



Underwriter Requests in SoftPro 360®

Learn how to submit a new Underwriter Request to get underwriting authorization for over Underwriting Limit or High Liability requests, request Closing Protection Letter Modifications, and attach documents to the request in SoftPro 360®.

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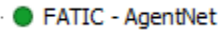
Place a New Order

Beginning with an open file that includes basic order information:

1. Click the **360** tab
2. Click **Services**



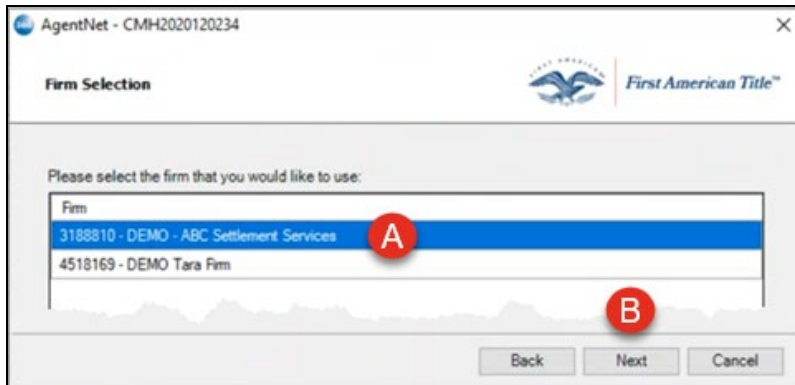
NOTE: The **Services** window opens with the available service files displayed.

3. Double-click  from the **Underwriter Services** folder
4. Enter your AgentNet credentials

NOTE: If you are attached to a single office, skip to **step 7**.

5. In the **Firm Selection** window:
 - A. Select the firm you want to use

- B. Click 

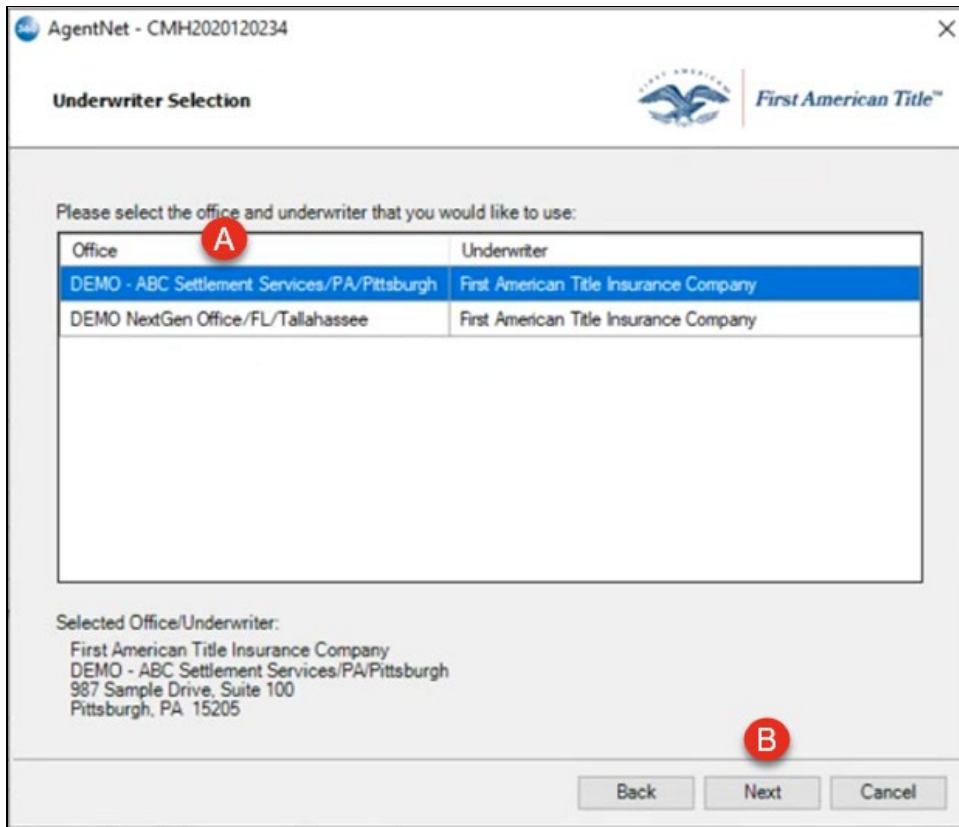




6. In the **Underwriter Selection** window:

A. Select the office you want to use

B. Click 



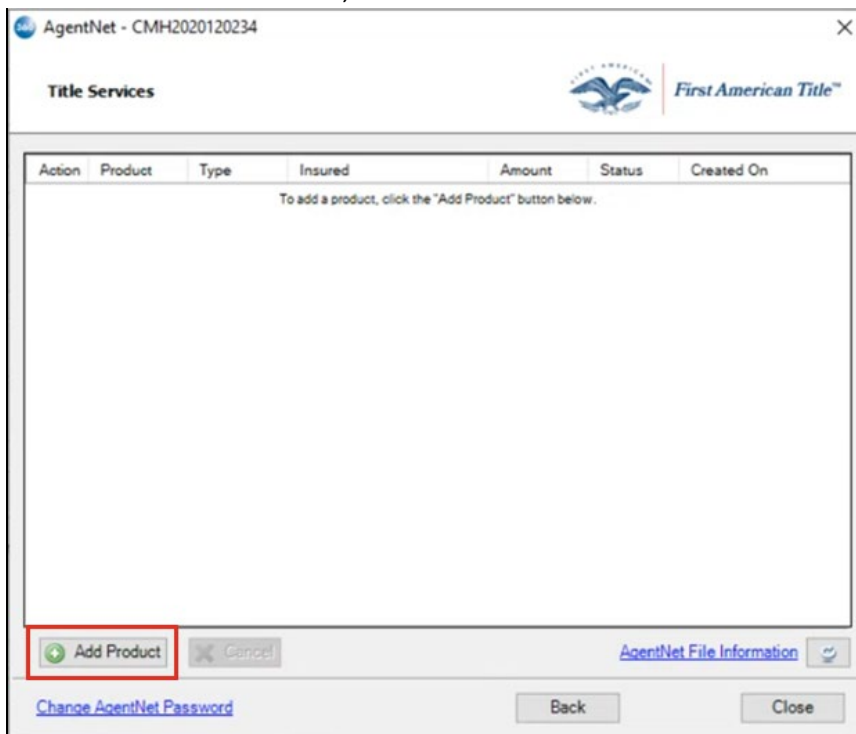
The screenshot shows the 'Underwriter Selection' window in AgentNet. The window title is 'AgentNet - CMH2020120234'. The header includes the First American Title logo. The main area contains a table with two columns: 'Office' and 'Underwriter'. The first row is highlighted in blue. Below the table, there is a section for 'Selected Office/Underwriter:' with the following details: First American Title Insurance Company, DEMO - ABC Settlement Services/PA/Pittsburgh, 987 Sample Drive, Suite 100, Pittsburgh, PA 15205. At the bottom right, there is a red circle with the letter 'B' pointing to the 'Next' button. At the bottom left, there is a red circle with the letter 'A' pointing to the first row of the table.

Office	Underwriter
DEMO - ABC Settlement Services/PA/Pittsburgh	First American Title Insurance Company
DEMO NextGen Office/FL/Tallahassee	First American Title Insurance Company

Selected Office/Underwriter:
First American Title Insurance Company
DEMO - ABC Settlement Services/PA/Pittsburgh
987 Sample Drive, Suite 100
Pittsburgh, PA 15205

Buttons: Back, Next, Cancel

7. In the **Title Services** window, click **Add Product**



The screenshot shows the 'Title Services' window in AgentNet. The window title is 'AgentNet - CMH2020120234'. The header includes the First American Title logo. The main area contains a table with columns: Action, Product, Type, Insured, Amount, Status, and Created On. Below the table, there is a message: 'To add a product, click the "Add Product" button below.' At the bottom left, there is a red box around the 'Add Product' button. At the bottom right, there is a red circle with the letter 'B' pointing to the 'Add Product' button.

Action	Product	Type	Insured	Amount	Status	Created On
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To add a product, click the "Add Product" button below.

Buttons: Add Product, Cancel, AgentNet File Information, Change AgentNet Password, Back, Close



8. In the **Available Products** window, click **Underwriter Request**

The screenshot shows the 'Available Products' window in AgentNet. The window title is 'AgentNet - 2021010217-3'. It features the First American Title logo and a list of products. The 'Underwriter Request' option is highlighted with a red box. The products listed are:

- Back Title: Perform a Back Title search
- SDN Search: Perform a SDN Search
- Closing Protection Letter: Attach a new CPL
- Searches and Commitments: Order a Title Search or Commitment
- Jacket: Attach a new Jacket
- Policy Image Upload: Upload policy image to AgentNet
- Rates and Fees: Calculate premiums and fees
- Underwriter Request: Underwriter Request / Submit an Overlimit or Other Underwriter Request (highlighted)
- Jackets And Rates: Attach a new Jacket & Calculate premiums

A 'Close' button is located at the bottom right.

9. In the **Underwriter Request** window:

A. Complete the **Est. Closing Date** field

The screenshot shows the 'Underwriter Request' window in AgentNet. The window title is 'AgentNet - Underwriter Request - CMH2020120234'. It features the First American Title logo and various input fields. The 'Est. Closing Date' field is highlighted with a red circle and labeled 'A'. Other fields include 'Max. Liability Amount' (\$80,000.00), 'Transaction Type' (Refinance), 'Mortgage Modification' (No), 'Multisite' (No), 'Current Use of Land' (1-4 Residential), 'Survey' (No), 'Inspection' (No), 'Survey Date', and 'Inspection Date'. The 'Next' button is highlighted with a red circle and labeled 'D'. The 'Back' and 'Cancel' buttons are also visible.

B. Select **Current Use of Land**

NOTE: Commercial is a common selection with Underwriter Requests.



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

NOTE: Est. Closing Date is a required field denoted by the *. If you select **Yes** for **Survey** or **Inspection**, those fields and their associated **Survey Date** and/or **Inspection Date** fields also become required.

- D. Click 

10. In the **Over/Under Limit** window:

- A. Select the type(s) of request

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.

- B. Enter details to share with Underwriters as applicable in the text boxes

- C. If applicable, select the **Other Requests** checkbox

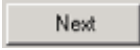
NOTE: When selecting 'Other' Underwriting Request, please refer to the **Supplemental Information** section at the end of this document.

- D. Select **Add to ProForm Notes** to add to the file notes that you submitted the Underwriter Request

- E. Click 

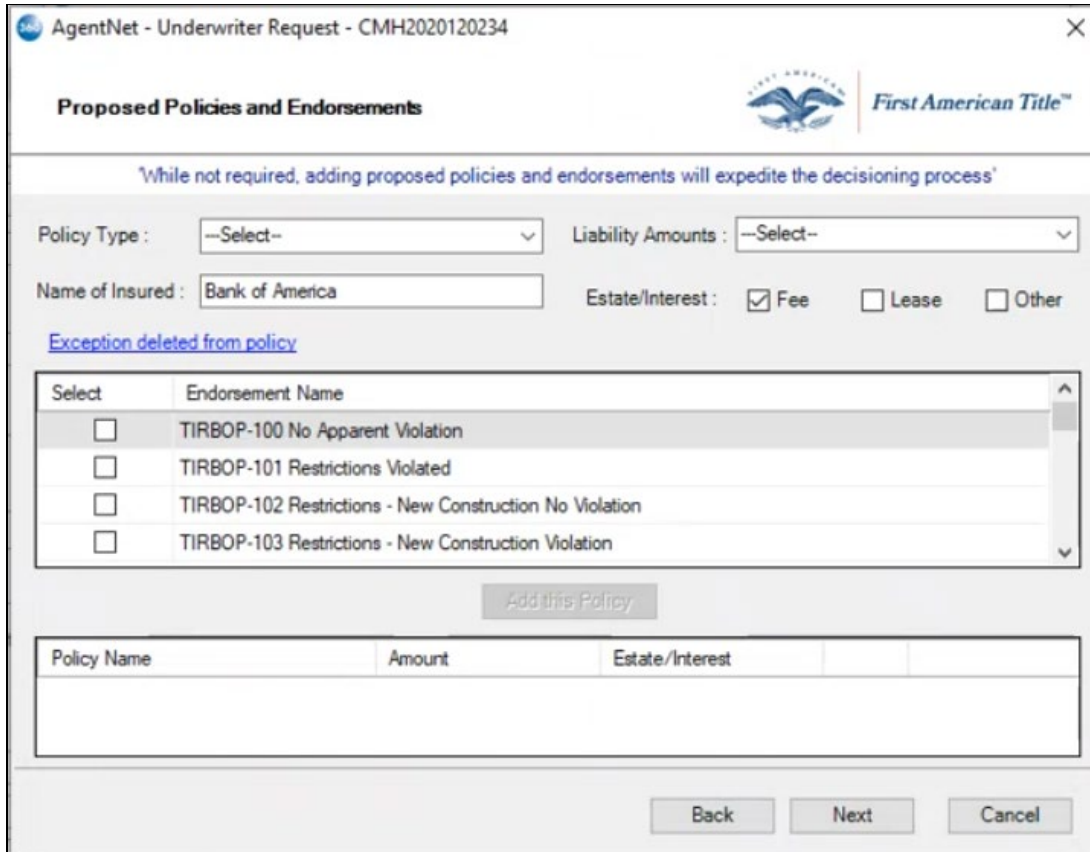


The **Proposed Policies and Endorsements** window's fields below are optional. Completing these fields helps the Underwriter expedite the decisioning process.

You can click  and send your request to the Underwriter without completing these fields.

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

A. Select **Policy Type**



AgentNet - Underwriter Request - CMH2020120234

Proposed Policies and Endorsements

While not required, adding proposed policies and endorsements will expedite the decisioning process

Policy Type : Liability Amounts :

Name of Insured : Estate/Interest : ☒ Fee ☐ Lease ☐ Other

[Exception deleted from policy](#)

Select	Endorsement Name
<input type="checkbox"/>	TIRBOP-100 No Apparent Violation
<input type="checkbox"/>	TIRBOP-101 Restrictions Violated
<input type="checkbox"/>	TIRBOP-102 Restrictions - New Construction No Violation
<input type="checkbox"/>	TIRBOP-103 Restrictions - New Construction Violation

Policy Name	Amount	Estate/Interest

NOTE: Name of Insured pulls through from the file.

B. Select **Liability Amounts**

C. Select **Estate/Interest**



If you are requesting a Special Exception (if not, skip to step G):

- D. Click the **Exception deleted from policy** link
- E. In the **Exception deleted from policy** window, describe the deletion for the Underwriter
- F. Click **OK**

- G. Select an Endorsement
 - H. Click **Add this Policy**
- NOTE:** Selected proposed policies display in the list below. Repeat to add up to 5 different policies.

- I. Click 



12. In the **Add Documents** window:

A. Add documents for the Underwriter's review

NOTE: Click **Browse** to choose a document from your computer, click **Attachments** to pull in a document from the **Attachments** screen in your order, or click **ReadyDoc** to create a document on the fly.

B. Select the **Document Type**

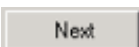
NOTE: If you select **Other**, the **Document Description** field becomes required.

C. Enter a **Document Description**

NOTE: You can select a document and use the **Rename** and **Delete** buttons on the right if needed.

Repeat steps A, B, and C as needed.

D. Click





13. In the **Contact And Approver** window, your contact information is shown by default. Change if desired to information for the person who will communicate with the Underwriter about this request

AgentNet - Underwriter Request - 2021010015

Contact And Approver

Contact

First Name : Mark

Last Name : Reyes

Email : markreyes6636@gmail.com

Underwriting Approver

Approver : FL Central Underwriting Group

Back Submit Cancel

14. Select First American **Approver** to receive the Underwriter Request

AgentNet - Underwriter Request - 2021010015

Contact And Approver

Contact

First Name : Mark

Last Name : Reyes

Email : markreyes6636@gmail.com

Underwriting Approver

Approver : --Select-- *

Back Submit Cancel

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**; individuals below have authority for the property address.



15. Click **Submit**

NOTE: Progress Status window shows progress of submission to AgentNet, which will build the file, open the Underwriter Request, and send it to the Underwriting Workbench at First American. The Underwriter or group assigned will receive notification of your new request, process your information, consider and decision it on the First American side.

16. The **Title Services** window shows the status of your request. Click **Close**

Action	Product	Type	Insured	Amount	Status	Created On
Underwriter Request		Insured			In Progress	12/15/2020 9:11 AM



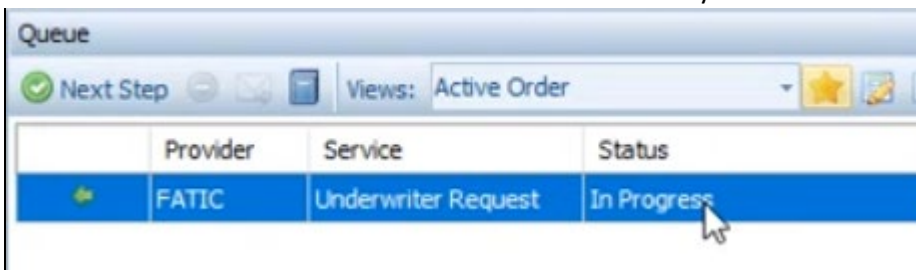
Check Request Status

To open the queue at the bottom of the screen and see the Underwriter Request progress:

- A. On the **360** tab, click **360 Queue**



NOTE: If something goes wrong with the request, the **Status** will display **Error** or **Rejected**. Click the **Log** icon to open a window and see audit trail details and where the error may have occurred.



NOTE: If you need to call SoftPro for support, reference the **Transaction Number** on the far right in the queue:

Description	Event	Transaction Number
Over Underwriter Limit		360213-40-201215-212906



Response Emails

You won't get an automated email from the Underwriting Workbench when your request submission is successful, but you will get a response email when the Underwriter makes a request decision. That email will inform you of what actions you must take and what decision was made. The response email will be delivered to the email address specified in the request, or if the Underwriter chooses not to forward the approval forms, to the email address stored in your AgentNet profile page.



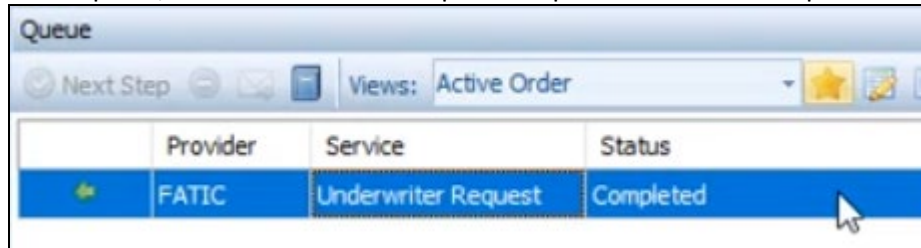
Transaction details are included in the email body.

Request responses can be **approved**, **approved with conditions**, **declined**, or **canceled**.

- If your request is **declined**, you will get an email from the Underwriting Workbench that says **Declined** in the subject. The email includes an attached approval form PDF completed noting the request is declined, signed by Underwriter and asking you to work with your Underwriter to proceed.
- If your request is **approved**, you will get an email from the Underwriting Workbench saying the request is approved, with attached approval form(s) signed by the Underwriter.
- If your request is **approved with conditions**, review the attached approval form to see what the conditions are.

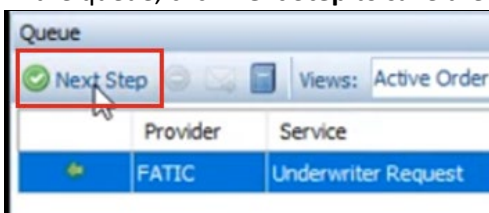
Add the Decision to the File

In the queue, double-click on the request to open it and see the request decision, and pull the documents into the file.



After the request is decided:

1. In the queue, click **Next Step** to save the file and open the Launcher again:





2. If needed, click **Refresh** to pull in the decision from the Underwriting Workbench through AgentNet

AgentNet - Underwriter Request - CMH2020120234

Underwriting Request Information

Request ID : 10326817 Submitted Date : 12/15/2020
Request Name : CMH2020120234 Est. Closing Date : 12/18/2020
Request Status : **Prep** Max Liability Amount : \$80000.00
Approver : National Agency - Commercial
Risk Type(s) : Over Underwriter Limit

Approval Documents

<input type="checkbox"/>	Document Name	Type	Date
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Refresh

Accept Close

NOTE: The **Request Status** in the example screen above is **Prep**, meaning the decision has not been pulled through from the Underwriting Workbench. Clicking **Refresh** pulls back any documents that have been completed and updates the **Request Status** in the window. Forms that were attached to the decision email will pull through and display in the **Approval Documents** area in the lower part of the window, along with any documents you sent to the Underwriter.

AgentNet - Underwriter Request - CMH2020120234

Underwriting Request Information

Request ID : 10326817 Submitted Date : 12/15/2020
Request Name : CMH2020120234 Est. Closing Date : 12/18/2020
Request Status : **Submitted** Max Liability Amount : \$80000.00
Approver : National Agency - Commercial
Risk Type(s) : Over Underwriter Limit

Approval Documents

<input checked="" type="checkbox"/>	Document Name	Type	Date
<input checked="" type="checkbox"/>	Survey.pdf	Map	12/15/2020 6:12 AM

Refresh

Accept Close

NOTE: Documents are selected by default.

3. Click **Accept** to accept approval forms into the **Attachments** screen



NOTE: In the **Order** tab's **Attachments** screen, you will see the forms and can open them to see the decision and the Underwriter who worked on it.

Name	Description	Type	Source	Size	Last Modified On	Last Modified By
HiLi Approval form for 10300380 dated 12-09-...	HiLi Approval fo...	Adobe Acrob...	Attached	187 KB	12/9/2020 3:41 PM	cheffner
Survey.pdf	Survey.pdf	Adobe Acrob...	Attached	269 KB	12/9/2020 3:41 PM	cheffner

NOTE: Once all the information is imported to the file, in the queue, the Underwriter Request **Status** changes to **Completed**.

Provider	Service	Status
FATIC	Underwriter Request	Completed

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
Mechanic's Lien Risk Assessment:

Please provide details, as applicable

Summary

* Project Name:

 * Summary of Mechanics' Lien Risk & Brief
Summary of Transaction:

Structure & Form of Coverage

 Incremental: ☐ FA 61 ☐ FA 61.1

☐ ALTA 32 ☐ ALTA 32.1 ☐ ALTA 33

Mechanics' Lien Considerations

Are there any mechanics' liens currently of record? ---Select---

Were there any previously recorded mechanics' liens that have been released? ---Select---

Are there any recorded notices of commencement or recorded pre-lien notices? ---Select---

Property & Construction

* Appraised Value Upon Completion: \$0.00

* Total Cost of Construction: \$0.00

Type of Project: ---Select---

Contractor

Contractor Name:

Will Contractor execute an indemnity? ---Select---

Lender

Lender:

Amount of Loan: \$0.00

Owner

Owner(s):

Type of Entity: ---Select---

Will any loan guarantors execute an indemnity? ---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: ---Select---

Premium Type for Endorsements: ---Select---

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? | |