



Reference Guide: Rates & Fees in ResWare™

The purpose of this document is to demonstrate how to set up and use the integration with First American rates. First American provides premiums, municipal taxes, state policy fees and CPL fees directly into ResWare.

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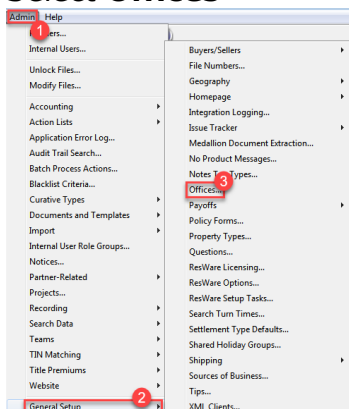


Getting Started

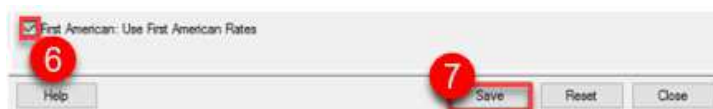
Enable the Office Option

Enable the **Office Option** for First American Rates for each office that will be using the First American rate engine.

1. Click **Admin** Menu
2. Select **General Setup**
3. Select **Offices**

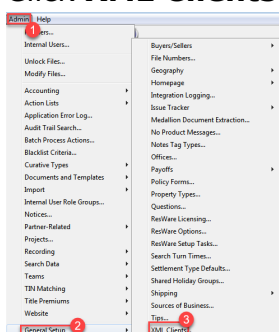


4. Click **Edit**
5. Select **Settlement** Tab
6. Click the checkbox entitled **First American: Use First American Rates**
7. Click **Save**



Setup XML Client

1. Click **Admin** Menu
2. Select **General Setup**
3. Click **XML Clients**

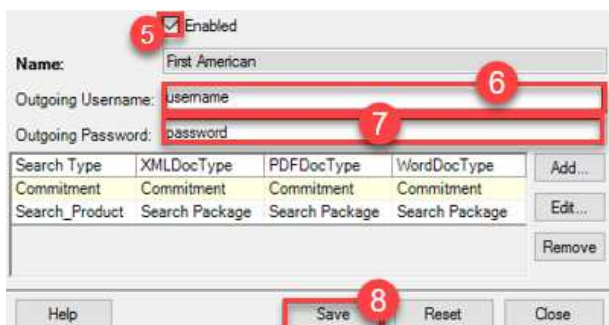


4. Highlight **First American option**, and click **Edit**

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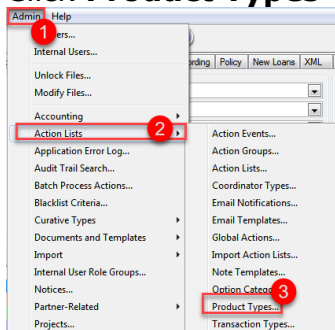
5. Check **Enabled** to enable service
6. Enter **AgentNet UserID** in the **Outgoing Username** field
7. Enter **AgentNet Password** in the **Outgoing Password** field
8. Click **Save**



Add the First American XML Package to Products

Edit all Product Types that use First American rates.

1. Click **Admin** Menu
2. Select **Action Lists**
3. Click **Product Types**



4. Click **Edit...**
5. Click **XML** Tab
6. Click **Add**
7. Select **First American**
8. Click **OK**
9. Click **Save**





Settlement Types & Fees

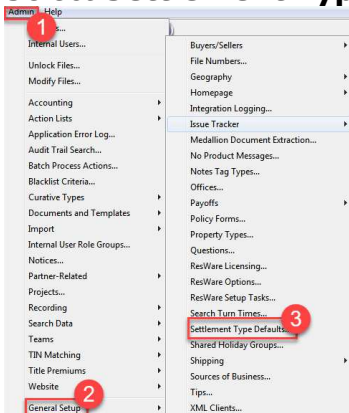
Add Settlement Types

The First American Rate Engine returns fees that require mapping to specific settlement type lines. These include:

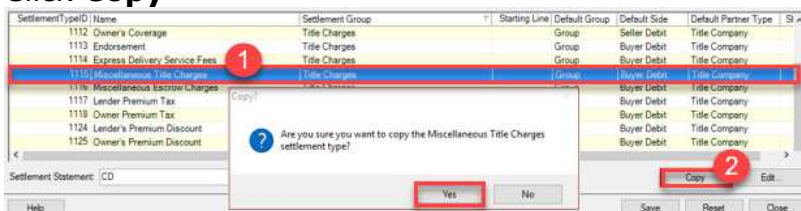
- **CPL Fees**-Mapped using a CPL Type and a CPL Party. Create a new settlement type for each CPL Type/Party Combination
 - CPL Types include: Standard, Single Transaction and Blanket
 - CPL Parties include: Buyer/Borrower, Lender, Seller, Buyer, Borrower and Lender/Borrower
- **Illinois** properties return State Policy Fees for both Owner's Policy and Lender's Policy. Create a new Settlement Type for each policy
- **Kentucky** properties return Municipal Premium Taxes for CPL's, Owner's Policy and Lender's Policy. Create new Settlement Types for each

To add additional settlement type lines:

1. Click **Admin** Menu
2. Select **General Setup**
3. Select **Settlement Type Defaults**

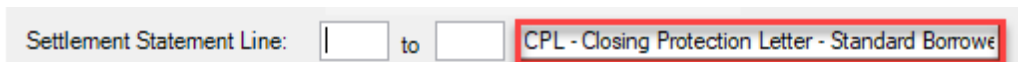


4. Highlight **Miscellaneous Title Charges**
5. Click **Copy**



NOTE: A confirmation popup box will open. Click **Yes**.

6. Highlight the **newly created line**
7. Click **Edit...**
8. Change the **Settlement Statement** Line name to describe the fee



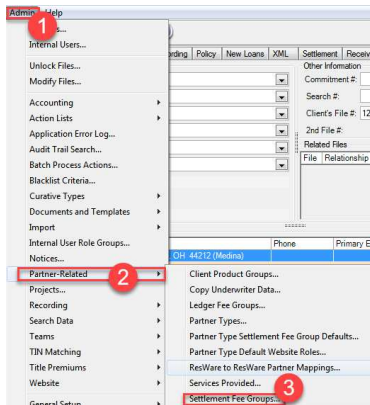
9. Click **Save**
10. Repeat steps to create new settlement type lines as needed



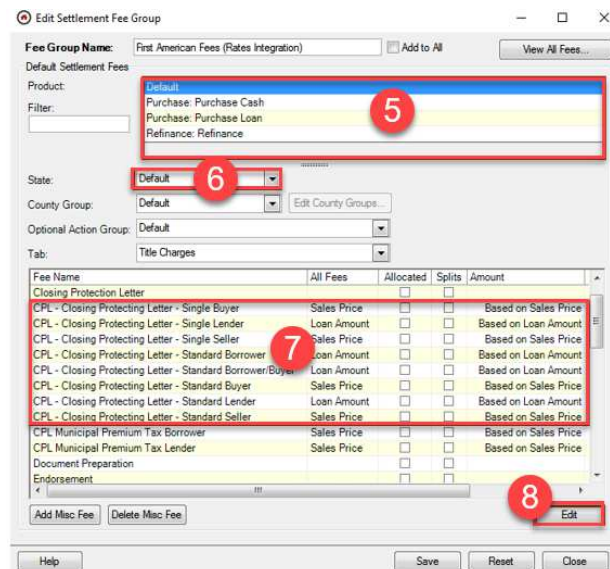
Create a Settlement Fee Group

Create a **Settlement Fee Group** for CPL fees, State Policy fees and Municipal Premium taxes to set up fees based on product, location and sales price or loan amount.

1. Click **Admin** Menu
2. Select **Partner-Related**
3. Select **Settlement Fee Groups**



4. Click **Add** to create a new Settlement Fee Group for First American fees
5. Highlight applicable option in **Product** field
6. Select the applicable **State**
7. Highlight **Fee Name**
8. Click **Edit**



9. After fees are set up, click **Save** on the Edit Settlement Fee Group panel

CPL Fees:

1. Select either **Based on Sales Price** or **Based on Loan Amount**
2. Select the **CPL Type** and **CPL Parties** from the dropdown menus
3. Click **Save**



Kentucky CPL Municipal Premium Tax:

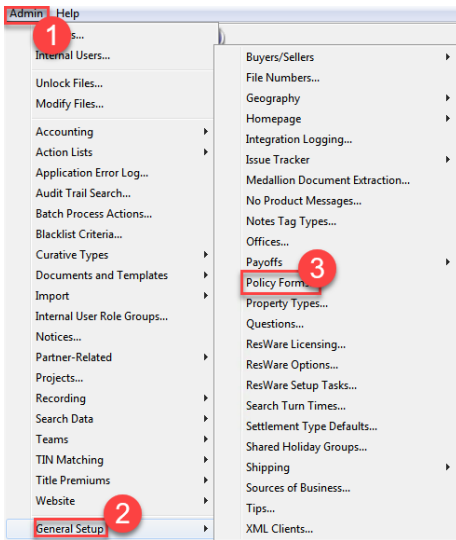
1. Select **Based on Loan Amount** or **Based on Sales Price**
2. Select **Municipal Premium Tax** in First American dropdown
3. Select the **CPL Type** and **CPL Parties**
4. Click **Save**

5. Click **Save** on the Edit Settlement Fee Group Panel

Create Policy Forms

Create **Policy Forms** for each First American Product available for use. Examples: ALTA Owners Policy, ALTA Homeowners Policy, ALTA Loan Policy, ALTA Short Form Res Loan Policy, ALTA Exp Cov Loan Policy, ALTA Exp Cov Short Form Res Loan Policy, Litigation Guarantee, etc.

1. Click **Admin Menu**
2. Select **General Setup**
3. Click **Policy Forms**



4. Click **Add/Edit** as necessary



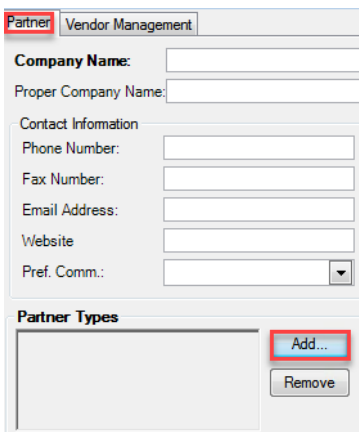
Setting up Underwriter Partners

1. Click **Admin** Menu
2. Select **Partners**



Add New:

1. Click **New** to add a new partner
2. Click **Add** in the Partner Types window





Search/Edit:

1. Click **Search** to find an existing partner
2. Click **Edit**

3. Click the **Vendor Management** tab
4. Click the **Settlement Fees** button

5. Select **Underwriter** in the Partner Type dropdown
6. Select **Combined Fees** radio button
7. Click **Add**

8. Add the **First American Fees Settlement Group** (created above)
9. Click **Add**

10. Click **Save**

Assign Partner Type-Specific Data

1. Click **Admin** Menu
2. Select **Partners**
3. Select **Underwriter** Data



4. Select **Miscellaneous**
5. Select applicable **First American Underwriter** from dropdown
6. Click **Save**

Underwriter Data

State Based | Title Premium Rates | **Miscellaneous**

Remittance: Export Type: **Generic**

Remittance: Use Wire: ☐

Underwriter Prefix:

Underwriter Service: **First American** | CPL Document Type: **CPL**

Lender Jacket Document Type: **Loan Policy Jacket**

Owner Jacket Document Type: **Owner Policy Jacket**

First American Underwriter: **First American Title Insu**

Help | **Save** | Reset | Close

7. Select **State-Based Tab**
8. Select **State**, and set Policy Forms and templates for **Owner's Policies** and **Lender's Policies** for each product
9. Click **Import From FA**

Endorsements

Name	Enabled	Endorsement ^A	
[ALTA 13-06] Leasehold	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Add...
[ALTA 13.1-06] Leasehold	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Edit...
[ALTA 17-06] Access and Entry	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Delete
[ALTA 17.1-06] Indirect Access and Entry	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Import From FA
[ALTA 22-06] Location	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
[ALTA 5-06] Planned Unit Development	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
[ALTA 8.1-06] Environmental Protection Lien	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
[ALTA 9-06] Restrictions, Encroachments & Minerals	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

NOTES:

- This will make a call to First American, and return endorsements for the selected state
- The **Import Endorsements Panel** will be displayed showing any existing ResWare endorsements. First American endorsements can be matched to ResWare endorsements using the dropdown options in the **First American Endorsement** Column:

ResWare Endorsement	First American Endorsement
[ALTA 13-06] Leasehold	[ALTA 13-06] Leasehold
[ALTA 13.1-06] Leasehold	[ALTA 13.1-06] Leasehold
[ALTA 17-06] Access and Entry	[ALTA 17-06] Access and Entry
[ALTA 17.1-06] Indirect Access and Entry	[ALTA 17.1-06] Indirect Access and Entry
[ALTA 22-06] Location	[ALTA 22-06] Location

10. If endorsements do not exist in ResWare, click **Add**
11. Check **Rate Engine** checkbox
12. Select **First American endorsement** from dropdown

Endorsement Added Trigger

☐ Allow website user to enter custom fields

☐ Require all custom fields on website

Fee

Method Fee: **Nearest Penny**

☐ Flat Fee

☐ Per Thousand of Consideration Amount

☐ Rate of Consideration Amount:

☐ Percent of Consideration Amount

☐ Percent of Consideration Amount

☒ **Rate Engine**

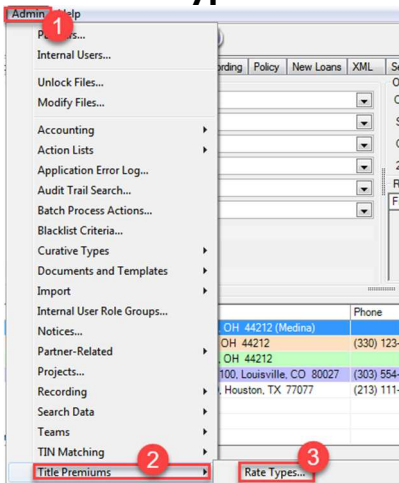
First American: **First American Title Insurance Company**

**NOTES:**

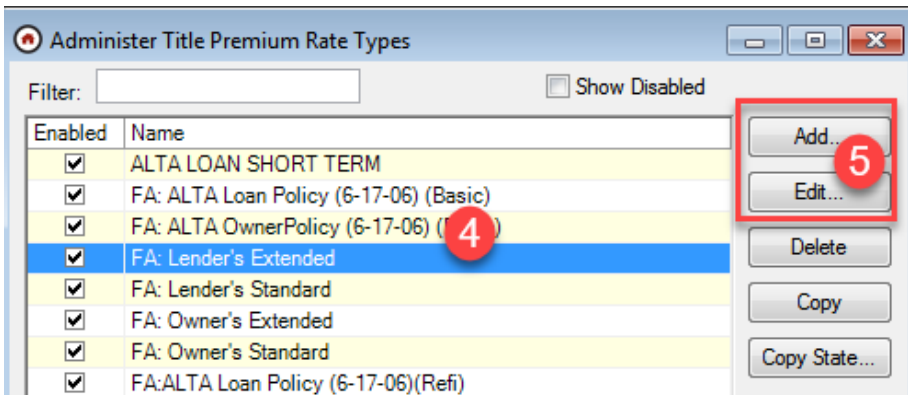
- Selecting a First American endorsement will populate the endorsement's **Name** field. Properties located in Texas, New Mexico or New York will populate the Stat Code field with available endorsement stat codes for the state
- In Texas, there are a few endorsements that have multiple stat codes available. It is not recommended to map stat codes. When users add endorsements without mapped stat codes to the file, First American provides a list of available options

Create Rate Types

1. Click **Admin** Menu
2. Select **Title Premiums**
3. Click **Rate Types**



4. Highlight **Rate Type**
5. Click **Add** or **Edit**



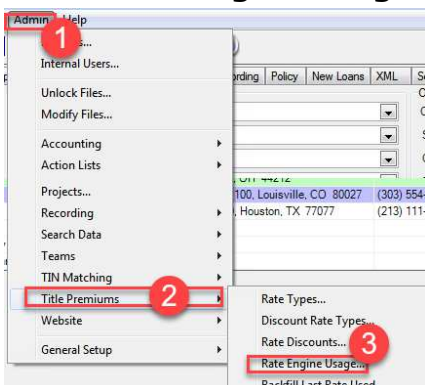
**NOTES:** Set the following for each state:

- **First American Product:** The First American product, e.g., ALTA Loan Policy (6-17-06), ALTA Owner Policy (6-17-06), ALTA Homeowners (EAGLE) Policy (Rev. 12-2-13), and so forth. This list will vary based on the state. The product must be selected before First American rates become available.
- **First American Rate:** The First American rate, e.g., Basic, Refinance, Pay As You Go, Substitution, and so forth. This list will vary based on the selected product.
- **First American Business Segment:** The First American business segment, e.g., Residential, New Home, Timeshare, and so forth. This option is only available in some states. This field will not contain options if no business segments are available in the selected state.
- **Extended Coverage:** If this rate is used for extended coverage policies, check the Extended Coverage checkbox. Leave this unchecked for standard coverage policies.
- There is no configuration needed for **simultaneous rates**. The simultaneous flag is sent based on the policies being sent in the request. When a request is for both an owner's and a lender's policy concurrently, the simultaneous flag is true. Otherwise, it is false.

Set Rate Engine Usage

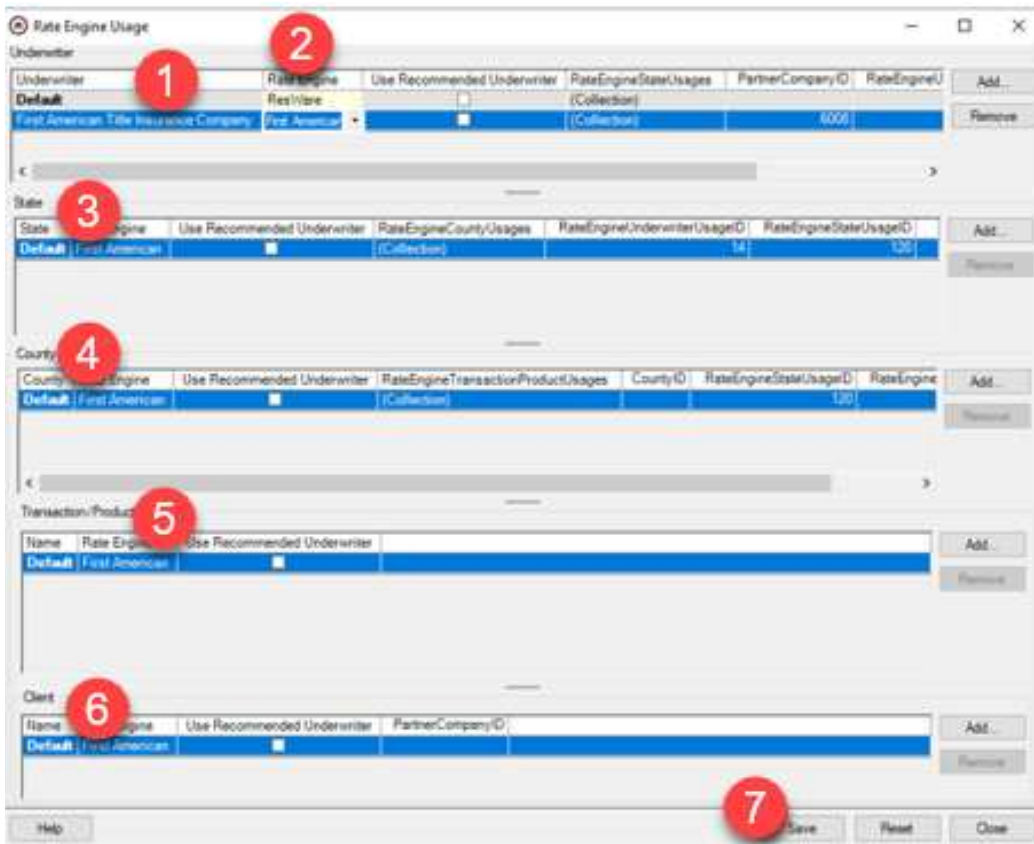
This panel allows user to select the Underwriters, States, Counties, Transaction/Product Types and Clients where the First American Rate Engine is enabled.

1. Click **Admin** Menu
2. Select **Title Premiums**
3. Select **Rate Engine Usage**





1. **Underwriter:** The default row represents the rates that will be used by default for all underwriters. To add different usage for a First American underwriter, click Add and select the underwriter partner to set usage.
2. **Rate Engine:** This is the rate engine that will be used for the selected underwriter when calculating rates. By default, ResWare rates are used. Change this selection to First American.
3. **State:** By default, all states use the rate engine usage set for the selected underwriter. To override rate usage for states, click on Add and select the state where the rate engine should be overwritten. Change the Rate Engine selection for each state added.
4. **County:** By default, all counties use the rate engine usage set for the selected underwriter and state. To override rate usage for counties, click Add and select the county where the rate engine should be overwritten. If the default state row is selected, all counties for all states will be shown. Change the Rate Engine selection for each county added.
5. **Transaction/Product:** By default, all transaction/product types use the rate engine usage set for the selected underwriter, state, and county. To override rate usage for products, click Add and select the product where the rate engine should be overwritten. Change the Rate Engine selection for each product added.
6. **Client:** By default, all clients use the rate engine usage set for the selected underwriter, state, county, and product. To override rate usage for clients, click Add and select the client where the rate engine should be overwritten. Change the Rate Engine selection for each client added.
7. When done, click **Save**



The screenshot shows the 'Rate Engine Usage' window with the following sections and callouts:

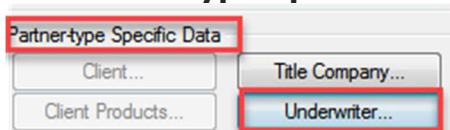
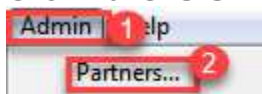
- 1** Underwriter table: Shows 'First American Title Insurance Company' with a 'Rate Engine' dropdown set to 'First American'.
- 2** Rate Engine dropdown: The dropdown menu is open, showing 'ResWare' as the current selection and 'First American' as an option.
- 3** State table: Shows a table with columns for State, Rate Engine, Use Recommended Underwriter, Rate Engine County/Usages, Rate Engine Underwriter Usage ID, Rate Engine State Usage ID, and Add/Remove buttons.
- 4** County table: Shows a table with columns for County, Rate Engine, Use Recommended Underwriter, Rate Engine Transaction/Product Usages, County ID, Rate Engine State Usage ID, Rate Engine Underwriter Usage ID, and Add/Remove buttons.
- 5** Transaction/Product table: Shows a table with columns for Name, Rate Engine, Use Recommended Underwriter, and Add/Remove buttons.
- 6** Client table: Shows a table with columns for Name, Rate Engine, Use Recommended Underwriter, Partner Company ID, and Add/Remove buttons.
- 7** Save button: Located at the bottom right of the window.



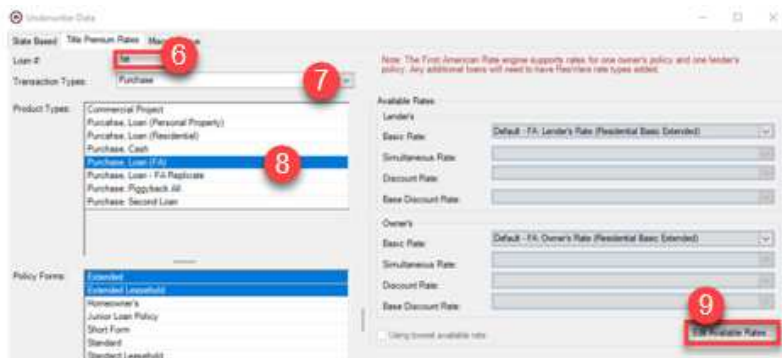
Set Rate Types for the Underwriter Partner

The First American rate engine supports rates for two policies per file (one owner's and one lender's policy, two owner's policies, or two lender's policies). If additional policies will be issued, the file will need to use a product type that does not use the First American rate engine.

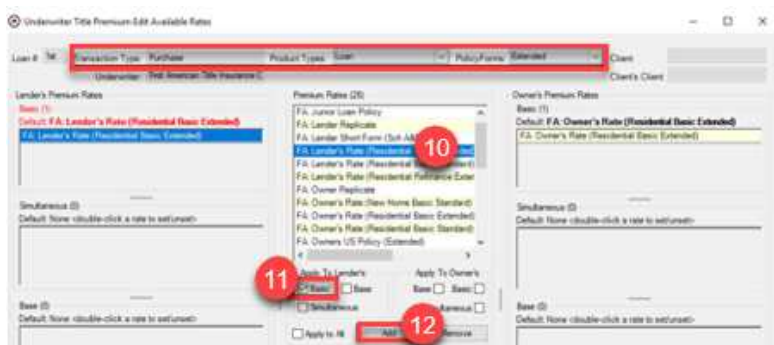
1. Select **Admin** Menu
2. Click **Partners**
3. Select **Underwriter** from Results
4. In **Partner-type Specific Data Section**, click **Underwriter**



5. Select **Title Premium Rates** Tab
6. Select **1st** in the Loan # dropdown
7. Select **Transaction Type** from dropdown
8. Highlight the **Product Types**
9. Click **Edit Available Rates**



10. Highlight rate from the **Premium Rates** area that will be used to calculate the Lender Policy Premiums
11. Click the **Basic** checkbox in the Apply to Lender's area
12. Click **Add**



NOTE: This rate will display in the Lender's Premium Rates area. User can double-click on rate to enable it as the Default rate. Only Basic rate types need to be set. The Rate Engine handles simultaneous rates.

13. Highlight rate from the **Premium Rates** area that will be used to calculate Owner Policy Premiums
14. Click the **Basic** checkbox in the Apply to Owner's area
15. Click **Add**



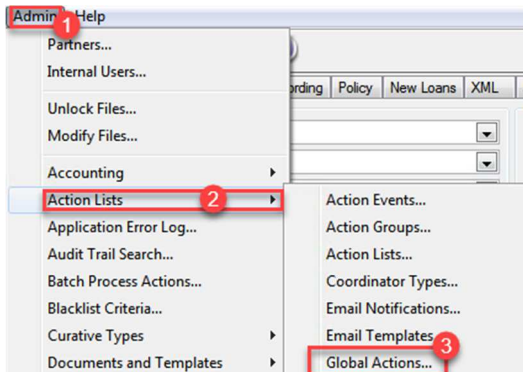
NOTE: Only Basic rate types need to be set. The rate engine handles simultaneous rates

Add First American Post-Pricing Actions to Workflow

Once policies are issued, a post-pricing event needs to be sent to First American that gives First American the final file information, including policy and endorsement amounts. If ResWare amounts do not match First American amounts, a popup notifies the user and a note is added to the file showing any differences. The amounts on the ResWare file will not change, so enter any needed adjustment manually on the settlement line.

Global Actions

1. Click **Admin Menu**
2. Select **Action Lists**
3. Click **Global Actions**



4. Click **Add...** to create a **Global Action** to send the Post-Pricing event
5. Enter the **Action Name**



New Global Action

Action Name: First American: Post-Pricing Request

Display Name: First American: Post-Pricing Request

Description:

☒ Enabled ☐ Internal Only ☐ Hidden

☐ Show on Homepage even if status is Cancelled/Closed/Fail Thru/Hold

☐ Require user to enter new Commitment Effective date

☐ Action can't be completed unless all recording information is supplied

6. Click **Save, New**
7. Click **Add...** to create another Global Action to be added to the file in the event of Fee Mismatch
8. Enter the **Action Name**

Add Global Action

Action Name: First American-Fee Mismatch

Display Name: First American-Fee Mismatch

Description:

☒ Enabled ☐ Internal Only ☐ Hidden

☐ Show on Homepage even if status is Cancelled/Closed/Fail Thru/Hold

☐ Require user to enter new Commitment Effective date

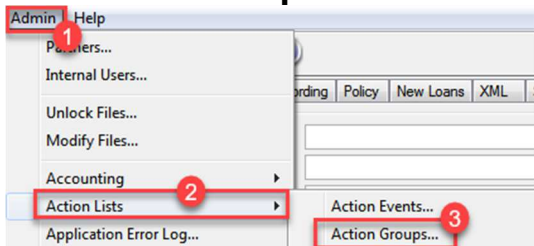
☐ Action can't be completed unless all recording information is supplied

Insert Merge Field **Insert Conditional Field**

9. Click **Save**

Action Groups

1. Click **Admin** Menu
2. Select **Action Lists**
3. Click **Action Groups**



4. Highlight the **Action Group**
5. Click **Add Action**

Dynamic	Action Name	Has Affects	Mark Start Done When Added	Complete Responsible Party
<input checked="" type="checkbox"/>	First American: Pricing-Mismatch		<input checked="" type="checkbox"/>	Policy
<input checked="" type="checkbox"/>	<u>First American: Post-Pricing Request</u>	Yes	<input checked="" type="checkbox"/>	Policy
<input checked="" type="checkbox"/>	Complete 1099 Information		<input checked="" type="checkbox"/>	Post Closing
<input checked="" type="checkbox"/>	Return Package to Lender		<input checked="" type="checkbox"/>	Post Closing
<input checked="" type="checkbox"/>	Executed Documents to Buyer		<input checked="" type="checkbox"/>	Post Closing
<input checked="" type="checkbox"/>	Executed Documents to Seller		<input checked="" type="checkbox"/>	Post Closing
<input checked="" type="checkbox"/>	Prepare Recording Package	Yes	<input checked="" type="checkbox"/>	Post Closing

Add Action **Edit Action...** **Delete Action**

6. Check **Dynamic** checkbox
7. Select **Responsible Party** in the Start Task Area and the Complete Task Area
8. Check **Auto-Start when Added to File**
9. Check **Selected** in the Partner Specific area
10. Click **Add**



11. Search for First American partner, and **Add**

12. Select ☒ **Dynamic** Checkbox

13. Click **Save**

14. Click **Edit Affects...**

15. In either the **Start Task Marked Done Affects** OR **Complete Task Marked Done Affects** section, click **Add**

16. Select the following in **5-Marking Done Sends XML** fields:

a. XML: **First American: First American : Post-Pricing Request**

b. Send To: **Underwriter**

17. Click **Save**



18. Click **Add Action** to add the **Pricing Mismatch** action

Action Group: 07 - Post Closing

Dynamic	Action Name	Has Affects	Mark Start Done When Added
<input checked="" type="checkbox"/>	First American: Pricing-Mismatch		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	First American: Post-Pricing Request	Yes	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Complete 1099 Information		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Return Package to Lender		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Executed Documents to Buyer		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Executed Documents to Seller		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Prepare Recording Package	Yes	<input checked="" type="checkbox"/>

19. Check **Dynamic** checkbox

20. Select **Responsible Party** in the Start Task and Complete Task areas

21. Check **Auto-Start** when Added to File

22. Click **Save**

Add Action to Group

Action: First American: Pricing-Mismatch

Complete Task: ☒ Dynamic

Start Task: ☒ Enabled

Responsible Party: ☒ Coordinator

Partner Type:

Initial Due Date Offset: days

Starting Point: When Action Is Due Date Locked ☐

Action Group: Lock Starting ☐

Action: ☒ Auto-start when Added to File

Start Depends on Action: Start | Complete | Action

Complete Depends on Action: Start | Complete | Action

Create Depends on Action: Start | Complete | Does Not Exist | Action

Partner Specific: ☒ All

Name: Partner Type: Address:

Save, New Reset Close

Edit Triggers

The following steps add **actions** to the Workflow when an external trigger is fired.

1. Click **Admin** Menu
2. Select **Action Lists**
3. Click **Action Groups**

Admin Help

- Partners...
- Internal Users...
- Unlock Files...
- Modify Files...
- Accounting
- Action Lists**
- Application Error Log...
- Audit Trail Search...

Action Events...

Action Groups

Action Lists...

4. Select **Edit Triggers...**
5. Click **Add...**



6. Select the **External Trigger-First American: Post-Pricing Mismatch** from the dropdown
7. In Section **1-Marking Done Creates Action**; select the **Group** and **Action** to add the Post-Pricing Mismatch action
8. Click **Save**

9. Click **Add...**
10. Select the External Trigger-**Policy Created** from the dropdown
11. In Section **1-Marking Done Creates Action**; select the **Group** and **Action** to add the First American: Post-Pricing Request action
12. Click **Save**



Calculating Premiums & Rates

First American rates are calculated at file creation based on defaults set for the ResWare product. Rates are automatically updated in the following scenarios:

1. The **Sales Price** or **Loan Amount** are updated on the New Loan panel

2. The **Lender's** or **Owner's Policy Form** is changed on the New Loans panel

3. **Endorsements** are added to a policy

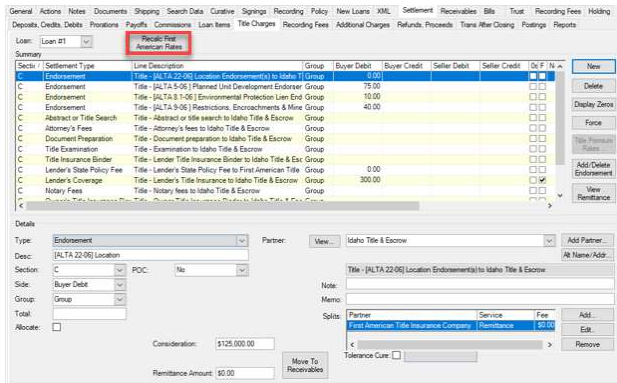
4. **Prior Policy** information is added or changed

5. The **Consideration** field is updated for Owner's Coverage, Lender's Coverage, Owner's Endorsement or Endorsement lines on the Settlement/Title Charges panel

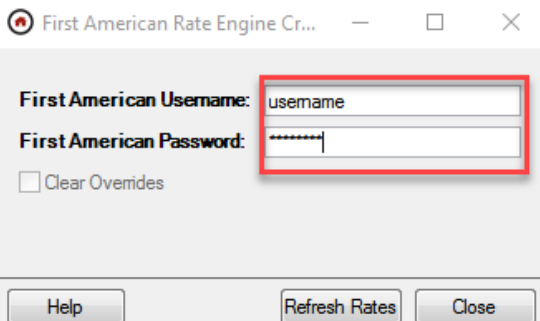
First American Title Insurance Company, and the operating divisions thereof, make no express or implied warranty respecting the information presented and assume no responsibility for errors or omissions. First American, the eagle logo, First American Title, AgentNet, FAST, First American Eagle Academy, StreamLine, StreamLine ASP, TARA, and Title Express are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates. This document is for informational purposes only and is not and may not be construed as legal advice. No person or entity may rely upon anything contained herein when making legal and/or other determinations regarding its practices, and such person or entity should consult with an attorney prior to embarking upon any specific course of action.



NOTE: Users may manually request rates by clicking the **Recalc First American Rates** button at the top of the Settlement/Title Charges panel. This option can be used if First American credentials need to be updated for the user (i.e. password change). If using the Recalc First American Rates option, the user will get the additional questions pop-up to allow changes to the responses.



Enter First American credentials



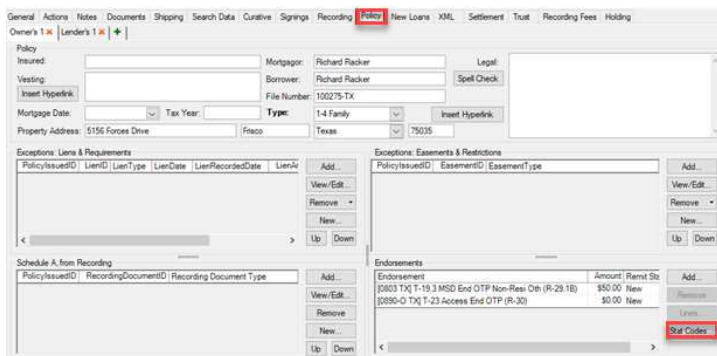
NOTE: If the **Clear Overrides** box is checked, all manually overridden amounts on this file will be cleared out and replaced with those from First American. Otherwise, the overridden amounts will be sent to First American and remain in place. This checkbox is disabled if no amounts that would be retrieved from First American are overridden on the file.



Stat Codes for TX, NM and NY

Policy **stat codes** are requested at file creation based on policy defaults. Policy stat codes can also be added or changed on the Policy panel.

1. Click **Stat Codes** in the Endorsements area for each policy



NOTE: Policy Stat Codes being used for the Policy will appear in the Stat Codes panel

2. Click **Add** or **Remove** to add or remove Stat Codes as applicable

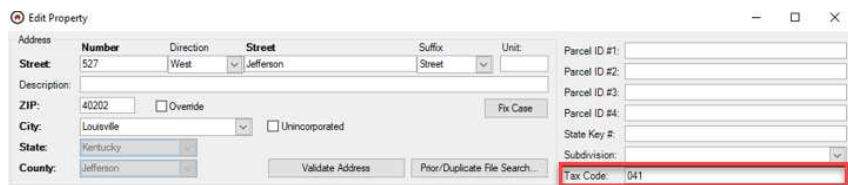


NOTES:

- When a subsequent rate quote is requested, the currently set policy stat codes will be sent with the request. If the selected stat code is not valid for the policy and rate selection, a new policy stat code question will be presented with available policy stat codes
- Endorsement stat codes are mapped at the admin level and do not require the user to select for each endorsement added to the file. In cases where multiple stat codes are available for an endorsement, the user will be presented with an endorsement stat code questions

Tax Codes for Kentucky

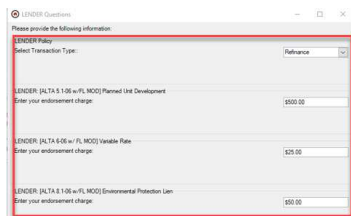
The First American rate integration will return **Kentucky tax codes** based on the property address sent in the request. The returned tax code is saved in the property panel and is used in subsequent requests.





Additional Questions and Answers

Additional questions may be presented for stat codes, policies, or endorsements. Questions may appear at file creation or when updating policy or endorsement information. Answers are saved and displayed each time questions are asked so users can review and change answers:



Post-Pricing Request

Once the transaction is completed and all policies are issued, a Post-Pricing request needs to be completed. The Post-Pricing request will not be sent until jackets or a CPL has been created for the file.

1. To send the request, complete the action set up by the ResWare admin to send the post-pricing request



NOTE: If there is a mismatch between fees in ResWare and fees obtained from First American, a popup will indicate what the mismatches are, and a note will be added to the file. ResWare fees will not be overridden by a First American post-pricing event; it is the responsibility of the user to make any adjustments required.

