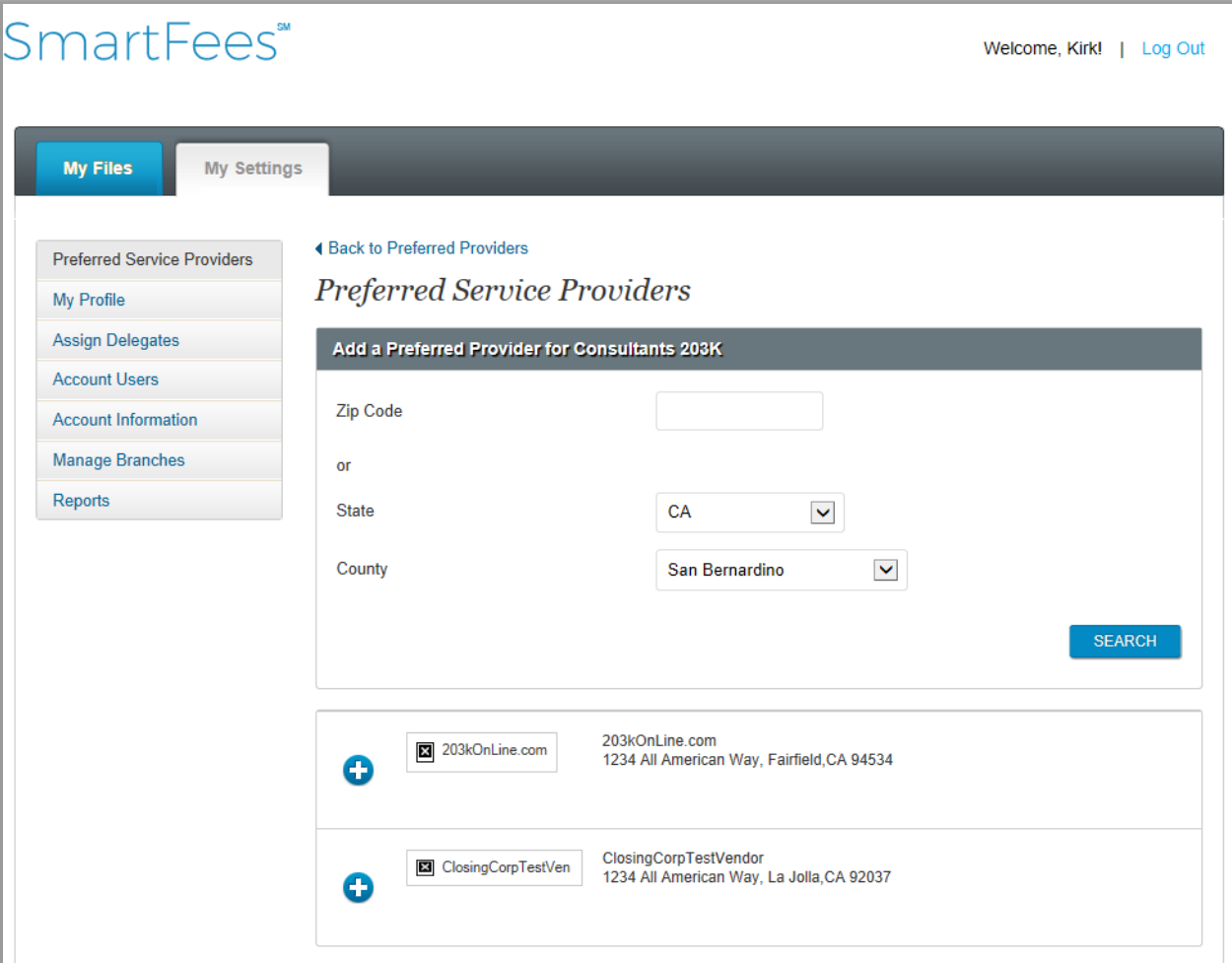
Your Preferred Service Providers will appear at the top of your list when ordering services, and may be used to create a white list or to auto-select service providers. Please note that service providers will only appear if they offer coverage for the address or area searched.

- Asbestos Inspection (0)
- Chimney Inspection (0)
- Consultants 203K (0)
- EIFS Inspection (0)
- Energy Audit and Weatherization (0)
- Geotechnical Engineering (0)
- Home Inspection (0)**
- Home Warranty (0)
- Homebuyer Counseling (0)
- HVAC Inspection (0)
- Land Survey (0)
- Lead Inspection (0)
- Mold Inspection (0)
- Natural Hazard Disclosure (0)
- Notary (0)
- Pest Inspection (0)
- Plumbing Inspection (0)
- Pool and Spa Inspection (0)
- Radon Inspection (0)
- Roof Inspection (0)
- Septic Inspection (0)
- Settlement Services (0)
- Structural Engineering (0)
- Thermal Inspection (0)
- Title Insurance (0)
- Underground Storage Tank Inspection (0)
- Water Quality Well Inspection (0)

4. To add a new Service Providers, select **Add New**  
The Preferred Service Providers search displays.
5. Enter the Search criteria
6. Select **Search**  
A list of matching Providers displays.



**Figure 39: Preferred Service Providers**



SmartFees<sup>SM</sup> Welcome, Kirk! | [Log Out](#)

**My Files** **My Settings**

Preferred Service Providers

◀ [Back to Preferred Providers](#)

### Preferred Service Providers

**Add a Preferred Provider for Consultants 203K**



Zip Code

or

State

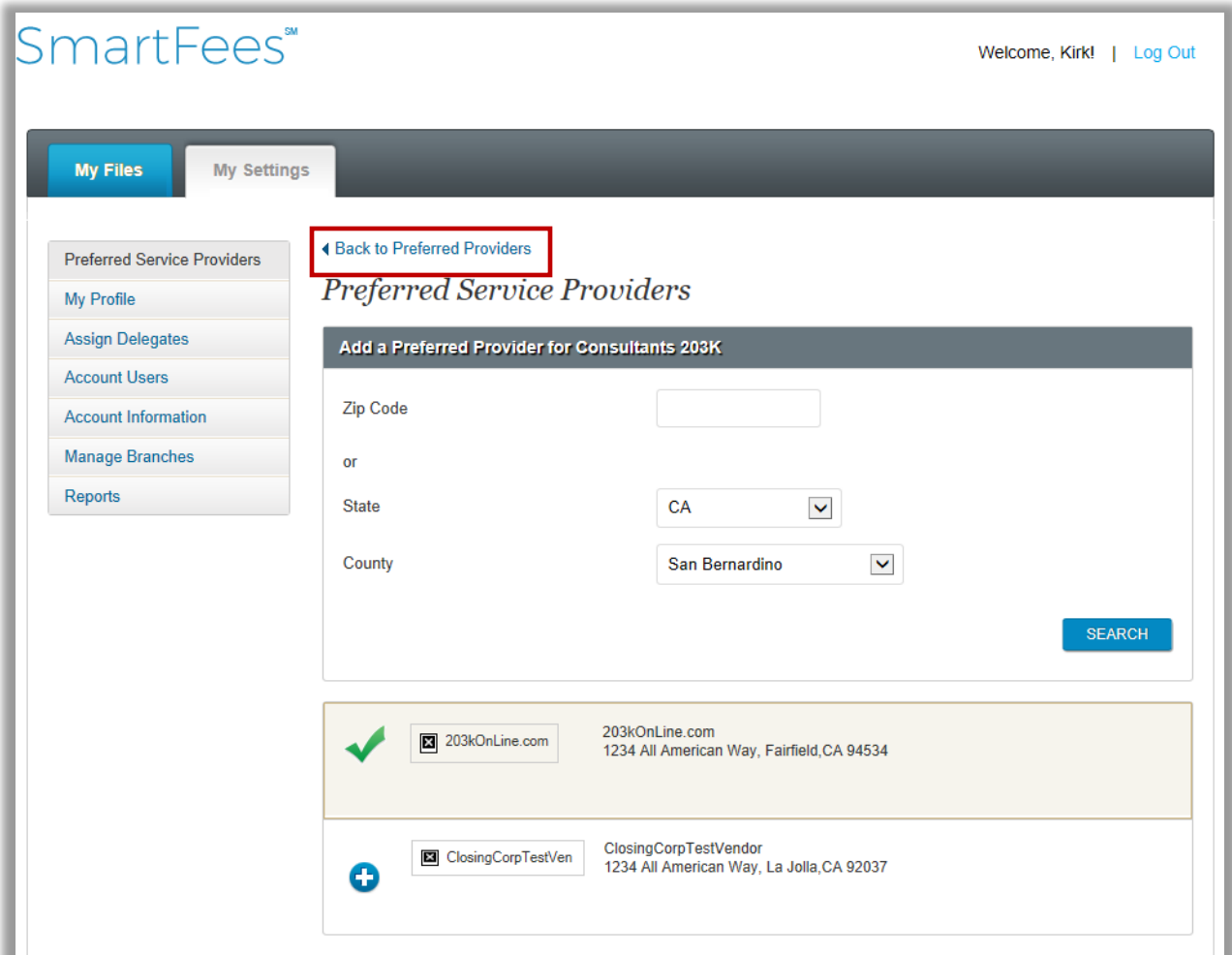
County

[SEARCH](#)

	<input checked="" type="checkbox"/> 203kOnLine.com	203kOnLine.com 1234 All American Way, Fairfield, CA 94534
	<input checked="" type="checkbox"/> ClosingCorpTestVen	ClosingCorpTestVendor 1234 All American Way, La Jolla, CA 92037

7. Select the applicable providers

**Figure 40: Preferred Service Providers**



SmartFees<sup>SM</sup> Welcome, Kirk! | [Log Out](#)

**My Files** | **My Settings**

Preferred Service Providers

[My Profile](#)

[Assign Delegates](#)

[Account Users](#)

[Account Information](#)

[Manage Branches](#)

[Reports](#)

[Back to Preferred Providers](#)

### Preferred Service Providers

**Add a Preferred Provider for Consultants 203K**



Zip Code

or

State

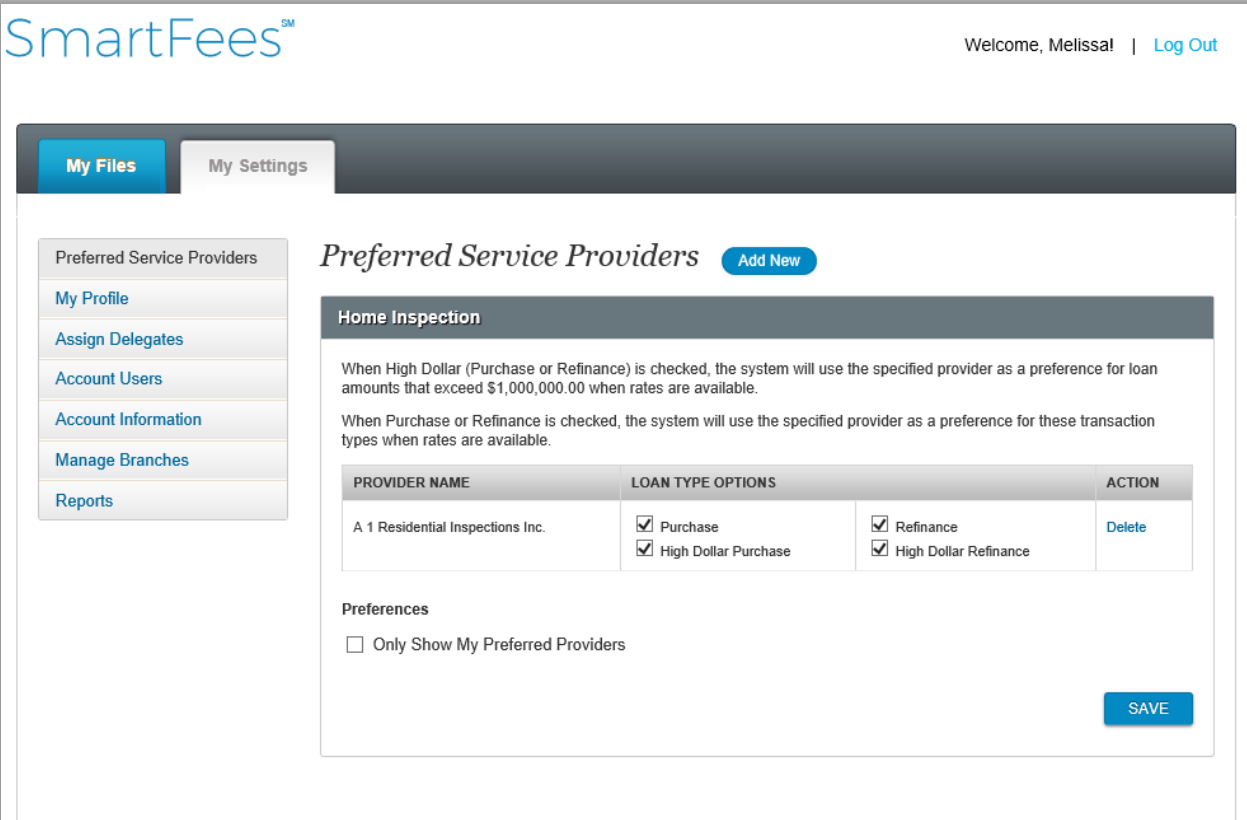
County

[SEARCH](#)

	<input checked="" type="checkbox"/> 203kOnLine.com	203kOnLine.com 1234 All American Way, Fairfield, CA 94534
	<input checked="" type="checkbox"/> ClosingCorpTestVen	ClosingCorpTestVendor 1234 All American Way, La Jolla, CA 92037

**8. Select Back to Preferred Providers**

**Figure 41: Preferred Service Providers Page**



SmartFees<sup>SM</sup> Welcome, Melissa! | [Log Out](#)

**My Files** | **My Settings**

**Preferred Service Providers** [Add New](#)

**Home Inspection**

When High Dollar (Purchase or Refinance) is checked, the system will use the specified provider as a preference for loan amounts that exceed \$1,000,000.00 when rates are available.

When Purchase or Refinance is checked, the system will use the specified provider as a preference for these transaction types when rates are available.

PROVIDER NAME	LOAN TYPE OPTIONS		ACTION
A 1 Residential Inspections Inc.	<input checked="" type="checkbox"/> Purchase	<input checked="" type="checkbox"/> Refinance	<a href="#">Delete</a>
	<input checked="" type="checkbox"/> High Dollar Purchase	<input checked="" type="checkbox"/> High Dollar Refinance	

**Preferences**

☐ Only Show My Preferred Providers

[SAVE](#)

9. Enable the Loan Type option check box(es) that apply
10. (Optional) To only display Preferred Providers, select the check box **Only Show My Preferred Providers**
11. Select **Save**

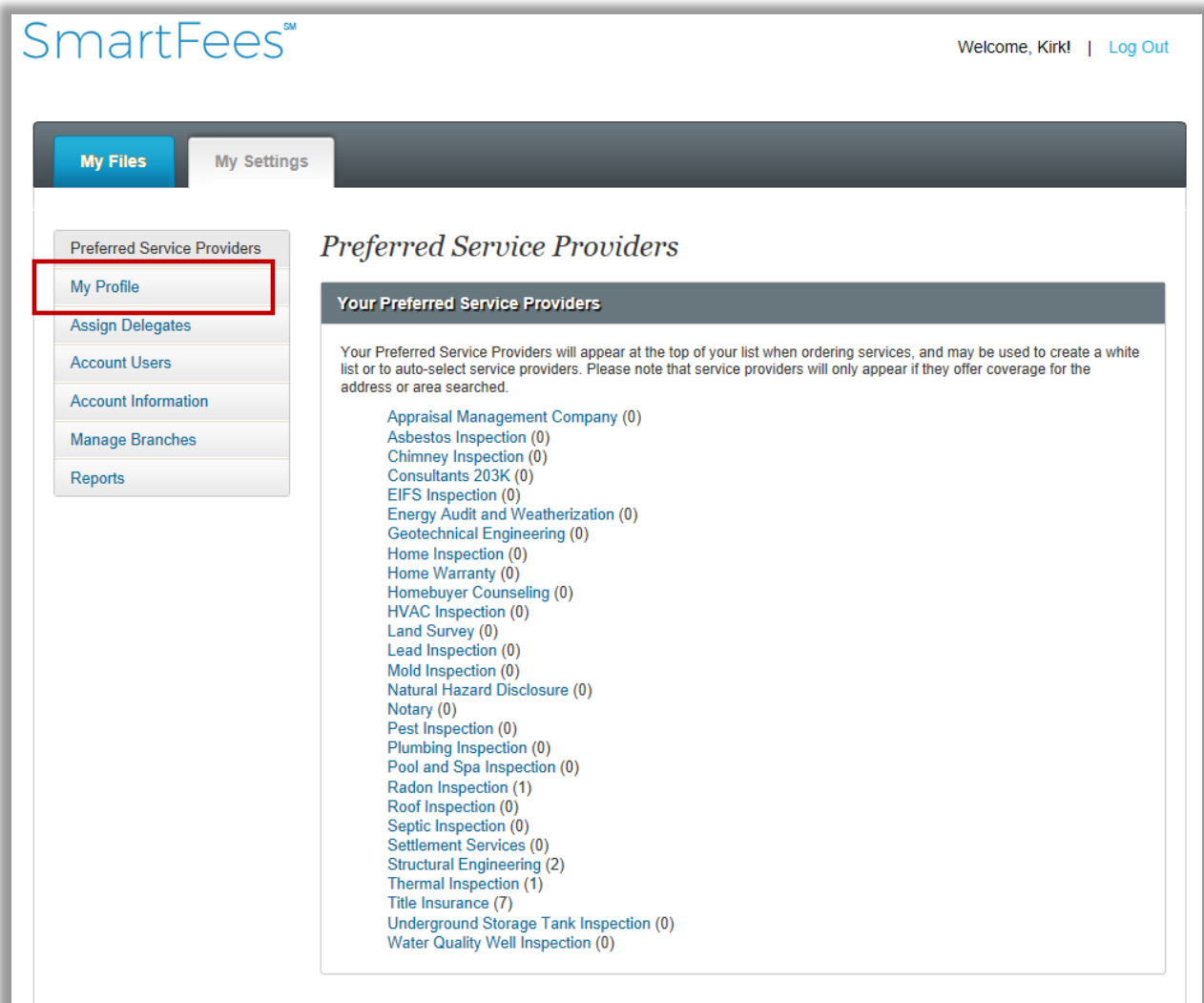
## 4.2 MY PROFILE

The My Profile feature is used to modify a user's information and reset the user's password.

### Update User Profile

1. Access **SmartFees**
  2. Select the tab **My Settings**
- The Preferred Service Providers page displays.

**Figure 42: Preferred Service Providers**



SmartFees<sup>SM</sup> Welcome, Kirk! | [Log Out](#)

**My Files** **My Settings**

**Preferred Service Providers**

**My Profile** (highlighted)

[Assign Delegates](#)

[Account Users](#)

[Account Information](#)

[Manage Branches](#)

[Reports](#)

### Preferred Service Providers

**Your Preferred Service Providers**

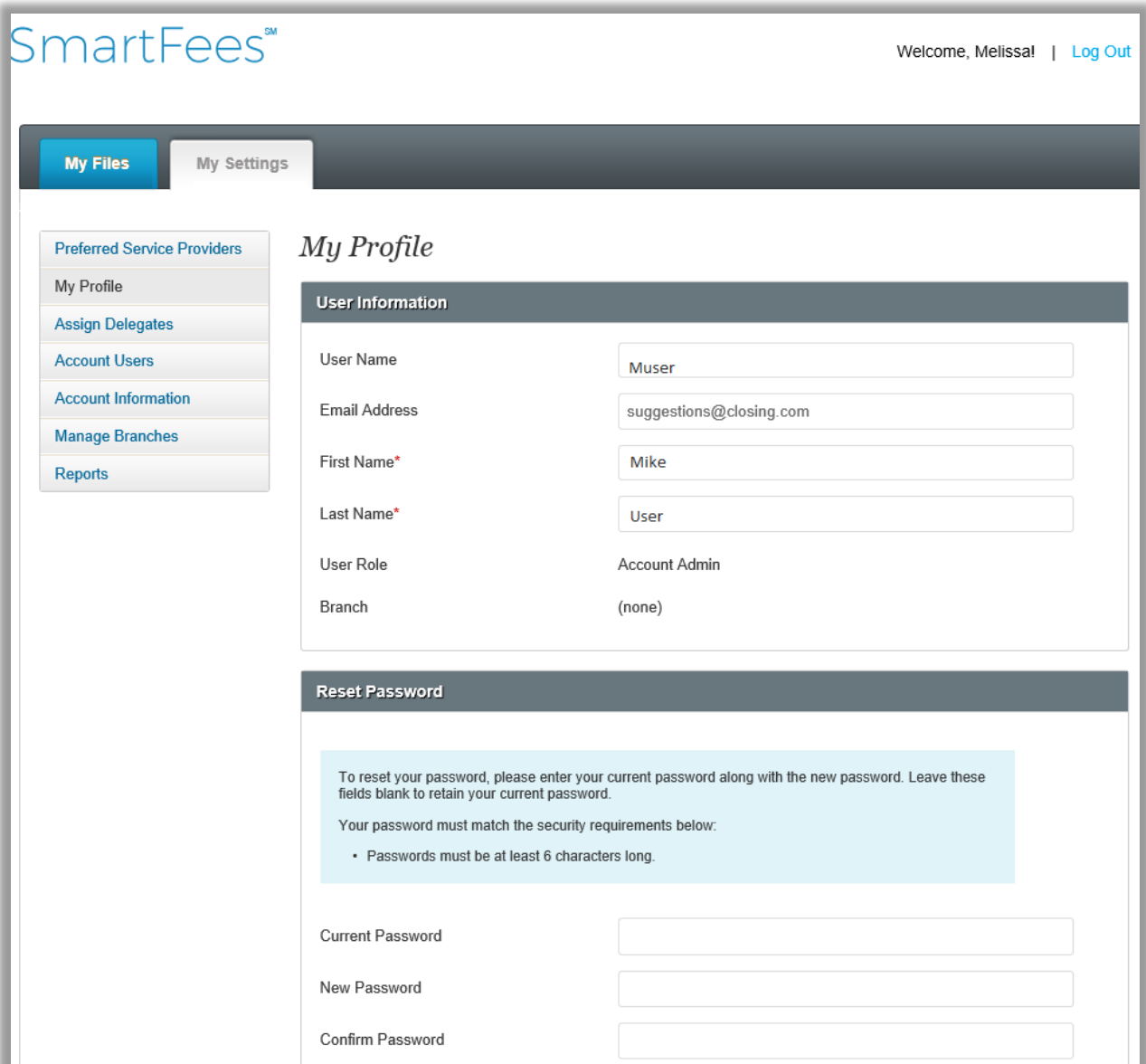
Your Preferred Service Providers will appear at the top of your list when ordering services, and may be used to create a white list or to auto-select service providers. Please note that service providers will only appear if they offer coverage for the address or area searched.

- Appraisal Management Company (0)
- Asbestos Inspection (0)
- Chimney Inspection (0)
- Consultants 203K (0)
- EIFS Inspection (0)
- Energy Audit and Weatherization (0)
- Geotechnical Engineering (0)
- Home Inspection (0)
- Home Warranty (0)
- Homebuyer Counseling (0)
- HVAC Inspection (0)
- Land Survey (0)
- Lead Inspection (0)
- Mold Inspection (0)
- Natural Hazard Disclosure (0)
- Notary (0)
- Pest Inspection (0)
- Plumbing Inspection (0)
- Pool and Spa Inspection (0)
- Radon Inspection (1)
- Roof Inspection (0)
- Septic Inspection (0)
- Settlement Services (0)
- Structural Engineering (2)
- Thermal Inspection (1)
- Title Insurance (7)
- Underground Storage Tank Inspection (0)
- Water Quality Well Inspection (0)

### 3. Select **My Profile**

The My Profile page displays.

Figure 43: My Profile Page



SmartFees<sup>SM</sup> Welcome, Melissa! | [Log Out](#)

**My Files** **My Settings**

Preferred Service Providers

My Profile

Assign Delegates

Account Users

Account Information

Manage Branches

Reports

### My Profile

#### User Information

User Name:

Email Address:

First Name\*:

Last Name\*:

User Role: Account Admin

Branch: (none)

#### Reset Password

To reset your password, please enter your current password along with the new password. Leave these fields blank to retain your current password.

Your password must match the security requirements below:

- Passwords must be at least 6 characters long.

Current Password:

New Password:

Confirm Password:

4. (Optional) In the text box First Name, modify the user's first name
5. (Optional) In the text box Last Name, modify the user's last name
6. (Optional) Modify your password
  - a. In the text box Current Password, enter your current password
  - b. In the text box New Password, enter a new password
 

**Note:** Password must be at least six characters.
  - c. In the text box Confirm Password, enter the new password
7. Select **Update Profile**

The User Profile has been updated.

## 5 APPENDIX

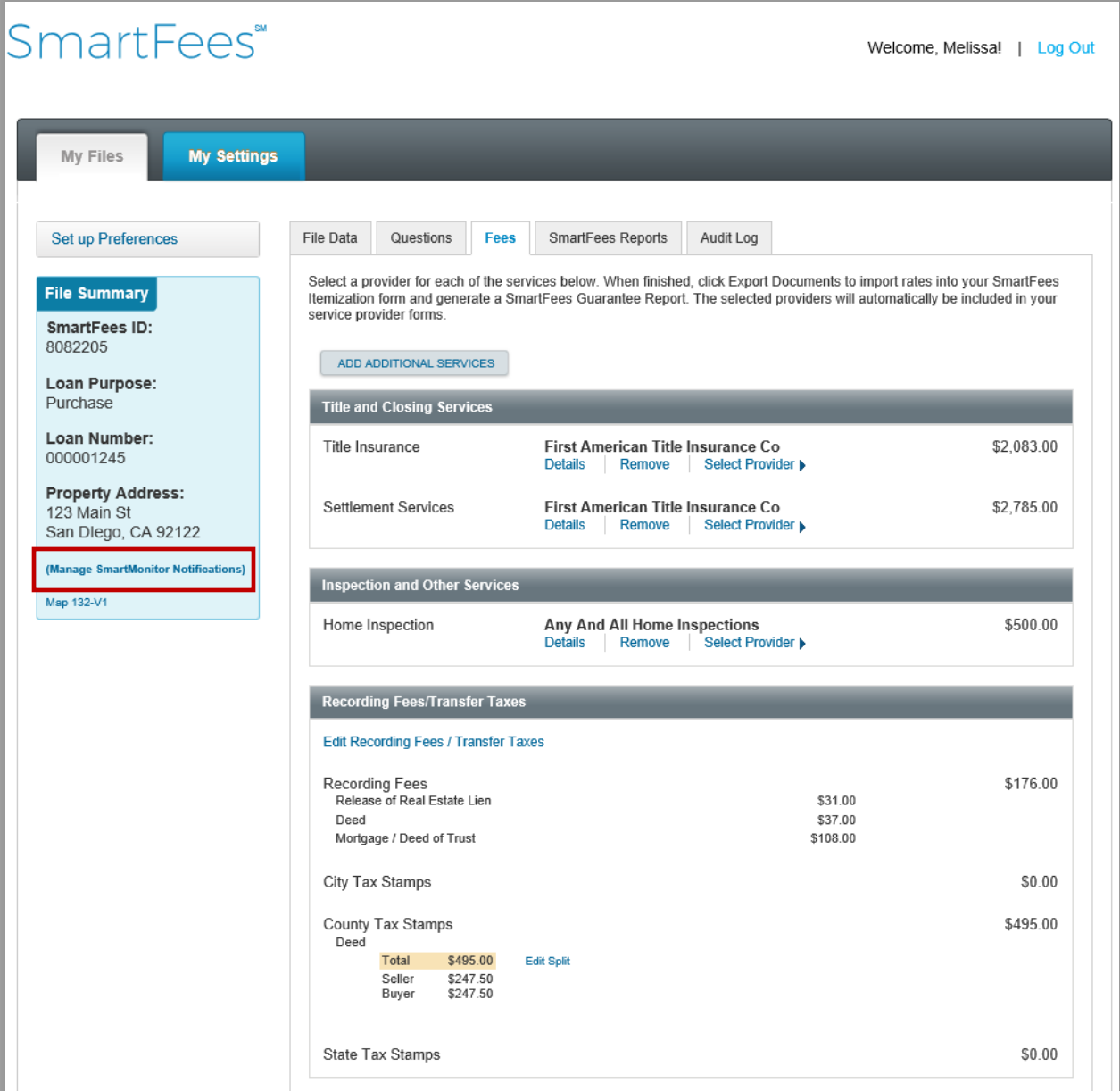
### 5.1 SMARTMONITOR ALERTS

The files created with the SmartFees service are automatically enrolled in SmartMonitor email alerts. The SmartMonitor notification alerts if there is a change to transfer taxes or recording fees prior to the closing date. SmartMonitor alerts are active for 60 days from the file creation date. Email alerts are sent to the email address which created the file; this email address may be changed and up to two additional email address may be entered.

#### **Manage SmartMonitor Alerts**

1. Access **SmartFees**
2. Select the tab **My Files**
3. Select **Open an Existing File**  
The Open an Existing File page displays.
4. Select **Search for a File**  
The search criteria displays.
5. Complete the search criteria
6. Select **Search**  
The Matching Files list displays.
7. Select the correct file and select **Open**

**Figure 44: Manage SmartMonitor Notifications**



The screenshot shows the SmartFees application interface. At the top, the 'SmartFees' logo is on the left, and 'Welcome, Melissa! | Log Out' is on the right. Below the logo, there are two tabs: 'My Files' and 'My Settings'. The 'My Settings' tab is active. On the left sidebar, under 'File Summary', the following information is displayed: SmartFees ID: 8082205, Loan Purpose: Purchase, Loan Number: 000001245, and Property Address: 123 Main St, San Diego, CA 92122. A red box highlights the link '(Manage SmartMonitor Notifications)' below the property address. The main content area has a tabbed interface with 'File Data', 'Questions', 'Fees' (active), 'SmartFees Reports', and 'Audit Log'. The 'Fees' tab contains a message: 'Select a provider for each of the services below. When finished, click Export Documents to import rates into your SmartFees Itemization form and generate a SmartFees Guarantee Report. The selected providers will automatically be included in your service provider forms.' Below this message is a button 'ADD ADDITIONAL SERVICES'. The services are categorized into three sections: 'Title and Closing Services', 'Inspection and Other Services', and 'Recording Fees/Transfer Taxes'. The 'Title and Closing Services' section includes 'Title Insurance' and 'Settlement Services', both provided by 'First American Title Insurance Co' with costs of \$2,083.00 and \$2,785.00 respectively. The 'Inspection and Other Services' section includes 'Home Inspection' provided by 'Any And All Home Inspections' for \$500.00. The 'Recording Fees/Transfer Taxes' section includes 'Recording Fees' (Release of Real Estate Lien: \$31.00, Deed: \$37.00, Mortgage / Deed of Trust: \$108.00, Total: \$176.00), 'City Tax Stamps' (\$0.00), 'County Tax Stamps' (Deed: \$495.00, Total: \$495.00, Seller: \$247.50, Buyer: \$247.50), and 'State Tax Stamps' (\$0.00). An 'Edit Split' link is visible next to the County Tax Stamps total.

8. From the File Summary, select **Manage SmartMonitor Notifications**  
The SmartMonitor Notifications dialog box displays.

**Figure 45: SmartMonitor Notifications**

SmartMonitor Notifications

SmartMonitor is an email message that will be sent to these designated email addresses when recording fees or transfer taxes change before closing, allowing re-disclosure to the borrower.

Primary Email Address

Additional Email Address

Additional Email Address

**SAVE**

9. (Optional) In the text box Primary Email Address, update the primary email address
10. (Optional) In the text box Additional Email Address, enter additional email addresses
11. Select **Save**

## 6 SUPPORT

Need help? We're here to answer your questions. Please call or email us!

Toll Free 1-866-256-7464	Email <a href="mailto:Support@Closing.com">Support@Closing.com</a>
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