



## Underwriting Requests – Process in Closers' Choice

Learn how to submit a new\* Underwriting Request for Over-Limit or High Liability authorization, Closing Protection Letter Modifications and other requests via Closers' Choice.

\*Cannot be used to modify an existing request. Modifications or updates must be requested manually through AgentNet.

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## File Requirements

Your file must have:

- Closing Date
- Complete Property Address, to include: Street Number, Street Name, City, State, Zip, County

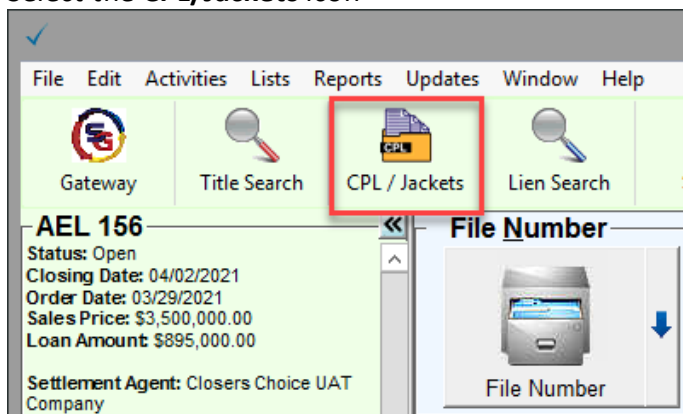
Optional, but Suggested File Data includes:

- Policy Coverage Amounts
- Policy Endorsements
- Insured Name(s)
- Supporting Documents

## Place a New Order

Beginning with an open file that includes basic order information:

1. Navigate to the **Services Gateway** toolbar
2. Select the **CPL/Jackets** icon





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3. In the Order Window, select the **Underwriting** radio button

Services Gateway - CPLs & Jackets - AEL 156

☒ CPLs ☐ Jackets ☐ Underwriting

Letter Type: Standard

**Covered Parties:**

☒ LENDER

☐ BUYER/BORROWER

**Firm Signatories:**

☐ ScheduleAFirmLocation

Your **File Number**, **Closing Date**, and the **Max Liability Amount** will pull from your file and populate the Order Window. Review and make any necessary changes before proceeding

**NOTE:** Any changes made on the order screen will not update your Closers' Choice file.

**NOTE:** In the **Firm** section, be sure the correct information populates in the three drop-down menus for **Firm**, **Office**, and **Underwriter**. If you have more than one firm, office/branch location, or Underwriter, be sure to select the correct one for this transaction before going ahead. If you only have one firm or office location, they should display by default.

Services Gateway - CPLs & Jackets - AEL 153

☐ CPLs ☐ Jackets ☒ Underwriting

\*File Number: AEL 153

\*Est. Closing Date: 4/2/2021

Max Liability Amount: 3,500,000.00

**3**

**4** Create Request

**Firm**

Firm: DEMO - ABC Settlement Services

Office: DEMO NextGen Office/FL/Tallahassee

Underwriter: First American Title Insurance Company

**Orders**

Request ID	Date Created	Ordered By	Order Type	Status
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4. Click the **Create Request** button



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5. In the Underwriting Request window:

A. Select the **Transaction Type**

B. Select the **Current Use of Land**

**NOTE: Commercial** is a common selection with Underwriter Requests.

C. Change any default **No** values as needed

**NOTE: If you select Yes for Survey or Inspection, their associated Date fields are required.**

D. If applicable, select **Over Underwriting Limit or Considered High Liability**

**NOTE: OUL/Hi-Li** is selected by default. It's important that you send necessary information in these cases. Please refer to the **Supplemental Information** section at the end of this document.

E. If applicable, select **Other Requests (CPL Modification, MLRA, Special Pricing, etc.)**

**NOTE: When selecting 'Other' Underwriting Request, please refer to the Supplemental Information section at the end of this document.**

F. Click **Next** to move to the next screen

The screenshot shows the 'Services Gateway - First Am Underwriting Request - AEL 151' window. The form includes the First American Title logo on the left. The main section contains several input fields: 'Request Name' (AEL 151), 'Est. Closing Date' (4/2/2021), 'Max Liability Amount' (3,500,000), 'Transaction Type' (Purchase), 'Mortgage Modification?' (No), 'Multisite' (No), 'Current use of Land' (1-4 Residential), 'Survey' (No), and 'Inspection' (No). To the right, under the 'Firm' section, are dropdowns for 'Firm' (DEMO - ABC Settlement Services), 'Office' (DEMO NextGen Office/FL/Tallahassee), and 'Underwriter' (First American Title Insurance Company). Below these are fields for 'Base describe', 'Survey Date', and 'Inspection Date'. At the bottom left, there is a checkbox for 'Over Underwriting Limit or Considered High Liability' (checked) and a text area for 'Risk Definition'. At the bottom right, there is a checkbox for 'Other Requests (CPL Modification, MLRA, Special Pricing, etc.)' (unchecked) and a text area for 'Please enter the details of your request below or upload a document with the details of your request'. A green 'Next' button is at the bottom right. Red circles with letters A-F are placed over various fields: A over 'Base describe', B over 'Base describe', C over 'Inspection Date', D over the 'Over Underwriting Limit' checkbox, E over the 'Inspection' dropdown, and F over the 'Next' button.



The **Proposed Policies and Endorsements** window's fields below are optional. Completing these fields helps the Underwriter expedite the decisioning process.

**NOTE:** You can click the **Next** button and send your request to the Underwriter without completing these fields.

6. In the **Proposed Policies and Endorsements** window:

A. Select the **Policy Type**

B. The **Policy Amount** and **Name of Insured** should populate from your file. Edit as needed

C. Select **Estate/Interest**. More than one checkbox may be selected

D. If you are requesting a Special Exception deletion, provide the details in the **Exceptions deleted from policy** field

E. Select any **endorsements** that should be added to this policy

**NOTE:** Endorsements, once selected, will move to the top of the endorsement list for better viewing.

F. Click the **Add Policy** button

**NOTE:** Proposed policies will display in the grid below. Repeat to add up to five (5) different policies.

Services Gateway - First Am Underwriting Request - AEL 156

### Add Proposed Policies and Endorsements

State: Florida

Policy Type: FL ALTA Loan Policy w- FL Mod **A**

Policy Amount: 895,000 **B**

Name of Insured: Bank of England Its successors and / or assigns as their interests may appear

Estate / Interest: ☒ Fee ☐ Lease ☐ Other Describe: **C**

Exceptions deleted from policy: **D**

Select	Endorsement Name
<input checked="" type="checkbox"/>	FL ALTA 8.1-06 Environmental Protection Lien
<input checked="" type="checkbox"/>	FL ALTA 9-06 Restrictions, Easements, Minerals
<input type="checkbox"/>	ALTA 2-06 Truth in Lending
<input type="checkbox"/>	ALTA 6-06 Variable Rate Mortgage
<input type="checkbox"/>	ALTA 11-06 Mortgage Modification

**E**

**F** **Add Policy** **Clear**

Policy Type	Policy Description	Policy Amount	Name of Insured	Estate/Interest	Exception deleted from policy

**Back** **Next**



G. If you need to delete a policy from your request, click the **Delete** button

H. Click **Next**

Policy Type	Policy Description	Policy Amount	Name of Insured	Estate/Interest	Exception deleted from policy	
FL ALTA Loan Policy...		895000	Bank of England Its...	Fee		<b>Delete</b>

Buttons: Add Policy, Clear, Back, Next

7. In the **Add Documents and Contact** window:

A. Add documents for the Underwriter's Review

**NOTE:** Any documents already saved in your Closers' Choice file will appear in the list. Check the box next to the appropriate document to attach from the list. If you have not saved the document into your Closers' Choice file yet, click the blue browse icon and navigate to the document to attach. This document will then be saved into your file in Closers' Choice for later use.

B. Select the **Document Type**

**NOTE:** If you select **Other**, the **Document Description** field becomes required.

C. Enter a **Document Description**

**NOTE:** Repeat steps A, B, and C above as needed for other documents.

Document Name	Type	Description
<input checked="" type="checkbox"/> Aerial Images.pdf	Aerials	Aerial images

Buttons: Contact



- D. In the **Contact** section, your contact information is shown by default. Edit as applicable
- E. In the **Approver** field, select the First American Approver to receive the Underwriter Request  
**NOTE:** Selections displayed are based on the property address. The state's Underwriting Groups are at the top of the list by default, with **National Agency – Commercial** and **National Agency – Residential** below those, followed by individual underwriters who have authority for the property address.

Create Request

- F. Click

Back

**NOTE:** You can click the **Back** button to make any changes before submitting. You can only submit one underwriting request per file.

**NOTE:** After you create the request, a file will be created in AgentNet, the Underwriter Request will be opened, and the request will be sent to the Underwriting Workbench at First American for review. The Underwriter or group assigned will receive notification of your new request, process your information, consider and decision it on the First American side.

8. The **Order** window will display confirmation of your request in the **Orders** section of the screen, including the **Request ID**, **Date Created**, **Ordered By** (email address), **Order Type** (UWR), and the **Status**. You can now close this window.

Request ID	Date Created	Ordered By	Order Type	Status
10330667	5/28/2021 10:03:10 AM	ael-jamil@firstam.com	UWR	Prep





## Check Status Request (Optional)

From the **Order** window, click the **Refresh** button. This will update the **Status** field.

**NOTE:** Statuses may include “**Prep**” or “**Submitted**” at this stage. “**Prep**” indicates that AgentNet is still processing the order prior to sending to the Underwriting Workbench.

Services Gateway - CPLs & Jackets - AEL 153

☐ CPLs ☐ Jackets ☒ Underwriting

\*File Number: 10330637

\*Est. Closing Date: 4/2/2021

Max Liability Amount: 3,500,000.00

**View Request**

**Firm**

Firm: DEMO - ABC Settlement Services

Office: DEMO NextGen Office/FL/Tallahassee

Underwriter: First American Title Insurance Company

Request ID	Date Created	Ordered By	Order Type	Status
10330637	5/25/2021 3:59:56 PM	ael-jamil@firstam.com	UWR	Submitted

**Refresh**

## Review Request Details (Optional)

From the **Order** Window, click the **View Request** button. A document containing the details of your request will display for your review.

Underwriter Request Review

**Underwriter Request**

File Number/Request Name: AEL 156

Closing Date: 2021-04-02T00:00:00

Maximum Liability: 3500000.0

Transaction Type: Purchase

Mortgage Modification: No

Multistate: No

Current use of land: 1-4 Residential

Survey: Yes

Survey Date: 2019-01-01T15:51:22.595

Inspection: No

First Name: Alexa

Last Name: El-Jamil

E-mail: ael-jamil@firstam.com

Approver: FL Central Underwriting Group

**Policies**

## Response Emails

Once decisioned, AgentNet will send a completion email to the contact on the file, containing the decision in the subject line and actions required.



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## Add the Decision and Documents to the File

In the **CPLs and Jackets** screen, navigate to the **Underwriting** page again.

1. Click the **Refresh** button in the **Order** section of the window to pull in the decision from the Underwriting Workbench through AgentNet. The **Status** should update accordingly
2. Any documents that were returned with the decision will be displayed in the bottom Documents section of this screen

**NOTE:** These documents are automatically saved in your Closers' Choice file's Saved Documents. You do not need to re-save or download them from here.

☐ CPLs
 ☐ Jackets
 ☒ Underwriting

\* File Number: 10330636

\* Est. Closing Date: 4/2/2021

Max Liability Amount: 3,500,000.00

View Request

Firm

Firm: DEMO - ABC Settlement Services

Office: DEMO NextGen Office/FL/Tallahassee

Underwriter: First American Title Insurance Company

Orders

Request ID	Date Created	Ordered By	Order Type	Status
10330636	5/25/2021 3:38:48 PM	ael-jamil@firstam.com	UWR	Declined

1 Refresh

Documents

Document Name	Saved Date	Document Type	Size
Survey.pdf.pdf	5/25/2021 4:21:17 PM	Survey.pdf	451438
HiLi Approval form for 10330636 dated 05-25-2021.pdf	5/25/2021 4:21:12 PM	HiLi Approval for...	383648

2 View View

Closers' Link User: ael-jamil@firstam.com

Login: tdemo\_3





## Supplemental Information

When submitting an Overlimits or Hi-Li request, we recommend attaching the completed Overlimits form and a copy of your commitment. It is also recommended to include the proposed policies with the request.

Please note that Texas has an additional Hi-Li document which should be completed and included with your request. The TX specific doc can be found in your software's title document package for First American/TX.

When selecting 'Other' Underwriting Request, please provide the following detailed information in the Summary section.

### **CPL Modification:**

1. Letter Type (Standard, etc.)
2. Basic CPL information: Closing Date, Lender Name and Address, Mortgage Clause, Loan #, Buyer/Seller (if applicable)
3. Modification Type requested and applicable details

#### **CPL Modification Type Definitions**

##### 2nd Party :

Dependent on regulatory restrictions, adding a 2nd Party to the Closing Protection Letter (CPL) is an optional feature used when two different parties are involved in the transaction. This may include Agent A acting as the Escrow/Settlement agent, and Agent B acting as the Title agent. Some lenders may require both parties be listed on the CPL and using the 2nd Party feature supports this need.

##### Back Date Issue Date :

If an existing CPL needs to be backdated or if a CPL needs to be issued with a date earlier than today, please specify the modified date and the reason for the requested change.

##### Increase Coverage Limit :

If an increase in the funding amount limit in the standard letter needs to be increased.

##### International Parties :

Addressee is a lender located outside the United States.

##### Multiple Properties :

Where the Real Estate Transaction to be referred to in the letter is comprised of more than one property.

##### Verbiage Change :

Specific approval from Corporate Underwriting is required for any change to the standard letter used for any state.

##### Agent Name/Address Modification :

If an agent or an agent's address is not found, please specify all relevant information.

##### Add'l Lender(s)/Addressee(s) :

There are scenarios where additional parties will be insureds on a single policy, such as when a lender like Wells Fargo makes the loan and it will be guaranteed by a governmental entity, such as the Secretary of Housing and Urban Development or a GSE, or where there is an additional purchaser with a separate address. Accordingly, the proposed insured would like this reflected on the "Lender" or "Buyer" CPL, as well.

Note that the Company has concerns about transactions involving multiple non-institutional lenders or multiple purchasers, such as when a "Tenancy-in-Common Investment Program" or similar scheme is involved. In either of those cases, consult Corporate Underwriting.

4. Claims Period Adjustment (if applicable)

☐ Adjust Claims Period

Period: ☒ Two years ☐ Sixty days



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## Mechanic's Lien Risk Assessment:

Please provide details, as applicable

<b>Summary</b>	
* Project Name:	<input type="text"/>
* Summary of Mechanics' Lien Risk & Brief Summary of Transaction:	<input type="text"/>
<b>Structure &amp; Form of Coverage</b>	
Incremental: <input type="checkbox"/> FA 61 <input type="checkbox"/> FA 61.1	
<input type="checkbox"/> ALTA 32 <input type="checkbox"/> ALTA 32.1 <input type="checkbox"/> ALTA 33	
<b>Mechanics' Lien Considerations</b>	
Are there any mechanics' liens currently of record? <input type="text" value="---Select---"/>	
Were there any previously recorded mechanics' liens that have been released? <input type="text" value="---Select---"/>	
Are there any recorded notices of commencement or recorded pre-lien notices? <input type="text" value="---Select---"/>	
<b>Property &amp; Construction</b>	
* Appraised Value Upon Completion:	<input type="text" value="\$0.00"/>
* Total Cost of Construction:	<input type="text" value="\$0.00"/>
Type of Project:	<input type="text" value="---Select---"/>
<b>Contractor</b>	
Contractor Name: <input type="text"/>	
Will Contractor execute an indemnity? <input type="text" value="---Select---"/>	
<b>Lender</b>	
Lender: <input type="text"/>	
Amount of Loan: <input type="text" value="\$0.00"/>	
<b>Owner</b>	
Owner(s): <input type="text"/>	
Type of Entity: <input type="text" value="---Select---"/>	
Will any loan guarantors execute an indemnity? <input type="text" value="---Select---"/>	

## Special Pricing:

1. Premium Type for Policies: Gross Flat vs. Gross per 1000
2. Premium Type for Endorsements: Gross Flat vs. Gross per 1000
3. Split %
4. Summary

### Risk Definition

Use this section to describe your special pricing considerations for this file. When special pricing is indicated, please enter Premium Type, Split and any Notes.

Premium Type for Policies:

Premium Type for Endorsements:

Agent Portion/Split (%):

Underwriter Portion/Split (%): n/a

Summary of the Risk:

## Other risks:

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Access concerns?  | <input type="checkbox"/> Deed in lieu of foreclosure?                              | <input type="checkbox"/> PACA/PASA trust potential?   |
| <input type="checkbox"/> Affirmative insurance via Sch. B?                           | <input type="checkbox"/> Energy Project?   | <input type="checkbox"/> Railroads owns, previously owned, or is adjacent to the land?                        |
| <input type="checkbox"/> Bankruptcy?   | <input type="checkbox"/> Forfeiture to government?                                 | <input type="checkbox"/> Receiver selling property?   |
| <input type="checkbox"/> Common Thread?  | <input type="checkbox"/> Hospital or Healthcare facility?                          | <input type="checkbox"/> Subordination will establish insured mortgage's priority?                            |
| <input type="checkbox"/> Construction commenced, recently completed or contemplated? | <input type="checkbox"/> Indemnity being taken?                                    | <input type="checkbox"/> Survey issues?   |
| <input type="checkbox"/> Creditors rights in back chain?                             | <input type="checkbox"/> Inspection revealed risks?                                | <input type="checkbox"/> Waterways, wetlands, tidelands adjoins passes or previously passed through the land? |
|  | <input type="checkbox"/> Native American lands or tribes involved?                 | <input type="checkbox"/> Other (Enter risk name below)  |
|  | <input type="checkbox"/> Oil, Gas and Minerals excepted or the subject of a lease? |   |

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